

‘Number 1, 1949’, Jackson Pollock

“I don’t want to fail because I can’t afford materials”:
Reviewing the Cost of Study
at University of the Arts, London

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Introduction

Studying in higher education in the UK is expensive. Studying in London is even more expensive. Studying as an Arts student in London is more expensive still.

NUS calculated for the academic year 2012/2013 that the average cost of studying in London for a home student is £23,531; NUS broke this figure down into course costs (£10,133) and living costs (£6,143 for rent, £1,956 for food, £316 for household goods, £65 for insurance, £2,074 for personal items, £1,524 for travel and £1,310 for leisure).

Accounting for inflation, this figure has risen to £27,160. This is an enormous sum of money for students to shoulder each year to complete a degree at UAL. The NUS figure was estimated based on traditional, written courses; we can only estimate the cost of students on practice-based arts degrees to be higher.

This report seeks to review and understand the reality of the cost of study at UAL, as well as proposing interventions the university can make to better improve the parity of offer all students receive, regardless of their background or income.

The title of this report came from a comment in our survey from a current UAL student studying on Textile Design at Chelsea College of Art. They said:

“Money shouldn’t play a part in whether or not I pass university. I don’t want to fail because I can’t afford materials. I’m lucky I have a lot of savings; other people probably aren’t so lucky.”

We felt this statement summarised a lot of the findings and themes which emerge throughout this report.

It highlights that for many, money does play a key role in their chances of success or failure at university. It highlights that many students worry about whether they will be able to afford the materials that will allow them to turn their ideas into practice.

It also highlights that many students are more fortunate than others, and have parents or savings to fall back on; and that for some students, this is not a luxury they have access to. Luck should play no role in your success or failure at university; money should not determine the grade you are capable of achieving.

Regardless of your background, students should be able to study at UAL and achieve a grade commensurate to the work they put in and the creativity they possess. Fortunately, for many students this is the case.

But for some it is not. And a cost of study crisis lets them down. This report shall explore what cost of study truly means to students at UAL.

Methodology

The main source of data for this report was via an electronic survey, accessible to all current UAL students. The survey was composed as a series of Likert-style questions and open text comments. It asked students about their experiences of the cost of study at UAL, as well as collecting demographic data.

The survey was promoted through the Students' Union communication channels, such as social media, weekly email newsletters and the course rep system. It was also promoted collaboratively by several key stakeholders in the university, such as Deans of College, the Careers Service and course teams.

The survey was complemented by an in-depth case study, as well as secondary research such as the Student and Dean Forum minutes.

The survey received 891 responses from current UAL students across all six Colleges. The results of this survey are accurate at a 95% confidence level and a margin of error of 4%, in line with standard social research practice.

Executive Summary

Methodology

- An accurate sample of 891 respondents was collected by electronic survey, comprised of current UAL students across all six Colleges.

Findings

Cost of assessments and non-assessed work

- 46.47% of respondents spend between £1 - £99 on average per assessment, while 42.31% of respondents spend between £100 - £399 on average on assessed work.
- Almost half of respondents (49.3%) spend between £1 -£99 on non-assessed work per term. Over a third of respondents (33.7%) spend between £100 - £299 per term on work for their degree that is not assessed.

Methods of funding

- 51.37% of respondents depend on financial support from their parents, guardians or family to fund their studies. 40.72% of respondents depend on having access to savings to finance their course costs.

Paid work

- 73.13% of respondents have needed to take part in paid work in order to fund their studies. 89.03% of the respondents believe that if they were able to spend less time on paid work, and more time on academic work, they would be able to achieve higher grades.

Private debt

- Over a quarter of respondents (26.76%) have needed to take out a credit card, bank overdraft, pay-day loan or other form of private debt to fund their studies.
- Respondents reported feeling “stressed”, “anxious”, and “[uncertain] about the future” after taking on private debt to finance their studies. 92.55% of respondents reported that they would not need to take on private debt if they had more support with course costs.

Attainment

- A statistically significant relationship exists between respondents who achieved 70 – 74% on their most recent assessment and how much money they spent on their assessment ($p < .05$). Inferentially, this could suggest that those who spend more on assessments are more likely to achieve a higher grade.

Heather's story

To contextualise some of the data we will be discussing throughout this report, we spoke to a UAL student about the costs they have faced while studying. All of the information provided here is factual, only the student's name has been changed to protect their anonymity:

Heather is a third year student on the BA Fashion Design Technology: Womenswear course at London College of Fashion. She moved to London to study at LCF from the North of England, and lives as a property guardian on a condemned housing estate in East London as a way to keep rent prices down.

When asked what her biggest outgoings are as a student, she replied, "Besides rent, the obvious answer would be fabric. As well as printing, sketch books and photographers for your FMP [Final Major Project]".

On average, Heather spends about £200 to £300 per assessment, and she says that is restrained in comparison to some of her peers. "There are three assessments per year, one each term. There is a certain standard of quality expected of each piece, and that is dictated by industry standards, with the price tags to match. The average 'Final Collection' costs between £1000 to £3000 for students. I've taken out a pay-day loan to fund my FMP".

Heather says she had to work a 50 to 60 hour working week as part of an internship placement she undertook as a course requirement in her second year:

"If fashion houses adhered to reasonable working days, it could be argued that the impact of doing [the internship] would be minimal, you could say you'd theoretically be at college during those hours anyway. But they don't. You work till 9pm or 10pm - or later in the lead up to fashion week - so if you need to work nights to finance your studies in a bar or something, you can't do an unpaid internship. Studying and working in a retail job for cash at the weekend, like I have, nearly kills you".

When asked what support she was provided by the university, she said: "I qualified for every hardship bursary going, but had to search *hard* for the ways and means of applying for the money. Even then the money is very little - 500 quid for a year tops - and that really doesn't go far. There is no free printing at UAL, despite the fact that every research image you source is expected to be printed, and the fabric allowance from the store at Curtain Road is limited. Things are tough."

Finally, when asked how typical she feels her experience is, she responded: "Very."

Heather's story, and stories like hers, are told again and again through the data presented in this report. This is the reality faced by many students at UAL of a cost of study crisis.

Cost of assessed and non-assessed work

At most traditional universities across the UK, the work students complete has minimal expenditure attached to it. University libraries ensure that most students will not be required to individually purchase expensive academic textbooks on their core reading, and online reading lists provide access to freely accessible journals and articles. There is an increased proliferation of online submissions for written work, reducing the cost of printing that students bore the brunt of in the past. Many universities provide bursaries for compulsory field trip, in subjects such as Geography, or provide alternative arrangements if the cost cannot be met by the university.

