

Students Who Work: Understanding the Relationship Between Studies and Work at Kingston University

Briefing Document

1. Background

Many university students have long worked alongside their studies. In recent years, however, the number of students engaged in paid work has steadily increased. Higher Education Policy Institute (HEPI)/Advance HE Student Academic Experience Survey (SAES) in 2025 revealed that 68% of students now undertake paid work during term time, which is an increase from 56% in 2024.¹ Further, 77% of international students work during term-time, compared with 65% of Home students.² At Kingston, the picture reflects the national situation. Our 2023 research project on the impacts of the rising cost of living on Kingston students showed that more than half of students (54.7%) did paid work alongside their studies, and it is reasonable to assume this has increased in similar ways to national figures.

Students who work face many unique challenges. For instance, these students must balance competing academic and work responsibilities, as well as family and social lives.³ As such, they may also have unique needs for support to thrive and succeed at university. For these reasons, we find it crucial to carry out a research project to explore and understand the experiences of Kingston students who engage with paid work during their studies, and ultimately to develop recommendations to better support them and improve their time here at Kingston and beyond.

The purpose of this briefing document is to outline the main issues in the experiences of students who work alongside their studies both in the UK and at Kingston, and to outline the scope of the research project.

2. The necessity of working alongside studies

Student finance

For Home students to attend university, there are two forms of student finance support available: (i) a tuition fee loan to help pay the course tuition fees, and (ii) a maintenance loan to help pay for things like rent, food, travel, and other living costs. For 2025/26, the maximum maintenance loan for a full-time undergraduate student from England is £10,544 for students who will be living away from home and studying outside London, and whose household income is £25,000 or less.⁴ The figure is £13,762 for those living away from home and studying in London.

Students who are entitled to benefits may be eligible for a higher amount of maintenance loan. For 2025/26, the maximum maintenance loan for a full-time undergraduate student

¹ HEPI Student Academic Experience Survey 2025, p. 31, https://www.hepi.ac.uk/wp-content/uploads/2025/06/SAES-2025_FINAL_WEB.pdf.

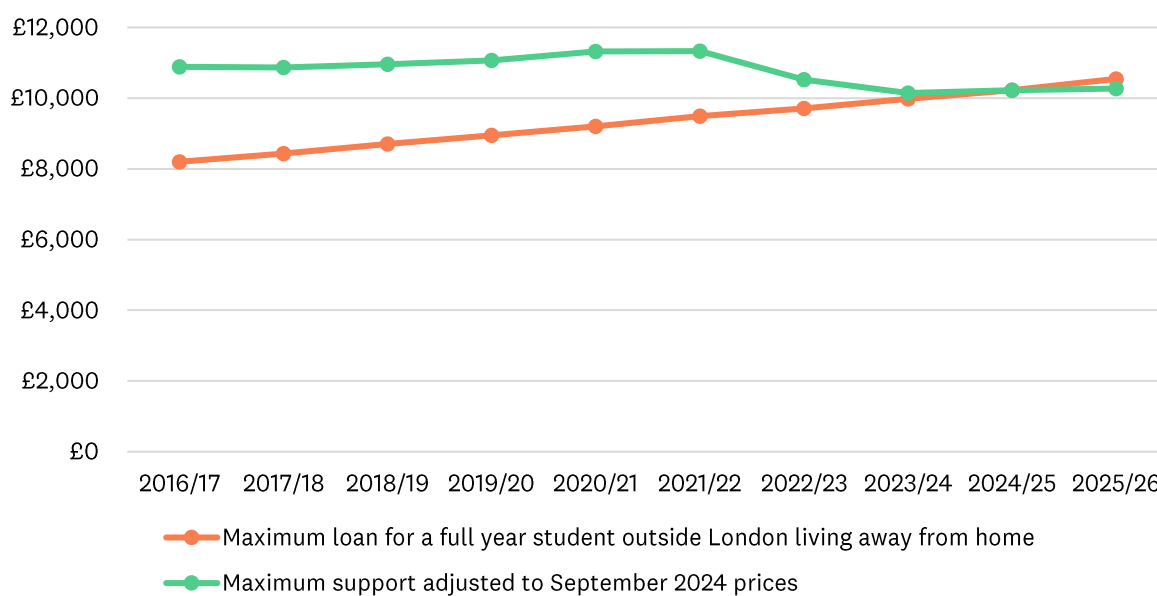
² HEPI Student Academic Experience Survey 2025, p. 43.

