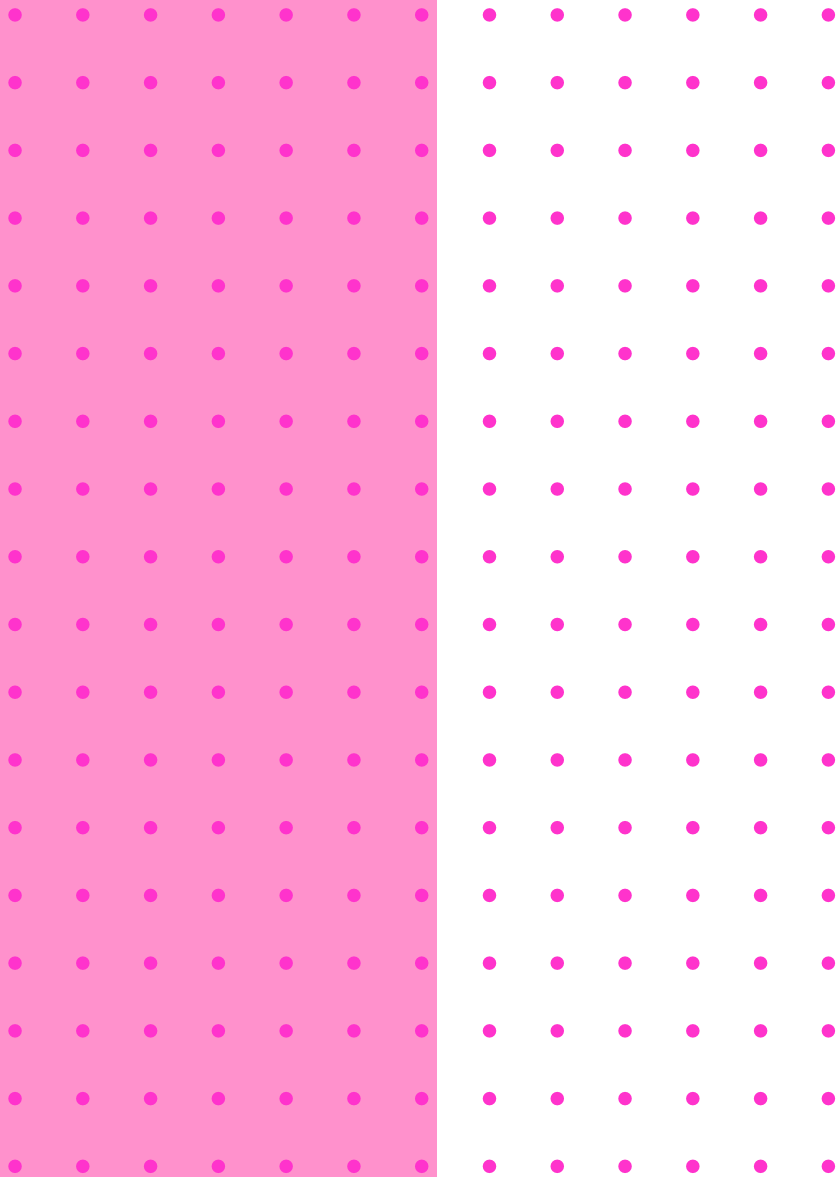


WONKHE



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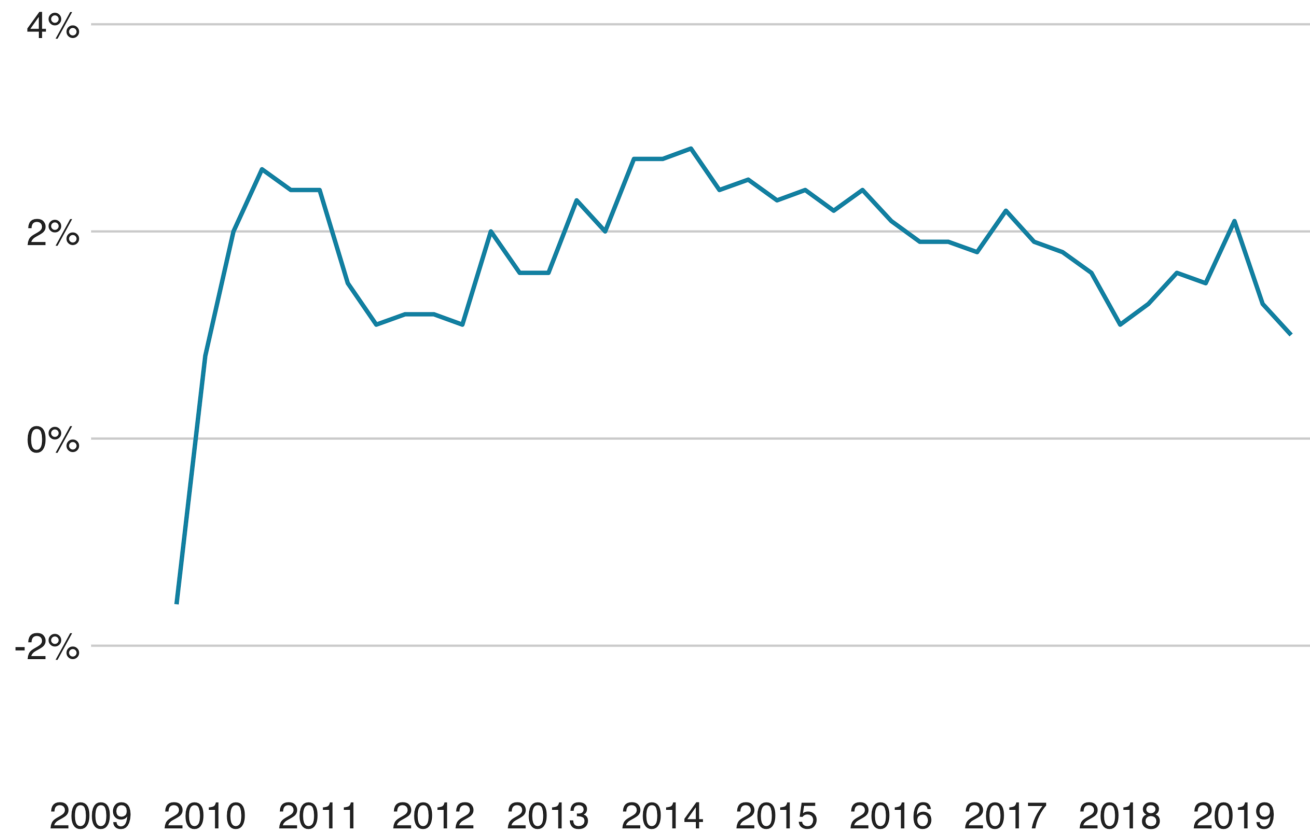
**We (you) are all
doomed**

But there may be a way out



Slowest year-on-year GDP growth since 2010

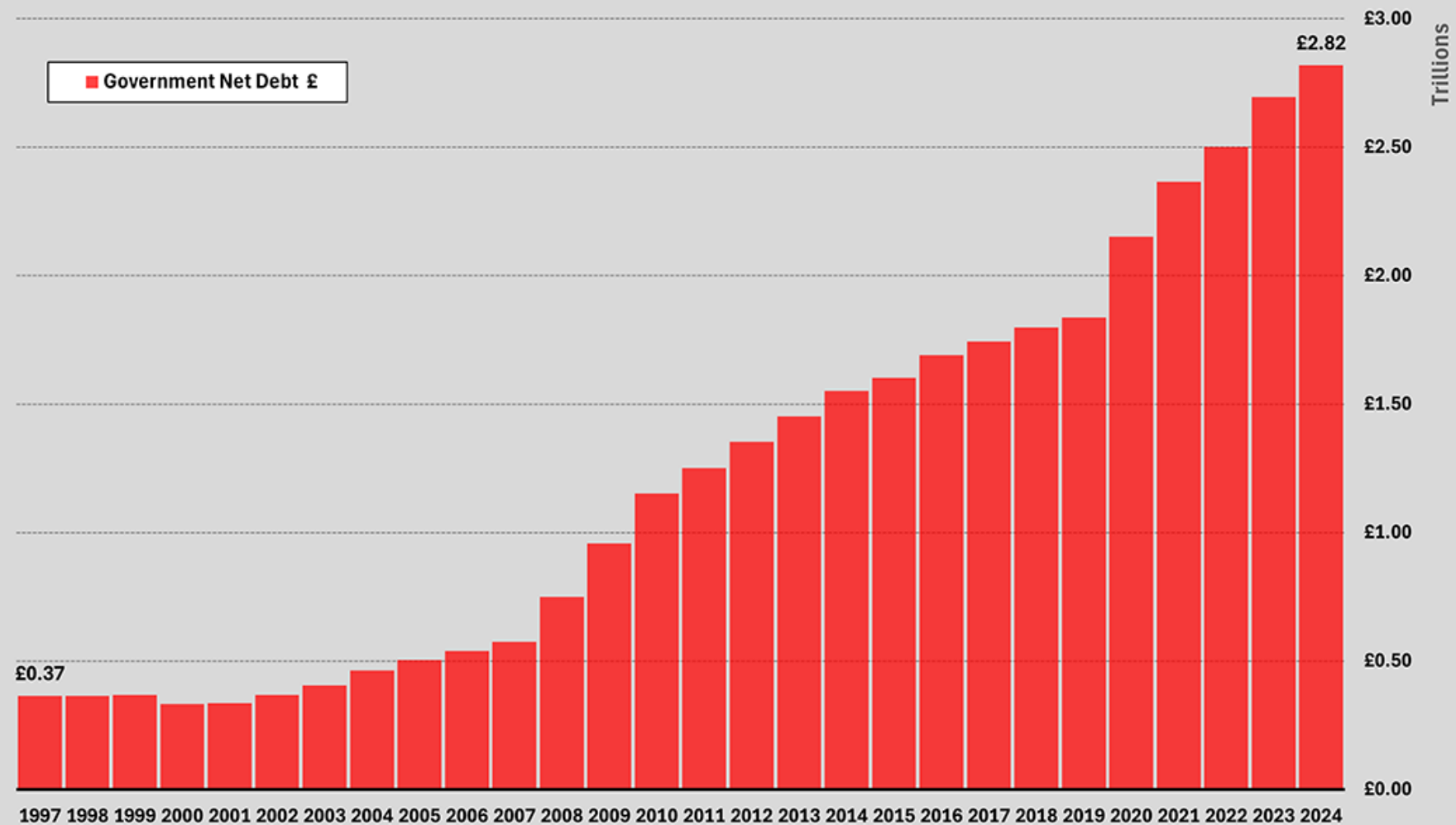
Quarter-on-quarter-4 growth rate



Source: Office for National Statistics

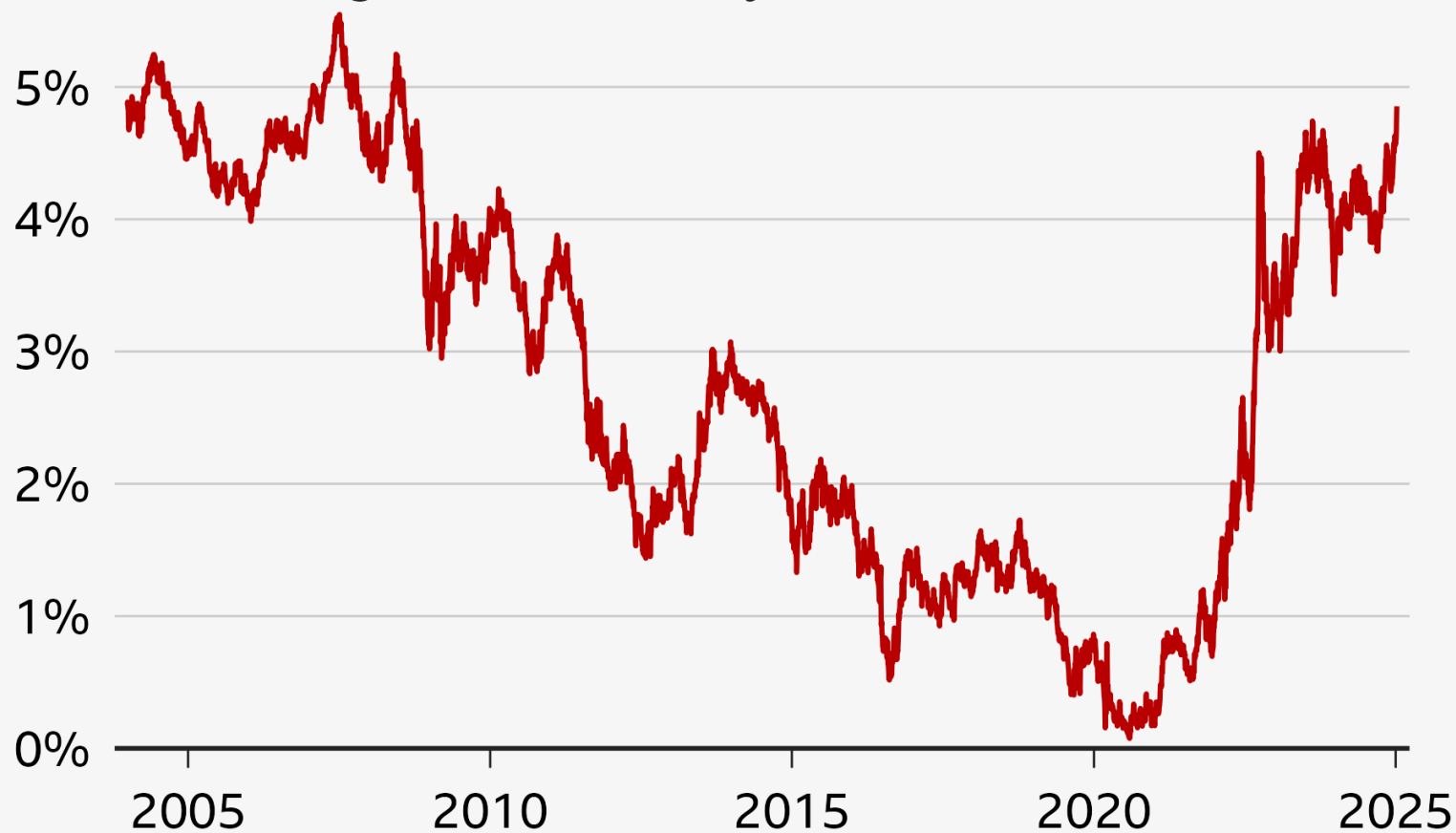
BBC

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Borrowing costs highest since 2008