For the vast majority of students at art schools, the work they undertake as part of the completion of their studies has a far larger expenditure attached to it. Art students rely on materials set at market rates. Materials will often only be available through wholesalers who expect a certain quantity to be ordered, which drives up the cost faced by students. Specialised, technical equipment and software are often essential, if not compulsory, and come at a high price.

Across UAL, there is varying degrees of support available to students struggling with the cost of study. UAL's website advises students to be aware of the range of bursaries and scholarships available as the best means of overcoming the cost of study¹. Some courses provide free materials, although this is on a course by course basis, and the range of materials is often limited. Online submissions are accepted for essays, but online sketchbooks are not the norm, and many courses insist on high-quality printed sketchbook submissions for assessment. The experimental nature of art practice means that materials will often be purchased for learning purposes and never actually assessed, meaning that students face a cost of study burden that extends further than just assessment.

This study sought to establish how much students at UAL spend on assessed work. In order to do this, respondents were asked how much they spent on their most recent piece of assessed work. They were then asked to estimate how much money they spend on average per assessment.

The first question aimed to elicit a precise example, based on an assessment fresh in the respondent's memory. However, this assessment may not have been representative of the spending students undertake on their course in its entirety, and so respondents were asked to estimate their spending on average per assessment to provide a more holistic picture of their spending on assessed work.

The results of the respondents' answers can be seen in the charts below.

¹ Accessible here: <http://www.arts.ac.uk/study-at-ual/student-fees--funding/additional-costs/>

Chart 1: Cost of most recent assessed work – pie chart

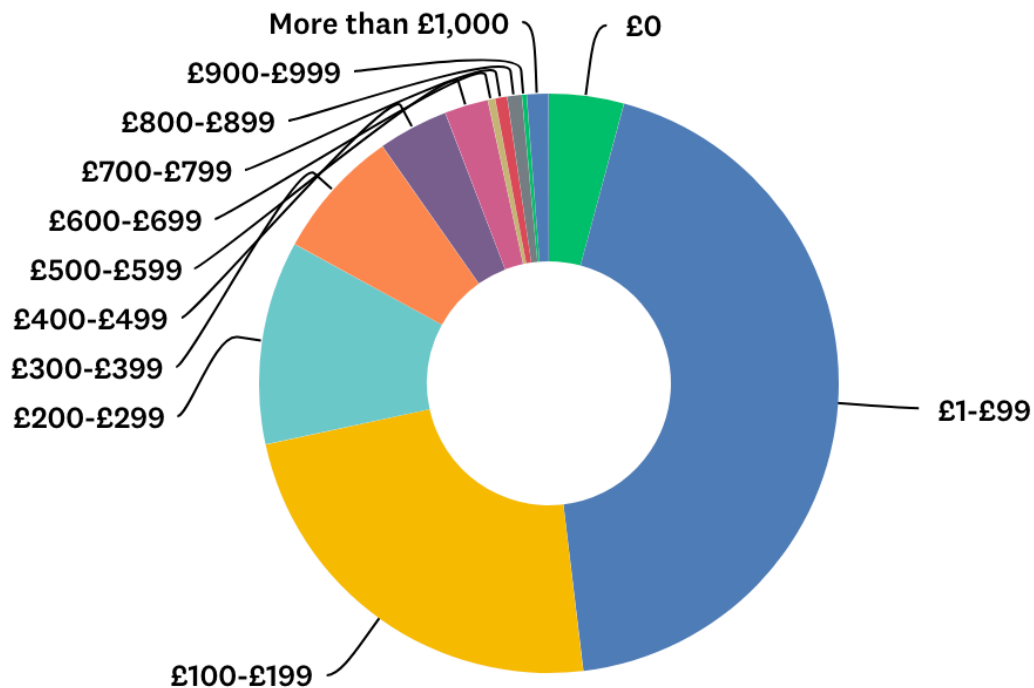


Chart 2: Cost of most recent assessed work – percentages

Cost	Spending on most recent assessment
£0	4.20%
£1-£99	43.90%
£100-£199	23.40%
£200-£299	11.40%
£300-£399	7.30%
£400-£499	3.90%
£500-£599	2.40%
£600-£699	0.40%
£700-£799	0.70%
£800-£899	0.80%
£900-£999	0.30%
More than £1,000	1.20%

Only 4.2% of respondents indicated that they had spent £0 on their most recent piece of assessed work, with a large plurality of respondents indicating they had spent inside the £1-£99 price bracket.

While it is encouraging that the greatest share of students (43.90%) spent below £100 on their most recent assessment, 42.10% (only 1.80% lower than those who said they had spent between £1-£99) indicated they had spent between £100-£399 on their most recent piece of assessed work.

A further 17% of respondents indicated they had spent between £400-£1000+ on their most recent piece of assessed work.

This data can be broken down further by College, as shown in the chart below.

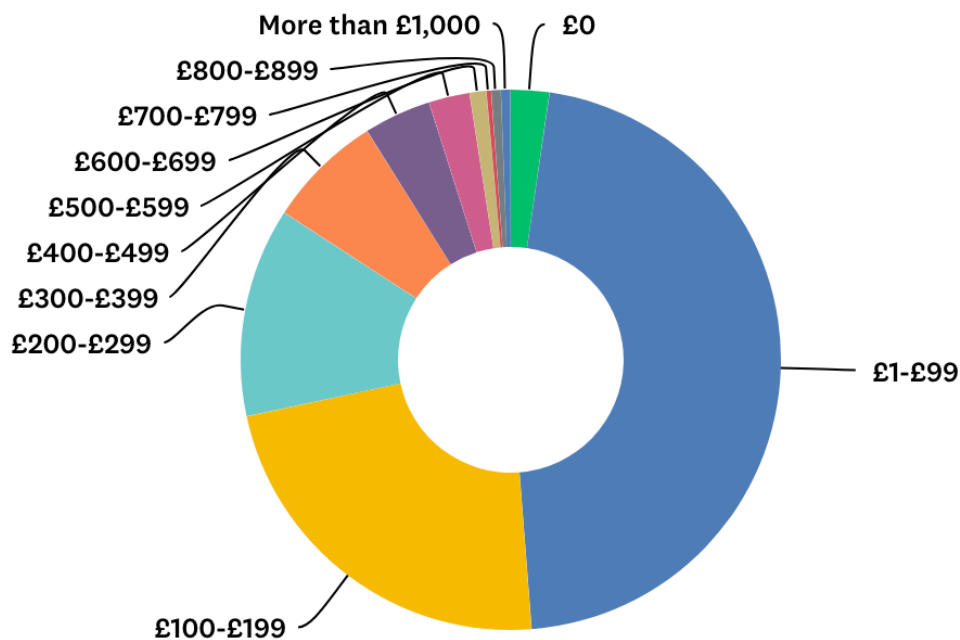
Chart 3: Cost of most recent assessed work – percentages by College

