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Report

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Student Working Lives

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Foreword

Professor Andrew Ireland, Pro Vice-Chancellor (Students & Teaching), University of Lancashire

As the cost of living continues to rise and financial support mechanisms strain to keep pace with students' needs, paid work has become a central feature of university life. What was once considered a supplementary activity for extra income (or experience in preparing for work after graduation) has evolved into a financial necessity and a critical lifeline. This *Student Working Lives* report provides a timely and much-needed analysis of this transformation, helping us collectively better support students.

The University of Lancashire is proud to be a widening participation university. Supporting students to thrive in their studies, alongside paid work, is essential to our core mission. Over the last two years, the *Student Working Lives* project has helped to inform our approach to better support students. The project, with the support of the Higher Education Policy Institute (HEPI) and our four institution partners, enriches our understanding of students' lives, highlighting the complex dynamics between financial necessity, employment quality and academic outcomes. The report findings uncover the extent to which students work to cover basic living costs, with many employed in low-paid flexible sectors such as health and social care, retail and hospitality and highlight the impact on their health and academic outcomes.

At the University of Lancashire, we are actively feeding these insights into our *University of the Future* programme, a significant and institution-wide transformation of our curriculum to enhance the student learning experience. We are responding to the evolving needs of our student population, many of whom lead complex lives with significant out-of-classroom commitments, including increased paid work. By transitioning to a block delivery model, we aim to align better the realities of students' lives with learning. We have also introduced a short-course lifelong learning model to meet the changing needs of students.

The higher education sector must urgently reconsider how it best supports learners navigating this new reality. The *Student Working Lives* report offers compelling evidence that throws down the gauntlet for collective action. Paid work is no longer a matter of choice for most students; it is a necessity shaped by the realities of modern university life and the cost of living. We must work together to create an environment where every student, regardless of circumstance, is empowered to succeed, where equality of opportunity and experience is not just an aspiration but a reality for all those who balance study with work. Institutions across the UK must work together, in collaboration and with support from government and sector bodies, to redesign learning models, student support systems and policy frameworks that reflect the lived experiences of today's students. We must move beyond traditional assumptions and commit to ensuring fit-for-purpose, inclusive, flexible and responsive environments where all students can thrive, academically, personally and professionally, regardless of their financial circumstances.

Executive summary

The *Student Working Lives* project explores the increasing prevalence and nuanced realities of paid work among students in UK higher education. As the cost-of-living crisis continues to rise and financial support mechanisms fail to adequately meet students' needs, paid work has become an essential aspect of the higher education experience. In response to these pressures, higher education institutions are making efforts to adapt their support and services. However, while these initiatives are beneficial, they cannot replace the need for comprehensive and systematic reform.

Drawing on our survey responses from 1,040 students across four universities, alongside linked student data assessing the impact of paid work on academic outcomes, this study offers a unique insight into how paid work shapes students' lives. Through in-depth interviews with students, senior university managers and policy observers, it explores the realities of working while studying and considers policy and practical responses to better support students navigating work.

Our findings highlight a complex interplay between financial necessity, employment quality and academic outcomes for UK university students. 66% of students work to cover basic living costs, with 20% doing so to pay tuition fees. Most are employed in low-paid work with perceived flexibility in sectors such as health and social care, retail and hospitality. Students' quality of work also reveals cause for concern. While 44% of students feel fairly paid, 38% are on zero-hours or casual contracts, with 43% reporting stress, anxiety or depression caused by or made worse by work.

Paid work significantly intensifies students' weekly term-time workload which reaches 50 hours inclusive of travel time, including 17 hours of paid work. Using linked outcomes data, we find that paid work significantly impacts participants' studies. Those working under 20 hours a week are 20% more likely to achieve 'good' honours. Furthermore, those with good-quality jobs in supportive environments are more likely to achieve better student outcomes.

This study illustrates the pressing need for UK higher education institutions to adapt to the realities of the student experience. A systemic, collaborative response is essential to create a more inclusive, responsive and sustainable higher education ecosystem. The report recommends that the Government recalibrate financial support offered to students to reflect contemporary living costs and income disparities, reducing the need for excessive paid work.

Simultaneously, the sector must enhance transparency around cost-of-living expectations and reassess curriculum design, including guidance on study hours and the potential for recognising paid work through academic credits. Career services should be repositioned to support meaningful employment during study, complemented by regional partnerships that align student work with local economic needs. To embed long-term change and participation, we join calls for a national Student Employment Charter, employment rights training at enrolment and recognition of paid work as a risk factor in the Office for Students' Equality of Opportunity Risk Register.

Paid work is a necessity, not a choice, for many students. Higher education institutions, alongside government and sector bodies, owe it to students to ensure their busy lives are supported to strive for equality of outcomes and experience for all working students.

Introduction

The *Student Working Lives* project examines the increasingly complex realities of paid work among students in UK higher education. As the cost of living continues to rise and financial support mechanisms fail to keep pace with students' needs, paid work has become a central feature of university life for students.[1] Although paid work for students is nothing new, what was once only considered a necessity for a minority of students, a supplementary activity for extra income, or experience in preparation for work after graduation, has now become not only a financial obligation but a critical lifeline for the majority of students.[2]

A central driver of this shift is the inadequacy of state-funded student maintenance support for English students.[3] Despite sustained advocacy from the higher education sector and student bodies, maintenance loans (and grants in Scotland, Wales and Northern Ireland) have not kept pace with inflation, leaving many students unable to meet basic living costs, such as rent, food and transport.[4] While the Government has pledged to reintroduce targeted grants in England and reaffirmed their expectation for students to be learning more and working less, a real-time drop in maintenance support over the last five years, having risen with forecasted inflation rather than the higher actual rate, has baked in financial precarity for students.[5] The result is a growing reliance on paid work, not as a choice but as a means of survival.

The cost-of-living crisis has intensified these challenges. Students report significant increases in accommodation costs, particularly in university towns and cities where rent inflation has outpaced loan increases. In many cases, rent alone consumes the majority of a student's maintenance budget.[6] At the same time, the cost of essentials, such as groceries, utilities and local travel, continues to rise, disproportionately affecting students from low-income households. These financial pressures are forcing students to take on more paid work during term time, eating into time for academic engagement, enrichment and social activities.[7] According to the 2025 HEPI / Advance HE *Student Academic Experience Survey*, the average student who undertakes employment now works 13.1 hours per

week during term time, but many exceed this, particularly those with additional financial responsibilities.[8]

For international students, this situation is exacerbated by a series of restrictive policies, such as limits on working hours, reduced durations on graduate visas and more rigorous engagement monitoring enforced by UK Visas and Immigration (UKVI).[9] Compounding these monitoring pressures are higher tuition fees, substantial recruitment agency costs and a general lack of social capital and awareness in having to navigate a new country. These factors make it more difficult for these students to secure suitable employment. Together, these issues place international students, even those from more advantaged backgrounds, under financial strain.[10]

The outdated image of a young, full-time student from a financially secure background no longer reflects the reality of the modern student population. Today's students are more diverse in age, background and life circumstances.[11] Many are the first in their family to attend university, come from disadvantaged or under-represented communities or are mature learners returning to education later in life. A growing number are students living at home due to the unaffordability of student accommodation.[12] These students often have additional responsibilities, such as caring for dependents, contributing to household income or managing health conditions. These intersecting pressures increase their reliance on paid work and reduce their capacity to engage fully with university life.

While paid work can offer valuable skills and experience, its benefits are not equally distributed. Some students access roles that align with their career goals, offering relevant experience and networking opportunities. In contrast, others work in low-paid insecure jobs with little relevance to their studies. This disparity exacerbates existing inequalities. Research has shown that paid work can negatively impact student health, well-being and sense of belonging.[13] Paid work can also reduce academic performance and participation, particularly for those who must prioritise work over study.[14] These effects risk widening the attainment gap and undermining the role of higher education as a vehicle for social mobility, at a time when the Government's priorities are calling on higher education institutions to

do more in expanding access and improving outcomes for disadvantaged groups.[15]

In response to these challenges, many higher education institutions have taken steps to adapt their provision. Some have reduced the number of days students are required to be on campus to allow greater flexibility for paid work, others have shifted to block delivery – a teaching model that allows students to focus on one module at a time – to aid in balancing subject content with their busy lives.[16] Many have expanded hardship funds, food banks and financial advice services.[17] However, these measures, while helpful, are not a substitute for systemic reform. There is a growing groundswell across the sector that maintenance loans must continue to be increased in line with actual rises in Consumer Price Index inflation to support students adequately.[18] Higher education institutions are increasingly expected to take a more proactive role in shaping the student employment landscape.[19] This includes using their influence to advocate for improved job quality and working collaboratively with local employers to create fairer, more flexible and supportive employment opportunities that align with students' academic and personal needs.

Despite increased media attention on student paid work, public discourse often treats students as a homogeneous group. This overlooks the diverse and intersecting challenges faced by different student populations. A more nuanced understanding is needed – one that recognises the varied motivations, constraints and experiences of students who work during their studies and the impact on students' current and future lives.

In recent years, the concept of 'good work' has gained traction in UK policy, particularly following the Taylor Review, which set out how employment practices needed to adapt to keep pace with modern business models, with a focus on promoting fair, decent and secure work for all.[20] In regions such as Greater Manchester, the 'good work' agenda emphasises job quality as a driver of well-being and productivity.[21] More recently, the UK Government's Fair Work agenda has embraced the principles of good work. Good work considers factors such as fair pay, secure contracts, work-life balance, the nature of work, relationships, employee voice and health and well-being. This framework is highly relevant to student employment.

Recent media reports have highlighted the poor quality of many student jobs, including long hours, low pay and limited protections.[22] In this context, higher education institutions have a critical role to play in supporting students financially, as well as in advocating for better working conditions and utilising their institutional voice to influence local labour markets.[23]

The *Student Working Lives* project contributes to this conversation by providing an evidence-based assessment of student paid work experiences.

Methods

The *Student Working Lives* project was a mixed-method project combining a survey with qualitative interviews. The project gathered responses from four diverse universities: Buckinghamshire New University (BNU); the University of Liverpool; London South Bank University (LSBU); and the University of Lancashire. The responses reflect a diverse participant profile, offering insights across age, gender, domicile, ethnicity and level of study.

Our survey captured the views of 1,040 full-time students studying in the UK. Part-time studies and degree apprenticeships were excluded. Survey responses were gathered via email, university intranet and social media at each partner university. Following an initial 1,070 responses, 30 were removed during the data cleaning process due to duplication or incompleteness, yielding 1,040 valid entries for analysis. Unless stated otherwise, all figures and tables relate to weighted data (see Appendix for details). The weighting was applied by gender to reflect the student population better across the participating institutions. Despite this adjustment, female and non-binary students remain slightly over-represented in the sample, which is consistent with patterns observed in previous survey-based research.[24]

Administrative data on attainment, a student's average pass mark for the year, attendance and Index of Multiple Deprivation (IMD) quintile, a geographically based measure of relative deprivation, were obtained from 459 students who consented to share their records.[25] Unlike self-reported data, these 'hard' measures, linked via student ID, offer a novel and more

objective insight, though the sample size is smaller for analyses involving these variables.

The project included 26 interviews, 15 student participants and 11 stakeholders in higher education policy and governance. Following the interviews, transcriptions were thematically analysed.

Ethical approval was granted by the University of Lancashire and the research followed principles of voluntary participation, informed consent, confidentiality and anonymity.

Where, how and why do students work?