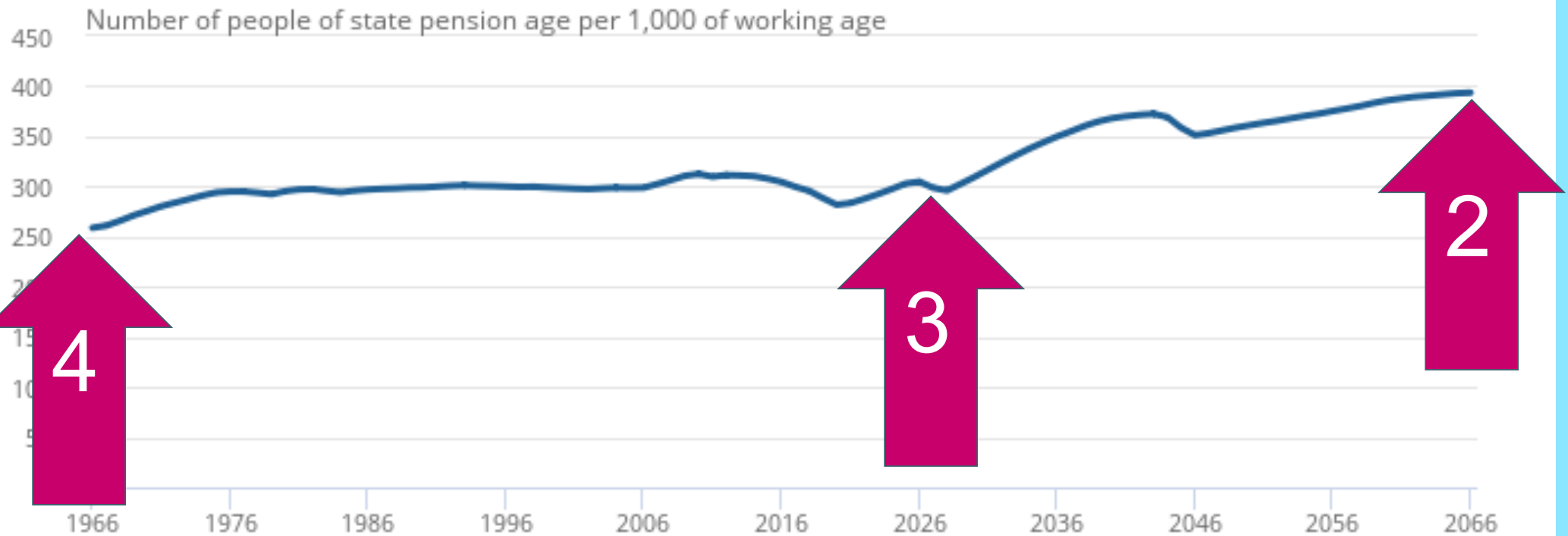
Yields on UK government 10-year bonds



Source: Bloomberg. Last update: 09 Jan 2025

B B C

Figure 17: Old age dependency ratio, 1966 to 2066 (projected), UK



Source: Population estimates, State Pension Age Factors, Principal population projections, 2016-based, Office for National Statistics

What happened in previous crises?

- Each shift to loans moves burden towards graduates
- Until 2012 most loans repaid in full
- 2012 system substantially moves cost into loans
- Cost of write off (subsidy) only booked on write off
- Change (removal) fiscal illusion means write off cost now “live” – and very high



University finances

November
2025 update

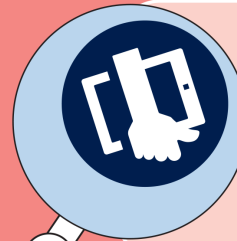
What does our latest modelling show?



£438m reduction in tuition fee income across the sector compared with forecasts



45% of providers could report a deficit in 2025-26



UK undergraduate recruitment has increased but is below the sector forecast

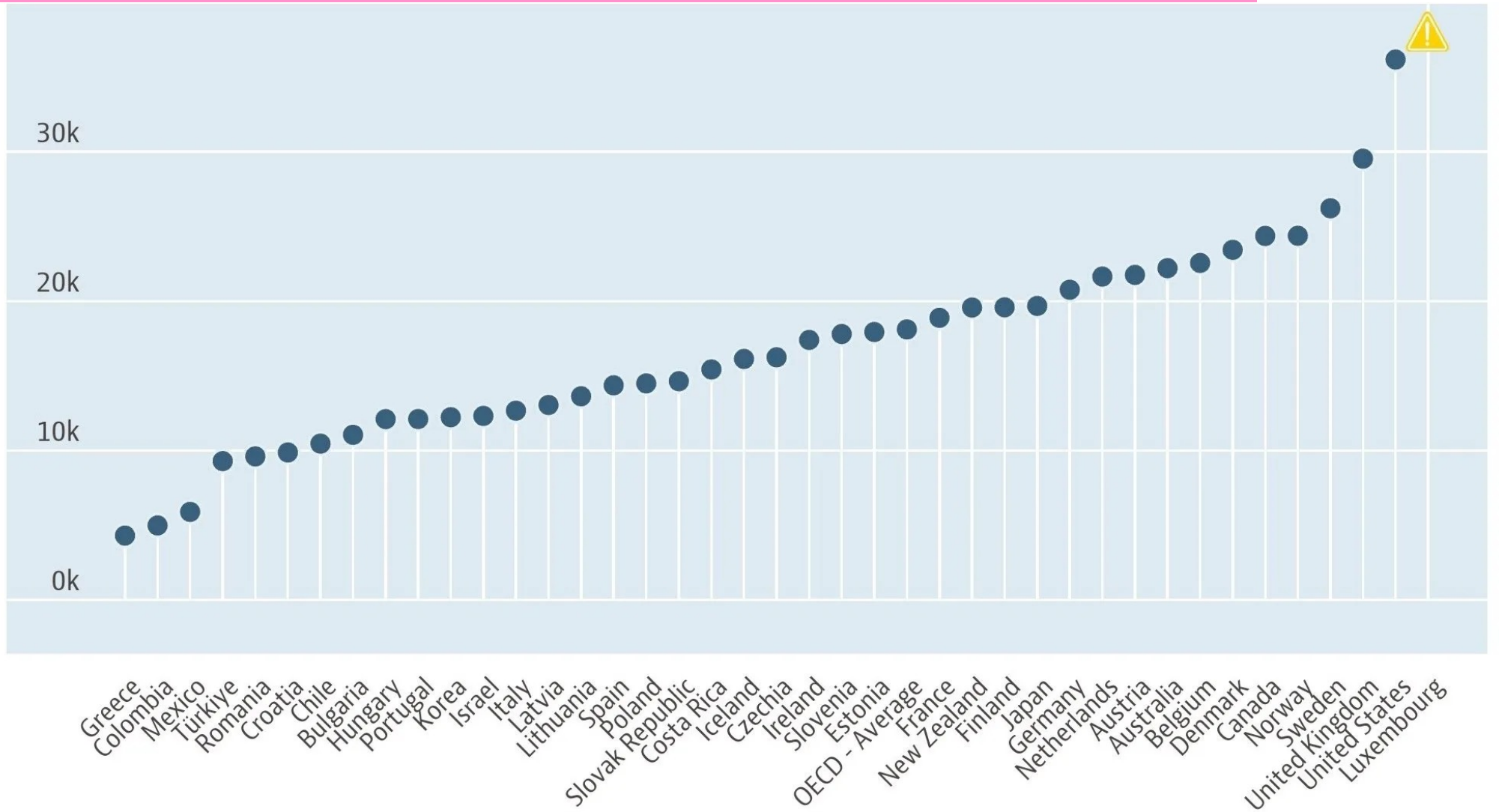


UK recruitment varies significantly across the sector by different types of provider



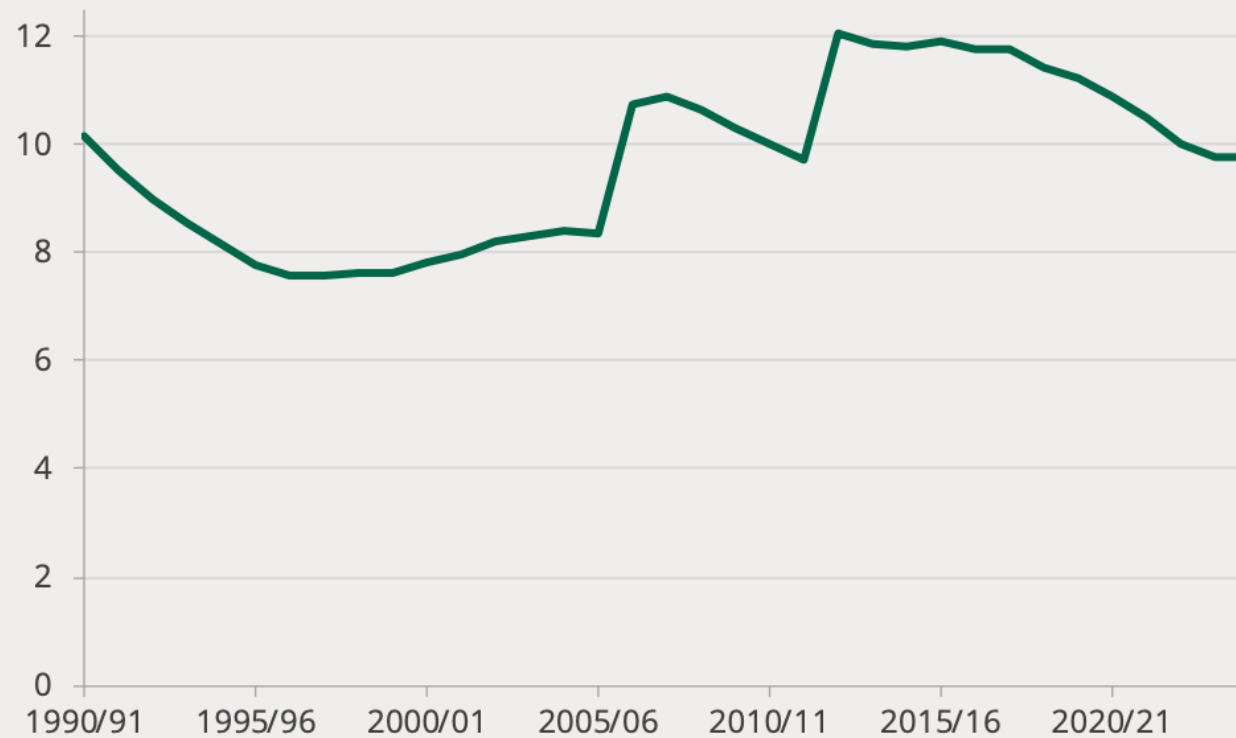
International recruitment has increased but is below the sector forecast

Office for
Students
OfS



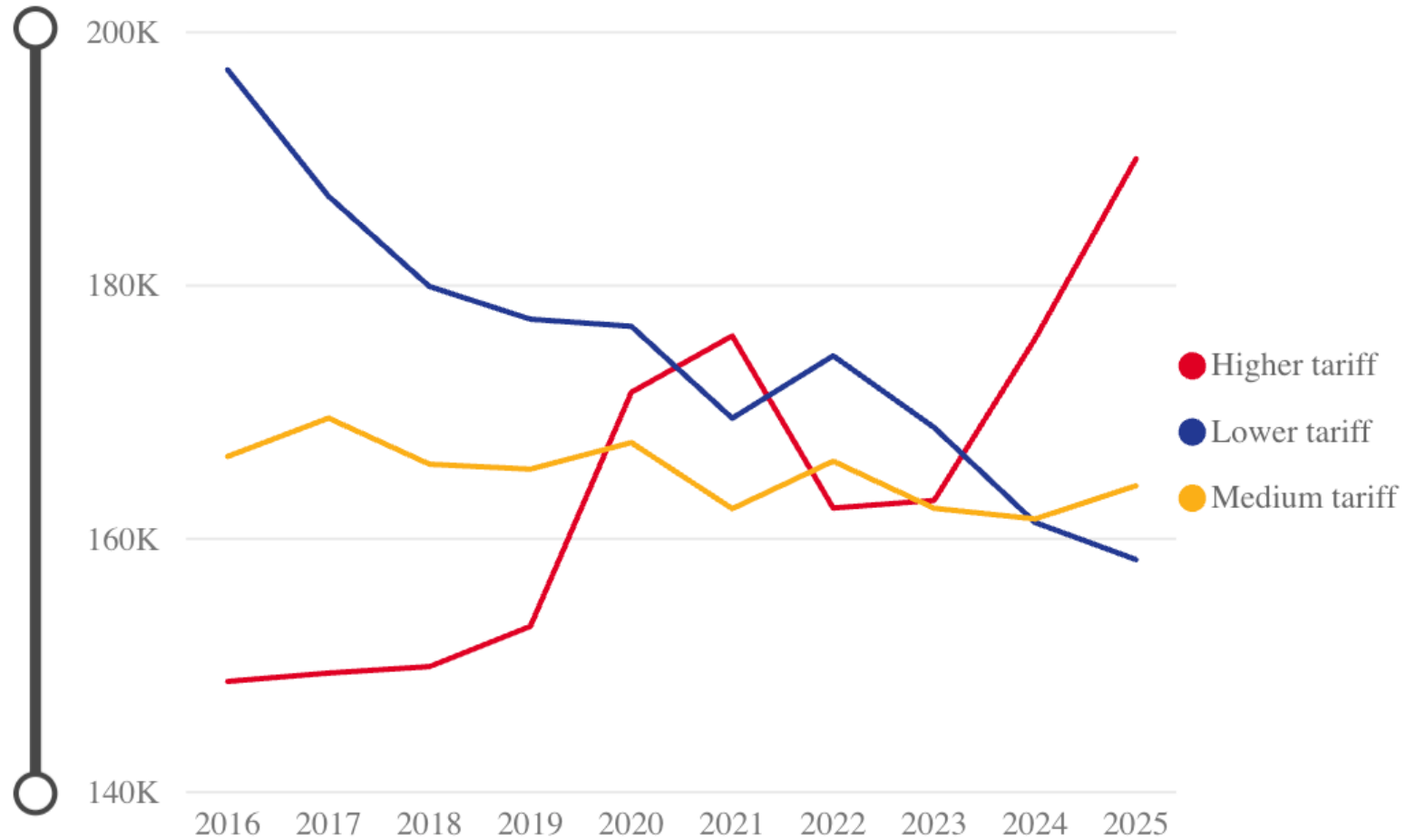
Resources per student jumped in 2006/07 and 2012/13

£ thousands in 2024-25 prices. Annual amount for the cohort of English full-time undergraduates starting each year.