Cost	UAL	CSM	LCF	Wimbledon	Chelsea	Camberwell	LCC
£0	4.20%	3%	6.40%	0%	0%	0%	4.20%
£1-£99	43.90%	42.90%	39.80%	34.20%	36.40%	52.30%	54.90%
£100-£199	23.40%	27.80%	21.70%	18.40%	36.40%	23.10%	22.20%
£200-£299	11.40%	11.30%	11.30%	10.50%	15.20%	15.40%	9%
£300-£399	7.30%	7.50%	6.70%	21.10%	9.10%	3.10%	6.30%
£400-£499	3.90%	2.30%	4.90%	10.50%	3%	3.10%	2.10%
£500-£599	2.40%	2.30%	3.40%	2.60%	0%	3.10%	0.70%
£600-£699	0.40%	0%	0.90%	0%	0%	0%	0%
£700-£799	0.70%	0%	1.50%	0%	0%	0%	0%
£800-£899	0.80%	1.50%	1.20%	0%	0%	0%	0%
£900-£999	0.30%	0%	0%	2.60%	0%	0%	0.70%
More than £1,000	1.20%	1.50%	2.10%	0%	0%	0%	0%

Clearly differences in provision exist between courses, and the requirements of assessments will differ depending on the type of courses. For example, practical courses (such as Jewellery Design or Fine Art) will inevitably require more expensive materials for the completion of an assessment than theory-driven or written-based courses (such as Scriptwriting or Public Relations). However, most Colleges teach a combination of practical and written-based course, and responses to the survey indicate that there exists a differential in spending across Colleges.

While the findings of this are extremely illustrative, they only refer to one assessment. Therefore, it is useful to ask respondents how much they spend on average on assessed work to gather a more holistic picture.

Chart 4: Average spend per assessment – pie chart



Respondents were asked to estimate how much they spend on average per assessment, whether that be written, practical or digital. The chart above shows the responses, while the chart below breaks down respondents' estimates of how much they spend on average per assessment, set against how they responded when asked how much they spent on their most recent assessment.

Chart 5: Average spend per assessment – percentage comparison

Cost	Average spend per assessment	Spend on most recent assessment
£0	2.30%	4.20%
£1-£99	46.47%	43.90%
£100-£199	22.88%	23.40%
£200-£299	12.52%	11.40%
£300-£399	6.91%	7.30%
£400-£499	4.03%	3.90%
£500-£599	2.45%	2.40%
£600-£699	1.01%	0.40%
£700-£799	0.29%	0.70%
£800-£899	0.58%	0.80%
£900-£999	0%	0.30%
More than £1,000	0.58%	1.20%

When asked to estimate their average spend per assessment, respondents believed they would be less likely to be able to spend £0 on average in comparison to the reporting on the most recent assessment.

A larger percentage of respondents (46.47% in comparison to 43.90%) believed they would spend in the £1-£99 price bracket on average, in comparison to those who did so in their most recent assessment.

A roughly similar percentage of respondents (42.31% in comparison to 42.10%) reported they spend on average between £100-£399 per assessment. This is a very striking figure, as one would hope this number to decrease on average across all assessments. However, this seems to confirm that a significant proportion of students are spending between £100 and £399 per assessment.

For those students, depending on how many assessments they have per year, they could be spending well over £1000 per academic year on submitting assessed work alone. For example, if a student must submit three assessments per year and their average spend per assessment is between £100 and £399, their spending on assessed work alone could range between £300 and £1197 per academic year.

Assessments are compulsory components of any course, and as such have certain academic, aesthetic and presentational standards attached to them. Spending norms emerge on every course as to what relates to a certain standard. These standards create a culture of expectation around the financial capacity students possess to spend on assessed work. The institution must do more to manage these expectations and demolish course cultures which see cost and academic value, whether explicitly or implicitly, as interlinked.

By looking at the College breakdown, it can be observed how students from Colleges with similar courses, student demographics and expectations, manage cost differently.

Chart 6: Average spend per assessment – percentages by College

Cost	UAL	CSM	LCF	Wimbledon	Chelsea	Camberwell	LCC
£0	2.30%	0.81%	3.30%	0%	0%	0%	3.70%
£1-£99	46.47%	45.16%	43.23%	35.14%	52.94%	51.61%	54.07%
£100-£199	22.88%	23.39%	20.13%	24.32%	17.65%	32.26%	25.19%
£200-£299	12.52%	13.71%	13.20%	18.92%	17.65%	6.45%	9.63%
£300-£399	6.91%	8.06%	7.59%	16.22%	8.82%	4.84%	2.22%
£400-£499	4.03%	4.03%	4.62%	2.70%	0%	3.23%	4.44%
£500-£599	2.45%	3.23%	3.63%	2.70%	0%	1.61%	0%
£600-£699	1.01%	0%	1.65%	0%	2.94%	0%	0.74%
£700-£799	0.29%	0%	0.66%	0%	0%	0%	0%
£800-£899	0.58%	0.81%	0.99%	0%	0%	0%	0%
£900-£999	0%	0%	0%	0%	0%	0%	0%
More than £1,000	0.58%	0.81%	0.99%	0%	0%	0%	0%

We also asked respondents how much they spend on work that is not assessed, but it necessary for success in their course. We asked them to estimate this based on a termly basis.

Non-assessed work be categorised as class work, seminar work, mock-up work, or projects undertaken in workshops. The work undertaken here will not receive an assessed grade, but is largely compulsory for course participation and as such, these costs are mandatory.

Chart 7: Cost of non-assessed work per term

Cost	Non-assessed work per term
£0	5.90%
£1-£99	49.30%
£100-£199	21.90%
£200-£299	11.80%
£300-£399	4.80%
£400-£499	1.90%
£500-£599	1.60%
£600-£699	1.20%
£700-£799	0.60%
£800-£899	0.10%
£900-£999	0.30%
More than £1,000	0.70%

As is to be expected, a greater percentage (49.3%, almost half of all respondents) of students spent between £1 -£99 on their non-assessed work per term. However, over a third of respondents (33.7%) spend between £100 - £299 per term on work for their degree that is not assessed.

Non-assessed work is an important part of the learning process; it is often crucial in the formulation of ideas and projects that influence work that goes on to be assessed. Yet these findings indicate that non-assessed work exacts an additional financial toll on students. The costs students pay to complete non-assessed work may limit the resources they have to spend on assessed work, and thereby affect their overall attainment. It also contributes greatly to the cost of living crisis that many students, particularly those in London, face.

UAL must do more to restrict costs attached to work that is not assessed, and ensure that class work, project work or trial work is set by teachers with the cost implications on students in mind. By having more conversations within course teams about the financial strain a broad number of students face, curricula design will be informed by the the acknowledgement of these limitations, and as such will be designed to be more accessible for all.