³ Lindsey Mills, 'Understanding the Experiences of College Students Who Work Full-Time: Juggling Competing Responsibilities and Defining Academic Success,' *The Journal of Continuing Higher Education*, Vol.68/Issue 3 (2020), p: 181.

⁴ Tom Allingham, 'Student Maintenance Loans 2025,' Save the Student (2025), <https://www.savethestudent.org/student-finance/maintenance-loans.html>.

from England who are entitled to benefits is £12,019, which for students who will be living away from home and studying outside London, and whose household income is £25,000 or less.⁵ The figure is £15,008 for those living away from home and studying in London.

These maximum maintenance loans have not changed much since 2016/17, when all forms of maintenance grants were abolished. In fact, after adjusted for the effects of inflation, the maximum maintenance loan in 2025/26 in real terms is less than that of 2016/17 (see graph below).⁶



Moreover, the household income level at which a student qualifies for the maximum level of support (£25,000) has remained unchanged since 2008.⁷ We believe this is an often-overlooked consideration, as salaries have gradually increased over the previous 18 years. £25,000 is worth a lot less now than in 2008. If the salary thresholds had moved at the same pace as inflation, students with parental income of £36,500 would be eligible for the maximum loan.⁸ However, because the thresholds have not been uprated, the proportion of students eligible for more has decreased.

For international students, to apply for the Student Route Visa, they must prove that they have sufficient funds to support themselves to live in the UK:⁹

⁵ Student finance: how you're assessed and paid 2025 to 2026, <https://www.gov.uk/government/publications/student-finance-how-youre-assessed-and-paid/student-finance-how-youre-assessed-and-paid-2025-to-2026>, accessed 15 September 2025.

⁶ Paul Bolton, 'The value of student maintenance support,' House of Commons Library (2025), <https://researchbriefings.files.parliament.uk/documents/SN00916/SN00916.pdf>.

⁷ Bolton, 'The value of student maintenance support.'

⁸ Ben Waltmann, 'Government uses high inflation as cover for hitting students, graduates and universities,' Institute for Fiscal Studies, 10 February 2022, <https://ifs.org.uk/articles/government-uses-high-inflation-cover-hitting-students-graduates-and-universities>.

⁹ Unless they have been in the UK with a valid visa for at least 12 months on the date of the application. See Student visa, <https://www.gov.uk/student-visa/money>, accessed 29 August 2025.

- £1,136 per month (for up to nine months) for courses outside London.
- £1,483 per month (for up to nine months) for courses in London.

Many universities also offer scholarships and bursaries for international students, which can contribute towards paying the tuition fees and/or the living costs. It must be noted that these scholarships and bursaries can be highly competitive.

Surviving vs. thriving

Save the Student's National Student Money Survey in 2025 shows that, on average, students spend £1,142 every month.¹⁰ This means that both the maximum maintenance loan for Home students (£879) and the minimum required fund for international students (£1,136) fall short of the average spend. This is a reality confirmed in the report of the survey – the average amount of maintenance loan received by students in England in 2024/25 was £640 per month, which leaves a monthly shortfall of £502. For students working a minimum income job (£12.21 per hour) to cover this shortfall, they need to work at least nine and a half hours every week (not accounting for taxation).

Moreover, an income should cover living costs that are required not just to survive, but to thrive in society. This is the basic premise of the 'Minimum Income Standard' (MIS) for students, which was published by HEPI and the Centre for Research in Social Policy, Loughborough University in 2024. They published a revised report in 2025, expanding their research to include first-year undergraduate students living in halls and second- and third-year students living either in halls or shared, private rented accommodation.¹¹ The Minimum Income Standard outlines what students need to have a minimum socially acceptable standard of living. MIS is more than just about food, clothes, and housing – 'surviving' – but about students having what they need to have the opportunities and choices necessary to participate in society – 'thriving.' According to MIS, in 2025, first year university students living in halls in England need £21,126 a year outside of London, and £24,900 a year in London, to fully participate in the world around them.

This means that even the maximum amount of maintenance loan (for students not entitled to benefits), which amounts to £879 per month, is far below the MIS. See table below for the comparison between the maximum maintenance loan and MIS.