Sources: IFS, [Spending per pupil or student per year at different stages of education \(2024-25 prices\)](#), 16 January 2025

Number of accepted applicants



Bad and getting worse: for students like me, the loan system is the disaster that never ends

Rohan Sathyamoorthy



£99,987 and counting: graduates trapped by ballooning student loans

As their debts rise, graduates reveal how loans are reshaping careers, finances and faith in the system

● [Student loans: why is Martin Lewis clashing with Rachel Reeves?](#)



'Nobody told me my student loan would affect my mortgage'

Graduates who are starting to climb the property ladder are finding that the amount they can borrow is a lot lower than they hoped

Student finance

Added

The student loan system – and its danger for Keir Starmer and Labour

Growing anger among millions of graduates who face decades of debt is causing unease in Westminster

What went wrong?

- Fees from £3,000 to £5,000
- Vince Cable (Lib Dem) wanted system to be progressive – so on £30k debt, £40k from richer grads, £20k from less successful ones
- Everyone charges £9,000 so system more expensive – threshold freeze
- Graduates don't pay back as much as hoped – threshold freeze. RR does it again
- Two thirds were always going to pay for 30 years - mis-sold
- The “principal” figure barely goes down for anyone
- Fixing it v expensive





Reform

- Much to be proud of in “top two thirds”
- Bottom third – scepticism
- Return of polytechnics/2 year degrees

Student loans

- Threshold switch has been the big trigger
- The actual amounts raised by it are v small over next decade
- The loan switch was worth £6.2bn to Rachel Reeves (in year)
- That's because higher asset (value of loan) translates into a lower in year- expenditure (estimated write off)
- Part of the issue is cost of borrowing
- Part of the issue is value of money in 30 and 40 years time
- This is obviously no way to run an HE funding system
- Tweaks v system review

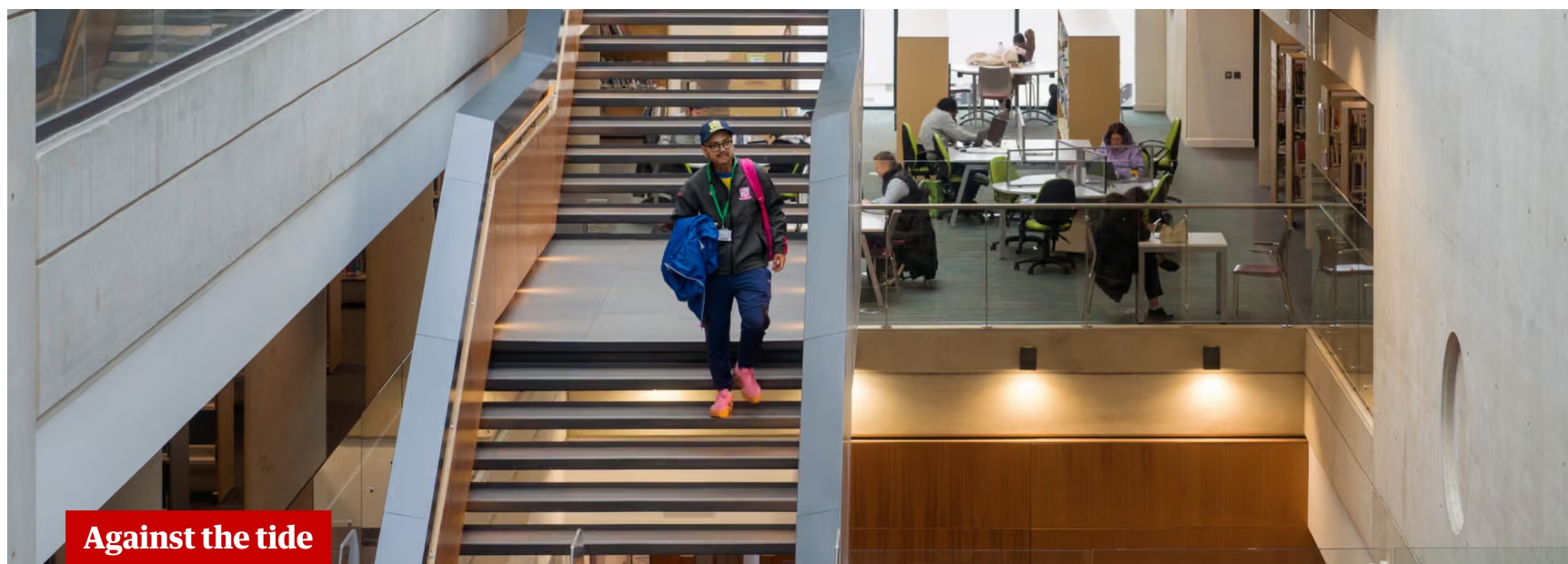


Shave and hope

Money making
wheezes

Close the small

Alt credit
acquisition



Against the tide

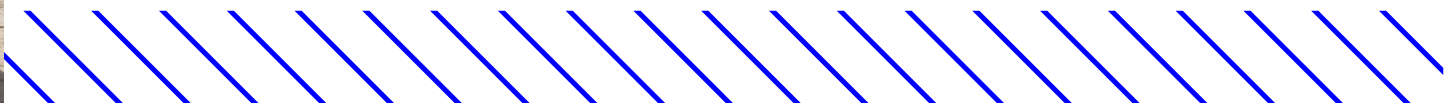
'If I think about what this means, I want to cry': what happens when a city loses its university?

When Essex University's Southend campus opened it was a message of hope



What gets cut?

- Modules
- Student services
- Courses
- Departments
- Campuses
- Institutions



Inflation for students

- The food component was consistently higher than overall inflation for around 18 months
- Those on the lowest incomes can't "trade down"

How the cost of some foods has risen

Item			April 2023 price	Change in 12 months
	Granulated sugar	1kg	£1.08	↑ 47%
	Cheddar cheese	400g	£3.77	↑ 39%
	Eggs (Average)	12	£3.29	↑ 37%
	Milk	2 pints	£1.30	↑ 33%
				



Inflation for students

- The food component was consistently higher than overall inflation for around 18 months
- Those on the lowest incomes can't "trade down"

	Eggs (Average)	12	£3.29	↑ 37%
	Milk	2 pints	£1.30	↑ 33%
	Potatoes	1kg	£0.73	↑ 28%
	Sliced white bread	800g	£1.39	↑ 28%
	Chicken	Whole	£3.79/kg	↑ 23%

Source: Office for National Statistics / Getty Images

BBC

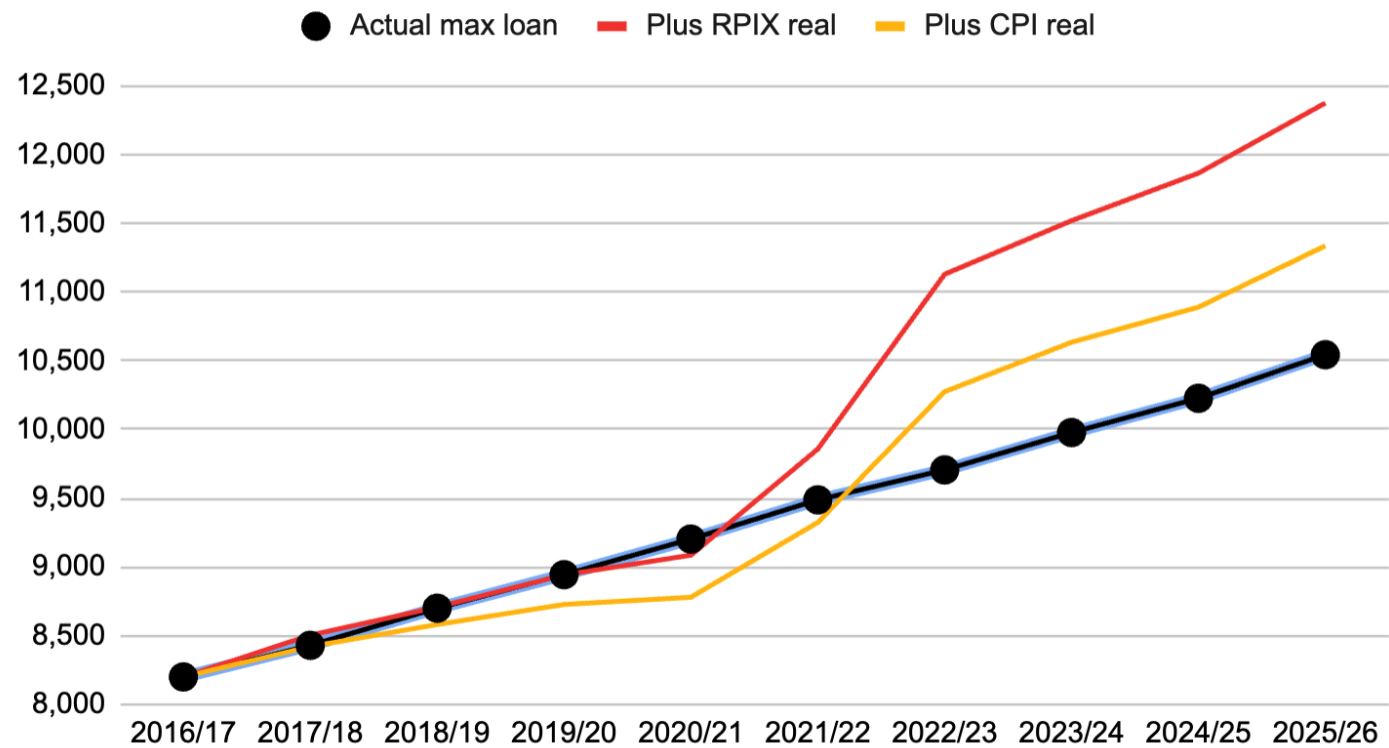




HEPI: Rents are rising

- Sharp increase in student numbers needing bedspaces since 2021
- In 2021/22, average annual rents were £6,520, increasing to £7,475 in 2023/24 across 10 key regional university cities.
- Average annual rents in England for the current academic year (2023/24) are £7,566.
- Rents consume nearly 100% of avg maintenance loan, leaving only £24 or 50p a week for other living expenses.
- Average rent accounts for 76% of the maximum maintenance loan.
- Supply so far behind demand that there is no evidence of competition driving down rent at all.

Actual max loan, Plus RPIX real and Plus CPI real





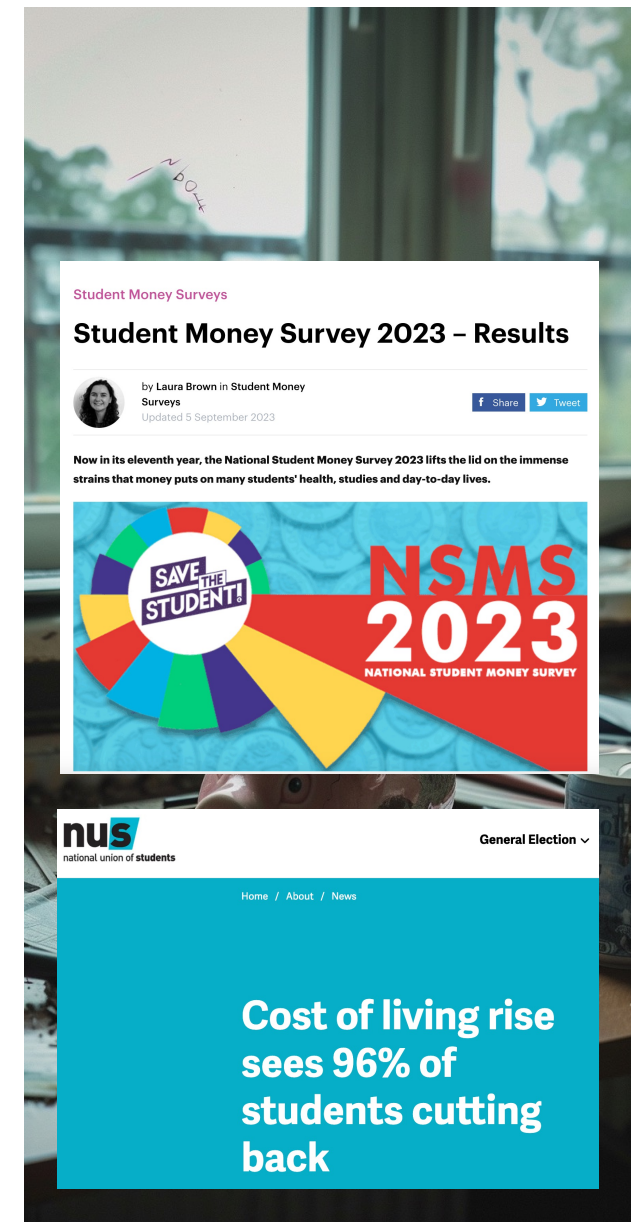
Not just home UGs

- International – UKVI maintenance figure not raised in six years
- International – currency issues esp Naira collapse in Nigeria
- PGRs – UKRI stipend has not increased in line with inflation
- PGTs – Loan support getting further away from costs of fees + maintenance

Mind the gap

HEPI – minimum income for students

- Students need £244 a week for a minimum acceptable standard of living, or £366 a week including rent.
- Annually, students need £18,632 outside London and £21,774 in London to meet MIS.
- Maximum maintenance support falls short by £8,405 for English students outside London.
- Maintenance support covers 55% of MIS in England
- In London, the gap is £8,426 for English (61% coverage)
- Even with 10 hours of paid work weekly, students still fall short of MIS. English students need to work 19 hours weekly.
- Parents must contribute £13,865 for English students to meet MIS if they receive minimum maintenance support and do not work.
- Parents are expected to contribute to living costs even if they lack enough money for a minimum acceptable standard of living.



The image is a screenshot of a webpage from the National Union of Students (NUS) reporting the results of the Student Money Survey 2023. The page has a blue header with the NUS logo and a 'General Election' dropdown menu. Below the header, there is a section titled 'Student Money Surveys' and 'Student Money Survey 2023 – Results' by Laura Brown, updated on 5 September 2023. A sub-headline states: 'Now in its eleventh year, the National Student Money Survey 2023 lifts the lid on the immense strains that money puts on many students' health, studies and day-to-day lives.' The main visual is a large graphic featuring a circular chart with segments in various colors (red, orange, yellow, green, blue, purple) and the text 'SAVE THE STUDENT!' and 'NSMS 2023 NATIONAL STUDENT MONEY SURVEY'. Below this, a large blue box contains the headline: 'Cost of living rise sees 96% of students cutting back'.