Funding of studies

As well as the amount of money students are spending on their assessed and non-assessed work, we have sought to understand how students personally fund their studies, and the impact this has on their achievement in their degree.

In the Students' Union, we hear through course reps, surveys and focus groups how students depend on a range of methods in order to pull together the finances to complete their degree. At the more benign end of the spectrum, students depend on the support from parents, family or friends, or rely on savings that they have budgeted for before arrival. Many students also engage in part-time (or sometimes full-time) paid work alongside their studies, which has considerable impact on their study time. Of great concern is the number of students taking out private, often usurious, debt such as bank overdrafts, pay-day loans or credit cards to fund their studies.

To better understand how students personally fund their studies, we again asked respondents to use their most recent assessment as an illustrative example, as their most recent assessment will be easily recalled and this will lead to greater accuracy. We also asked students through what methods they personally fund their entire degree, to provide a more wide-ranging view. Respondents could select as many options as is relevant to their circumstances, and the results can be seen below.

Chart 8: Method of personal funding - most recent assessment vs. overall degree

Method	Recent assessment	Overall degree
Financial support from parents/guardians/family	40.11%	51.37%
Part-time paid work	41.60%	49.50%
Student loan/maintenance grant	37.53%	46.91%
Savings	31.03%	40.72%
Bank Overdraft	17.21%	21.44%
Credit Card	12.74%	14.68%
Grant or scholarship money	6.10%	11.08%
Full-time paid work	3.25%	6.04%
Other	2.79%	3.17%
Financial support from friends	0.95%	3.02%
Pay-day loan	0.81%	1.15%
Not Applicable / I have no course costs	3.79%	0.43%

As can be seen in the chart above, there can be observed some differentials in responses between the most recent assessments and the overall degree. This is due to the different nature of assessments and the costs they will involve (if any). However, a clear relationship can be observed between the two pieces of data, and they can be categorised in descending order from highest to lowest in an almost symmetrical order. The only significant difference in order is that 'Not Applicable / I have no course costs' is higher placed in the *Most Recent Assessment* column. For the purposes of analysis, we shall focus on the responses relevant to the respondents' entire degree, as this provides a more holistic picture of their methods of funding.

According to the survey, over half (51.37%) of respondents depend on financial support from their parents, guardians and/or family to fund their studies. A further 3.02% of respondents depend on financial support from friends. Not all students come from backgrounds where they are able to depend on financial support from family members or friends to fund their studies, yet the vast majority will receive some financial support from these people (although at differing levels).

Almost half (49.5%) of respondents rely on part-time paid work to fund their studies, while a further 6.04% of respondents engaging in full-time paid work. Working while studying can have an impact on attainment, and can divert time and focus away from academic pursuits if it becomes unmanageable.

46.91% of respondents rely on savings they have budgeted for or have access to in order to fund their studies. Again, not all students will have savings as a way to fund their degree, yet this large plurality of respondents is perhaps indicative of the demographics of UAL.

A worrying percentage of students are dependent on private debt in order to fund their studies. 21.44% of respondents rely on a bank overdraft, 14.68% of respondents have a credit card, and 1.15% of students have taken out a pay-day loan (one of the most usurious and extortionate forms of borrowing).

To further understand the experiences of students who are engaged in paid work, and students who have taken on private debt, we asked specific questions relating to these funding methods.

Paid work

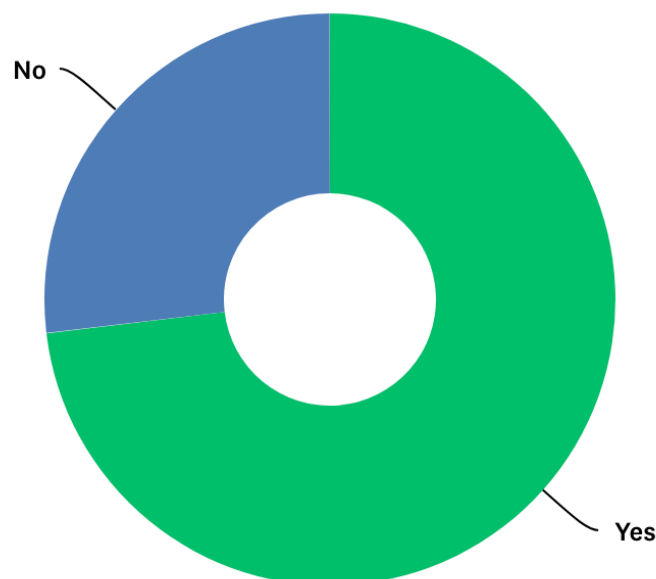
Many students engage in paid work while studying at UAL, either through choice or through necessity, or often both. Some paid working opportunities are enjoyable, providing a break from academic life, potentially providing experience in an aligned career field such as fashion, and are flexible enough not to intrude on the student's studies.

However, many examples of paid work students at UAL are engaged in are not helpful to their academic life; indeed, they can be damaging. Students may be on zero-hours contracts and required to skip classes in order to keep their job, without which they would not be able to afford the materials they need for their course. They may be fortunate enough to work a job entirely outside of course hours, but are working shifts so late that they are burned out, and unable to prioritise their studies.

We gave respondents the opportunity to provide data on their experiences of undertaking paid work in order to fund their studies, and the impact this has on their success in their degree. We asked respondents specifically whether they have needed to take part in paid work in order to fund their studies. 73.13% of respondents answered 'yes'. This is a higher figure than the 55.54% of respondents who stated they depended on part-time or full-time paid work to fund their studies. This disparity could be a result of several factors, such as differences in interpreting the question or the directness of the question prompting a different response.

The responses have been visualised in the chart below.

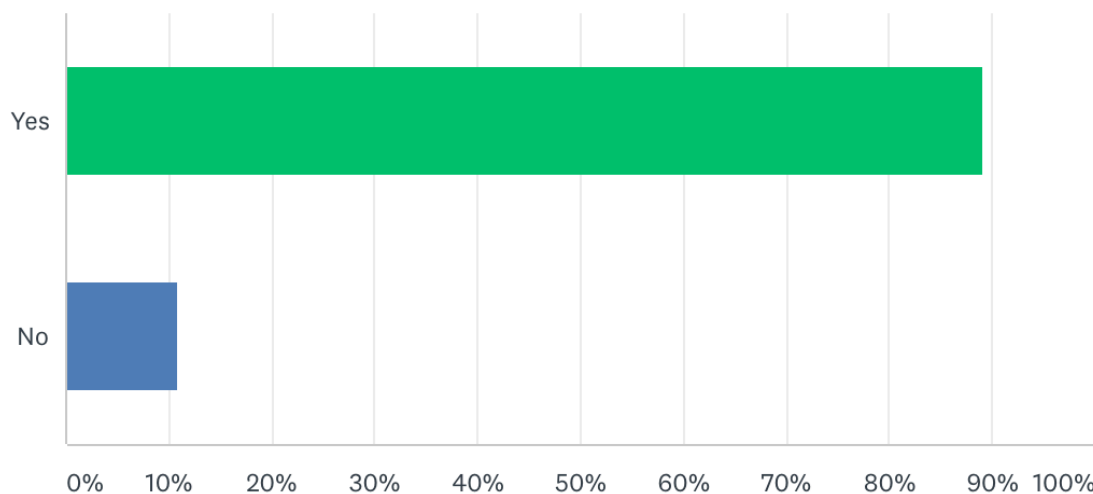
Chart 9: 'Have you needed to take part in paid work in order to fund your studies?' – pie chart