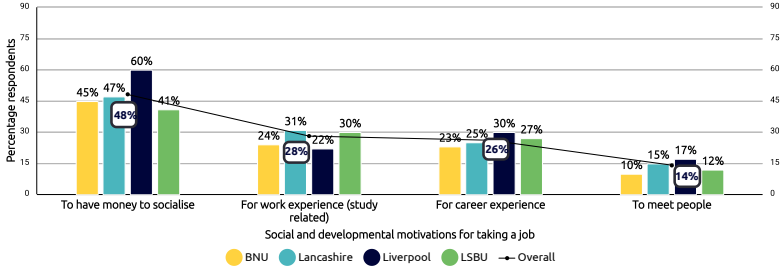
The 2025 HEPI / Advance HE *Student Academic Experience Survey* found 68% of students engage in paid work, primarily driven by financial need.[26] However, there remains a limited understanding of where students work, how they access roles and how these patterns differ across institutions.

Financial reasons dominated our student participant responses as experiential and social motivations for paid work were overshadowed. When comparing overall responses, our data reveal that student work is driven by necessity:

> *My loan doesn't even cover my accommodation costs, let alone living and I felt bad for taking money from my parents, because obviously everyone's affected by the cost-of-living crisis.* **(Student participant 7)**

For many students, working during their time at university is not a choice but a necessity as the cost-of-living crisis and inadequate maintenance loans have made paid work a central part of the student experience.

Figure 1: Social and developmental motivation for work: overall and by university (multiple responses accepted)

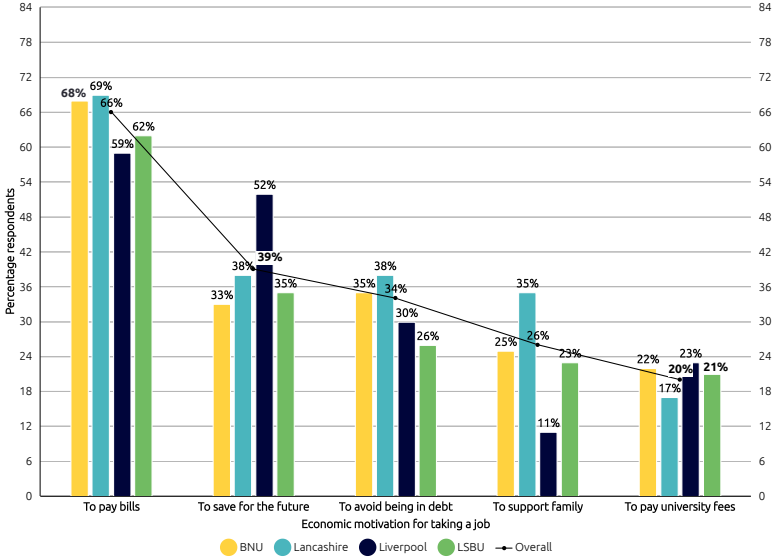


Responses by institutions reveal nuances in motivations for work. Financial necessity is a unifying theme across all institutions, as 66% of participants reported they were working to pay bills. Additionally, at three out of four

institutions, over 20% of students reported working specifically to pay university fees. This figure varied by domicile, with 31% of international students reporting having to work to pay their fees, compared to 16% of home students.

Our data suggest a cohort unable to access student finance, who work to pay university fees or had an alternative reason for not accessing student finance, such as personal, cultural or religious beliefs about debt, ineligibility to access student finance or alternative funding support. A notable distinction in institutional type is that students at the University of Liverpool report higher than average motivations for saving and socialising, highlighting institutional differences in students' motivations for work.

Figure 2: Economic motivation for work: overall and by university (multiple responses accepted)

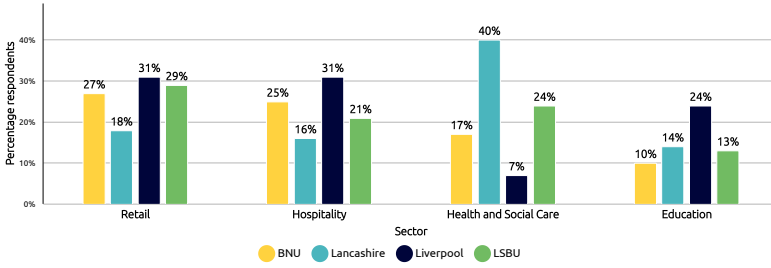


A significant proportion of participants reported working to support their families, highlighting a less frequently acknowledged aspect of students' personal circumstances. At three of the four universities, over one-in-five students indicated this as an important motivation for employment. These

findings challenge the dominant narrative of student dependence on parental support. We found a reverse dependency where many participants actively contribute to their household income. This places students as earners in their family unit, balancing academic pressures with the weight of financial responsibility and reshaping the role of the student within the family unit.

Turning to where students work, we found paid work clustered around health and social care and retail and hospitality. These sectors are characterised as 'low-pay sectors', but with high social value and perceived flexibility. Importantly, these jobs play a vital role in keeping the country running, providing essential services that support everyday life and the broader economy. Student work is, to some degree, influenced by regional labour market demands. For example, in Lancashire, health and social care is a major employer, accounting for 15% of all jobs in the region.[27] In Liverpool, hospitality plays a significant role, accounting for approximately 9% of all jobs in the area.[28] This is accompanied by a notable concentration of student employment in the cultural sector, reflecting the region's job density in arts, entertainment and recreation.[29] For students, these roles are accessible and offer a degree of perceived flexibility, shaping where and why students work.

Figure 3: Employment by top four sectors (multiple responses accepted)



Participant interviews revealed frustration over the limited availability of roles aligned with their fields of study:

> *Most of the time, there are no part-time jobs available in finance ... it's very difficult to get into.* ***(Student participant 2)***

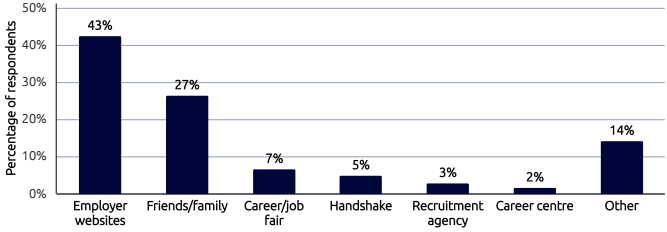
This was amplified for international students, even with previous experience:

> *I wouldn't say I had much choice, because as an international student, I didn't have experience related to [the] UK. I had plenty of experience abroad, but that's just not considered good enough.* **(Student participant 8)**

Such barriers to accessing career-relevant employment can constrain students' ability to build professional capital alongside their studies.

To explore how students access employment, we asked how participants found their jobs. The responses reveal that most students look for work by searching employer websites and through friends and family. Together, these account for over two-thirds of the sample's preferred methods for finding work.

Figure 4: How did you find your job?



The limited engagement with university careers services suggests structures designed to support students in securing quality jobs, understanding employment rights and accessing career-enhancing roles are currently underutilised. This may partly be because careers services

are stretched in terms of resources, but also due to their future-oriented focus on graduate employment and a lack of student awareness about the support available for assessing paid work during university. Given the increasing reliance on paid work among students, there is a strong case for repositioning these services to support students throughout their studies.

Quality of work

To understand the quality of student employment, we examined student work experiences through components of the Chartered Institute of Personnel and Development (CIPD)'s *Good Work Framework*.[30] Mapping student employment against key aspects of this framework offers insight into students' pay, job security, work-life balance, voice and representation and health and well-being. We do not separate by institution in this section. Rather, this section presents insights into the multifaceted challenges that students face.

Pay and contracts

The first dimension of job quality considers how participants feel about their pay. Under half of our sample feel they are fairly paid compared with the national pay satisfaction of 52%.[31]

44%

of students felt fairly paid for the work they do

Student attitudes towards pay demonstrate ambivalence towards a key condition of work. Given most participants work in low-pay sectors, this is hardly surprising. Our participants demonstrate pay satisfaction similar to that of others in low-paying sectors who work at or below the minimum wage, at 41%.[32]

> *I don't think it's fair. It should, it can be more, but everywhere, everybody will always say their pay should be more, but yeah, but I think it can be more, but they're doing their best. It increases every year.* **(Student participant 13)**

In the context of rising living costs and real-terms maintenance loan cuts, low pay exacerbates the financial burden students face. For students, it is accompanied by a resigned acceptance or desensitisation towards an essential determinant of job quality.

38%

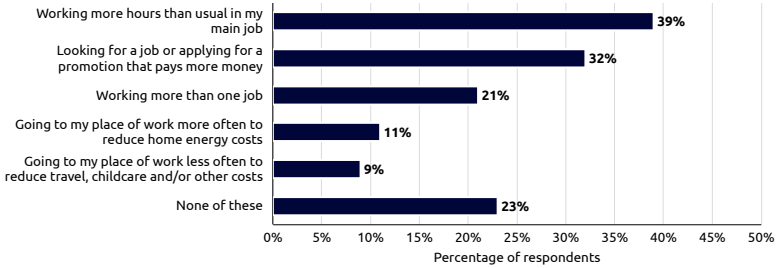
of students work on a zero hours or casual contract

Casual and zero-hour contracts have become a defining feature of students' paid work. Despite concerns about proposed reforms in the Employment Rights Bill, such as the removal of zero-hour contracts, students' lived experiences reveal the precariousness of these contracts.[33] One participant described the uncertainty of not knowing whether they would be needed for a shift until the last minute, often after incurring the cost and time of travel:

> *I got a job in a warehouse, but that didn't turn out well, (I had travelled to the work site) I would get to know that I was in the spare or the main staff. If I had been in the spare, I would have had to go back home, which cost me around £24 for travel, without getting any work.* **(Student participant 4)**

Low pay and the widespread use of casual contracts create a climate of financial uncertainty for students. In the context of rising living costs, paid work becomes a critical lever for students to sustain themselves. When participants were asked how they were coping with rising expenses, 77% reported making one or more changes to their work patterns.

Figure 5 Student response to cost-of-living increases (multiple responses accepted)



For one participant, this meant juggling multiple jobs or seeking additional hours to stay afloat:

> *Certain jobs aren't getting enough hours to be able to cover my bills, then I'm having to do other jobs as well.* **(Student participant 1)**

Another echoed this sentiment, expressing a desire for more stable work:

> *I would love to get more hours of the shift itself. I would love to get more shifts to cover my expenses and everything.* **(Student participant 9)**

Securing promotions or additional hours often requires students to assert their value to employers. While casual contracts are frequently framed as offering flexibility and convenience, our findings suggest that access to improved working conditions is largely contingent on a worker's ability to negotiate, understand their rights and possess the confidence to exercise them. In practice, however, flexibility in paid work, such as varying hours or days, taking unpaid leave or adjusting schedules, is predominantly dictated by employers, reinforcing an imbalance of power in the employment relationship, placing students in a precarious position where flexibility exists in theory but not always in practice.

17%

of students take unpaid leave to get the job flexibility they need

31%

of students have no flexible working options

43%

of students cannot vary the days or hours they work

Many students face contractual arrangements that limit their access to workplace rights, protections and benefits, compounding the challenges of balancing work with academic commitments. Alongside low pay and precarious contracts, students are working in roles that underutilise their skills (48%) or do little to enhance their future career prospects (only 30%).

48%

working in roles that underutilise their skills

30%

felt their current job supports their future career prospects

Despite this, some participants saw value in their contribution and the sense of belonging their jobs offer:

> *You know, you want to go in, you want to help out, you want to contribute, because they make you feel very valued and very needed.* **(Student participant 1)**

The combination of students wanting to work more hours, having limited control over their employment and experiencing underutilisation of skills highlights the instability of student work and points to a broader issue of visible and invisible underemployment.[34] Many students are working fewer hours than they want, but are also unable to leverage their capabilities or gain relevant experience. At the same time, employers often struggle to recognise and harness the full potential of the student workforce, missing

opportunities to benefit from their skills. This raises questions about how students can be better supported in accessing employment that is flexible, fair, developmental and aligned with their long-term career goals.

