

RIBA Student Finances Survey

In March 2011, the RIBA conducted a survey of architecture students in order to gauge the realities of their financial situation, as well as their opinions and attitudes to financial hardship. The feedback from the survey is intended to inform and set priorities for the work of the RIBA Education Trust Funds Committee, who administer grants and scholarships to support students of architecture, particularly those suffering from financial hardship.

The main findings of the survey can be found herewith.

Income and Expenditure

- 57% of students have a monthly income of £500 or less; but only 26% state that they spend less than £500.
- 32% of respondents receive less than £90 a month from their family, and one third of all respondents do not receive any family financial support
- 39% of respondents to our survey reported working in paid employment for 15 hours a week or more during term time. Half of these students said it affected the quality of their academic work. However, **insufficient income** and the **expense of the course** were cited as key reasons for balancing working while studying: as one Part II student says, “I cannot afford to rest”.
- The cost of **study trips** is felt by students to be a key area of financial pressure, but only 4% of respondents paid for the study trips through University or other grants. Many students expressed the problem that the schools of architecture consider field trips compulsory, but their Universities do not, which means grant-funding is not available from their University.
- Spending on **course-related materials** was repeatedly mentioned as an issue for the students. Being unable to afford these costs leaves many students feeling that they are at a disadvantage, like “lesser candidates,” (Part I student) or that they are being left behind because they could not afford the best materials.

People with the most money can afford to make better models - there are no two ways about that fact'

Part I student

Attitude to financial hardship

67% of the respondents to our survey described themselves as experiencing '**basic financial hardship**'. This is described in the following broad terms:

23% described it as having debt.

- If a student receives the maximum tuition fee and maintenance loans available for 5 years full-time study, students could graduate with between £34,000 and £41,500 of debt. This excludes overdraft and other debt repayments (such as for computers).

39% described it as being unable to afford essential course-related costs.

- As our participants reported, the costs for portfolio production and studio work is essential to their successes on the course, and can leave poorer students who are unable to afford to spend much on this, at a disadvantage.
- The issue of the course costs came up again and again from students who stated that they struggle with the general costs of the course (such as modelling materials and high quality computers) in addition to living costs.

13% of students described it as having to budget carefully.

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- The comments at the end of the survey suggest that their Universities were not upfront about the additional costs of the architecture course at the time of enrolment. This adds considerable strain to students' budgets, and is not necessarily a cost they would have first considered. By the time it came to the 6th year of study, students feel under huge financial pressure due to the accumulated costs of course-related materials and field trips.
- Many students mention the stress and pressure caused by financial problems impacting the quality of their work and concentration on their studies.
- The amount available through student loans is an issue – many students complained that their **maintenance loans only just cover the costs of rent**, leaving very little for bills, food, travel, and least of all for course-related costs.
- Students on shoe-string budgets struggle when circumstances change that affect income or expenditure (health issues, bereavements, redundancy, changes in family financial circumstances, childcare, inflation – particularly relating to petrol prices where car transport is necessary).

14% describe it as being unable to afford extra-curricular activities, such as non-compulsory field trips, voluntary work, language classes, gym etc)

10% describe it as being unable to afford entertainment/social activities.

This fact can impact students, as described:

'The architecture course costs much more than any other course. We also have much less time available to enjoy socially or to work part time. This makes the course almost impossible, and is perhaps the reason for the high drop out rates, and the depression, stress, anxiety and insomnia which many architecture students suffer from.'

'The financial problems are only one of the problems of this course [...] and we receive no extra overdraft, no extra student loan or university help to cover this'.

Part II student

Widening participation

Anecdotal feedback from participants reveal the key issues here.

- The fact of means-testing for students loans is an issue for students whose parents do not or cannot financially support them, or support them despite having other financial pressures (such as other children in higher education). Students with parents on higher incomes receive less through loans, and are limited in terms of grants – many students struggle with this, with or without additional parental support.

'My parents are paying for pretty much everything as my student loan barely covers my accommodation costs [...] This course makes me want to get out as soon as I can because I feel bad for my parents having to fork out money left right and centre to pay for everything. It really isn't fair'

Part I student

- Students who are financially dependent on their parents is an issue, even if they are from a higher earning households, and could be a barrier to students progressing from Parts I to Parts II
- The cost of the course seemed to be an area of real contention – and many students felt the cost of the additional materials and field trips puts poorer students at a disadvantage.

'Not including field trips, this is a very, very expensive course that prices out people from lower incomes through its length and level of self sufficiency concerning cost'.

Part II student

Conclusions:

As one of our survey respondents observes, “whilst architecture is a hugely expensive course due to materials, trips etc, it is as a consequence an immensely knowledge-enriching course. [My University] has provided me with a multitude of skills that can be applied to many disciplines besides architecture” (Part II student).

The work of the RIBA Education Department can support students to minimise some of the financial pressures they face so that they can make the most of the opportunities an architectural education can provide.

We can do this through:

- Continuing to increase the funds available for the **RIBA Education Fund**, which supports students in financial hardship with grants ranging from about £500-£1,000.
- We can make funding specifically available for **materials and field trips** and can create more generous bursaries to help contribute more substantially towards **living costs** (such as the Aedas Scholarship and RV Taylor Scholarship).
- We will work with the RIBA student representatives on Council, to discuss ways in which we can liaise more directly with students across the UK and aim to **support student led initiatives** – for example a survey to uncover the printing costs across all schools of architecture.
- We can provide guidance to students on the additional costs required while studying architecture, and encourage **good practice** to the schools in ways to support the students to keep these costs down.
- The Education Department will repeat this survey in March 2012 and every two years thereafter to provide a statistical backing to ongoing research on the impact of the increased tuition fees and general student experience, and to help the ETFC to evaluate the impact of the grants and bursaries programme.