Maximum maintenance loan (England), 2025/26	Minimum Income Standard (MIS) in England, 2025	Gap
£10,544/year or £879/month	£21,126/year or £1,761/month	£10,582/year or £882/month

¹⁰ Jake Butler, 'National Student Money Survey 2025 – Results,' Save the Student, 16 September 2025, <https://www.savethestudent.org/money/surveys/student-money-survey-2025-results.html>.

¹¹ Katherine Hill, Matt Padley and Josh Freeman, *A Minimum Income Standard for Students*, Higher Education Policy Institute (2025), <https://www.hepi.ac.uk/wp-content/uploads/2025/08/A-Minimum-Income-Standard-for-Students-2025.pdf>.

For many international students, working alongside their studies has also become a necessity. The minimum sufficient funds required by the UK government amounts to £17,796 a year for courses in London, and £13,632 for courses outside London. This means that even though all international students theoretically have 'sufficient' funds to live in the UK, the amount is far below the MIS, which means that these students are unlikely to be able to fully participate in the world around them.

With this reality, it is hardly surprising that more and more university students, including international students, are working alongside their studies, and that the reason for this marked increase is largely financial.¹²

Hours and areas of work

As mentioned, HEPI/Advance HE SAES 2025 showed that 68% of university students undertake paid work during term time, an increase of 12 percentage points from 2024. In terms of hours worked, in 2024 it was an average of 14.5 hours per week and has decreased to average 13.1 hours per week in 2025.¹³ The study also showed that the student groups with the highest propensity to do paid work were often those with higher levels of responsibility outside their studies (e.g., carers and commuters), which further adds to the challenges faced.¹⁴

It is important to remember that these hours spent on work are on top of the hours they must spend on study, both in timetabled classes and independent study. Moss and Neves's deeper look at the SAES data reveals that over the past three years, there has been a sustained increase to around 30 per cent of students who do more than 50 hours per week for paid work and study¹⁵ – way beyond the average number of weekly hours of a full time employee, which is 36.5 hours as of May-July 2025.¹⁶ This figure also excludes parental and caring responsibilities, which means that for students who are also a parent or a carer, the time pressure is even more immense.

The survey also showed that the main reason for students to undertake paid work is financial, i.e., to supplement living costs.¹⁷ This is true for both Home and international students. However, gaining work experience is also a key driver for the latter.

On the other hand, for those who did not do paid work, the most common reason is being unable to find a job, and this is more pronounced among international students, whose visa restrictions limit the number of hours they could work.

¹² Susan Curtis and Najah Shani, 'The Effect of Taking Paid Employment During Term-time on Students' Academic Studies,' *Journal of Further and Higher Education*, Vol.26/Issue 2 (2002): p. 130.

¹³ HEPI Student Academic Experience Survey 2025, p. 31.

¹⁴ HEPI Student Academic Experience Survey 2025, p. 33.

¹⁵ Professor Antony C. Moss and Jonathan Neves, 'The risks of eroding work and study conditions for students,' Advance HE, 6 October 2025, <https://www.advance-he.ac.uk/news-and-views/risks-eroding-work-and-study-conditions-students>.

¹⁶ Office for National Statistics, 'Average actual weekly hours of work for full-time workers (seasonally adjusted),' 16 September 2025, <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/timeseries/ybuy/lms>.

¹⁷ HEPI Student Academic Experience Survey 2025, p. 44.

Students who take on paid work have traditionally been concentrated in hospitality and retail, and this remains the case according to Wonkhe Belong report in 2024. What is more striking, however, is that almost one in five international students work in health and social care, while almost one in ten works in food processing. This highlights how students are no longer just working in roles that serve other students but are also playing an important part in caring for and feeding the wider community.¹⁸

3. The effects of working alongside studies

In the UK, there is an average time constraint for studying on full-time courses in universities per academic year. Student workload, in terms of ECTS (European Credit Transfer and Accumulation System), consists of the time required to complete all learning activities, such as attending lectures, seminars, independent and private study, group work, project work, examinations, work placements and so forth.¹⁹ A full-time degree course usually consists of an estimated 1,200 hours each year.²⁰ Therefore, a full-time student is expected to commit to approximately 40 hours of academic effort per week for the duration of a semester or academic year.