We asked respondents who needed to take part in paid work in order to fund their studies whether they felt if they spent less time involved in paid work, and more time on university work, they would be able to achieve higher grades. 89.03% of respondents answered 'yes'.

The results can be seen in the chart below.

Chart 10: 'Do you agree with the following statement: "if I was able to spend more time on my university work, and less time involved in paid work, I would be able to achieve higher grades"?'



We asked respondents to explain their answer to the question above. Many respondents who responded 'yes' to the question suggested they worked due to necessity, but the workload added undue mental strain which impacted on their academic work:

"There is just the practical issue of earning enough to sustain myself in London, and having to prioritise that over study, in order to study. However, stress-related anxiety and depression have emerged as a result of money problems and trying to juggle work and study. This makes achieving good results in either work or study harder, as my performance is impacted by my mental condition."

MA Fine Art student, Central Saint Martins

"Having to work part-time impacts of the amount of work I am able to produce in order to meet the criteria for assessments. Mainly being able to demonstrate my development and working process. Although the finished products are of a high standard, this seems to not be the focus. Having to produce books and books of sketches is not viable."

BA Illustration student, Camberwell

"I've failed due to not being able to get up in mornings to go to uni due to work. I'm exhausted and just can't produce any work at all. Even if I find the energy, the cost is another factor that prevents me to complete anything. So if I were to spend less time involved in paid work I would without a doubt be achieving higher grades. And actually furthering my own development."

FdA Art and Design student, Central Saint Martins

Other responses highlighted that to art students, time is a resource of comparable importance to money, and the two cannot be easily removed from the other:

“If I used the time I spent doing paid work on university work instead, I'd be able to do more in depth and wider research and therefore achieve higher grades on assessment. I also would not be as tired after working long shifts, so I would be more focused and therefore produce work to a higher quality.”

FdA Graphic Design student, Camberwell

“I go from uni to work and get home late with means to be able to do any work I would have to stay up late with means I don't get enough sleep and then my work suffers + have very little personal life.”

BA Design for Art Direction student, London College of Communication

“I am at a massive disadvantage in comparison to fellow students who do not need to self-fund their studies. They are generally more relaxed than I am as they do not feel the need to cram productivity into their time. Instead they can spread their workload over the weekend. I have no time for myself as I am constantly on the back foot in an attempt to try and catch up with work.”

BA Architecture student, Central Saint Martins

Those respondents who answered ‘no’ to the question, many suggested that they did not agree with the statement as they had support from parents, they did not work during term times, or they work minimal hours:

“Even though I have to work and save money occasionally I think this doesn't affect my course work. I'm still in a relatively good position where my parents are willing to help me and contribute whatever they can. I know this doesn't go for everyone and it would probably be much more difficult to stay at uni as much as I do now, if I didn't have this option.”

BA Fashion Photography student, London College of Fashion

“I work a very small amount during term time to focus on my studies, however during Christmas, easter and summer breaks I work much more - this can effect (sic) any work I may carry over into this time off.”

BA Photography student, Camberwell

“I think spending all my time at uni is unhealthy and I need to have time to myself or doing other activities like hobbies or exercise. The art school environment is incredibly competitive and this makes you feel like you have to be at uni all day in every day. It would be better to have material costs funded by the uni - I am aware I am lucky to have saving and funding for course extra costs from my parents.”

MA Material Futures student, Central Saint Martins

“I work during holiday times, not during term time.”

BA Fashion Textiles: Embroidery student, London College of Fashion

The vast majority of responses to the survey suggest that undertaking paid work, when it due to necessity and not as part of an enriching extracurricular experience, negatively impacts on the academic experience at UAL and is a by-product of the cost of study issues many students face.

Private debt

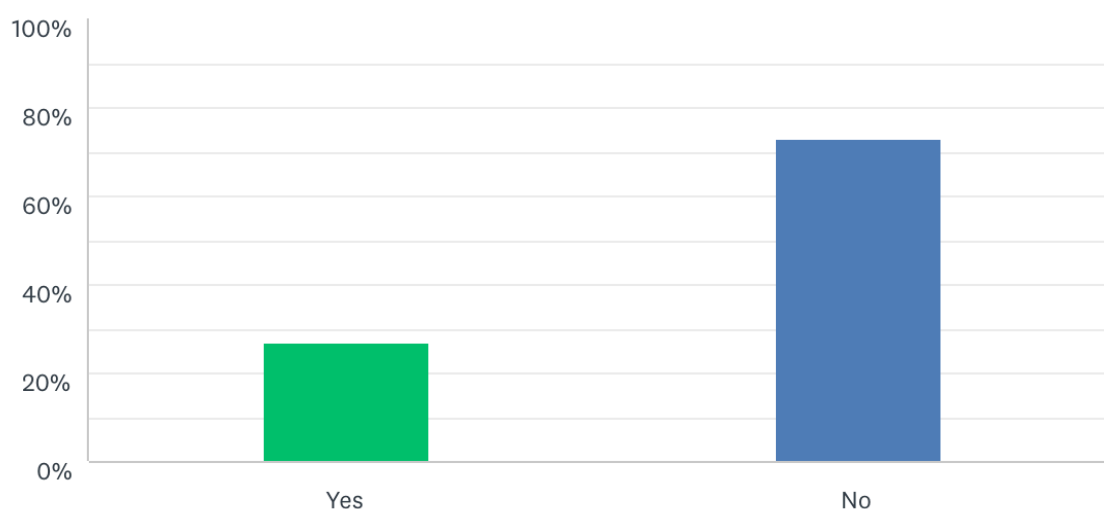
As well as the maintenance loans available to Home students through the Student Loans Company, a concerning number of students at UAL are taking on private loans in order to fund their studies. Private debt, whether this be in the form of a bank overdraft, a credit card or a pay-day loan, can be highly detrimental to students and Arts graduates. For some, private debt is a planned and restricted resource to complement other forms of income. However, for others, credit cards and pay-day loans can be an option of last resort, a rash decision made to complete a project without fully considering the long-term implications, or a decision made from a feeling of lack of other options.