Students and food

Worried food would run out in next two weeks		
		Overall
Very or Somewhat		32%
Not very or Not at all		52%
DN/PNTS		15%



By Cibyl & Wonkhe

Students and food

How it differs by domicile					
Worried food would run out in next two weeks		Overall	UK	EU	Non-EU
	Very or Somewhat	32%	31%	26%	40%
	Not very or Not at all	52%	53%	61%	46%
	DN/PNTS	15%	16%	14%	14%



By Cibyl & Wonkhe

Students and food

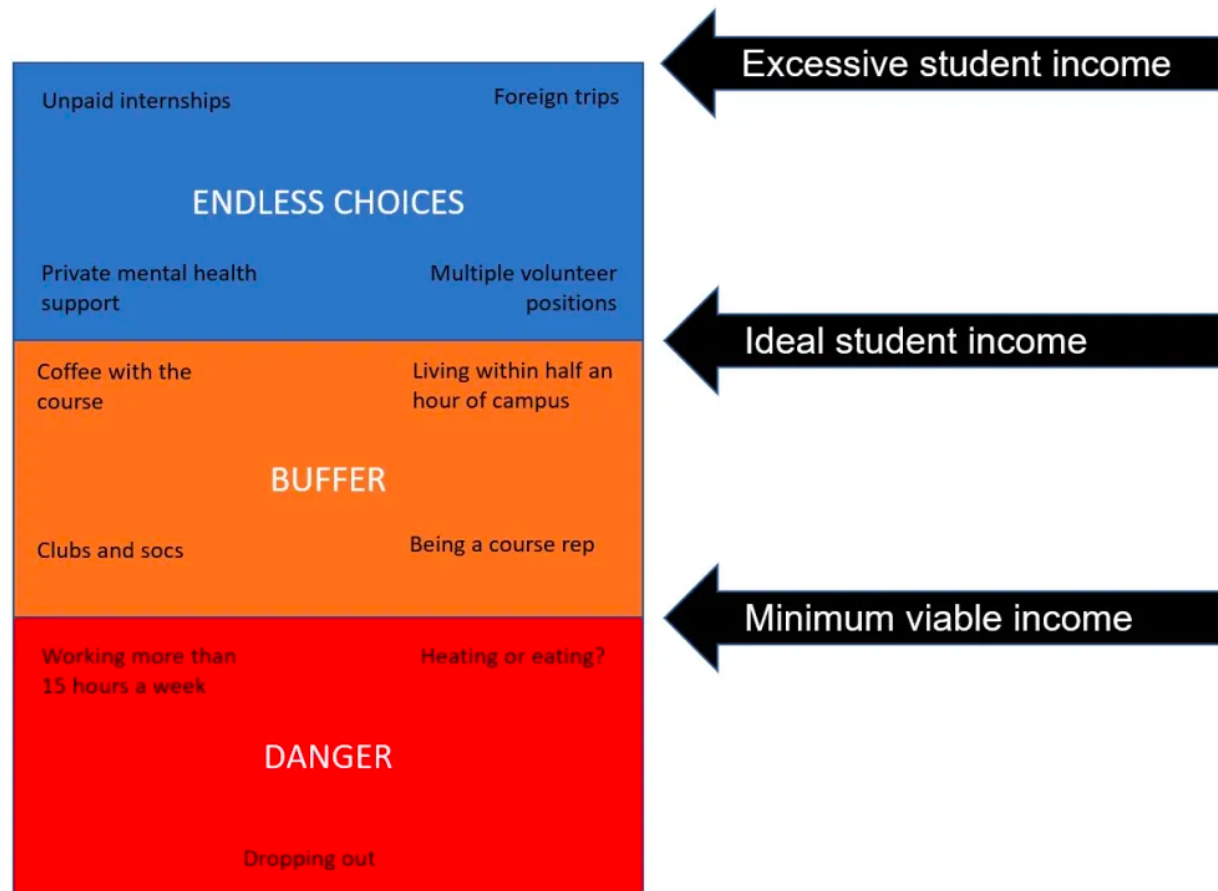
Home domiciled					
Worried food would run out in next two weeks		Overall	First in family	Bursary	State educated
	Very or somewhat	31%	33%	39%	32%
	Not very or not at all	53%	52%	47%	53%
	Don't know or PNTS	16%	14%	14%	16%

(UK-domiciled PGTs particularly feeling pinch)



By Cibyl & Wonkhe

Cost of living

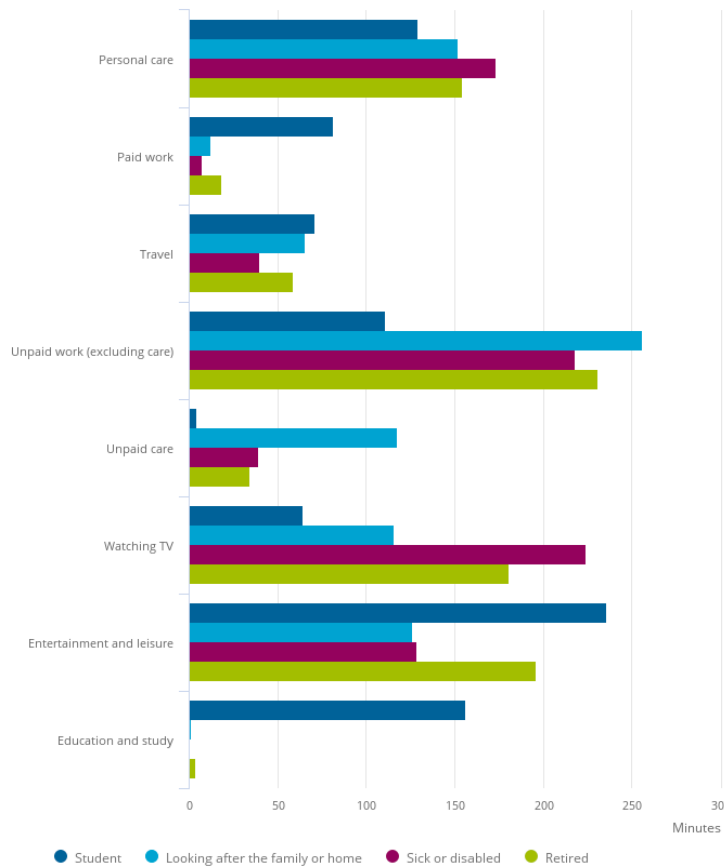


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Credits and time are
starting to not add up

Figure 5: There was a lot of variation in time use among economically inactive adults, according to the main reason for their inactivity

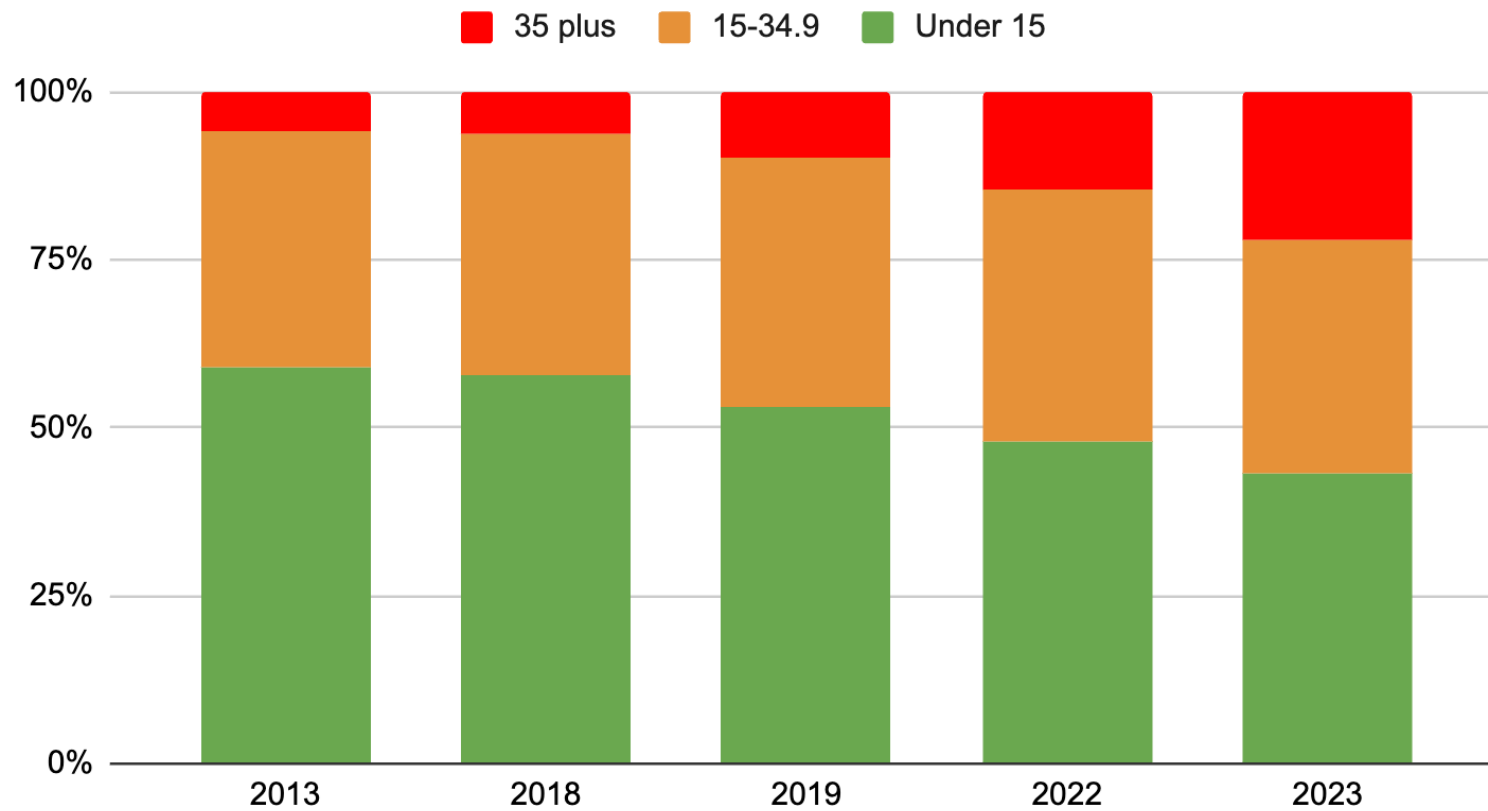
Average daily time (minutes) spent doing specified activities by economically inactive people aged 18 to 64 years:
by reason for inactivity, UK, March 2023



Source: Time Use Survey from the Office for National Statistics

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Hours worked if employed, Jan-Mar, FT UG FD



Financial challenges

WHAT STUDENTS ARE FACING

- Intergenerational economic issues
- Slide into poverty
- Housing
- Mental health
- Extreme politics
- Apathy towards institutions
- Burdens and time poverty
- Lack of immersion
- Lack of things to become immersed in

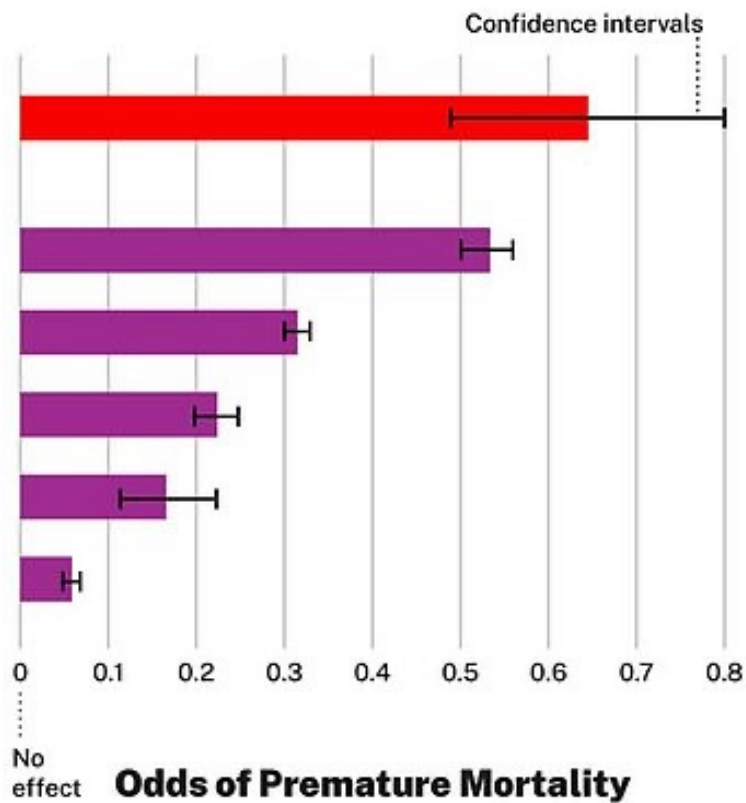


Over the
last month,
how often
have you
felt lonely?

Daily	19%
Weekly	31%
Monthly	22%
Once/twice	12%
Never	16%



By Cibyl & Wonkhe



Lacking Social Connection

Smoking up to 15 cigarettes daily

Drinking 6 alcoholic drinks daily

Physical inactivity

Obesity

Air pollution

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Community and loneliness

Over the last month, how often have you felt lonely?						
I feel part of a community of students and staff		Daily	Weekly	Monthly	Once or twice	Never
	Strongly agree	23%	18%	22%	33%	36%
	Agree	33%	60%	61%	56%	47%
	Disagree	31%	17%	13%	9%	14%
	Strongly disagree	14%	5%	3%	2%	2%



By Cibyl & Wonkhe

Belonging and community

I feel part of a community of students and staff					
I am good enough to be here		Strongly agree	Agree	Disagree	Strongly disagree
	Strongly agree	41%	18%	14%	24%
	Agree	45%	64%	49%	32%
	Disagree	11%	14%	29%	20%
	Strongly disagree	3%	4%	8%	24%



By Cibyl & Wonkhe

Campus life

All students								
I feel part of a community of staff and students		All sample	Sports	Societies	Rep'n	Media	Liberation	None
	Positive re community	78%	82%	84%	88%	94%	83%	67%
	Negative re community	22%	18%	16%	12%	6%	17%	33%



By Cibyl & Wonkhe

Campus life

All students							
I feel part of a community of staff and students		Volunteering	Night events	Day events	Enterprise	Leader	None
	Positive re community	83%	86%	90%	95%	82%	67%
	Negative re community	17%	14%	10%	5%	18%	33%



By Cibyl & Wonkhe

Who's happy with support?