The nature of work

A key indicator of job quality is the intrinsic value individuals associate with their work. For students, job quality is often shaped by the nature of the tasks they perform and the extent to which their roles offer meaning, autonomy, recognition and development.

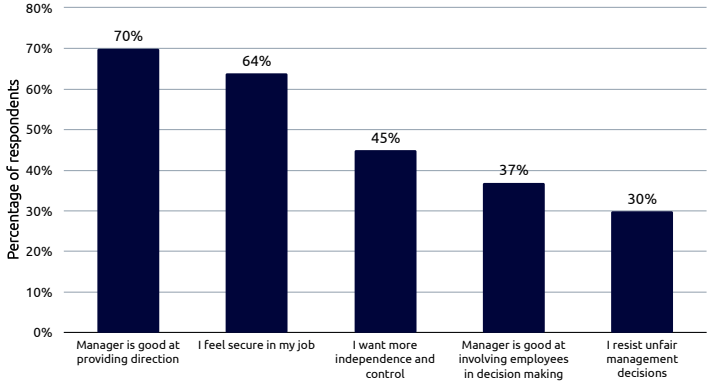
37%
describe their job as meaningful

44%
describe their job as productive

43%
felt their job can be achieved within contracted hours

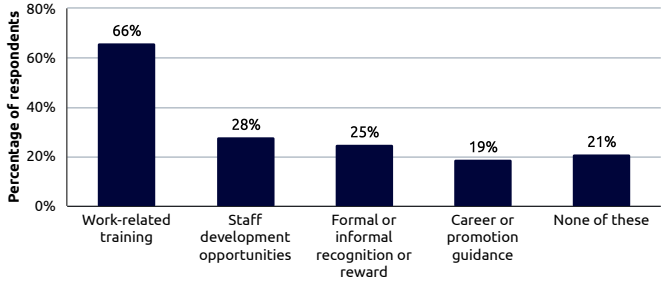
Most participants were unable to characterise their work as meaningful, productive or achievable within the hours they worked, suggesting that students are frequently undertaking unfulfilling jobs that demand significant time and energy without offering a sense of value or accomplishment.

Figure 6: Student agency at work (multiple responses accepted)



The lack of meaning in participants' employment was further supported by their limited autonomy and lack of voice in the workplace.[35] Our participants reported little opportunity to influence workplace decisions and felt unable to challenge unfair management practices. These findings suggest participants do not express their views, concerns and suggestions to influence decisions at work. While participants felt guided by their managers (70%) and somewhat secure (64%), under half of our participants desired more independence and control. This suggests that participants are mostly accepting of their low level of autonomy in return for stability, direction and a pay packet. An alternative interpretation is that, in combination, a lack of meaningful and achievable work, alongside low levels of resistance to unfair management decisions, further reinforces disempowerment in the workplace, revealing work as a predominantly transactional experience, with minimal involvement in decision-making processes.

Figure 7: Workplace investment in student workers (multiple responses accepted)



Encouragingly, 66% of students report receiving work-related training, suggesting some investment in their development. However, more meaningful forms of workplace support are largely absent for our participants:

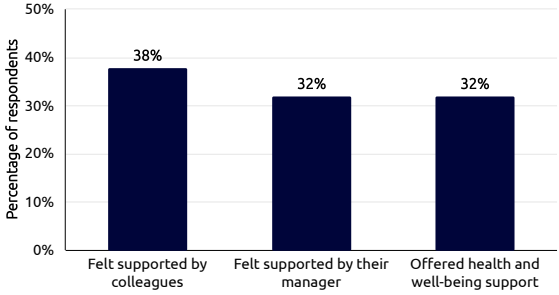
> *There are schemes out there, however, you don't see them utilised very often ... they used to do bonus schemes, they used to do vouchers ... now you get a postcard, or sometimes a pin badge, but it's all very minimal now.* **(Student participant 14)**

This sentiment reflects that fulfilment and motivation at work are largely absent, reinforcing the suggestion that student employment is often transactional.

Relationships and health and well-being at work

Work-based relationships and health and well-being reflect how the workplace can provide a supportive 'community' for students and have a significant influence on maintaining overall health and well-being.

Figure 8: Student support at the workplace (multiple responses accepted)



Our findings reveal many students are working in unsupportive environments. Only 38% of participants feel supported by their colleagues at work and fewer have the support of their manager (32%). In contrast, the CIPD *Good Work Index 2025* reports significantly higher figures across the general workforce, with 79% of employees feeling supported by their manager and 69% describing their manager as open and approachable, highlighting a disparity in workplace support and inclusion for student workers compared to the broader employee population.[36] A lack of mutual support from colleagues and managers characterises student work as isolating. At their best, work-based relationships can play a vital role in fostering a sense of belonging while at university and, at their worst, amplify feelings of isolation.

One significant yet often overlooked issue is the support for students working night shifts. Over one-in-five students work during the night, a pattern that research links to increased risks of depression, anxiety, burnout and social isolation.[37]

> *I work at night … Yeah, the balance. It's not easy. No, it's not. Sometimes [I] get tired because I work nights.* **(Student participant 13)**

The physical and emotional toll of night work is compounded by employee support that operates during standard daytime hours and is therefore inaccessible to many night workers.

> *We have the well-being team … but reaching them is for anyone who does a day shift. If not, it's going to be an email thing … I leave work before they come.* **(Student participant 4)**

Health and well-being are widely discussed in the context of university students and are often linked to the cost-of-living crisis.

43%

of students reported experiencing stress, anxiety, or depression either caused by or made worse by their work

Our data suggest a clear link between the quality of student work and its impact on mental health. Strikingly, 43% of students report experiencing stress, anxiety or depression either caused by or made worse by their work, illustrating the significant impact that employment has on many of our participants, particularly when work environments lack adequate support and work-based relationships are transactional rather than meaningful:

> *I don't want to say depressed … even anxiety. Like, there was a time when … I had the pressure of my dissertation, the placement, school, work and everything, so I felt really overwhelmed.* **(Student participant 10)**

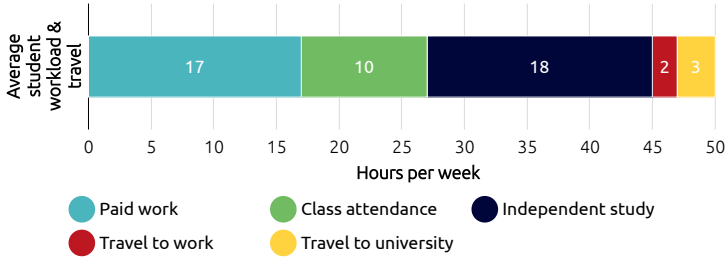
In the context of a growing student mental health crisis, where in the past seven years the proportion of students reporting mental health difficulties has tripled from 6% to 18%, work is not just a background stressor but a key factor that exacerbates these challenges.[38]

These findings highlight the experiences of participants, who may lack supportive work environments. When work lacks meaningful relationships and accessible support, it can intensify stress and isolation, which is apparent in our sample.

Student workload

Participants in the survey report working more than the 13.1 hours per week noted in the 2025 HEPI / Advance HE *Student Academic Experience Survey*.[39] Although based on a sample of students in paid work at four institutions, three of which are post-1992 universities, our findings show that participants work an average of 17 hours per week during term time, suggesting hours of paid work vary by institution.

Figure 9: Student workload



While our data are consistent across both undergraduate and postgraduate students, what is most concerning is the total weekly workload when combining paid work, study, classes and travel. Travel is included here to illustrate the overall time commitment of university and work. The total weekly workload of 50 hours is concerning, as it leaves little room for rest and increases the risk of burnout, stress and disengagement from higher education studies. This is especially stark when compared to the UK average for full-time workers which, when average travel to work time is included, stands at 41.6 hours for a five-day working week.[40]

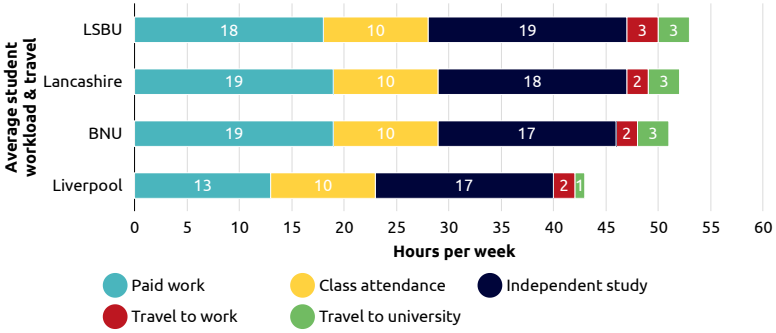
Compared to the 2025 HEPI / Advance HE *Student Academic Experience Survey*, our participants attend fewer hours of classes (10 hours versus 13.1 hours) but spend more time on independent study (18 hours versus 11.6 hours), albeit with a different disciplinary mix of subjects. However, one student described their average working week leaving little time for independent study:

> *I go to uni, I attend lectures, I come back home, I go for a part-time job, I come back, I have dinner, I go back to sleep and wake up in the morning and again, the same routine.* **(Student participant 9)**

This emphasises that paid work is a significant barrier to student engagement and the intense pressure students face to stay on track with their studies.

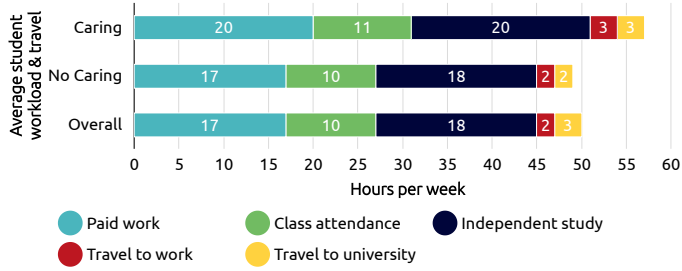
The data gathered across our partner universities highlight important variations in student working patterns. Attendance and independent study remain broadly consistent, while working hours differ across institutions, suggesting institutional context can shape student workload.

Figure 10: Workload and travel by university (hours per week)



Participants from the University of Liverpool reported an average total workload of 43 hours per week, seven hours below the overall average of 50 hours. In contrast, participants at the University of Lancashire, Buckinghamshire New University (BNU) and London South Bank University (LSBU), on average, exceeded a 50-hour workload. It is important to note that each institutional average exceeded the UK average full-time working week at 36.5 hours, even when discounting travel time.[41] These findings highlight that student paid work is not homogeneous and its impact varies widely across the student population.