A survey of 357 UK students by Gbadamosi et al. (2015) reveals that students who work are facing challenges in balancing the demands of the academic workload and part time work, with increased stress and a compromise of academic performance as the consequences.²¹ A survey of 359 students at Manchester Metropolitan University by Curtis and Shani (2002) reveals some 'bad effects' of working on students' academic work:²²

- Having less time to study (45%)
- Money needs take over from university' (31%)
- Sometimes being unable to concentrate in lessons due to tiredness from working (26%)

These effects may differ according to the number of hours worked. Neill et al. have suggested that working part time for 15 or more hours per week can be detrimental to students' academic performance.²³

Doing paid work also affects students' sense of belonging. University of Central Lancashire's study on Student Working Lives shows that students working 10-19 hours per week were most likely to agree that they have a sense of belonging at the university, higher than those who

¹⁸ Jim Dickinson, 'Latest from Belong – students are earning, but what are we learning?', Wonkhe, 9 December 2024, <https://wonkhe.com/blogs/latest-from-belong-students-are-earning-but-what-are-we-learning/>.

¹⁹ University of Galway, 'ECTS,' accessed 20 October 2025, https://www.universityofgalway.ie/media/celt/files/curriculardesignandinnovation/ECTS_QG_v1.3.pdf

²⁰ University of Worcester, 'Planning your study week,' accessed 20 October 2025, <https://www.worcester.ac.uk/life/prepare-for-study/planning-your-study-week/planning-your-study-week.aspx>

²¹ Gbolahan Gbadamosi et al., 'Employability and students' part-time work in the UK: does self-efficacy and career aspiration matter?', *British Educational Research Journal*, Vol. 41/Issue 6 (2015): p. 1101.

²² Curtis and Shani, 'The Effect of Taking Paid Employment During Term-time on Students' Academic Studies,' p. 134.

²³ Neville Neill et al., 'The Influence of Part-time Work on Student Placement,' *Journal of Further and Higher Education*, Vol.28/Issue 2 (2004): p. 136.

work 40 hours or more per week.²⁴ The same study also shows that the likelihood of students having considered withdrawal from university increases with the number of hours worked, peaking at 67% for students who work 40 hours a week or more.²⁵

However, not all effects of working while studying are negative. Curtis and Shani's study also shows that some students perceive their work as having positive effects on their academic work, such as by improving their ability to deal with people (38%), improving their skills, including communication skills (36%), and helping them understand how a business is run (34%).²⁶

To address these effects of working alongside studies, the Wonkhe Belong study suggests some key measures that can be done by the University and the SU:

- More jobs on campus.
- Measures that allow flexibility, e.g., earlier release of timetables, more compact timetables, assignment deadlines in the evening, lecture times not being changed in short notice.
- Financial subsidies for essentials like meals and travel.
- Wellbeing events and workshops to help those who struggle keeping up with academic and work commitments.
- Empathy, respect, and support from academic staff for students who are managing both roles.

Moreover, Evans and Yuso (2021) suggest that skills that students gain from part time jobs - such as effective communication and ability to work in a team environment - are closely align with the specified person criteria sought in graduate roles. This indicates that part time work can significantly enhance students' employability, reinforcing the need for universities to support student participation in part time employment.²⁷

4. Kingston students who work

Our 2024 survey of 236 students on the impacts of the rising cost of living for Kingston students revealed that more than half of the respondents (54.7%) undertook paid work alongside their studies. Among these working students, 54.3% worked between 10 and 20 hours per week, while 35.7% worked fewer than 10 hours per week. More recently, our 2025 Annual Student Survey, which included 842 students, showed that 28.1% did paid work alongside their studies. The difference between the two surveys in the percentages of students who did paid work may be attributed to the focus of the 2024 survey, which targeted towards students affected by the rising cost of living - students who are more likely to seek employment to support themselves. Our research on the impacts of the rising cost of living have shown that most of the respondents (76.3%) were concerned or very concerned in managing financially, and 28.2% had considered dropping out in the last year due to financial

²⁴ Adrian Wright, Mark Wilding, Mary Lawler and Louise Hoole, *Student Working Lives: Understanding Student Experiences of Working While Studying*, University of Central Lancashire (2024), p. 21, <https://www.lancashire.ac.uk/assets/research/student-working-lives.pdf>.

²⁵ Wright et al., *Student Working Lives*, p. 23.

²⁶ Curtis and Shani, 'The Effect of Taking Paid Employment During Term-time on Students' Academic Studies,' p. 135.