	Has friends on course	Has friends, no course friends	No friends
Happy with support	83.9%	76.9%	56.3%
Not happy with support	16.1%	23.1%	43.8%



By Cibyl & Wonkhe

What would help you feel more connected?

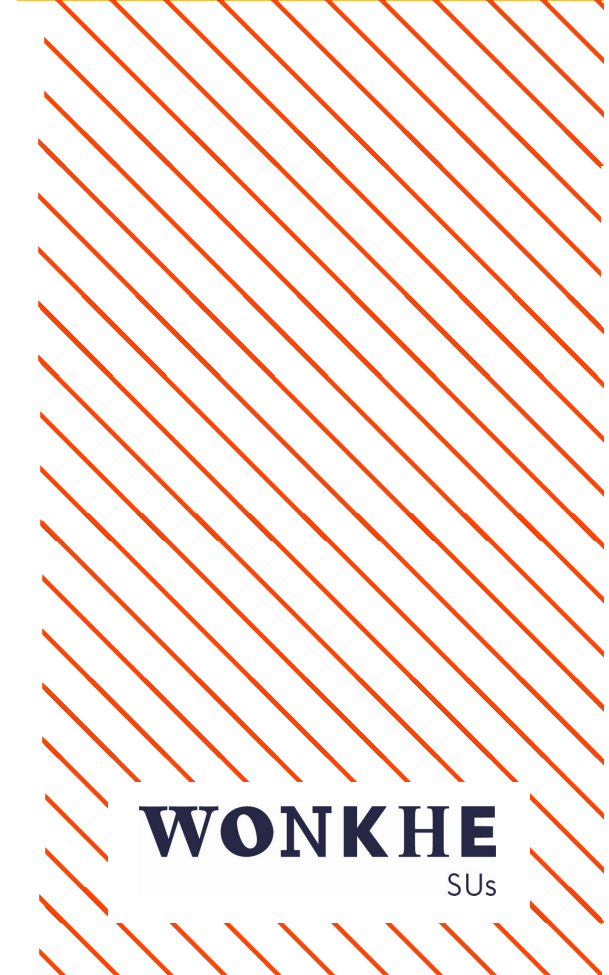
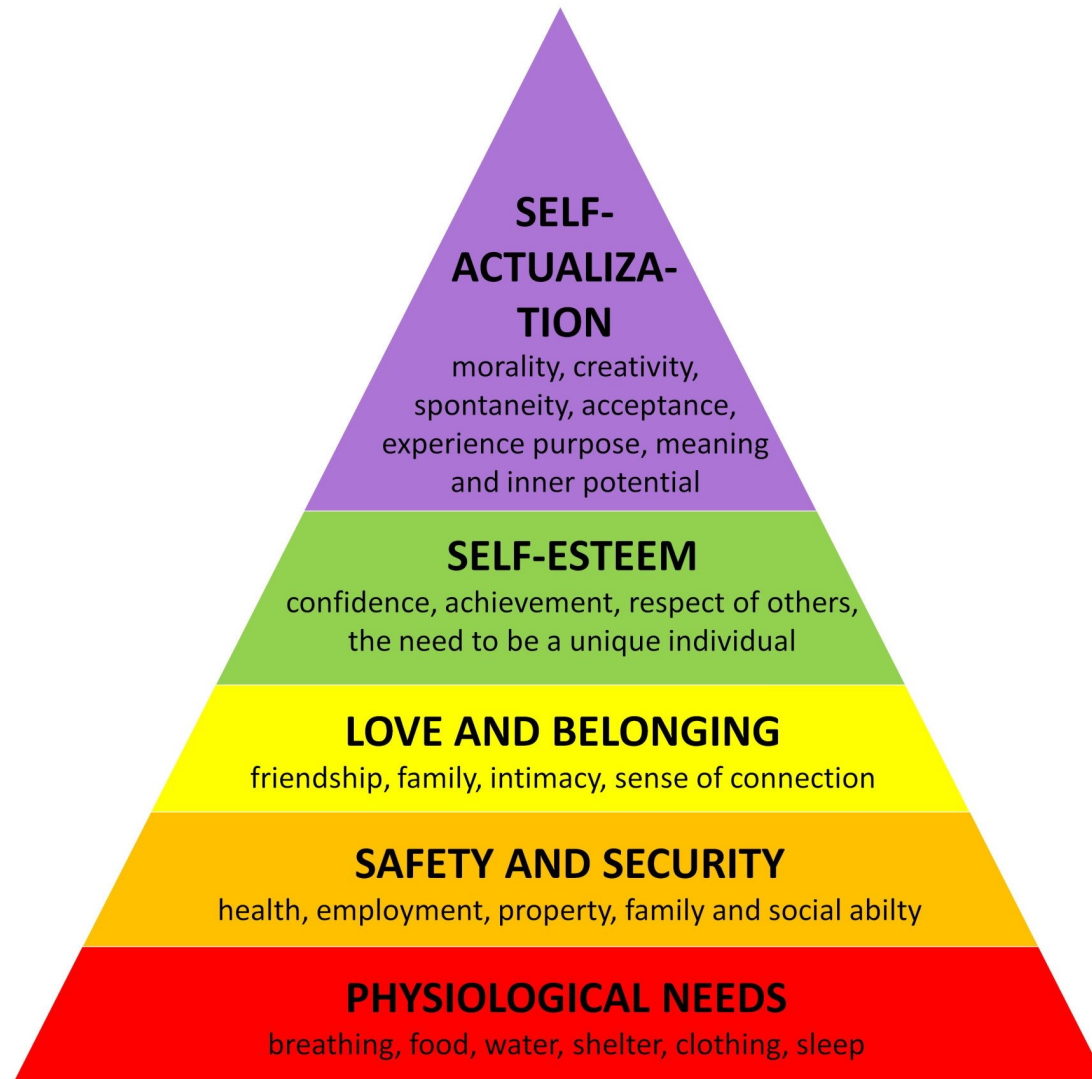
	Say they are not lonely	Say they are lonely	Very lonely
Socials with staff	24%	26%	19%
Staff open door hours	22%	23%	20%
Mental health support	18%	21%	21%
Better pastoral care	23%	26%	20%
Sport	22%	22%	22%
Mentoring	19%	22%	25%
SU events	34%	33%	30%
Faculty/department events	42%	38%	35%
Extra curricular activities	43%	42%	35%
Social with other students	51%	53%	43%
More time on campus	61%	56%	48%

Belong

By Cibyl & Wonkhe

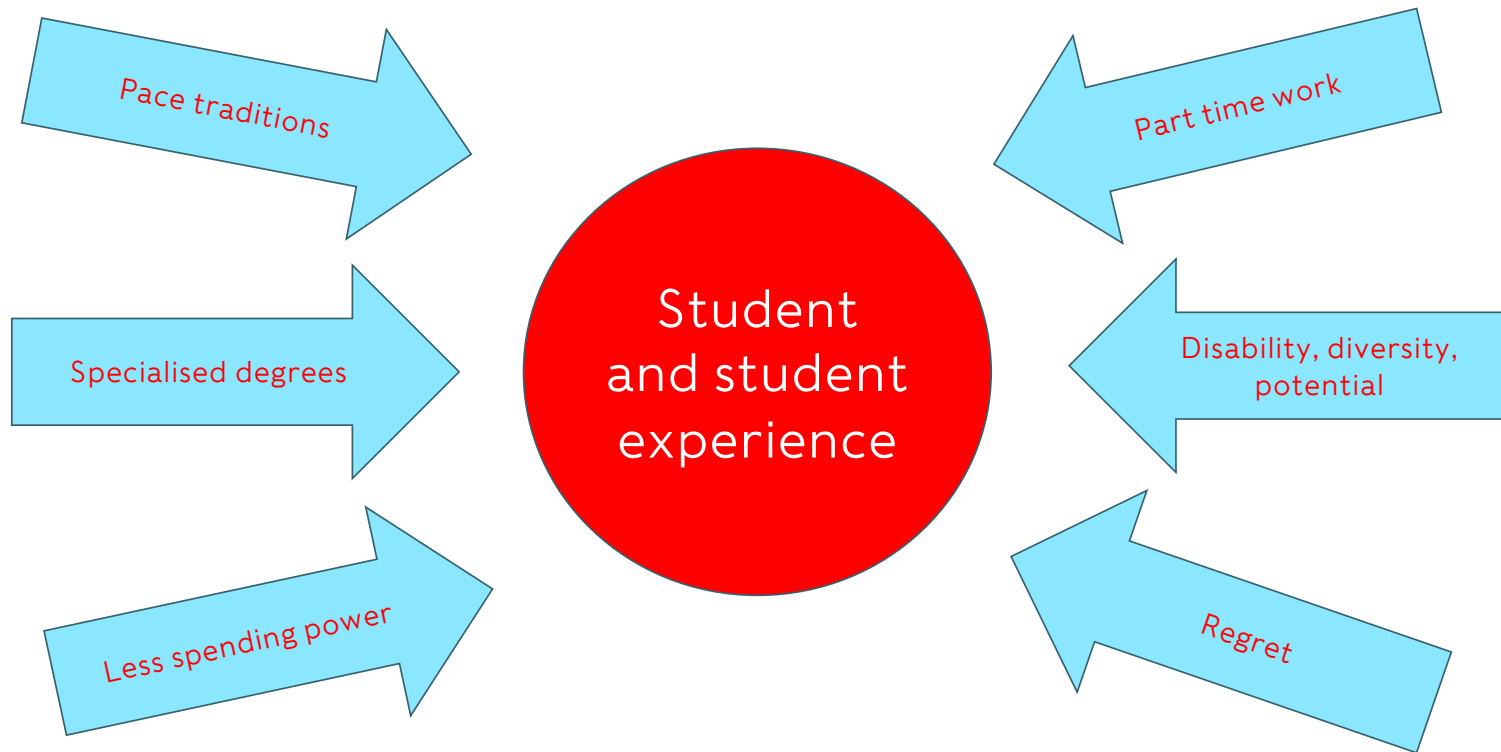
Regrets

- Over-specialised degrees restricting options.
- Poor personal “fit” or happiness with course/institution.
- Insufficient research before choosing.
- Misleading marketing or unrealistic expectations.
- Weak career prospects or limited job relevance.
- Disappointing teaching quality, content, or facilities.
- High living costs and financial pressures.
- External pressures – parental, cultural, or grade-based constraints.
- Missed opportunities for placements or work experience.
- Inadequate disability or neurodiversity support.



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The pressure builds





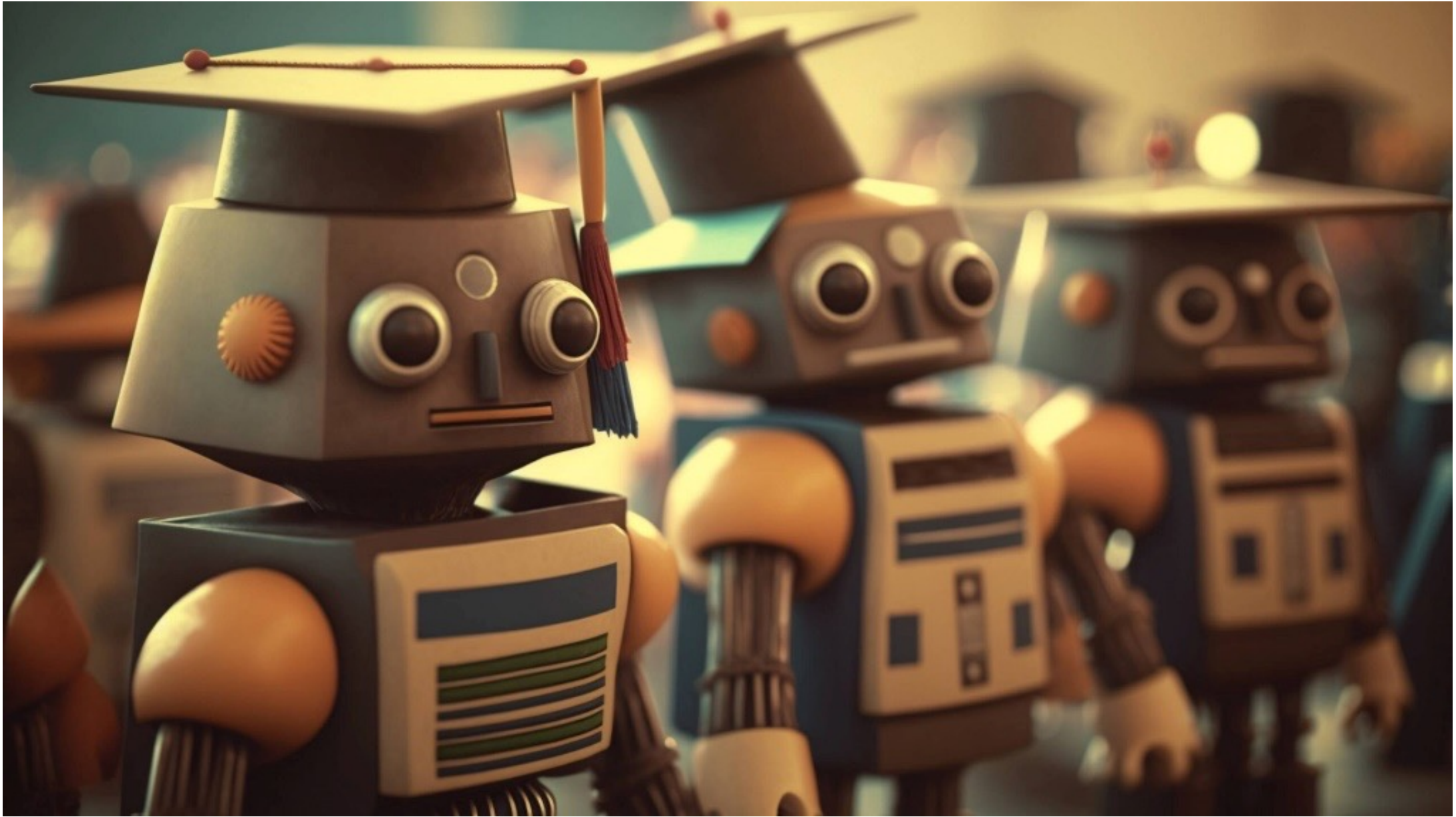
Meet Students Where They Are? Maybe Not.

Lax standards will void the value of a college education.