Figure 11: Student workload by carer status



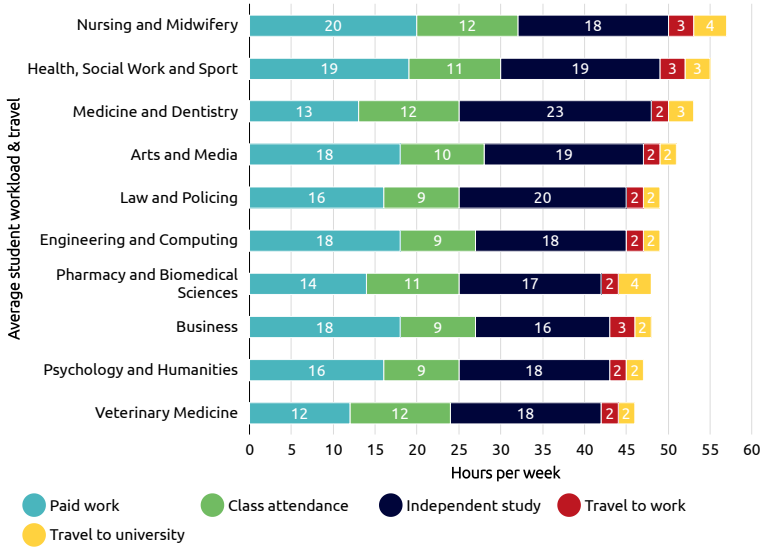
Further analysis of our data reveals that students with caring responsibilities often carry a significantly heavier combined workload, averaging 57 hours per week:

> *It's a balancing act, because I wasn't just studying full-time and then working part-time and doing 20 hours a week. I'm also a single mum ... I had to defer my modules because I could not submit the work. I thought, this is not happening.* **(Student participant 1)**

Carers consistently spend more time across all measured activities than their non-carer peers. On average, they work three additional hours per week, attend more hours of classes, dedicate two more hours to independent study and face longer commutes, particularly to university. Importantly, the figures presented in the charts do not include hours spent on caregiving responsibilities. This illustrates the complex and often overwhelming demands faced by student carers, who juggle academic studies, employment and caregiving responsibilities.

Examining student paid work by institution alone can overlook important differences in student context. Our findings also show that the discipline a student studies can play a role in shaping workload.

Figure 12: Student workload by subject (hours per week)



Participants studying Medicine, who are often disproportionately from more affluent backgrounds, tend to work fewer hours in paid work but spend more time on independent study and report the highest travel to university times across all disciplines in our sample.[42] Veterinary Medicine students, also typically from more privileged backgrounds, disclose the lowest class attendance and total workload overall.

High workloads often limit students' participation in co- and extracurricular activities, as they prioritise paid work and academic demands, narrowing their overall university experience:

> *I haven't missed my class but some of the events, like the seminars, or some of the industrial experts come up at the university. So sometimes I must miss that for my shift.*
> **(Student participant 2)**

Participants in Health, Social Work, Sport, Nursing and Midwifery and Arts and Media face some of the most demanding schedules, with high-paid work hours and total weekly workloads well above the average of 50 hours per week.

As one Social Work student explained, balancing paid work and university study is made more challenging when studying subjects that require placements:

> *For Social Work, we go on placement. So it's not a paid job, but it's kind of a learning like learning practice as part of the job, I had to think about balancing work and studies because I still go to school, I still do school work, I still completed assignments, I still go to classes while on placement … I had the pressure of my dissertation, the placement, school work and everything, so I felt really overwhelmed.* **(Student participant 10)**

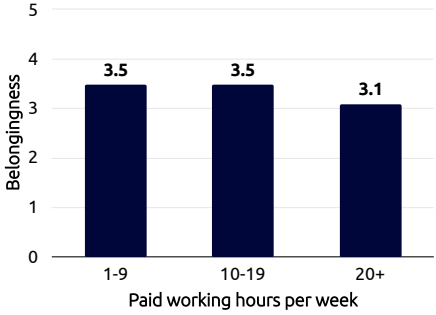
This nuanced view of workload is important for two reasons. First, it reinforces the idea that paid work is not homogeneous; therefore, approaches to supporting students in paid work should be considered at the subject level. Secondly, it provides higher education institutions with clear indicators of where targeted interventions could have the greatest impact, or where they may be urgently needed to support student outcomes.

Impact on studies

The 2025 HEPI / Advance HE *Student Academic Experience Survey* shows paid work impacts student experience and engagement.[43] Our study explores this further, considering the relationship between paid work, student experience, engagement and success.

We found a relationship between students' sense of belonging at university and their work hours. We asked participants to rate their belongingness at university on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree), with an overall average score of 3.4.

Figure 13: Student belongingness at university by working hours

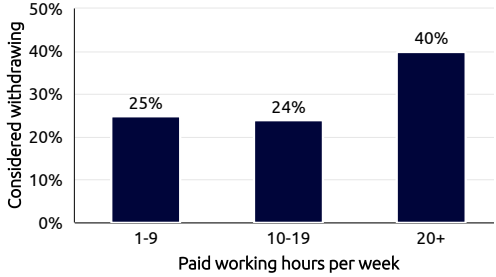


Although all student work-hour groups report belonging at or above the neutral midpoint of 3, those working 20+ hours have lower scores (3.1) than the overall average, suggesting reduced feelings of belonging. This indicates heavier work commitments may erode students' connection to their university.

When we asked students whether they have considered withdrawing from their course, we found further evidence of the time pressures working students face, with those working 20+ hours per week being 15 percentage points more likely to have considered withdrawal than their peers working under 10 hours. However, this may underplay the issue as our survey does not capture those who have already withdrawn due to excessive work

hours. The true impact of excessive workloads may therefore be even greater than the data suggests.

Figure 14: Considered withdrawing from their course by working hours

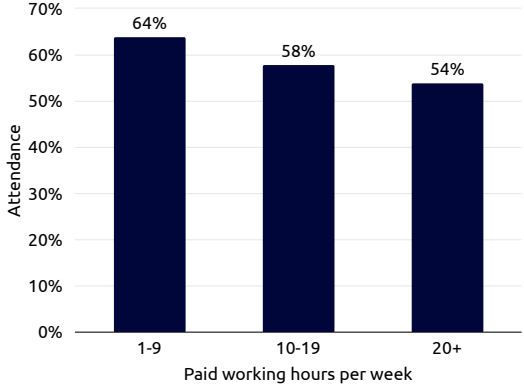


These trends emphasise the significant time pressures faced by working students and that heavier work commitments may impact their experience in higher education.

Linked institutional data

By linking institutional data with self-reported term-time work hours, the study shows that increased working hours are associated with a decline in academic engagement. Focusing specifically on yearly attendance percentage data for compulsory timetabled contact hours the impact of students working as a financial necessity becomes apparent.

Figure 15: Student attendance by work hours



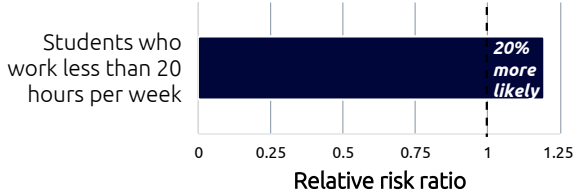
The more hours students work, the fewer classes they attend. While overall attendance levels are low, pointing to a broader engagement crisis in higher education, paid work adds an additional barrier to participation.

This is particularly concerning given that poor attendance is associated with lower academic performance, reduced engagement and a higher risk of withdrawal, suggesting an uneven impact for students who take on more paid work.

'Good' honours by work hours

To explore paid work's impact on studies further, we examined the relationship between paid work and academic performance, more specifically the relationship between students' weekly work hours and their likelihood of achieving so-called 'good' honours (that is, to have an average pass mark of 60% or more or a 2:1 for undergraduates or merit for postgraduates).

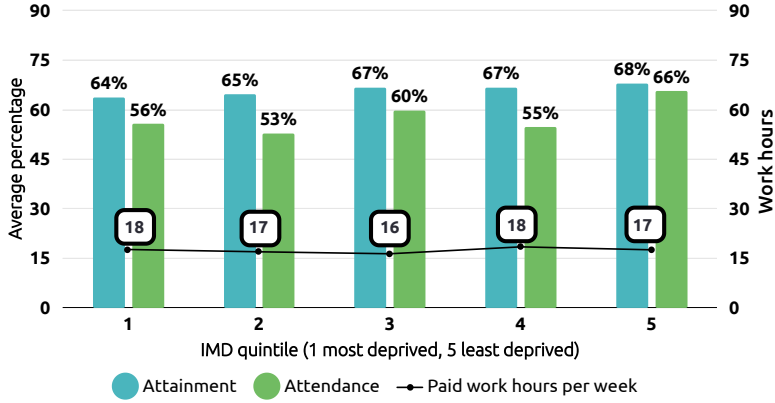
Figure 16: Likelihood of obtaining a 'good' honours degree by work hours



By examining the relative risk ratio (a statistical measure used to compare the likelihood of a particular outcome occurring in two different groups), we explored the relationship between those working 20 hours or more and those working under 20 hours. Overall, students working under 20 hours per week are 20% more likely to be on track for good honours (based on a risk ratio of 1.20).

Further analysis using the Index of Multiple Deprivation (IMD) quintiles, where 1 represents the most deprived and 5 the least deprived, reveals that the amount of paid work is broadly consistent at 16-to-18 hours per week.

Figure 17: Attainment (average pass mark), attendance and work hours by levels of deprivation

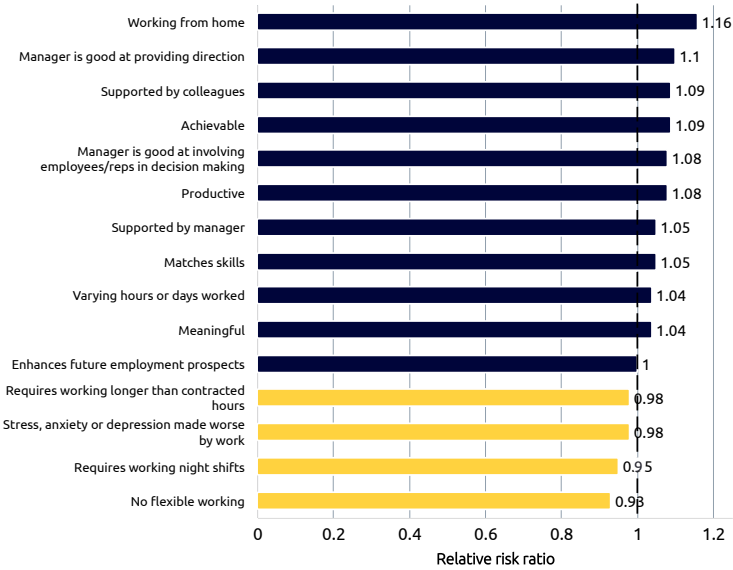


There are some differences in attainment and attendance, in line with existing evidence that deprivation contributes to broader structural challenges shaping students' academic experiences.[44] Nevertheless, our data indicate that students report broadly similar working hours across IMD quintiles, and attainment patterns appear to follow a broadly consistent relationship with IMD quintiles and paid work. This underscores that all students are impacted by paid work, hence the following sections will explore the impact of paid work on student outcomes. However, further research is needed to unpack the relationship between student paid work and deprivation.

The impact of job quality on student outcomes

We now turn to the role of job quality in shaping educational outcomes. Drawing on components of the Chartered Institute of Personnel and Development (CIPD) *Good Work Framework* and using relative risk ratios, we examined how different aspects of student job quality are associated with the likelihood of achieving a good honours degree. This approach allows us to move beyond hours worked and interrogate how the nature of student work itself may support or hinder academic success.

Figure 18: Likelihood of obtaining a 'good' honours degree by work-related factors



- Blue bars indicate factors associated with a higher likelihood (risk ratio > 1) of obtaining a good honours degree.
- Yellow bars indicate factors associated with a lower likelihood (risk ratio < 1).
- The vertical line at 1 represents the neutral point; factors to the right increase the likelihood, while those to the left decrease it.

We find students with good-quality work are more likely to achieve a good honours degree. For example, those who experience flexible, supportive and meaningful work that aligns with their skills are more likely to succeed academically. Similarly, students who feel supported by colleagues and managers are more likely to achieve strong academic outcomes. In contrast, lower-quality jobs are associated with poorer academic outcomes. Students working night shifts or in roles without flexible arrangements are less likely to be on track for a good honours degree. This is also the case for those in jobs that cause or worsen stress, anxiety or depression or where the role is poorly explained and expectations are unclear.

