

CHARITY FOR ALL  
**DENTISTS**

# THE FINANCIAL AND WELLBEING NEEDS OF UK DENTAL STUDENTS

THE 2ND SUMMARY REPORT FOR THE BRITISH DENTAL  
ASSOCIATION BENEVOLENT FUND, 2022/2023



# Introduction

This report summarises the key findings from the second survey of dental students commissioned by the British Dental Association Benevolent Fund (BDABF).

The survey was conducted in autumn 2022 by Ecorys UK. It aimed to explore the current financial and wellbeing issues, if there were any changes since [the last survey, which ran in 2021<sup>1</sup>](#), and to assess how UK dental students are affected by financial pressures linked to the current cost-of-living crisis.

## Methodology

THE ONLINE SURVEY RAN FOR

**48** days  
FROM 10 OCTOBER TO  
27 NOVEMBER 2022

DISTRIBUTED TO

**16** dental  
schools

INCREASE IN RESPONSES BY

**26%** 613 VS. 485  
IN 2021

STUDENT RESPONSES INCLUDED

**613** VS. 485 IN 2021  
(94 STUDENTS DID  
NOT RESPOND TO  
ENOUGH QUESTIONS  
TO BE INCLUDED)

Ecorys UK drafted a new questionnaire that built on the 2021 survey. New questions were included to explore the impact of the cost-of-living crisis on dental students. The online survey ran from 10 October to 27 November 2022 and was distributed to 16 dental schools across the 4 UK nations and through the BDA Benevolent Fund's social media channels, via newsletters and dental student societies.

The survey was started by 707 students and 613 answered enough questions to be included in the final analysis. This constitutes nearly 10% of the UK dental

student population and is higher than last year's responses (485). More female students responded to the survey compared with male students (77% female and 23% male), proportionally the same as 2021. Results were weighted to the estimated annual university intake ratio used in the first survey, 65% female to 35% male, so that results more accurately represent the dental student population. Results were analysed in RStudio<sup>2</sup>, and survey answers were compared directly to the 2021 results, where appropriate.

<sup>1</sup> The 2021 report is available here: [https://www.bdabenevolentfund.org.uk/wp-content/uploads/2022/03/2022-02\\_BDA\\_Summary-Report\\_v3.pdf](https://www.bdabenevolentfund.org.uk/wp-content/uploads/2022/03/2022-02_BDA_Summary-Report_v3.pdf).

<sup>2</sup> RStudio is a statistical analysis software that enables sophisticated data processing and visualisation using the raw survey data.

# Key findings

Dental students reported experiencing very negative financial impacts because of the recent increases in cost-of-living. The share of respondents who reported difficulties to afford their rent and bills increased to around 40% which is more than twice as much as in 2021.

31% reported difficulties with affording food shopping and several students gave accounts of cutting back on food purchases due to the increased prices.

Although students reported increasing financial pressures, the share of respondents who have accessed some form of extra financial support remained unchanged compared with last year's responses, at around 25%.

38% of respondents said they have less than £50 left to spend per month, after paying housing costs.

Almost all dental students (93%) reported some degree of worry during the two weeks prior to completing the survey, due to the rising cost-of-living. Those in the later years of their dental degree were particularly concerned, with around a half (48-50%) of all 3rd, 4th, and 5th year students reporting to be 'very worried'.

The increase in those experiencing financial difficulties has not led to an increase in students considering withdrawing from their dental course, indicating a commitment to obtaining a dentistry degree.

The impact of COVID-19 on dental students remained high but has reduced compared to 2021. 59% of respondents reported it impacted their wellbeing needs (down from 75%) and 39% that it had impacted their finances (down from 54%). Almost one fifth of surveyed students (19%) reported re-taking a year due to the pandemic.

# Financial needs of dental students

## COST OF LIVING

*“I don’t know a single student that isn’t struggling financially right now”* – Survey respondent

The survey revealed that dental students are heavily impacted by the recent rises in the cost-of-living and are increasingly struggling to afford necessities such as bills, food, and rent. More respondents indicated that they cannot meet the costs of their bills, from 18% in 2021 to 42% in 2022. Likewise, the share of respondents struggling to afford rent increased from 24% in 2021 to 41% in 2022.

