

## RIBA Student Finances Survey

The pilot Student Finances Survey was conducted by the RIBA Education Department in March 2011. This follow up survey in June 2013 aimed to see how the financial situation for architecture students has changed over the last two years. The intentions of both studies were to gauge the financial situation of students as well as their opinions and attitudes to financial hardship.

The feedback from the survey is again intended to inform the work of the RIBA Education Trust Funds Committee, who administers 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

- 37% of respondents have a monthly income of £500 or less compared to 57% of respondents in 2011.
- Only 14% state that they spend £500 or less (compared to 26% in 2011); 37% spend between £501 and £800 a month.
- 39% of students do not receive financial support from their family, and 20% receive the equivalent of less than £90 a month.
- 29% of respondents to our survey reported working in paid employment for 15 hours a week or more during term time. Over 60% of these said it adversely affected the quality of their academic work.
- The cost of **study trips** is still felt by students to be a key area of financial pressure, with 48% of respondents spending between £300 and £700 on study trips in the academic year. 47% of respondents stated that the study trips they undertook were compulsory, but only 5% were able to pay for the trips through a university grant.
- As in 2011, spending on **course-related materials** came up as an issue for the students. Respondents identified field trips, equipment and printing to be the most expensive elements of the course. 67% of respondents spend over £700 in an academic year on course-related materials, and 37% spend over £1,500.

*'The amount I've had to pay extra to other students is not reflected in how much I get. Equipment, materials, study trips are not taken into account. The past three years have been the hardest of my life without question'*

**Part 1, Year 3, London**

### Attitude to financial hardship

69% of the respondents to our survey described themselves as experiencing 'basic financial hardship' (67% in 2011). This is described in the following broad terms:

#### 30% described it as having debt

- If a student received the maximum tuition fee available and a maintenance loan for 5 years full-time study, students starting in 2013 will graduate with between £66,875 and £83,375 of debt.<sup>1</sup> This excludes overdraft and other debt repayments. The majority of respondents in this survey are unlikely to

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<sup>1</sup> Based on the maximum 2013/14 figures for tuition fees over 5 years (£9,000) and the maintenance loan of between £4,375 and £7,675.

reach these levels as only 24% were in year 1 or 2 of their Part 1 – full-time students who started their Part 1 course before September 2012 are generally treated as continuing students.

- 47% of respondents said that they are graduating from Part 1 with more than £15,000 debt. This is up from 37% in 2011.

**17% described it as being unable to afford essential course-related costs**

- The issue of course costs were raised several times by respondents. It was felt that there was huge pressure to spend money on course materials/trips, and many students felt that additional funding should be available either through Universities or through Student Finance.

**16% described it as having to budget carefully**

- On being asked what could help students to manage their finances, one respondent answered:

*‘Handouts on proper budgeting techniques for freshers with financial help info included comprehensive examples or plans with realistic numbers’*

**Part 1, Year 3, North West**

- There is a general consensus that applicants are not made aware of realistic costs prior to starting the course.
- As in 2011, the amount available through student loans remains an issue – students still raise the point that a maintenance loan only just covers the costs of rent, leaving very little for bills, food, travel, and course-related costs. This is something that is reiterated in the NUS Accommodation survey.<sup>2</sup>

*‘I have two overdrafts which are almost always maxed out, this makes me quite uncomfortable as I don’t have a back-up financial source. The only thing that can help this is more money unfortunately. I already operate on a very low budget.’*

**Part 2, Year 1, Scotland**

**16% described it as struggling with everyday expenses and 2% as being unable to afford to eat everyday**

- Some students highlighted the impact that struggling financially had in terms of their psychological welfare.

*‘Due to the decrease in loan we are experiencing every year without being notified budgeting gets tougher every year, it comes to the stage where food is out of the question due to course related expenses.’*

**Part 1, Year 3, South East**

**8% describe it as being unable to afford extracurricular activities and 11% described it as being unable to afford entertainment**

- One student describes how they can only afford leisure activities through an allowance funded by parental contribution:

<sup>2</sup><http://www.nus.org.uk/Global/Campaigns/Accommodation%20Costs%20Survey%20V6%20WEB.pdf>

*'I have the maximum loan available to me for maintenance and tuition fees (London). My parents pay my rent and give me an allowance. They and grandparents help in other ways with some one-off expenses (e.g. study trips and holidays/occasional treats). I need to use my bank overdraft facility to cope - I try to keep this under control because I will have a large enough debt to SLC after five years at university'* **Part 2, Year 1, London**

### Widening participation

In order to widen participation to the profession, the following issues raised (which recur from 2011) need to be addressed:

#### Means testing

- 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.

*'If you are not means tested, it does not mean that you are not a vulnerable student'*  
**Part 2, Year 2, North West**

#### Parental dependence

- 48% of respondents receive over £500 an academic year from their family, with 28% receiving over £1,500. This is an increase from 2011 when only 19% received over £1,500. 24% of respondents answered that their parents funded their study trips. Some students find it problematic relying so heavily on their parents, and indeed parents can find it difficult to sustain the same level of support. While 29% of Part 1 respondents received no financial support from their family, this rises to 42% at Part 2 level.

#### Course costs

- Throughout both surveys, the course-related costs are consistently raised as an issue that are unique to an architecture degree.
- One student suggests:

*'Means tested support for students, especially for architecture specific equipment such as studio fees, drawing boards, books, software etc. I currently live on the edge of my overdraft limit and this is because of the high costs of the course and my parents being in a tough financial situation. An EMA type grant would definitely help contribute to costs.'*  
**Part 1, Year 1, Scotland**

The influence of the recession on the sector may also be having an impact on students:

*'5 years of further education and 2 years' experience and architects do not get paid enough considering the amount of debt they are in at the end [...] As a result, although I truly enjoyed studying Architecture, after part 1 experience, I have decided not to continue with part 2 and am currently searching for another job within the construction industry as a project manager.'* **Year out, Post part 1, North West**

Many of the students felt that they should be being paid more for their Stage 1 and Stage 2 experience. If a student is already struggling financially at Part 1, and is then unable to identify strong future career prospects, it may well result in increased drop-out rates from Part 1 to Part 2, particularly in students from low-income backgrounds.

## Conclusions:

**The work of the RIBA Education Department can continue to 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.**

The results show very little change from 2011, and consequently the objectives of the Education Department must remain the same. It is important that this work is sustained and developed in order to combat the financial difficulties faced when studying architecture.

We will maintain the following areas of work:

- We can work to increase the funds available for the **RIBA Student Hardship Funds**, which supports students in financial hardship with grants ranging from about £500-£1,000.
- We can work to create 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 RIBA Aedas Stephen Williams Scholarship and RIBA Wren Insurance Association Scholarships).
- 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**.
- We can provide **guidance** to students on the costs of studying architecture, on how to secure additional funding, and direct them to resources on how to budget accordingly.
- We can encourage **good practice** in schools of architecture specifically providing information on how the costs of field trips, materials and equipment impact financially on students.
- The Education Department will repeat this survey in 2015 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.

Currently the RIBA Student Hardship Funds are performing an important role, but without increased funding, the ability of this scheme to make a real difference to students of architecture will be compromised. If you are interested in supporting the Fund, please contact Elena Smith on [elena.smith@riba.org](mailto:elena.smith@riba.org) or +44 (0)20 7307 3810.

**RIBA Education Department  
November 2013**