Most of the work quality indicators by themselves are only modestly associated with the probability of being on track for a good honours

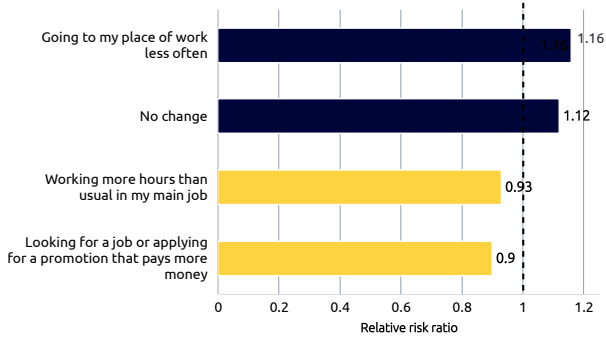
degree. However, they may have a combined effect. While this interaction is not tested in the current analysis and the risks cannot simply be added or multiplied without further statistical modelling, it is important to recognise that these indicators do not operate in isolation. Importantly, these findings are associative rather than causal, meaning our analysis shows a relationship between job quality and academic outcomes, but it does not prove that one causes the other. However, the consistency of the patterns across institutions strengthens our argument that job quality is a critical, and often overlooked, determinant of student success.

These findings place a new emphasis on the topic of student employment. Our data suggest that strategic investment in enhancing the quality of student employment could improve the connection students have to their institutions and improve engagement and student outcomes.

Cost of living and academic performance

To understand how cost-of-living pressures affect academic outcomes, we used relative risk ratios as above. We examined how different work-related responses to the cost of living influenced students' chances of achieving a good honours degree. A relative risk ratio above 1 indicates a higher likelihood of success compared to the reference group, while a relative risk ratio below 1 suggests a reduced likelihood.

Figure 19: Likelihood of 'good' honours degree by cost-of-living response



- Blue bars indicate factors associated with a higher likelihood (risk ratio > 1) of obtaining a good honours degree.
- Yellow bars indicate factors associated with a lower likelihood (risk ratio < 1).
- The vertical line at 1 represents the neutral point; factors to the right increase the likelihood, while those to the left decrease it

Our analysis shows students who reduce their physical presence at work are 16% more likely to be on track for a 'good' honours degree. Similarly, those who make changes to their work patterns are 12% more likely to succeed. In contrast, students who increase their hours in their main job are 7% less likely to achieve a good honours degree and those seeking better-paid roles or promotions are 10% less likely.

These findings suggest students who work more may undermine their educational outcomes. This raises critical questions about structural inequalities in higher education, the adequacy of institutional responses to the cost-of-living crisis and the centrality of paid work in impacting student outcomes.

There are benefits from undertaking paid work alongside study, such as increased employability. However, without targeted support students may be left to navigate the financial pressures necessitated by paid work alone, with long-term consequences for both their academic and personal development.

Spotlight: Commuter students

Commuter students, defined here as those travelling from their family home to their place of study, make up 45% of survey participants. This is higher than HESA's figure of 37% of students who remain at their permanent address during term time.[45] However, three of our four institutions are post-1992 universities, which typically recruit more locally and therefore have a higher proportion of students living at home during term time.[46] Commuter students have become an important focus in higher education policy debates.[47] This spotlight focuses on commuter students to understand their experiences of work and study in comparison to their non-commuter counterparts.

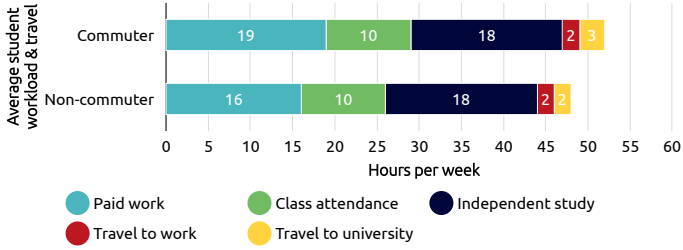
45%

of students were commuters

Workload and time commitments

Survey responses reveal that commuter students face distinct time pressures, undertaking three hours more paid work per week and spending additional time travelling than their non-commuting counterparts.

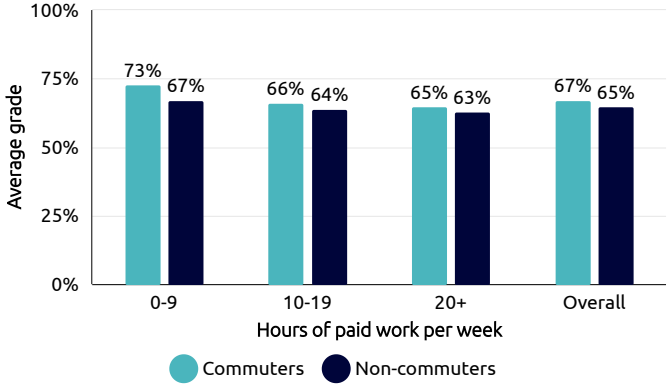
Figure 20: Commuter student workload



As both groups report equal time spent on class attendance and independent study, these figures reinforce perceptions that commuter students lead busier lives, balancing academic responsibilities with travel and employment.

The link to attainment and attendance

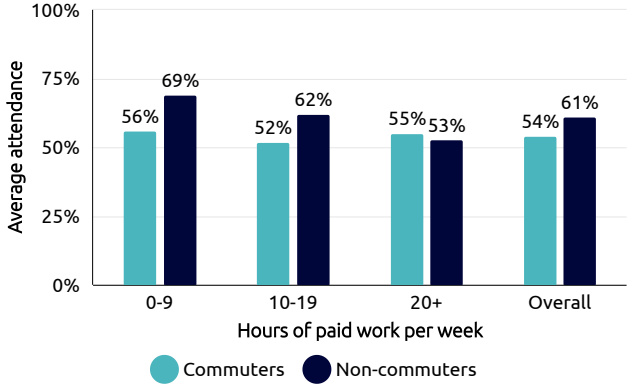
Figure 21: Grade by work hours for commuters and non-commuters



Commuter students working fewer than 10 hours per week achieve the highest grades (73%), but academic performance drops for those working 10 hours or more. Non-commuter students follow a similar pattern, though their grades are consistently lower across all categories. Thus, while commuter students may outperform their peers, they are equally, if not more, vulnerable to the negative academic effects of increased working hours.

This pattern invites consideration on the interaction of factors such as family support, age and study motivations with commuter status and academic outcomes. While the current analysis cannot fully disentangle these effects, the findings suggest a complex interplay that warrants further investigation.

Figure 22: Attendance by work hours for commuters and non-commuters



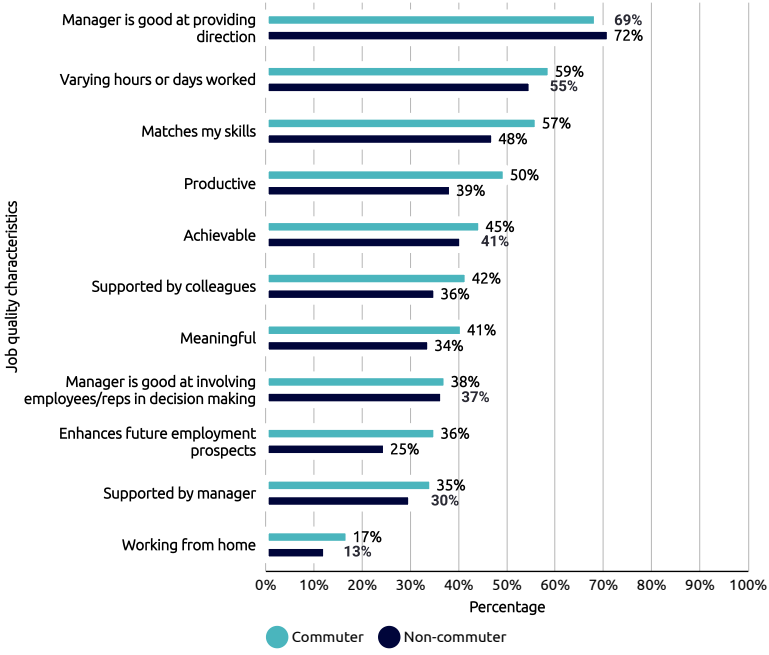
Institutional attendance data reveal a contrast between commuter and non-commuter students. Commuters consistently attend fewer classes, with only slight improvements among those working fewer hours, suggesting it is the combined burden of work and travel that limits their attendance. In contrast, non-commuter attendance declines more directly with increased working hours, indicating a clearer link between paid work and class participation.

Quality of work differences

Given the link between job quality and academic outcomes, we examined work experiences by commuter status. While concerns about student work quality remain, commuter students reported more positive experiences, suggesting that their decision to commute may be influenced by a desire to retain stable or preferred employment, a strategic approach to balancing work and study, and leveraging the advantage of local labour market knowledge.

These findings highlight how commuter students manage structural constraints to the best of their resources. Recognising the approach taken by commuter students may help higher education institutions better accommodate their needs through flexible curriculum models and reduced travel burdens. Such recognition could foster more inclusive practices that validate diverse student experiences and promote equitable participation.

Figure 23: Quality of work for commuters and non-commuters (multiple responses accepted)



Higher education institutions should consider:

- **Providing timetables and assessment deadlines well in advance of submission to help commuter students plan around travel and employment responsibilities.**
- **Establishing a clear and consistent definition of commuter students within the local context and gather commuter-specific data to enable the design of targeted, cohort-specific interventions and to generate reliable data that can inform policy dialogue with regional employers and decision-makers.**

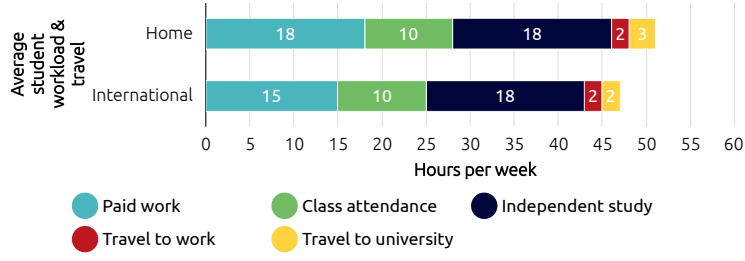
Spotlight: International students

International students made up 24% of our sample, which is broadly aligned to sector trends. This cohort remains a key focus in higher education policy debates, particularly amid shifting visa rules, rising fees and tighter monitoring.[48] As such, the spotlight now turns to the experiences of international students, exploring how their work and study patterns interact in comparison to home students.

Workload and time commitments

International students spend an average total of 47 hours per week on academic and work-related activities, which is five hours less than home students. A possible reason for this difference is visa restrictions, which mean international students can work a maximum of 20 hours per week. Though there are exceptions, such as international students on spousal visas, typically international students are limited to working the maximum number of hours per week during term time. Reflecting this, international students work three hours less per week on average. International students also spend slightly less time commuting to university each week. Academic engagement is similar, however, with home and international students spending the same amount of time attending classes and on independent study.