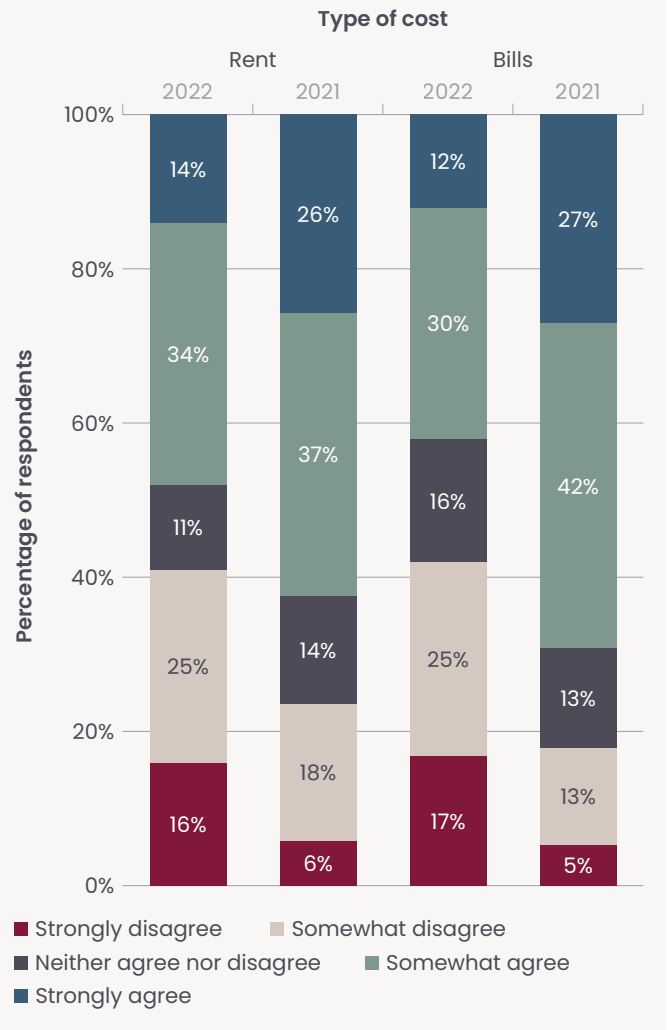
More dental students reported difficulties in affording food shopping, with 31% disagreeing that they can meet this cost, compared with 15% in 2021. A small proportion (4%) of respondents stated they had used a foodbank in the past six months. Several students indicated that they have started to ration their food intake due to financial constraints.

*“I am in the final year and am currently struggling with finances so much, to the point where even one meal a day is sometimes all I can afford”* – Survey respondent

The survey found similar, worsening trends in students’ ability to afford transport, professional clothing, and learning materials. In contrast, survey respondents did not report difficulties with affording their tuition fees, as most students are likely to have long-term solutions in place such as student loans or support from families.

Respondents were asked how much money they were left with after meeting housing costs every month. Over a third (38%) stated that they had less than £50 left, which is a considerable proportion of students that have such little disposable income per month. Around a quarter (24%) said that they had between £50 and £100, and 18% had between £100 and £200. The remaining 20%, stated having more than £200 every month.