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What's the problem

- When resources are growing, decision-makers can say yes without taking anything from anyone — lobbying feels effective because the conditions were doing the work.
- On the way down, every yes requires a no somewhere else — the political cost of conceding rises sharply and lobbying hits resistance it never faced before.
- Organisations mistake the good years for proof that their approach works, so when it stops working they assume something broke rather than that the context changed.
- The doom loop sets in precisely when harder tactics — building outside pressure, creating political cost for inaction, forcing competitive dynamics — are most needed but least familiar.
- The lesson isn't that lobbying stopped working; it's that the easy version only ever worked because someone else was picking up the tab.





Use of AI could create a four-day week for almost one-third of workers

Thinktank study highlights productivity gains, as well as improvement in work-life balance for 28% of the workforce in Britain and the US, as a result of implementing artificial intelligence



📷 Commuters on London Bridge. The City of London is one of the UK authorities the study indicates has the highest potential for workers to reduce their hours. Photograph: James

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**We are all
doomed**

But there may be a way out

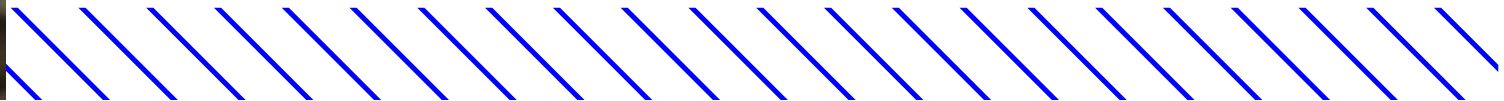




Disabled students

Disabled students are getting worse outcomes and OfS has run out of patience with voluntary action.

Factors: Worsening NSS gaps, inconsistent adjustment implementation, providers unclear on their own legal duties, and the EHRC not doing its job.



PGT supervision

Half a master's degree rests on supervision quality, but most universities have no published policy setting out what students are entitled to.

Factors: PTES data shows supervision is a consistent weak spot; international, mature and part-time students are worst affected; OIA cases show real harm when it breaks down; and research confirms effective supervision requires learnable skills institutions aren't training for.





International employability

International students choose UK universities largely on career prospects, but most institutions offer generic support that doesn't address the specific barriers they face.

Factors: Employer ignorance of the graduate visa route, one-year PGT courses leaving no time for work experience, careers services with no specialist international staff, and a £2,000 visa cost students must pay before they've found a job.





Student housing planning

A projected shortfall of 450,000 beds by 2025 means the housing crisis is structural, not accidental — and most universities still have no formal strategy to address it.

Factors: Rising undergraduate numbers, growing international PGT cohorts with dependants, recruitment teams disconnected from accommodation teams, and a private rental market under pressure from competing demand.



PGRs

Overall PGR experience has improved significantly, but an 11-point satisfaction gap for disabled students and worsening financial pressures mean the headline figure masks real inequality.

Factors: Reasonable adjustments still not being implemented for disabled PGRs, cost of living hitting international PGRs hardest, one in four considering leaving, and teaching opportunities — often a financial lifeline — unevenly distributed and poorly contracted.





Trained to stop learning: Students, assessment and AI

Jim Dickinson

WONKHE

What we already know

- 92% of UK undergraduates use AI. 88% use it for assessed work. ChatGPT dominates at 74%.
- Primary drivers: saving time (51%), improving quality (50%).
- 67% believe AI skills essential — only 36% have received training.
- These findings are established. We started where the existing evidence stops.

What we set out to answer

- Do students feel they have actually learned what they have produced?
- What are they weighing up when they decide how to use AI on a specific piece of work?
- Do they think their assessments test understanding — and if not, what would?
- Do they feel their thinking process is valued — or only their outputs?
- What do students learn from each other about how to succeed that nobody officially tells them?

About this research

- This report presents findings from Wonkhe's Secret Life of Students research, conducted in February and March 2026. It explores how students are experiencing assessment and learning in an age of AI — moving beyond adoption statistics to ask whether students feel they have actually learned what they have produced.
- National survey of 1,055 students across 52 UK HE providers, weighted for gender and level of study. Focus groups with programme and departmental reps across disciplines, levels, and institutions. Quantitative analysis: Spearman rank correlations, k-means cluster analysis, principal component analysis. 14 open questions generating thematic analysis of free-text responses.

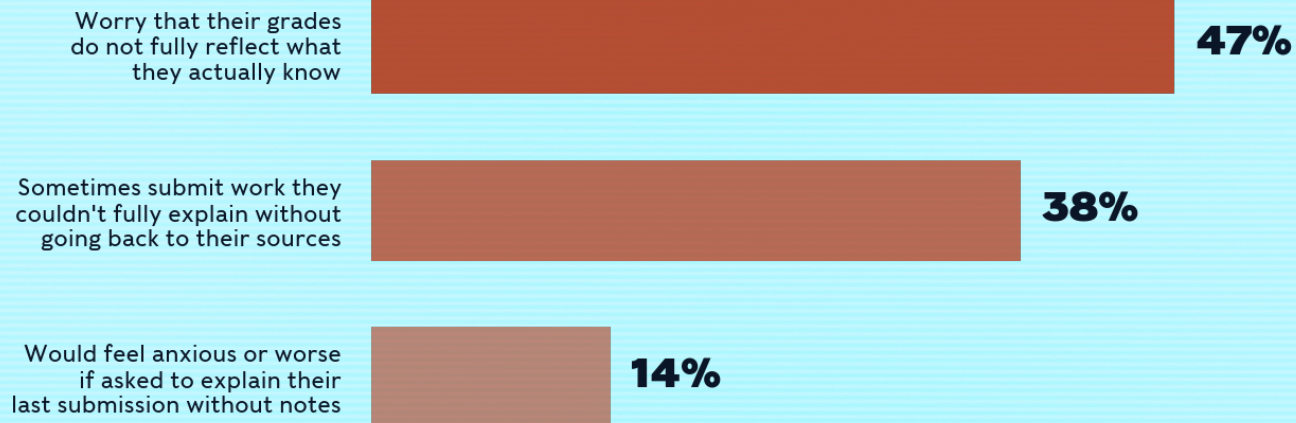
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Findings 1 and 2

- Finding 1: The gap between submitting work and understanding it predates AI — and assessment design is making it wider.
- Finding 2: AI use is not one thing, and treating it as one thing has left students without useful guidance.

The gap between submitting work and understanding it

Three measures paint a progressively worse picture. The understanding gap predates AI — and assessment design is making it wider.



The rubric became the game

- “Sometimes with theories or concepts, we’d read people’s work and I’d ask them a question about it and they wouldn’t be able to explain what it actually meant. They were able to write it in an interesting way, because they knew it would hit the rubric, hit the marks — they’d gamified it.”
- -- Undergraduate, social sciences

Trained to stop learning

- “They told me they were now forced to use AI. Now they’re in third year finishing their undergrad, and when I asked them if they’d learned anything, they said they couldn’t be very certain — but now they’re using AI, they’re getting good grades, and those good grades will help them get into a good master’s and eventually a good job.”
- “This is an international student paying so much money — and what’s the outcome? They feel behind in the competition if they don’t get good grades, so they’re trapped.”
- -- Postgraduate taught, social sciences

Finding 2: AI use is not one thing — students describe six distinct modes

1. Search engine replacement — using AI because library systems fail
2. Structural scaffolding — organising thinking without touching the intellectual content
3. Debugging partner — correcting work in real time
4. Always-on tutor — patient, available, non-judgemental
5. Prerequisite substitute — filling knowledge gaps courses assume have been closed
6. Production accelerator — the only mode warranting real concern about academic integrity

The same student routinely moves between modes on the same assignment. Any policy that treats AI use as a single behaviour will misfire.

Structure vs content — a distinction students treat as morally significant

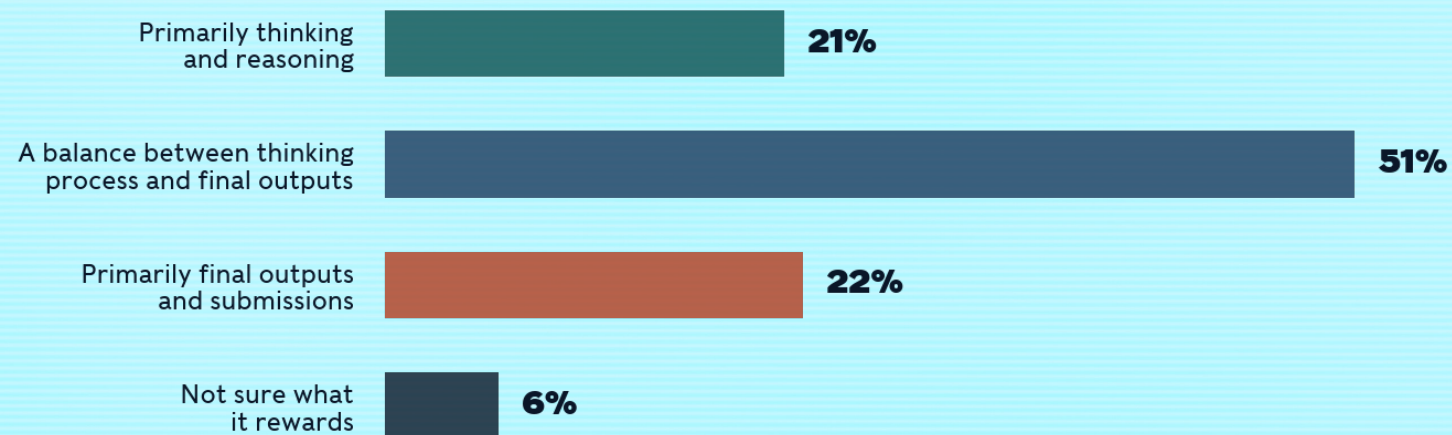
- “I’ll do all the reading and work out what I think, but then I’ll ask ChatGPT something like ‘I’ve got these four points, what order should they go in?’ It’s not writing it for me — it’s more like asking someone how to lay out a room when you’ve already bought the furniture.”
- -- Undergraduate, English literature

Finding 3: Students know what genuine assessment should look like — and have designed alternatives

- Only 21% feel their course primarily rewards thinking and reasoning.
- 33% agreed they could get good grades without deeply understanding the material.
- 42% rate themselves as very confident learners and agree their grades do not reflect their actual knowledge.
- The credential and the competence have come apart for almost half the people in the room.

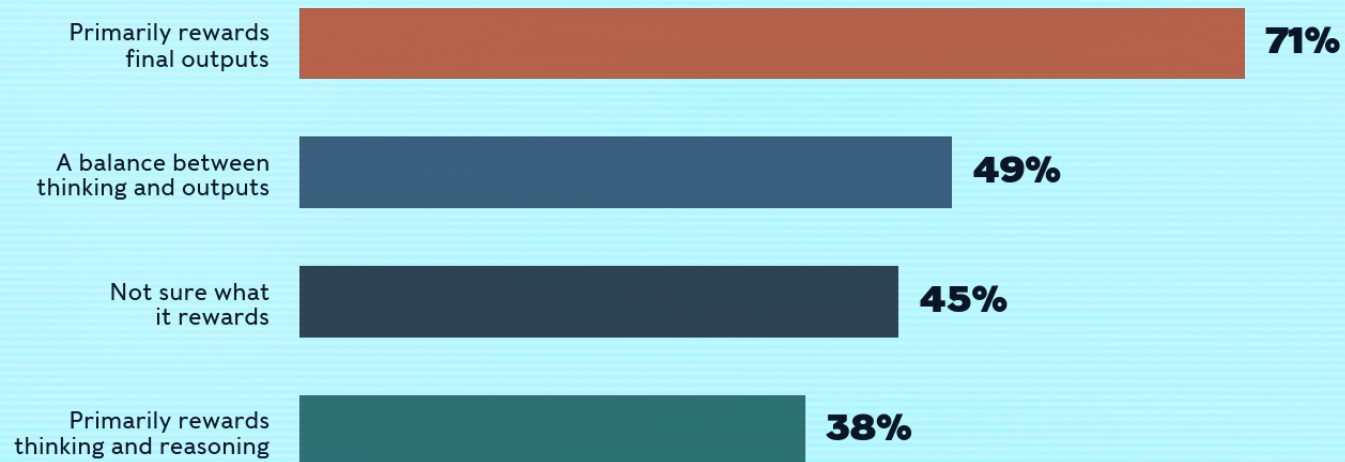
Only one in five students say their course primarily rewards thinking and reasoning

Students picked the single option closest to their experience.



Students who feel their course rewards outputs use AI at nearly double the rate

Per cent of students using AI for assessments, by what they say their course primarily rewards. The gap between thinking-rewarded and output-rewarded students is 33 percentage points.



The relationship runs both ways

Believing you can pass without understanding and questioning what you're learning are tightly linked — in both directions.

61%

of those who agree on the left also agree on the right

**"I could get good grades
without deeply understanding
the material"**

**"Using AI has made me
question what I'm
actually learning"**

59%

of those who agree on the right also agree on the left

Among those who disagree on either statement, the figure drops to around 24%.

THE SECRET LIFE OF STUDENTS

WONKHE

The essay paradox — and what students want instead

- Essays: 91% have used them, 91.4% confident they show real learning.
- But students know essays are the format most vulnerable to AI. They trust the ceiling — but the floor is very low.
- Group work scores lowest — not because collaboration is pointless, but because individual understanding becomes invisible.
- 59% of students worry AI could reduce their critical thinking. That is the majority view.

Findings 4 and 5

- Finding 4: Visible accountability moments are disappearing without replacement, and students use AI very differently when they know accountability is coming.
- Finding 5: Discipline variation is structural, not incidental, and uniform policy will misfire in almost every context.

Finding 4: Visible accountability moments change how students use AI

- “In the back of my mind, I know in a few months I’m going to have to sit an exam. So I do need to actually study instead of just allowing AI to carry it for me.” — Undergraduate, maths
- Students who know they will be tested later don’t just avoid AI — they prompt more carefully, interrogate its answers, push on the reasoning. When no downstream verification exists, the same students use AI on autopilot.
- “I use AI completely differently depending on whether there’s an exam at the end.” — Undergraduate, biomedical science
- Any course moving away from exams needs to answer what is replacing the accountability function, not just the format.

Same student. Same tool. Completely different behaviour.

- “I use AI completely differently depending on whether there’s an exam at the end. If I know I’m going to be sat in a room with a question and no laptop, I’ll get it to explain things to me, then I’ll argue with it, then I’ll get it to quiz me until I can actually do it myself. If it’s just coursework — I just want it to help me get the thing finished.”
- -- Undergraduate, biomedical science

The gap discovered too late

- “When the day of presenting came I was so anxious and unsure, and then I realised it was because I had depended on GPT to know for me — I was telling myself ‘why can I not remember my script or even my topic that I’ve done so much work on?’”
- -- Postgraduate research, art and design
- She noticed “a massive difference at the next presentation when I didn’t use it at all and felt much more confident.”