With usurious and punitive rates of interest, private loans can often take years, even decades, after graduation to pay back. Taking on private debt can also contribute to mental ill health, stress, depression and feeling a sense of loss of control. Students should be discouraged from taking on any private loans to fund their studies wherever possible, although due to the high cost of living and study, it is an unavoidable reality for many.

We sought to understand the scale of private debt to fund students' studies at UAL. We asked respondents whether they had taken out a credit card, pay-day loan or other form of private debt to fund their studies.

Over a quarter of respondents (26.76%) answered 'yes'. The responses have been visualised in the chart below.

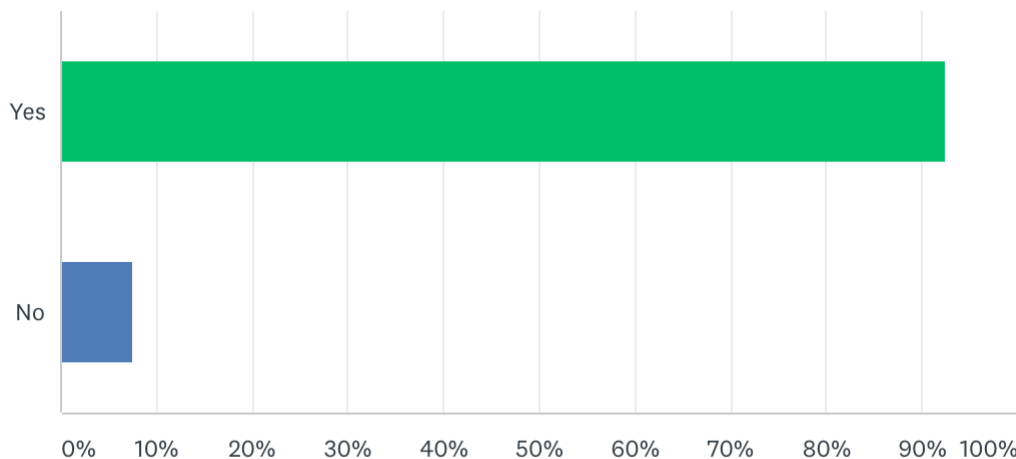
Chart 11: 'Have you taken out a credit card, a pay-day loan, or other form of private debt in order to fund your studies? This does not include government-funded student loans.'



We asked respondents who had taken on private debt in order to fund their studies whether they felt if received more support with their course costs, they would not need to take on private debt to fund their studies. 92.55% of respondents answered 'yes'.

The results can be seen in the chart below.

Chart 12: 'Do you agree with the following statement: "if I had more support with my course costs, I would not need to take on private debt to fund my studies"?'



We asked respondents to explain their answer to the question above. Respondents described how they had taken on private debt, such as credit cards, because the cost of living and study is too high:

“Due to being single with a child, I have had to give up any work I previously had to ensure I attend class as I am unable to work at night. This means I am completely reliant on my maintenance loan to carry me throughout the year. This has meant to make sure I have enough money left to get me through to the summer to the next academic year I have had to take out a new credit card at a higher interest rate to cover any added cost of travel/trips/equipment/printing/materials. Because I am now totally reliant on the loan to fund my home and academic life this then affects my decision when it comes to my work I.e. can I afford the materials?”

BA Fashion Photography student, London College of Fashion

“Out of my postgrad loan, after tuition is paid there's just over 2000 left to last the course. This doesn't even cover travel costs. I come from a single parent background, where there's little money, so I've funded this with overdrafts and loans.”

MA Service Experience Design and Innovation student, London College of Communication

“If I had more support with my course costs for example if I would be given a bursary or if the costs of the course were smaller I wouldn't have to stress about debt as well as credit card overdrafts.”

BA Bespoke Tailoring student, London College of Fashion

We also asked respondents to describe what impact taking on private debt to fund their course costs has had on their studies. The vast majority of respondents described the debt as taking a toll on their mental well-being, reducing their energy to complete work to a high standard and contributing to their stress levels:

“I get daily charges for using my overdraft - this is incredibly stressful. I’ve found that sometimes I can work out a budget for the month but suddenly a hidden cost of my course such as high printing costs can pop up without pre warning from tutors and then I will either have to take a larger overdraft or take on additional work to afford it.”

FdA Graphic Design, Camberwell

“I occasionally take a pay-day loan to tide me over when I am running low. I hate to ask my parents because they do so much for me already it is unfair on them. It is stressful for me to take out these loans because I know it will only mean having less money from my next pay cheque.”

BA Costume for Performance student, London College of Fashion

“Having a credit card just adds a new level of stress, spending money you can’t afford is never a good idea but sometimes it feels as though you’re completely out of options.”

BA Fashion Pattern Cutting student, London College of Fashion

Other respondents described how knowing they are in debt restricted their creative decisions and negatively influenced their practice:

“Mentally it's horrible. In terms of work I try to do the bare minimum so that I won't spend money. There are specific forms of media that I stay away from (painting, sculpture etc.) because I know I don't have the means to fund it and I don't want to take out another credit card.”

BA Fine Art student, Central Saint Martins

“I can’t work full time as a single parent, so use credit card and Wonga [a pay-day loan company] to pay for printing, materials and travel. Had to turn to digital work to minimise the costs.”

BA Fine Art student, Central Saint Martins

Further respondents described how it made them feel concerned for their future:

“I'm very worried about how I can pay it back and csm doesn't exactly help with preparing us for industry work life. I'm so stressed now for several months already it's severely affecting my emotional wellbeing.”

BA Performance Design and Practice student, Central Saint Martins

“It’s a financial burden, I need to pay my debts after I am done with my studies which creates frustration and uncertainty about the future.”

MA Arts and Cultural Enterprise student, Central Saint Martins

“It makes me a little uneasy since no job is guaranteed at the end of my course, so paying it back could take a very long time. And, I'm still not sure if my course was worth the money I loaned.”

BA Fine Art: Print & Time-Based Media student, Wimbledon

It should be noted one respondent did look positively on taking on private debt, but they did not agree with the notion of taking on debt to study as a principle:

“Getting a credit card has been a positive outcome as it’s helping me build my credit score & also allows me to feel more secure about money. However, I don’t think we should be driven to get into more debt for university despite already paying fees & maintenance loans to live.”

MDes International Fashion Production Management student, London College of Fashion

Overall, the responses in the survey around private debt are concerning. It is concerning that students feel that due to the combined cost of study (materials, equipment, travel) they must take on loans with rates of interests that worry them for their future. Students should not feel they have no other option than taking out a credit card in order to complete an assessment to a high standard, or risk their mental health.