**Figure 1:** Extent to which dental students can meet rent and bills



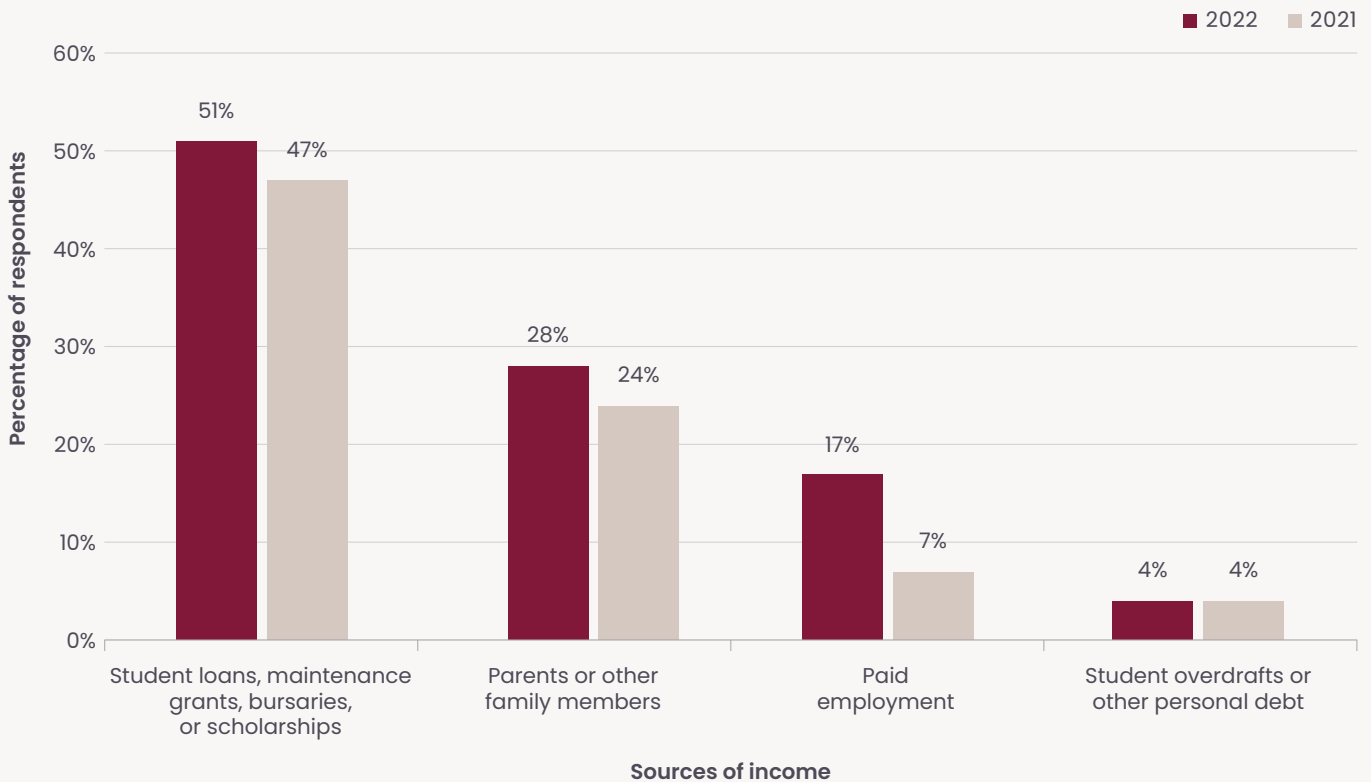
## STUDENT INCOME SOURCES

The income sources of students were broadly similar to 2021. Most income came from student loans, maintenance grants, bursaries, or scholarships, at 51% compared to 47% in 2021. 28% of funds came from their parents or other family members, up from 24% in 2021. Students relied more on paid employment to sustain their living costs, rising from 7% in 2021 to 17% in 2022, of the average student income streams. At 4%, the same proportion relied upon student overdrafts or other personal debt in both years.

Two thirds (66%) of respondents reported that they had worked during term-time while studying for their dental degree, which is slightly higher than in last year’s survey (56%). Many students found it difficult to manage a part-time job alongside their academic workload, or to find a job which accommodates their busy and regularly changing university schedule.

The number of weekly hours students worked in paid employment remained largely unchanged, with 42% reporting to work 8 hours per week or less, 43% between 9 and 16 hours, 11% between 17 and 24 hours and 4% 25 hours or more.

Figure 2: Income sources of students



*“With the course being so full on, it is difficult to balance working to earn money to live, with studying and not falling behind. Personally, I would really financially benefit from working but am scared it would cause me to suffer academically.”*

- Survey respondent

*“It is extremely difficult to hold down a job with the timetable changing constantly. Also, the heavy workload and long hours makes having a job difficult, as it is inflexible and something workplaces aren’t accommodating of.”*

- Survey respondent

## FINANCIAL WORRIES

Respondents were asked how worried they felt in the two weeks prior to completing the survey about the rising cost-of-living. The responses overwhelmingly suggest dental students were worried about their finances, with 93% reporting to be ‘somewhat’ (48%) or ‘very’ worried (45%). Dental students in the final years of their studies were particularly worried about their finances. Around half (48-50%) of students in the 3rd, 4th or 5th year of studying reported to be very worried regarding the rising cost-of-living, compared with 41% of 2nd year students and 34% of 1st year students. Respondent comments suggested this could be linked to increasing academic workloads, less viable opportunities for part-time employment, and a decrease in student finance during the 5th year of study.