Finding 5: Discipline variation is structural — uniform policy will misfire

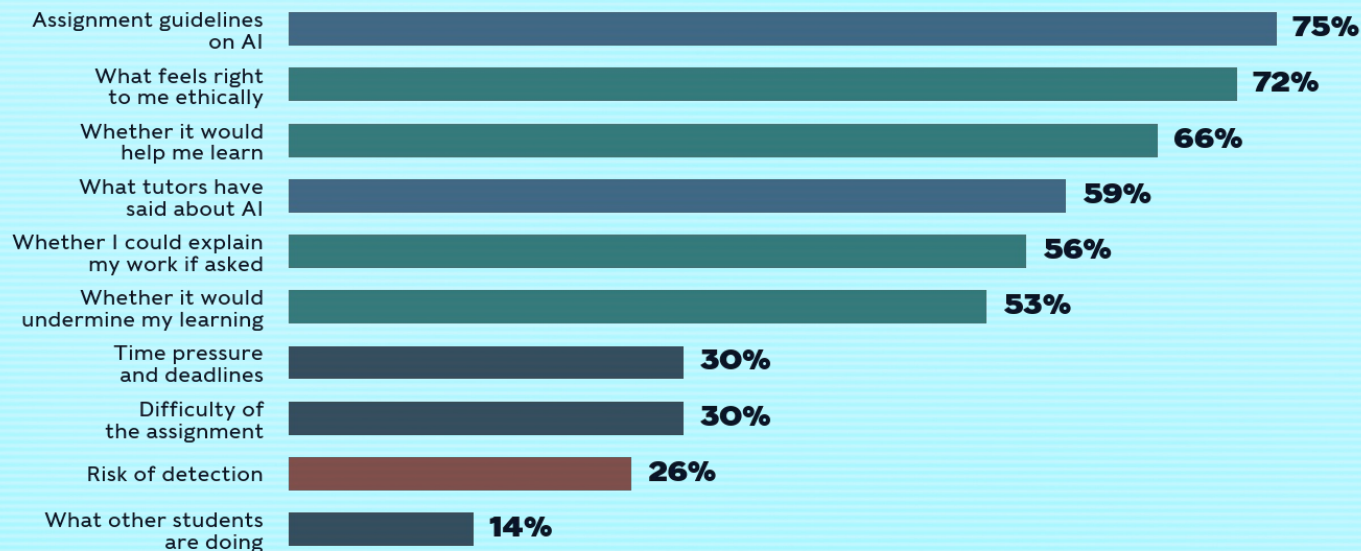
- The relationship between AI and learning differs fundamentally across creative arts, computing, healthcare, and humanities — shaped by professional identity, the nature of the knowledge, and ethical commitments to the field.
- “Artists are very against AI. Programmers are very for it. Design is somewhere in between.” — Undergraduate, creative technology
- For creative students, AI is a question of professional identity. A student union officer reported some students refusing to apply to universities that encourage AI in module specs. A blanket institutional policy cannot account for this variation.

Findings 6 and 7

- Finding 6: AI policy is present in almost every institution and functional in almost none — and AI declarations may be making things worse.
- Finding 7: Policy incoherence is a distributional justice problem that consistently punishes the most conscientious students — and the cost is emotional as well as academic.

Ethics and learning value dominate students' AI decisions — detection risk is near the bottom

Select all that apply. Among AI users only.



The circular referral — and the contradictions

- One student emailed her department about what was permitted. She was told to ask the academic integrity lead. She found the module was run by the academic integrity lead. She asked him, and was told to go and ask the academic integrity lead. She gave up and didn't use AI at all — staying up all night completing the assignment manually.
- “The lecturer will say use your brain, do everything yourself. One tutor will be like, I encourage you to use AI as a guide. Another lecturer will say don't use AI, do your research. They're not communicating with each other, and it's making our brains go crazy.” — Postgraduate taught, business and marketing

Finding 7: Policy incoherence punishes the most conscientious students

- The costs of unclear AI policy fall hardest on students most trying to comply. One student omitted a key element from their dissertation because they could not confirm AI transcription was permitted. Their work was publishable quality. They did not receive a distinction.
- 59% of students worry AI could reduce their critical thinking.
- The de facto norm is being set by the most risk-tolerant students and the most permissive lecturers. The policy burden falls entirely on the conscientious.

Findings 8 and 9

- Finding 8: Women are far less likely to use AI for assessment, and many carry anxiety about AI disadvantage without using it themselves.
- Finding 9: Disabled students are using AI to meet needs that formal adjustments are not, in their experience, addressing.

The gender gap — the largest in the dataset

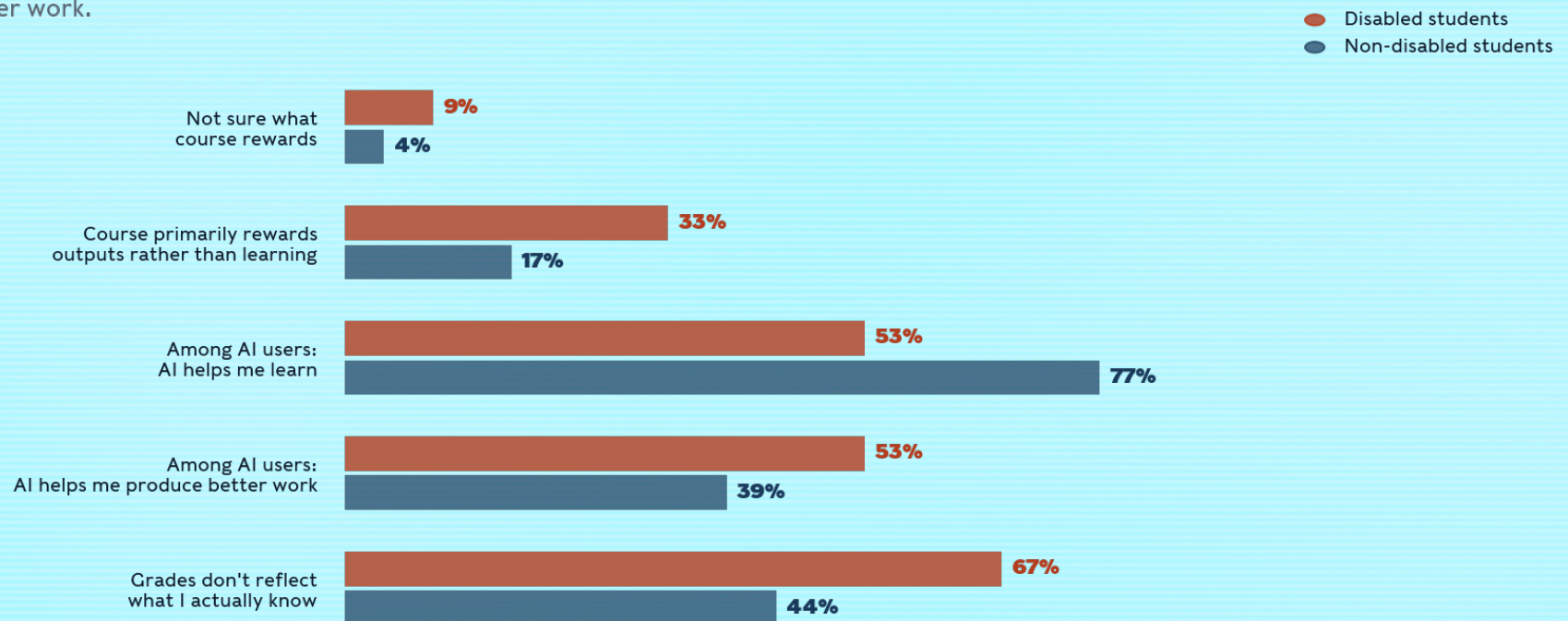
- Gender gap on AI usage: more than 20 percentage points. The largest demographic difference in the entire dataset — larger than any difference by disability, socioeconomic background, level, or year of study.
- 46% of students worry not using AI puts them at a disadvantage.
- Among non-users carrying this anxiety: 74% are women, 53% are disabled.
- AI anxiety without AI adoption — the psychological costs of a considered choice to stay outside.

Finding 8: Women are far less likely to use AI — and many carry anxiety without using it

- The gender gap is the largest demographic difference in the dataset — more than 20 percentage points. 74% of non-users who worry about competitive disadvantage are women.
- “I have, and will never, use AI for assessments. The ability to think through a problem is a dying skill, exacerbated by overreliance on generative AI.” — Undergraduate, humanities
- These students have made a principled decision. Universities may need to both validate the choice and address the conditions creating the anxiety.

Disabled students experience assessment differently — and get different things from AI

AI is filling a support gap, not a learning one. Disabled students are less likely to say AI helps them learn — but more likely to say it helps them produce better work.



Finding 9: Disabled students use AI to meet needs formal adjustments are not addressing

- Students with dyslexia, ADHD, and related conditions describe AI as the most effective cognitive support they have encountered — often more useful than any formal university adjustment.
- “Now I use AI I actually understand my work more and would be able to recall it better. AI rephrasing things makes things stick in my brain better.” — Student with dyslexia
- Blanket AI restrictions risk removing the most effective support tool many disabled students have ever accessed.

Findings 10, 11, 12 and 13

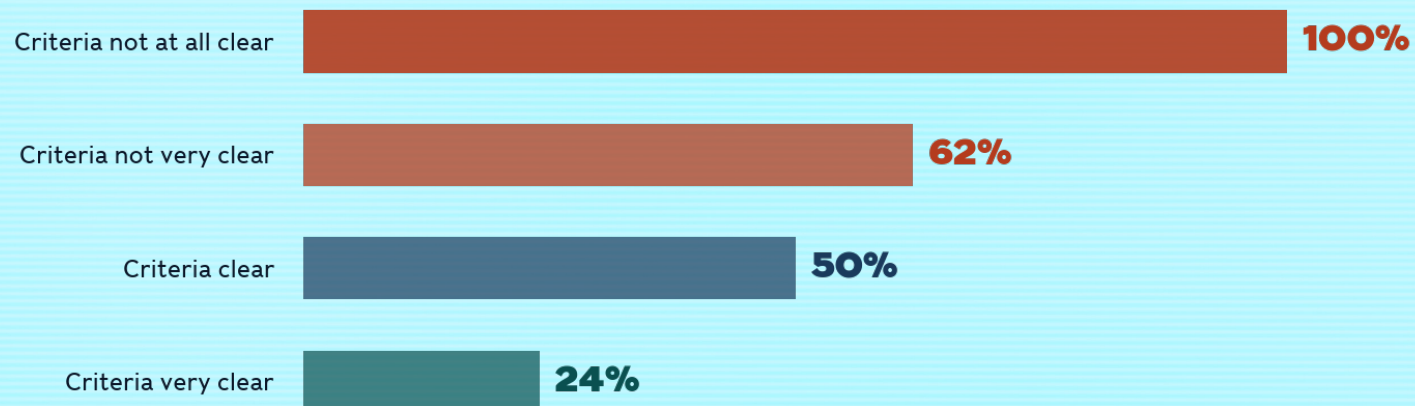
- Finding 10: Feedback timing is breaking the developmental function of assessment — and driving students towards AI.
- Finding 11: AI is compensating for gaps in institutional provision that students can see but that remain unaddressed.
- Finding 12: Time poverty is a structural driver of AI adoption that students are told is a moral or commitment failing.
- Finding 13: Peer learning is a reliable route to genuine understanding and a largely untapped resource.

Finding 10: Feedback timing is breaking the developmental function of assessment

- Feedback routinely arrives after students have started the next assignment. Where marking criteria are unclear, students turn to AI as a sensemaking tool. 100% of AI users who rated criteria as not at all clear said AI helps them learn.
- “The feedback box is blank. I receive a grade. We don’t receive the specific feedback needed to improve.” — Undergraduate, social sciences
- Students identified a reciprocity problem: if staff use AI to produce feedback while telling students not to use AI, the moral authority of the restriction collapses.

When what is rewarded isn't clear, AI fills the interpretive gap

Per cent of AI users agreeing that AI helps them learn effectively,
by how clear they find the criteria used for marking.
Among AI users only.



Findings 11-12: AI is compensating for institutional gaps; time poverty drives adoption

- A substantial proportion of AI use would disappear if universities fixed problems within their control: inadequate library search, unclear briefs, inaccessible teaching, insufficient practical preparation, slow academic support, and assumed prerequisites never taught.
- Students managing paid work, caring responsibilities, and unrealistic reading loads describe AI as the most efficient tool available. Where AI is expected, the quality gap between paid and free tools is becoming a socioeconomic access issue.
- Every heavy AI use case is diagnostic information about what the institution is not providing.