UAL must recognise that the cost of study crisis is fueling the rise in private debt being taken on by Art students, and this debt has a legacy far longer than a three-year degree; it can be a weight that graduate carries for many years to come.

Attainment and financial resources

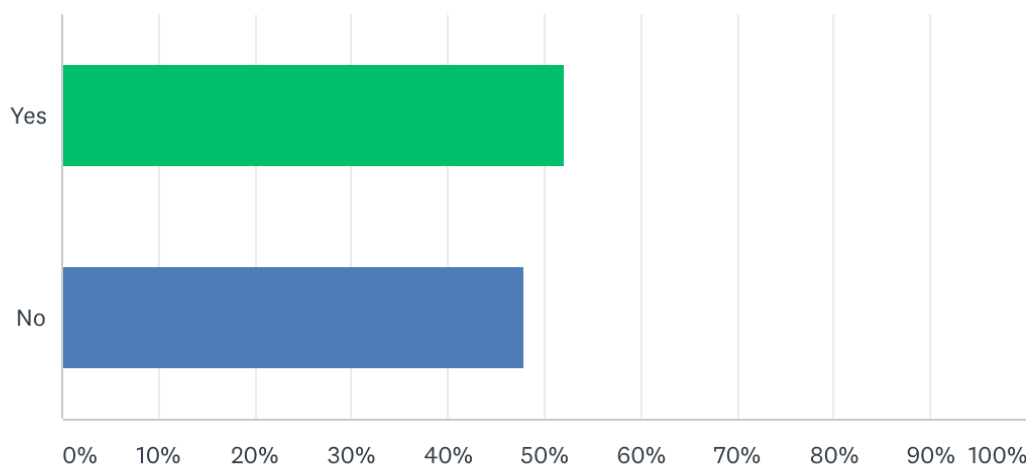
This study has not sought to investigate the existence of a link between the spending on assessments and attainment; that is a topic far larger than the remit of this survey, and requires a dedicated research project of its own to do the topic justice.

Yet anecdotally through the course rep system and through focus groups for the Student Written Submissions as part of the Quality Process, the idea that a link exists between the financial resources available to a student and their attainment persists.

We therefore thought it would be remiss to not enquire whether respondents felt it was true that if students spend more on assessments, they are more likely to achieve higher grades.

52.16% of respondents answered 'yes', while 47.84% of respondents answered 'no'. The responses have been visualised in the chart below.

Chart 13: 'Do you agree with the statement: "the more money you spend on assessed work, the higher the grades you are likely to achieve"?'



We asked respondents to explain their answer to the question above. Respondents who answered 'yes' provided a range of explanations for their answer. Some felt more money gave other students greater access:

"There are a lot of students on the styling course that get featured in small magazines because they can afford to buy the designer clothing that the magazines have accounts with. I myself can only afford to buy and return say, ASOS clothing which definitely affects the standard of my work."

BA Fashion Photography student, London College of Fashion

"On my course, access to materials and clothes is required if you don't have connections to designers (which are usually only acquired through cultural capital)."

BA Fashion Styling and Production student, London College of Fashion

Other respondents felt that better quality materials are more expensive, and will lead to a better overall grade:

“Better quality materials cost more money. While some things have alternatives, a lot of things don't and as a result it is incredibly limiting to the effect you can achieve. You may have a great idea but due to the limitation of your budget it may just remain an idea. Another reason could be that you can only afford a certain amount of a material and so can only make a few prototypes. With each one you can practice and improve but if you are limited to how many times you can produce it then you may be stuck with something lesser than you would have if you had more money to produce it multiple times.”

BA Hair, Make up and Prosthetics for Performance student, London College of Fashion

“I feel, the better quality fabric the better quality the overall aesthetic and garment will be, It's very hard to visualise what you would want the finished piece to look like if you have to settle for a substitute. E.g. the ideal wool or velvet could cost from £15+ per meter and you maybe have to go for a cheaper fabric which doesn't hold the same way or sit the same as your preferred fabric. Which could impact your final outcome and grade.”

BA Costume for Performance student, London College of Fashion

“With media you use - paint, clay, cameras etc. - the higher the quality, the more expensive is. Having better quality materials impacts the way in which you work and the amount of opportunity you have with the material. Workshops at uni might be free but the materials are not, a lot of avenues are inaccessible to me because I simply can't afford it.”

BA Fine Art student, Central Saint Martins

Respondents who answered 'no' to the question also had a range of explanations for their answer. Some were ambivalent about such a definitive statement, and sought a middle-ground:

“It is not how much money but how much investment and thinking. However, good presentation can make a difference, and of course, it often means spending more money. In those cases they often achieve good grades.”

BA Fashion Photography student, London College of Fashion

“It depends on the hard work that I put in for each project. Based on ideas, if the material or such is at a higher cost - I will try my best to obtain that material as I am certain that it will help to provide a certain result that I acquire. However, that may not always be the case... Therefore, it really depends.”

BA Fine Art, Central Saint Martins

“I feel you don't have to necessarily spend the most money to obtain the highest grade. However, I find I do need to spend a considerable amount, even when I try my best not to, in order to both support and in some cases, elevate my grade.”

MA Graphic Media Design student, London College of Communication

Other respondents felt that it was not a relevant statement to their course:

“I'm doing a research based course and library resources are sufficient to achieve top marks.”

Mres Art: Moving Image student, Central Saint Martins

“Because my course is assessed on written work, I don't need to spend much money on materials. Any money I spend is usually on printing research.”

BA Fashion Journalism student, London College of Fashion

While there was not an absolute consensus from amongst the respondents on whether spending more money on assessments increased the likelihood of achieving higher grades, we asked respondents for the grade they achieved on their most recent piece of assessed work, and the amount of money they spent.

Through analysing these data, we found a statistically significant relationship between respondents who achieved a 70 – 74% grade on their most recent assessment and how much they spent on their assessment ($p < .05$).

While 18.44% of respondents who achieved that grade spent between £0 - £99, 27.22% of respondents spent between £100 - £199. Due to the statistical significance of this relationship, it can be inferred that those who spent more money on their assessment were more likely to achieve this grade than those who spent less.

It should be emphasised, this is only an inferential relationship, and more statistical analysis must be completed in order to establish a clear link between spending and attainment. What this data provides is the beginning of a conversation around spending, access to financial resources and achievement at university, and how UAL can ensure students' backgrounds do not restrict the grades they are able to attain.