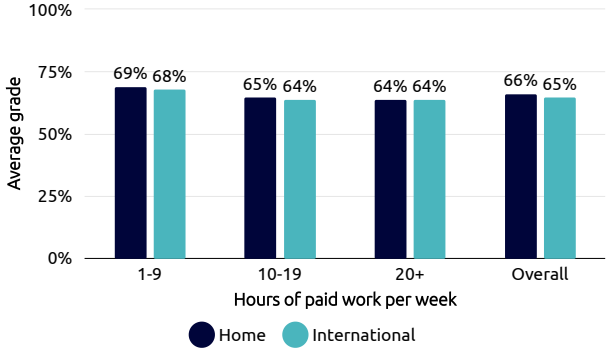
Figure 24: Student workload by domicile



The link to attainment and attendance

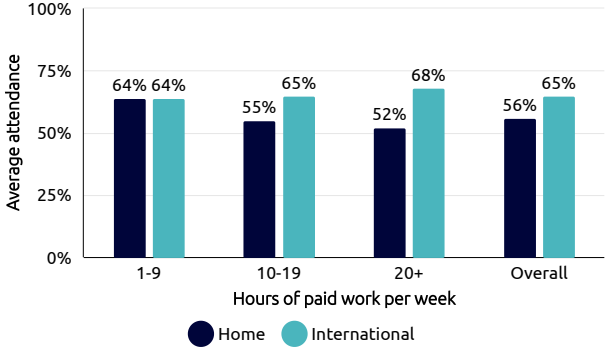
Despite working fewer hours, international students show a similar decline in academic performance as work hours increase, highlighting how even limited paid work can disrupt focus and achievement.

Figure 25: Grade by workhours and domicile



Attendance is less affected by longer working hours among international students, likely due to strict university monitoring and Home Office reporting requirements. These findings highlight how the law interacts with the academic impact of paid work.

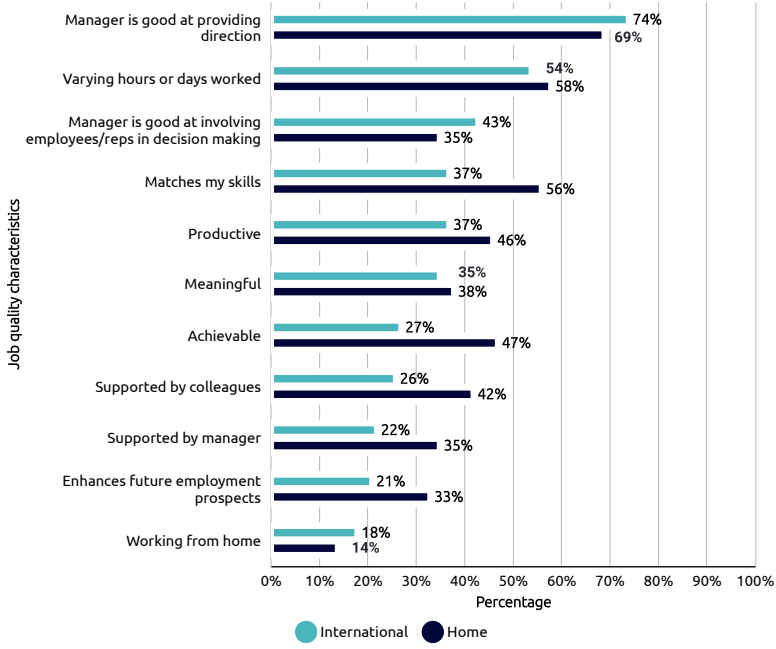
Figure 26: Attendance by workhours and domicile



Quality of work differences

International students face a balancing act of their own. Although they tend to work fewer hours on average, this is often offset by lower-quality working conditions. Given the link between work quality and academic attainment, this trade-off can be particularly challenging.

Figure 27: Job quality impacts split by domicile (multiple responses accepted)



International students are less likely to report experiencing positive work quality indicators, such as meaningful, productive and achievable work that aligns with their skills and are more likely to face inconsistent working hours. They also report lower levels of support from managers and colleagues and are less likely to feel the work contributes positively to their future employment prospects.

More positively, international students are more likely to have managers who provide clear direction and involve them in decision-making. However, our data suggest international students experience lower-quality work, which places additional pressure on their university studies. This imbalance highlights the need for targeted support that addresses the quantity and quality of international students' work experiences.

Rethinking support

While international students typically work fewer hours than home students during term time, this does not necessarily result in a more manageable or supportive experience. The data point to a more nuanced picture, in which reduced working hours are offset by lower quality work, limited support in the workplace and fewer opportunities to develop relevant skills. These challenges are compounded by the demands of academic performance and the pressures of attendance monitoring. Taken together, this suggests that institutional and policy responses need to move beyond a focus on working hours alone. Instead, institutions and policymakers should pay greater attention to the quality and context of international students' work experiences and how these intersect with their studies.

Higher education institutions should consider:

- **Delivering timely pre-arrival guidance for international students on paid employment, including legal restrictions and available support services, to ensure informed decision-making and early access to good work opportunities.**
- **Strengthening and expanding partnerships with regional employers, through business consortia, local government and chambers, highlighting the benefits of hiring international students and promoting how paid work can complement their skills development and contribute to local workforce needs.**
- **Promoting paid employment as a structured component of the student experience, aligning work opportunities with academic and professional development goals to maximise the value of employment during study.**

Reflections

We highlight how the idealistic view of a full-time student, adequately financially supported and able to focus solely on their studies and extra-curricular activities, now represents a minority of students. In contrast to the average full-time worker's weekly workload of 36.5 hours, plus an average weekly commute of 4.9 hours, totalling 41.5 hours, the average survey participant's workload is significantly higher.[49] Including travel time, participants reported an average of 50 hours per week, with 17 hours of paid work per week during term time, often in low-quality jobs. Alarmingly, many of these roles are unsupported and negatively affect students' physical and mental well-being. Paid work undermines students' sense of belonging, academic engagement and overall attainment. Moreover, the nature and quality of student employment influence the likelihood of achieving 'good' honours.

Our findings, alongside those of the 2025 HEPI / Advance HE *Student Academic Experience Survey*, paint a stark picture, positioning student paid employment no longer as a supplementary endeavour, but necessary for survival in higher education. The financial necessity of paid work continues to be driven by the inadequacy of maintenance support and escalating living costs, placing more strain on students' commitments to study and live. In response, this section draws on interviews with stakeholders in higher education policy and governance to explore actionable strategies for higher education institutions and policymakers. It discusses priority areas for intervention to support students navigating the pressures of paid work alongside their academic commitments.

Student paid work is no longer peripheral and is now central to the sustainability of higher education institutions.[50] As institutions grapple with financial pressures, it may be tempting to overlook or deprioritise the growing burden of work on students. But doing so risks undermining the foundation of higher education:

> *If students can't survive, then universities can't survive. Those two things don't go without each other.* **(Stakeholder participant 22)**

The financial well-being of students is now inseparable from the viability of the sector itself. When students are forced to prioritise paid work over learning, the academic mission of higher education institutions is compromised:

> *We don't have full-time students anymore. We may call them full-time on the system, but they're not full-time students. They're all part-time to varying degrees … And it's actually almost ethically dubious. Too many are failing, so we are not helping them. Our mission is to support them, to flourish in education.* **(Stakeholder participant 28)**

This shift has profound implications. Students are working to meet basic needs, leaving little time or energy for study, enrichment, or well-being:

> *Students are looking for empathy from their institution, understanding that this is their new normal. They would prefer not to be working. They would much prefer to be sat in that lecture theatre and then go for a coffee with their course mates, but they don't have the time and they don't have the money to do that, so they would appreciate empathy and understanding and not harsh attendance emails.* **(Stakeholder participant 22)**

These voices highlight a growing ethical and practical challenge. If students are expected to succeed academically while undertaking increasing hours of paid work, the system must adapt.

Addressing the challenges faced by students requires a multi-dimensional approach. We now explore the key areas where higher education institutions and policymakers can take action to support students more effectively. These include:

- **tackling the root causes of financial hardship;**
- **reimagining curriculum design;**

- **strengthening institutional support services; and**
- **working with stakeholders such as local government, employers and community partners to improve the quality, flexibility and relevance of student employment.**

Financial

The structural inadequacy of the student finance system is a well-known and important reason why students need to work. The HEPI / TechnologyOne *Minimum Income Standard for Students* estimates students need £21,126 outside London (£24,900 inside London) for a socially acceptable minimum standard of living in their first year of study, leading to £61,000 over a three-year degree. Therefore, there remains an annual shortfall of just under £10,582 versus the maximum support available.[51] Furthermore, since 2008, the household income threshold for maximum student financial support in England has remained at £25,000 in cash terms.[52] Due to inflation, its real value has dropped by 40%, making it harder for students from lower-income households to qualify for full maintenance support.[53]

> *The threshold for getting the maximum Maintenance Loan has been set at £25,000 since 2008 … And you've now got a situation where a single parent earning minimum wage is expected to support their adult student child away from home.* **(Stakeholder participant 16)**

In addition, for international students, the proof of funds required by UK Visas and Immigration is benchmarked against the maximum student loan available to home students in England, a figure widely acknowledged as insufficient to cover actual living costs, leaving international students at a significant financial disadvantage.[54]

> *Their visa, the amount of money which requires them to get into the country, is currently linked to the max Maintenance Loan in England, which is £10,000, which we know isn't enough to survive on. It's closer to £18,000. So we know there's a lot of*

international students who are working who might not have done so in the past. **(Stakeholder participant 22)**

Compounding the issue, many university communication channels and intermediaries continue to provide inaccurate estimates of living expenses.[55] Higher education institutions now have a legal obligation to present accurate, transparent and up-to-date information.[56] Yet, the sector still struggles to explain clearly the true costs of higher education, leaving students – especially those from overseas – vulnerable to financial hardship and misinformed decision-making.[57] In many cases international students, unlike home students, are unable to access hardship loans or emergency funds. This can lead students to cut back on necessities or take on excessive paid work, which can negatively impact their academic performance and well-being.

The structural inequalities in UK higher education highlight a system that is not designed for students, particularly regarding workload hours. Students are undertaking an overall workload plus travel time of over 50 hours. This expanding workload necessitates a shift in how full-time study is defined and what time commitment students can realistically dedicate to their learning. The evolving nature of student lives also calls for regulatory attention, particularly where disparities in experience are evident. The Office for Students currently addresses inequality of outcomes through its Equality of Opportunity Risk Register, which identifies cost pressures as a risk and a basis for interventions to support disadvantaged groups. However, this risk does not fully account for the combined impact of increased paid work hours and the quality of work on student outcomes, especially for those facing heightened financial pressures:

It's a very clear risk to students' education that needs to be acknowledged and on university's radars … I think it is worth the Office for Students, ensuring that they're holistically looking at this, identifying that excessive hours of part-time work or low-quality part-time work are a risk. **(Stakeholder participant 25)**

While our findings do not suggest the impact of paid work while studying is a consistent experience across all traditionally disadvantaged groups, they do indicate that the financial necessity to work longer hours, combined with low-quality employment, reduces the likelihood of positive outcomes. A regulatory focus on a challenge that affects all students but disproportionately impacts some enables higher education institutions and policymakers to identify, develop and evaluate effective interventions. This approach allows the sector to share best practice and enhance the quality of support available to students.

Curriculum and timetabling

Curriculum design can unintentionally deepen student inequalities. For example, timetabling, bunched assessment deadlines and long teaching hours can all have an impact on busy students. Curriculum design, academic credit and notional learning hours shape expectations of students:

> *QAA guidance equates to roughly 40 hours of learning activity per week. But if most students consistently fall short of this benchmark and still achieve good academic outcomes, it raises important questions about the assumptions behind curriculum design, workload expectations and what we define as academic success.* **(Stakeholder participant 19)**

Curriculum design in UK higher education is typically based on Quality Assurance Agency (QAA) guidance, which equates one academic credit to approximately 10 hours of notional learning.[58] For undergraduate students taking 120 credits, this amounts to 1,200 hours of learning, typically spread over two semesters; for postgraduate students taking 180 credits, the expectation rises to 1,800 hours of learning. Spread across the academic year, this means students are expected to spend 40 hours per week on their studies during term time. Our data reveal that participants attend, on average, 10 hours of scheduled classes per week and undertake approximately 18 hours of independent study, leaving a gap of around 12 hours when compared to the sector's expectations in QAA guidelines. This finding has also been highlighted in the HEPI / Advance

HE 2025 *Student Academic Experience Survey* data.[59] The gap suggests a misalignment between institutional expectations and the realities of student capacity. If students are unable to meet the notional learning hours yet still achieve strong academic outcomes, it prompts critical reflection on how learning is structured and the validity of time expectations placed on students. Reviewing notional learning hours could empower providers to reconsider how courses are structured, how learning is supported and how flexibility can be built into academic models to reflect the realities of student life better. Furthermore, advances in artificial intelligence offer further opportunities to enhance learning efficiency and reduce notional hours, provided students are equipped to understand both its advantages and limitations and the contribution the technology can make to their learning.