Time poverty is structural, not moral

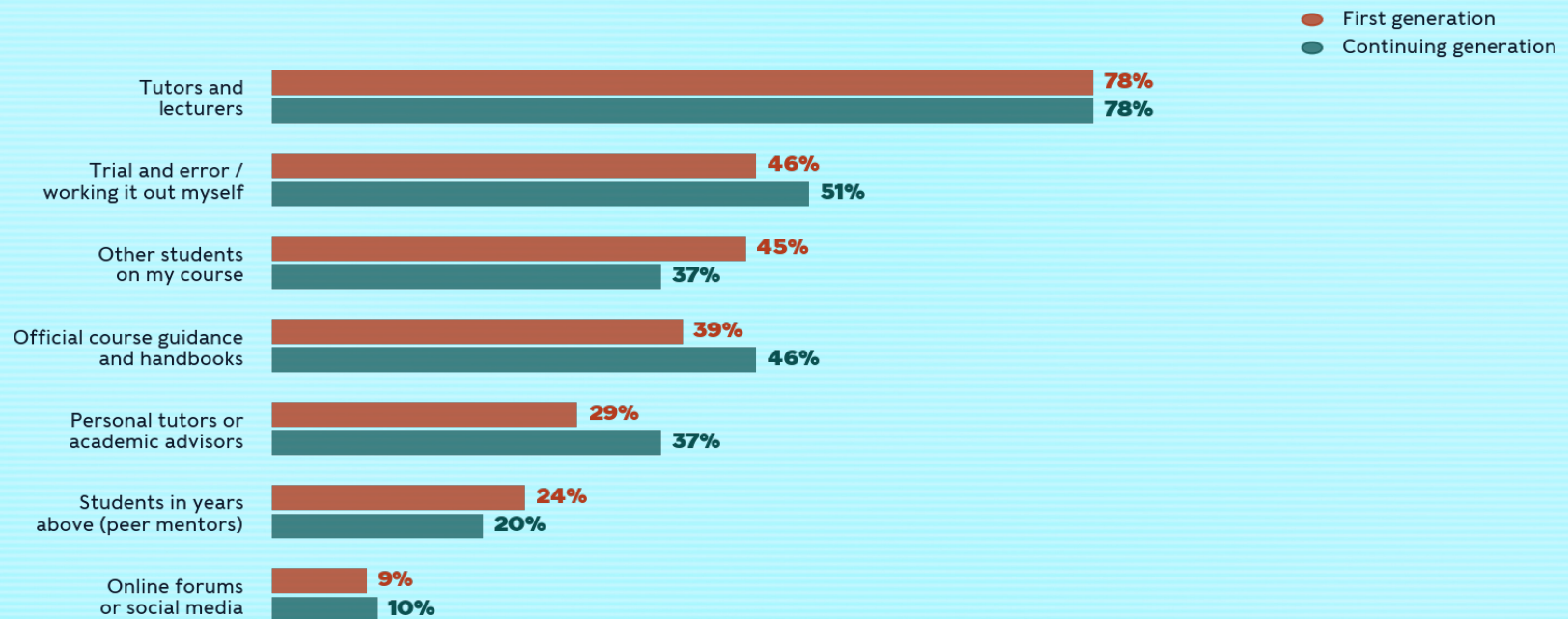
- “I hadn’t done any of the reading because — why would I have? I wasn’t going to my lectures. I was also working to pay my rent.” — Undergraduate, humanities
- “Only read the books you’re interested in, or the short ones, because if you have three modules, you’re reading three books a week for however long. You’re only going to be tested on a maximum of three of them. Most people just don’t have the time.” — Undergraduate, humanities

Finding 13: Peer learning is a reliable route to genuine understanding

- Every moment of real learning described in focus groups involved other people. Every student asked whether explaining something to a peer felt intimidating or empowering said empowering, without exception.
- “You’re constantly picking things up from people on the art courses, writing courses, programming courses.” — Undergraduate, creative technology
- The unofficial curriculum flows through social networks that universities do not control. Formalising peer learning would distribute this knowledge equitably.

Where students learn how to succeed — by whether they're first generation

Select up to three. First-generation students rely more on peers and less on official guidance and personal tutors. The knowledge gap tracks existing structural inequality.

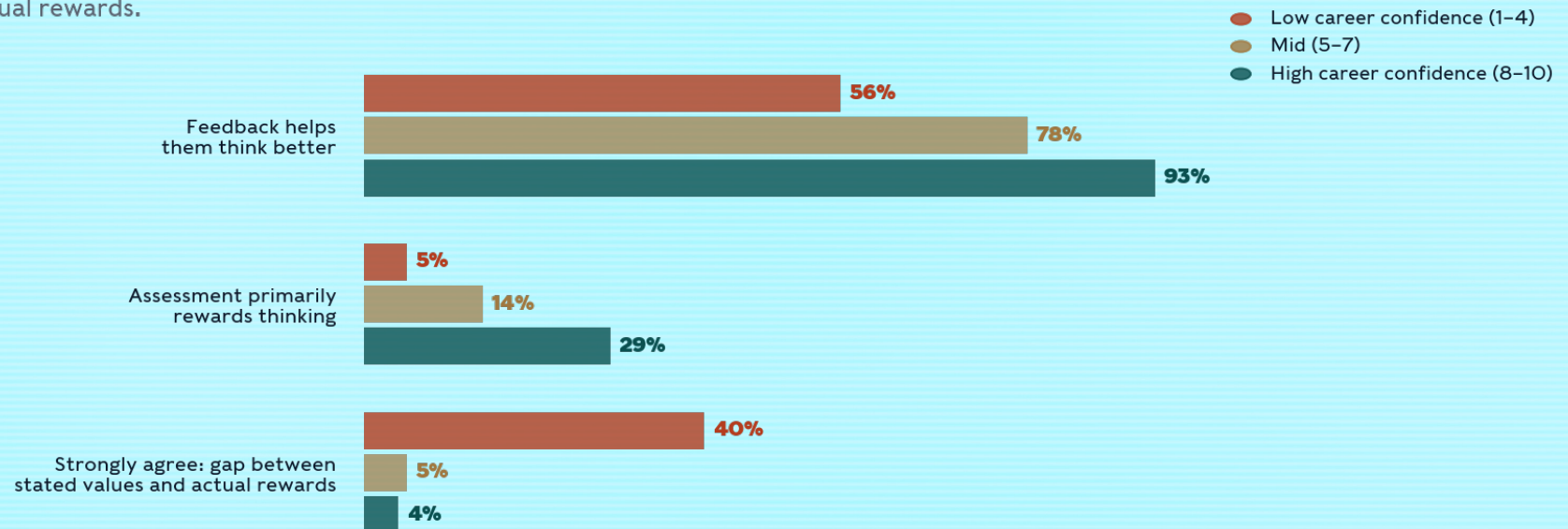


Findings 14 and 15

- Finding 14: Career-confident students are distinguished less by assessment format than by whether their course rewards thinking.
- Finding 15: Students who feel they belong reach for AI less — because their course already provides what AI substitutes for.

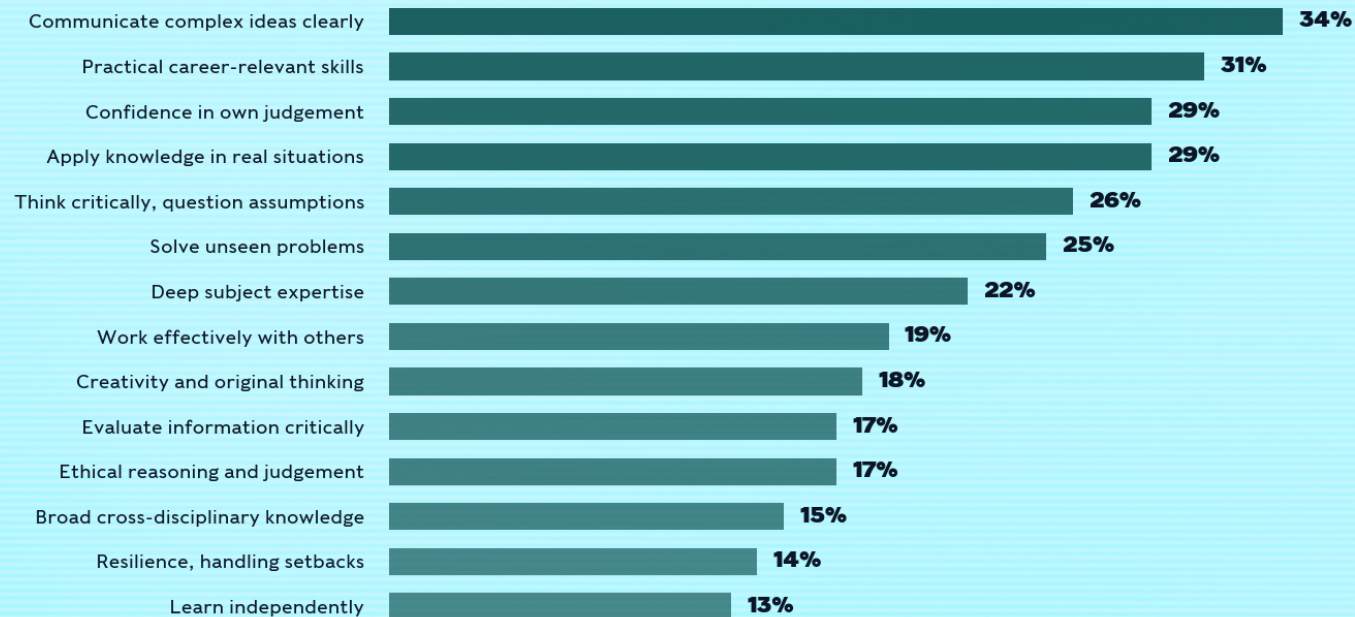
Career confidence tracks intellectual honesty — not assessment format

Students split by self-rated career confidence (0–10 scale).
The strongest correlates are whether feedback develops thinking,
whether assessment rewards understanding, and whether stated
values match actual rewards.



What students wish their course helped them develop

Select up to five. A further 34% said their course already prioritises what matters.



Career confidence — opposite ends

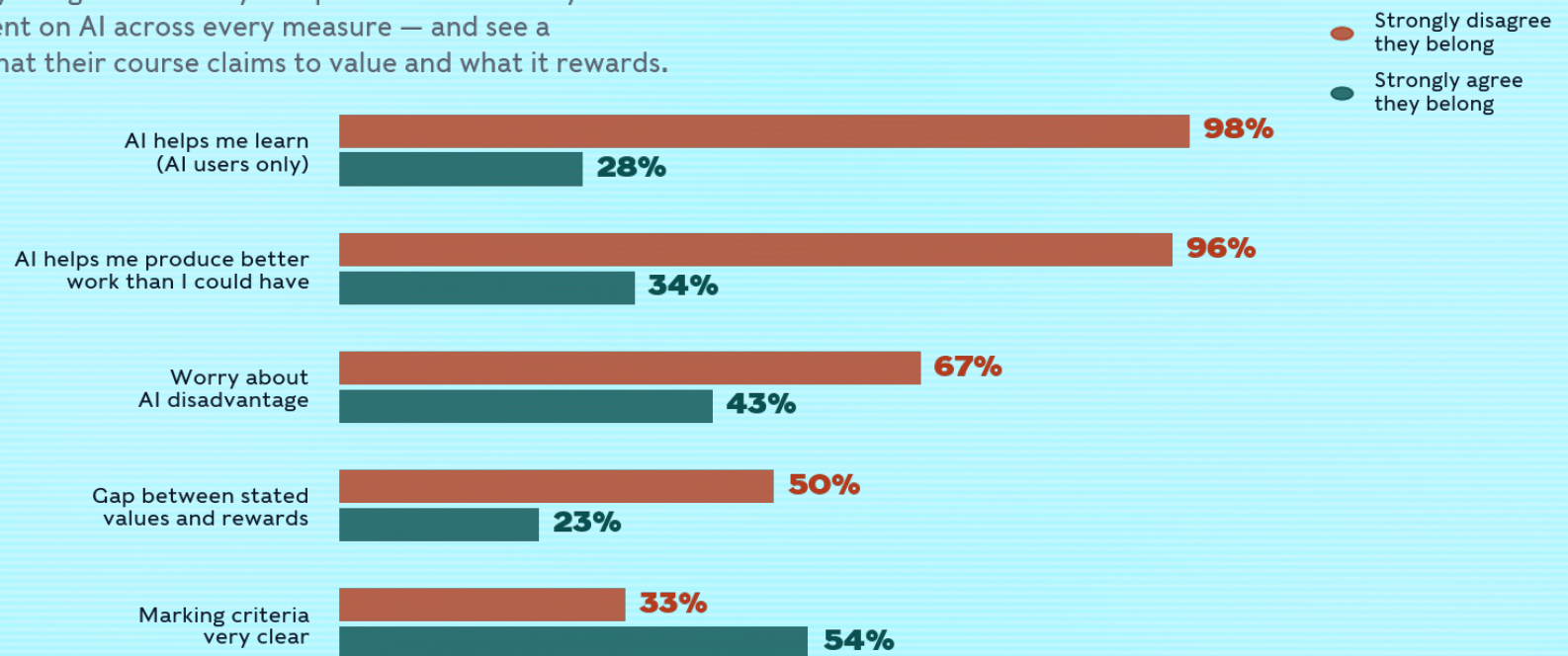
- “We learn how to implement, rather than think — and if we graduated with only the stuff we learnt inside the curriculum, nothing good would come out of us.” — Undergraduate, engineering
- “Its biggest challenge is against AI. So we need to keep on proving our skills can be used without it — and use it to improve our work, not do it for us.” — Undergraduate, creative arts

Finding 15: Students who belong reach for AI less

- Belonging is one of the most powerful correlates of learning experience (belonging-criteria clarity $r = +0.54$). Among students who strongly disagree on belonging, only 33% do not use AI for assessments. Among those who strongly agree, 51% do not.
- “I feel like with my course it’s not so much about learning — but having the time to produce your work to the standard they expect, whether you understand it or not.” — Undergraduate, architecture
- The absence of resourced peer learning is a structural driver of the conditions that make AI adoption necessary.

Students who belong reach for AI less — because their experience already provides what AI substitutes for

Students who strongly disagree that they feel part of a community are far more dependent on AI across every measure — and see a wider gap between what their course claims to value and what it rewards.



Four distinct student populations

The same AI behaviour in two different clusters signals completely different things.



28%

**Savvy
navigators**

They've cracked the code —
and know it needed cracking

Most confident in understanding
their own work

Most positive about
assessment quality

AI for comprehension and
planning, not production



17%

**Disillusioned
drafters**

The smallest cluster,
the loudest signal

Lowest on every measure
of assessment quality

Most likely to use AI
for drafting

Weakest community
relationships



26%

**Anxious
producers**

Getting through the work but
not sure they understand it

The youngest cluster —
heavily first-year

Highest use of AI to
understand concepts

Want confidence in their
own judgement



28%

**System
naturals**

Everything works — the system
was designed for them

Assessments test thinking,
tutors care, feedback helps

Tutors are the primary
learning source

AI is peripheral — least
worried about falling behind

THE SECRET LIFE OF STUDENTS

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Recommendations

- For universities: Introduce verification moments into assessment. Replace AI declaration forms with stage-specific guidance. Audit what AI is compensating for. Formally address how disabled students use AI for cognitive support. Investigate the gender gap. Resource peer-assisted learning as core provision.
- For course teams: Produce module-level AI guidance specific to discipline and assessment type. Every module should answer why it belongs on the programme. Map prerequisite assumptions. Design at least one assessment moment per module where students must account for their work in person. Create opportunities for students to share their ethical thinking around AI.

What needs to change — for the sector

- Accept that detection is a trailing indicator — design assessment that makes detection irrelevant, because the assessment itself reveals whether the student understood.
- Find the Struggling Disengaged — not using AI, not thriving, not making noise. Invisible in current data and policy. They will not seek help.
- Prepare students for live accountability — low-stakes practice, explicit preparation, multiple uncapped formative attempts. Accessibility concerns must be designed through, not used as a reason to avoid the direction of travel.
- Start with what assessment is for — not what to do about AI.

**The sector's response should not start with
what to do about AI.
It should start with what assessment is for.**