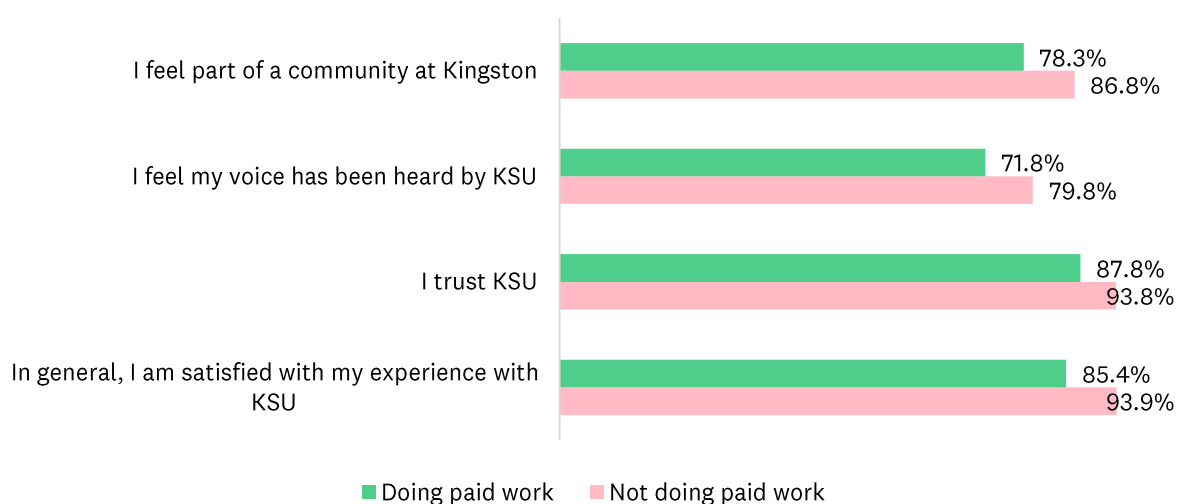
²⁷ Carl Evans and Zatul Najahah Yuso, 'The importance of part-time work to UK university students,' *Industry & Higher Education*, Vol.35/Issue 6 (2021): p. 730.

pressures. With the continuous rise of cost of living, it is likely that the number of Kingston students who take on paid work will also continue to rise.

Our 2025 annual survey also reveals that students who do paid work alongside their study tend to have lower satisfaction levels on various aspects of their engagement with KSU and the University, such as:

- Feeling like part of a community at Kingston
- Feeling like their voice has been heard by KSU
- General satisfaction with KSU
- Trust in KSU and KSU staff

2025 Annual Student Survey % agreement to selected statements



In relation to work and employability, Kingston University has been championing the Future Skills campaign. Its objective is to ensure that every student acquires the skills most valued by employers, such as problem solving, communication skills, digital skills, and critical thinking.²⁸ The programme has been implemented since September 2023 and is embedded across all undergraduate courses. The programme follows a three-phase approach:

- Navigate (Year 1): Students participate in self-assessment workshops to help understand their current skills.
- Explore (Year 2): Students work directly with employers through mock assessment centres, live projects, placements, or site visits to businesses.
- Apply (Year 3): Students refine and tailor their skills, preparing for career and life beyond university.

²⁸ Kingston University, 'Future Skills 2025 - Perspectives from East and West,' https://assets.kingston.ac.uk/m/32c8151479564c48/original/20250617_FutureSkills2025_report-1.pdf/

5. Scope of the research project

While it is very encouraging that the University prioritises employability and graduate outcomes for undergraduate students, many Kingston students - including postgraduates - are already working during their studies and facing significant challenges. These experiences remain underexplored, and this research project aims to investigate them in depth through student consultations such as survey and focus group. We also view this project as a continuation of our 2023/24 study on the impacts of the rising cost of living for Kingston students.

Based on the literature review discussed above, the survey will explore themes such as:

- Hours of work
- Areas of work
- Reasons to do or not do paid work alongside studies
- How work is positively and negatively impacting their studies
- What can be done by the University, KSU, and the local Kingston community to better support students who work
- Correlations between these variables

The focus group will be conducted to further explore the key findings of the survey.

A provisional timeline of the research project is as follows:

Activity	Date
Research project & survey launch	3 November 2025
Survey open	3-24 November 2025
Focus groups	February/March 2026
Research report	July 2026

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