We illustrate working more hours reduces student engagement with learning. While students tend to prioritise attending teaching sessions, they are often forced to sacrifice valuable enrichment opportunities, limiting their ability to benefit from the broader university experience:

> *The biggest issue is probably time poverty. Students are working so many hours now that they can't dedicate enough time to their studies. Work takes priority and studies come second. As a result, they're missing out not only on core academic activities but also on the extracurricular experiences that make university so valuable.* **(Stakeholder participant 22)**

This supports growing concerns across the sector about participation and engagement in UK higher education institutions. The HEPI / Advance HE 2025 *Student Academic Experience Survey* shows that the cost-of-living crisis is driving students to trade study time for paid work and 29% of students expressed doubts about the value of their degree, reflecting growing concerns about rising costs, limited engagement opportunities and uncertain career outcomes.[60] At the same time, many feel unable to participate in a holistic student experience:

> *It's all very well to regulate to ensure that provision is high quality. But it's pointless if students don't have the time to engage because they're having to work so many hours a week.* **(Stakeholder participant 20)**

This disconnect between expectations and reality requires re-evaluating what students perceive as value in their university journey and how value can be delivered. Simultaneously, universities are under financial pressure, squeezed by declining funding, rising costs, regulatory burdens and restrictions on international student flows.[61] These pressures limit institutions' ability to invest, innovate or respond to student needs, contributing to disengagement. There remains a danger of devaluing the experiential value of university, with some responses that accommodate student needs for flexibility coming at a cost:

> *Institutions have compressed their on-campus timetables, having recorded lectures, which gives students some flexibility, so if they miss a lecture, they do have the opportunity to catch up with it. It's a bit of a double-edged sword, that sense of belonging, that sense of discussion, that sense of camaraderie from being in your lectures, is at risk of being lost if you can just watch it on your laptop from home.* **(Stakeholder participant 16)**

Amid growing cost-of-living pressures affecting student engagement, higher education institutions should rethink traditional models of delivery and pedagogy. One example is the 'block approach' to teaching, a pedagogical model that restructures the academic calendar into shorter and more intensive modules focusing learning on fewer subjects at a time. It aims to increase operational efficiency and improve student continuation by enhancing focus and reducing cognitive overload. It also condenses the time students spend on campus, allowing them greater capacity to manage other responsibilities:

> *The block model reduces the cognitive load for students ... removes some of that structural, cognitive levels, so that they know this is what I'm going to be doing for the next six or seven weeks … what the timetable is going to be and they know that they've got these two or three days a week that they're going to be on campus and that's fixed so that they can plan their lives around it … the students are finding it far easier to focus on just that one thing at a time.* **(Stakeholder participant 23)**

This model has gained traction both nationally and internationally. At De Montfort University and the University of Suffolk, and at Victoria University and Southern Cross University in Australia, they have reported early improvements in student satisfaction.[62] The 'block approach' provides an example of how higher education institutions are reimagining curriculum design to align with the realities of student life and institutional sustainability.

An alternative approach is to consider how students can benefit by aligning paid work more closely with academic study:

> *I'd love to see credits for purposeful quality employment ... placements that are doing that now. You tend to do a year or you do a semester in industry, but can that be done in a way that sits alongside study ... But I'd be really interested in a model that looked at how to credit paid work.* **(Stakeholder participant 16)**

Recognising paid work as credit-bearing offers an opportunity to enhance student development, success and reduce student workload. Research has consistently shown that employment during study can contribute positively to academic outcomes and graduate prospects. Mid-degree work placements and sandwich programmes can positively impact students' confidence, skills, employability and outcomes.[63] However, aside from notable examples such as the RISE project at Manchester Metropolitan University, paid work often remains disconnected from the

curriculum, despite its potential to foster transferable skills and real-world experience.[64] This approach acknowledges the realities of student time poverty and financial pressure but also strengthens the co-curricular space as a site of learning.[65]

University and employment

Most students access paid work through employer websites and family or friends over university career services. Our analysis illustrates many students find themselves underemployed, unable to secure the hours they need or working in roles that do not reflect their skills, education level or long-term career aspirations. When students consistently work in positions that do not utilise their academic training or build relevant experience, they miss out on opportunities to strengthen their curriculum vitae, develop professional networks and prepare for graduate employment.

Over time, this can widen the gap between their qualifications and practical experience, making it challenging to transition into meaningful careers and reducing long-term economic mobility. In some cases, student unions have begun to respond by offering enhanced training, emphasising transferable skills that complement university studies.[66] Given the link between employment, student engagement and academic success, there is a compelling case for institutions to take a more active role in facilitating job opportunities during study. In their locality, the university is a major employer. Participants questioned whether some higher education institutions could do more to facilitate better quality jobs for students:

> *Universities need to facilitate part-time work in certain ways, like offering part-time work to students where they can. So anything that can be a student part-time job probably should be, noting that the work that you would do with your university is overwhelmingly better than any other job you can do because the pay is better, the conditions are better. They understand what it's like to be a student. The hours are reasonable. All of that sort of thing.* **(Stakeholder participant 25)**

Higher education institutions could review and redesign student jobs to better suit learners' needs. Expanding high-quality internal roles would help utilise student skills while offering meaningful work that supports development and employability.

An additional shift would be repositioning the role of university career services to reflect the changing student context:

> *There is an argument that career services might, and many are doing this already, refocus away from post-graduation employment to employment during studies. Career services have expanded in the last few years. They're under a lot of pressure. It's a good question whether they can take all of this work.*
> **(Stakeholder participant 25)**

This shift in the focus of university career services would acknowledge the changing nature of students' lives and priorities. While this repositioning may have implications for institutional resources, our research indicates that reallocating providers' resources to support higher-quality paid work during studies could lead to improved outcomes for students and by extension, for higher education institutions themselves. As institutions are encouraged to embrace their civic responsibilities, as outlined in the Government's recent *Post-16 Education and Skills* white paper, there is growing potential to work in partnership with local employers and local authorities to align student employment with local regional skills needs better.[67] Furthermore, employers often cite relevant work experience and skills as an obstacle towards future graduate employment and higher education institutions must continue to improve outcomes, particularly for disadvantaged students. By facilitating meaningful and relevant work during study, institutions can help retain talent locally and reduce the 'brain drain' of essential skills from the region, fostering a more integrated and responsive higher education ecosystem that contributes to higher education institutions' civic role.[68]

> *There's something there which they can look at working with, kind of being the conduit with the city and identifying, where are good employers and making sure that MPs and local communities and the university are confident and cognisant about what the reality of the student experience is right now and that part time work is integral to it and all the different challenges and all the different benefits which come from that. What is the benefit of employing a student in your town, but what is the importance of the university understanding the realities of part-time work right now?* **(Stakeholder participant 22)**

Higher education institutions must confront the reality that student employment is a central factor shaping student well-being, academic engagement, outcomes and long-term prospects. Given the scale of student participation in paid work, with varying degrees of job quality, we argue for a more systemic response that reflects the locally led economic and social change that aligns with their mission. Higher education institutions in partnership with students' unions should collaborate with trade unions, local authorities and employers to develop regional student employment charters, aligning the charters to local labour market conditions, fostering collaboration between educational institutions, employers and local authorities and promoting the principles of good work.

While existing research has called for a student good work charter, we argue this alone is insufficient.[69] Crucially, higher education institutions, particularly as civic anchors, should leverage their procurement power to improve employment standards. Businesses that provide services to universities and employ students could be encouraged or required to uphold good employment practices. This could be achieved through alignment with the regional employment frameworks or the dedicated student-focused standard noted above. Embedding these expectations into procurement processes would improve student work conditions and deliver social value. Moreover, employers wishing to advertise jobs through university platforms could be held to similar standards, reinforcing the university's role in shaping a labour market that supports, rather than

undermines, student success. The Employment Rights Bill, which seeks to reform exploitative practices, including ending zero-hour contracts, ending 'fire and rehire' and introducing basic employment rights from day one, presents a critical opportunity to reset student employment.

> *There's a lot of things that are part of the Employment Rights Bill around ending compulsory zero-hours contracts, that would be very supportive. The flexibility of a casual working arrangement can suit a lot of students, but that doesn't necessarily have to come at the price of job security. Having guaranteed hours per week would be very helpful for students so they don't have that worry. Will I get enough hours from my employer this week, or am I going to have to go and find another agency or another job to try and being able to depend on some regular hours?* **(Stakeholder participant 18)**

To improve student work conditions, students must understand their rights and feel confident and supported in exercising them.

> *When we speak to student unions, there's a real sense that students aren't confident about their rights in the workplace. They're unsure about what they can challenge, what they're entitled to, whether that's sick pay, fair treatment by their employer, or how to respond if they experience harassment. These areas are often blind spots, largely because it's usually their first job and they're trying to balance it alongside their studies.* **(Stakeholder participant 22)**

Higher education institutions should actively collaborate with students' unions to deliver employment rights training, supporting students to understand their rights. This would provide valuable training for all students, regardless of whether they are currently in work, by helping them prepare for future employment and reducing the risks associated

with poor-quality jobs and also position higher education institutions as proactive civic institutions committed to fair and inclusive workplace practices.

Conclusions and recommendations

This report reveals a profound shift in the student experience, where paid employment has become a central feature of university life. Students in our study work, on average, 17 hours per week during term time, frequently in low-paid and insecure roles. These jobs are often misaligned with students' academic aspirations. Our data show that students are largely navigating employment independently, with minimal engagement from university career services. The poor-quality jobs, marked by poor pay, casual contracts and limited meaning, with limited opportunities for development or support, contribute to a transactional work experience, which can impact student well-being.

The cumulative impact of paid work that students face is, on average, a 50-hour week. Time poverty undermines academic engagement, with those working longer hours attending fewer classes and reporting lower attainment. Crucially, job quality emerges as a key determinant of academic success. Students in flexible, supportive and meaningful roles are more likely to achieve 'good' honours, while those in poor-quality jobs face greater risks of disengagement and withdrawal. These findings underscore the urgent need for higher education institutions and policymakers to rethink financial support, curriculum design and employment structures to better reflect and support the realities of the modern student context. Therefore, we suggest the following recommendations.

1. **Governments should acknowledge the financial realities of students' lives and align financial policy decisions with the HEPI / TechnologyOne *Minimum Income Standard for Students*.**

The Minimum Income Standard benchmark provides a holistic measure of student financial need and should be reviewed annually by the Department for Education to ensure that the combination of maintenance support, expected parental contributions, and reasonable paid work enables all students to succeed in their studies.