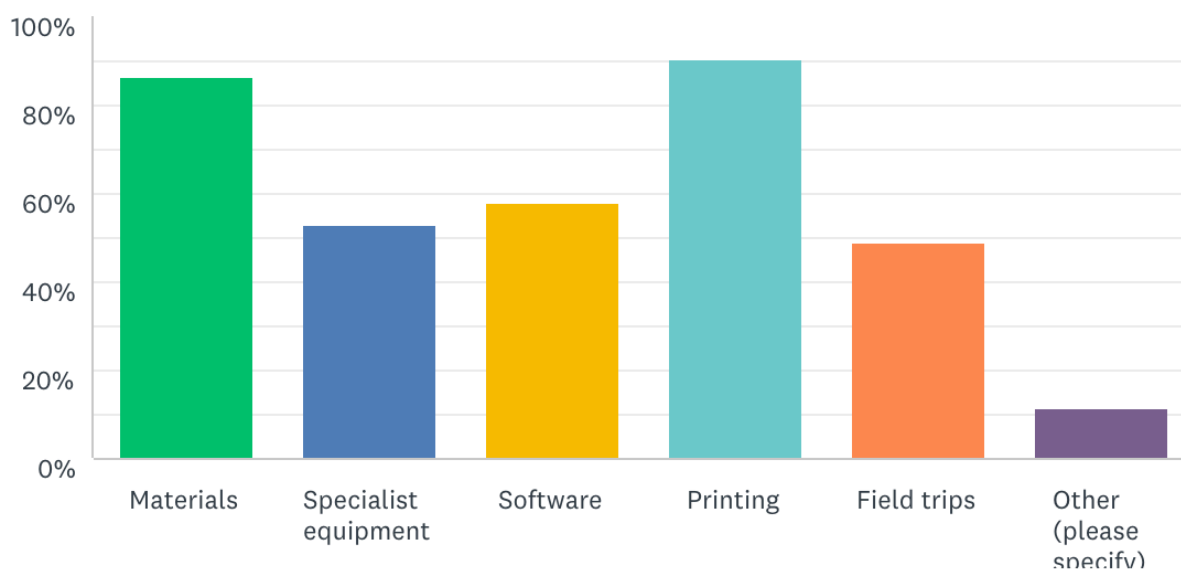
Summation

To summarise our research, we asked respondents which of these resources they have needed to spend money on in order to complete their degree. This is to give an indication about the competing costs students face in order to take part in their degrees. Respondents could select as many options as is appropriate to their circumstances.

86.36% of respondents selected 'materials', 53.24% selected 'specialist equipment', 90.68% of respondents selected 'printing' and 49.08% selected 'field trips'. 11.31% selected 'other', some of which included:

- Makeup artists or photographers for collaborations
- Books
- Hiring a technician
- Transportation of materials
- Studio hire

Chart 14: Resources needed to complete degree



Printing and materials are the biggest outgoings for students at UAL, applicable across all Colleges and the majority of courses. This is therefore where UAL must start in tackling the cost burden that students face.

Recommendations

As has been seen throughout this report, the cost of study that students face at UAL is large and challenging. We propose several interventions the university should take in order to remedy this situation, making university more accessible for all students, as well as creating a greater teaching and learning environment. Some of these recommendations are can be implemented now, whereas others are long-term goals the Students' Union is hopeful to work with the university on finding a way to implement.

- 1) **Increase course budget allocation for free materials.** Course teams will be best placed to know what materials are necessary and crucial for the completion of assessments and the achievement of high grades. It is therefore important course teams are provided with adequate budget to provide free materials, to ensure that all students are starting on an even footing, and have the same chances to do well. Empowering course teams to provide free materials will start a conversation amongst academic staff around assessments and student work, and critically analyse what components are necessary for good achievement.
- 2) **Introduce a materials grant for all students, with a built in top-up for students with financial hardship.** UAL must recognise that all students face financial barriers to success in arts education; introducing a materials grant open for all students would go some way to reducing the cost of study burden that students face. The grant would have a flat rate for all students, with a top-up grant available to students from widening participation backgrounds and those who prove their financial hardship on a case-by-case basis. Respondents to the survey strongly felt that the university must do more materially to recognise the financial hardship students face, and a materials grant would be a direct answer to these concerns.
- 3) **Rigorous course costs discussion at revalidation.** Revalidation is a very powerful time in the academic life-cycle of courses, to reflect on how they are ensuring the course is delivering a fair and inclusive curriculum. Cost of study must be a meaningful part of these conversations, to ensure courses are considering the cost impact on students of all briefs and assessments, and financial burden is reduced wherever possible. The Students' Union should have representation on these revalidation bodies to ensure these conversations are rigorous and robust.
- 4) **Education around debt made a priority at all levels of the university.** The number of students taking out private loans and taking on debt to finance their studies should concern all parts of the university, not just the Student Advice Service. Course leaders and personal tutors have a duty of care to students struggling from debt issues, and should be trained in the impact of debt on students. Debt advice should be made more widely available and more present across campus.
- 5) **Investigate the feasibility of creating a UAL credit union for short-term loans.** Regardless of how undesirable private loans are to fund study costs, they are a reality that are not going away any time soon; with this in mind, credit unions present an ethical alternative to bank loans. UAL should investigate the feasibility of creating a

UAL-backed credit union, capable of granting small, short-term loans to UAL students on an interest-free basis, to help cover the cost of study. This would prevent students from seeking out pay-day lenders as an option of last resort, and ensure students are not saddled with years of debt.

- 6) **Create a list of UAL approved suppliers, with pre-negotiated discounts for UAL students.** As well as being able to afford materials, sourcing good quality and fairly priced suppliers is a difficult task for many UAL students, particularly those with little or no experience of working with wholesaler. UAL should use its considerable industry links and reputational heft to create a list of approved suppliers across London, with pre-negotiated discounts on materials available only to UAL students. This would not only reduce the cost of study; it would also give back time to students to spend working on their projects.
- 7) **Commission further research into the link between financial resources and attainment.** As stated earlier in this report, the existence of a link between spending and attainment was beyond the scope of this project. However, it is an issue that continues to hold salience amongst the student population of UAL, and we have found statistically significant data to infer such a link does exist. UAL should commission further research into whether a link exists between financial resources and attainment, and how such an attainment gap could be remedied. The Students' Union would be happy to conduct this research or work with the university in its design and commissioning.
- 8) **Promote the use of electronic sketchbooks.** The cost of printing is a large toll for many design-based students, with high quality and expensive printing a requirement of many assessments. The university must do more to encourage course teams to move away from printed sketchbooks, towards electronic sketchbooks, as a way to reduce the cost of study.
- 9) **Monitor student attitudes to the cost of study annually.** The university has implemented a new annual survey, the Internal Student Survey (ISS). This report has shown that the cost of study is of great importance to the student population at UAL, and has wide-ranging impacts for student satisfaction and achievement. UAL must monitor student attitudes towards the cost of study annually by including a question in the ISS on course costs. This will highlight courses of concern, areas of good practice, and provide further knowledge on the topic to find a way to reduce the burden on students.