Furthermore, policymakers should:

- Clearly communicate the full financial cost of living while at university, articulating the role that maintenance loans and grants have, alongside expected parental contributions and paid work requirements (pegged to minimum wage). Government should outline reasonable workloads (suggesting a maximum of paid work hours of between 12-to-15 hours per week in term time) that support effective engagement with studies and support successful attainment. Government information should be clearly referenced on university websites and included in student communications so students have access to consistent and reliable guidance.
- Continue with the work to reintroduce maintenance grants for financially disadvantaged students that reflect the diverse realities of student financial responsibility. Government should consider making means-tested grants available to all students studying in higher education, not solely those studying courses related to the Industrial Strategy growth sectors (IS-8), when fiscal space allows. These grants should support all students experiencing financial hardship, and work alongside other publicly funded assistance, to widen access and support for all disadvantaged groups such as student carers and those in reverse dependency relationships, where students are financially supporting other members of their household.
- Raise maintenance loan support for all students, in line with actual inflation, to work alongside reasonable paid work, parental support and / or maintenance grants and more adequately reflect cost-of-living increases.
- Update the parental income thresholds for maintenance loan eligibility, in line with CPI, to reflect inflation since it was last set in 2008. This adjustment would ensure that more students can access full maintenance loan support in line with current economic conditions.
- Supported by independent research, government should consider the wider economic and social impacts of students working to fund these proposed recommendations. This should include adjustments

to repayment thresholds and terms of student finance and whether low-paid student jobs are contributing to the rising number of young people considered not in education, employment or training (NEET). If so, savings made in the welfare budget could be used to fund student support.

2. **Government should consider a partial rebate of the International Study Levy to higher education institutions based on student worker contributions to regional growth sectors.**

Paid work, when balanced with study, offers significant benefits to students and regional economies. To support local growth, the Government should include, as part of its higher education and skills reforms, a partial International Student Levy rebate for higher education institutions that facilitate high-quality student employment. Aligned with Local Skills Improvement Plans Funding, these should be allocated based on student employment data captured at the point of enrolment and through tracking the number of student jobs facilitated by university careers services in sectors linked to regional economic priorities. This data could be integrated into the *Higher Education – Business and Community Interaction Survey* with funding distributed as a supplement to the Higher Education Innovation Fund and evidenced through accountability statements. Reinvesting a portion of the levy would incentivise place-based employer partnerships (see Recommendations 3 and 4), drive measurable regional growth and impact, and ensure ring-fenced support for students' employability. This rebate would provide a return on investment, generating local growth and increased tax revenues. Over time, the proposed changes would become less reliant on the partial rebate from the international student levy, while continuing to support local graduate retention and improved social mobility.

3. **University careers services should be repositioned to support student paid work, improving access to meaningful and skilled student employment.**

University careers services offer high-quality support for graduate employment, but many students struggle to access skilled or career-relevant work during their studies. Career services should be rebalanced

to support students already in paid work, helping students find meaningful roles, increasing the number of paid work opportunities within higher education institutions and supporting students in understanding their rights.

4. **Higher education institutions should create regional partnerships with local employers and authorities to provide access to meaningful employment for students and fill regional skills gaps.**

Regional skills shortages often do not align with student employment. Higher education institutions should form strategic partnerships with local employers and authorities to improve access to relevant and high-quality work for students, support regional economic growth and boost graduate retention.

5. **Higher education institutions should regularly update their cost-of-living information commitment to students.**

Many students lack a clear understanding of the true cost of living while studying. Higher education institutions should improve cost-of-living guidance by offering clearer pre-application information, transparent breakdowns of expected expenses and better signposting to financial and employment support to help students make informed decisions. Higher education institutions should regularly update this guidance in line with existing cost-of-living literature, including HEPI and TechnologyOne's *Minimum Income Standard*, the HEPI and Unipol *Accommodation Costs Survey* and local determinants.

6. **The Quality Assurance Agency should review their guidance on the number of study hours for students to earn credit for a module.**

As more students balance full-time study with increasing paid work, it raises questions about the workload expectations behind credit-bearing courses. The QAA should review the standard learning hours linked to credit allocation to better reflect time constraints and the adaptation of technology.

7. **Higher education institutions should ensure timetabling and assessment deadlines are appropriately scheduled with students' non-university commitments in mind.**

Assessment and timetabling practices can disadvantage students with high workloads. Institutions should adopt more inclusive scheduling by setting and communicating deadlines and contact hours well in advance.

8. **Higher education institutions should review their 'mitigating circumstances' policies in light of an increased necessity of paid work, appreciating the financial burden and its impact on students' teaching and learning.**

The necessity of paid work requires acknowledgement throughout the student journey, including within institutional mitigating circumstances processes. Our findings have revealed how increased paid work hours can be detrimental to student engagement and attainment. With this in mind, higher education institutions should adapt existing mitigating circumstances policies to recognise the centrality of paid work and enable students to succeed alongside the increased burden of paid work.

9. **Higher education institutions should develop credit-bearing curriculum interventions to support students to benefit from the transferable skills gained from paid work.**

Students in paid employment often struggle to connect their paid work experience with their studies and long-term career planning. Institutions should embed curriculum-based interventions that support students in accessing career-relevant roles and articulating the transferable skills gained through work.

10. **Higher education institutions in partnership with student unions, trade unions, employers and regional policymakers should collaborate to develop a comprehensive Student Employment Charter, promoting the principles of decent work.**

There is currently no framework outlining expectations for fair and meaningful student employment. To address this, higher education institutions, student and trade unions, local employers and regional

policymakers should collaborate to develop a regional Student Employment Charter. This would set out shared commitments to fair pay, job security, skills development and well-being support, tailored to local contexts and student needs. In light of the UK Government's ambitions for inclusive growth, social mobility and place-based impact in higher education, a charter would provide a regional mechanism to promote decent work principles, support local labour market development and enhance student well-being and employability.

11. **Higher education institutions should work with students' unions to provide employment rights training.**

Many students begin working without a clear understanding of their employment rights. To address this, educational institutions should collaborate with students' unions to ensure employment rights education is present on student union websites and careers pages, ensuring all students have employment advice when needed and are empowered with the knowledge needed to advocate for fair and lawful treatment in the workplace.

12. **The Office for Students should introduce paid work as a new risk on their Equality of Opportunity Risk Register.**

Paid work is a necessity for many students, but those from disadvantaged backgrounds disproportionately feel its impact. To address this, the Office for Students should recognise paid work as a distinct risk within its Equality of Opportunity Risk Register. This would help focus attention on how both the increased prevalence of long working hours among certain student groups and the quality of that work affect key outcomes, such as continuation, completion and attainment, within specific provider contexts.

This report makes clear that paid work is a necessity and not a choice for many students, and that carries significant academic and personal costs. The current higher education system overlooks the structural pressures that force students into precarious and unsupportive employment, leaving a significant proportion struggling to balance their academic studies with paid work. The recommendations outlined set out essential reforms to support paid work for students now and into the future. The higher

education sector, policymakers and employers must work together to reshape the student experience so that paid work complements, rather than undermines, students' learning and well-being. A lack of action risks widening gaps in inequality and harming the reputation of English higher education.

Appendix

Survey

The survey questions were devised based on several previous questionnaires, primarily the *Work in Lancashire Survey* and the HEPI and Advance HE *Student Academic Experience Survey* and were administered between June 2024 and May 2025. The survey was disseminated to students at partner universities via internal emails and social media. In total, 1,040 submissions were utilised from students who met the screening condition of engaging in paid work alongside their studies. Students were compensated for their time with a £5 shopping voucher given to all who completed the survey. The median completion time was 8 minutes 39 seconds. To ensure a balance between comparability and newer areas of interest after the pilot study in 2023, the 2025 questionnaire contained several core questions, while also introducing some new areas of coverage, including whether students worked in the day or at night and additional questions on how students accessed work. The 2025 questionnaire also gave participants the option to share their student identification numbers, alongside permission for this data to be used to compare self-reported responses with university-held data around location, household deprivation, attendance, attainment and student outcomes.

Weighting

The responses were weighted on demographics to help align the sample with the wider student population at each university and ensure comparability with the previous survey. In this case, weighting was applied solely by gender, with adjustments capped at 10 percentage points (female = 0.9, non-binary = 0.9, male = 1.1) to minimise distortion. The margin of error is approximately 3% and the effective sample size after weighting was 1,031 students.

This gender-based adjustment brought the sample closer to the actual student demographics at each institution, where, on average, 57% of students identify as female and 43% as male.[70] These figures are broadly consistent with the sector average across England (56% female; 43%

male). Even after weighting, female and non-binary students were over-represented. However, this over-representation is not unusual and aligns with previous research showing that women are generally more likely to participate in survey-based studies.[71]

Participant demographics

Weighted data (%)						
Categories		Buckinghamshire New University	University of Liverpool	London South Bank University	University of Lancashire	Overall
Age group	18-20	33	42	29	23	29
	21-24	38	30	42	31	34
	25-29	9	16	9	18	14
	30+	21	12	21	28	22
Gender	Male	34	34	37	24	30
	Female	62	65	58	73	67
	Non-binary	4	2	5	3	3
Domicile	Home	84	52	72	85	76
	International	16	48	28	15	24
Ethnicity (% among UK domiciled students)	Asian or Asian British	12	11	25	17	17
	Black, Black British, Caribbean or African	16	4	27	6	11
	Mixed or multiple ethnic groups	6	3	2	3	3
	White	65	78	38	72	65
	Other ethnic group	2	4	8	2	4
Level of study	Foundation year	3	2	3	2	2
	Undergraduate	78	59	77	76	73
	Postgraduate taught	18	31	11	17	19
	Postgraduate research	1	9	8	5	6

The survey focused on full-time students to ensure consistent insights into paid work alongside studies. Undergraduate students comprised the majority (73%), with postgraduate taught (19%), postgraduate research (6%) and foundation year students (2%) also represented. Most participants were aged 18-to-24, though age profiles varied by institution. Liverpool had the highest proportion of 18-to-20-year olds (42%), while the University of Lancashire had the most mature students aged 30 and above (28%). Female students made up two-thirds of the sample, with the highest proportion (73%) at the University of Lancashire. Male students accounted for 30% and non-binary students 3%, with London South Bank University reporting the highest non-binary representation (5%).

Most respondents were UK-domiciled (76%), though Liverpool stood out with a more internationally diverse cohort (48% international students). Ethnic diversity also varied significantly. White students made up 65% overall, ranging from 38% at London South Bank to 78% at Liverpool. London South Bank had the most ethnically diverse group, with 25% identifying as Asian or Asian British and 27% as Black, Black British, Caribbean or African. These variations reflect the demographic differences across institutions and highlight the importance of considering age, gender, domicile and ethnicity when interpreting student employment experiences.[72]

Limitations

While the study offers valuable insights, it is important to acknowledge its limitations. The selection of four universities was designed to reflect a range of institutional types and student demographics, however this limits the generalisable nature of these findings to the broader UK student population. The cross-sectional design also restricts the ability to assess long-term outcomes of student employment. Although the survey was weighted, gender representation could have been improved. A more comprehensive set of linked administrative data, such as entry tariff, family income and further demographic information would have further strengthened the analysis. The inclusion of both student and stakeholder voices enriched the qualitative findings and the study may have benefited from engaging a wider range of stakeholders, such as academic staff,

employers and trade unions. Future research should aim to address these limitations through more expansive, longitudinal designs involving a broader set of institutions and participants. Despite these constraints, the study's multi-institutional mixed-methods approach and use of linked data represent significant strengths that contribute meaningfully to the ongoing debate about student working lives.

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The *Student Working Lives* project explores the increasing prevalence and realities of paid work among students in UK higher education. As the cost-of-living crisis continues to rise and financial support mechanisms fail to adequately meet students' needs, paid work has become an essential aspect of the higher education experience.

Drawing on survey responses from 1,040 students across four universities, alongside linked student data assessing the impact of paid work on academic outcomes, this study offers a unique insight into how paid work shapes students' lives. Through in-depth interviews with students, senior university managers and policy observers, it explores the realities of working while studying and considers policy and practical responses to better support students navigating work.

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