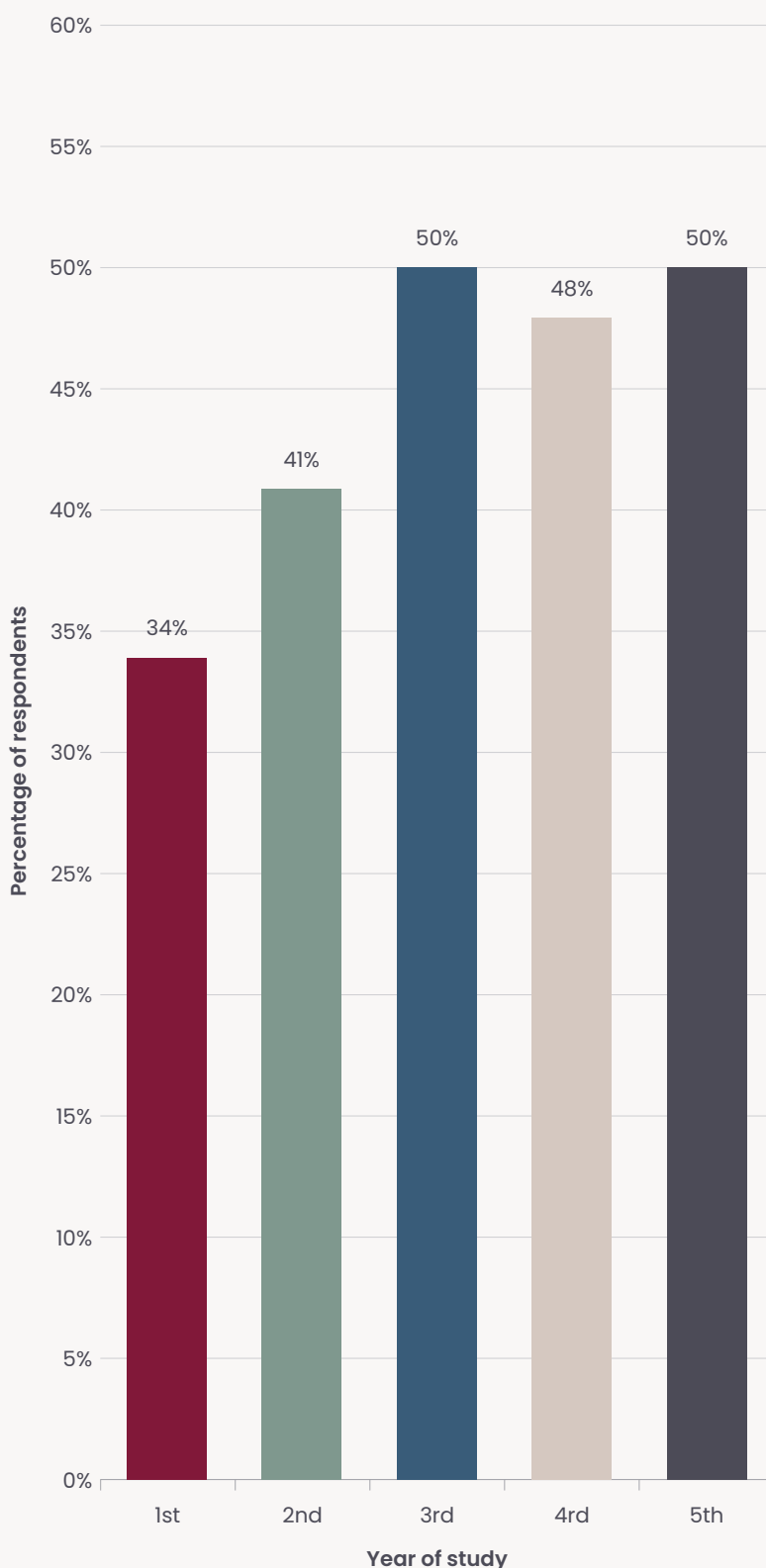
*“I am really scared for [the] final year. I genuinely do not know how I will make ends meet.”* – Survey respondent

Students from low-income backgrounds commented that not having parental financial support added to their financial worries, or even that they were having to contribute to their families’ finances. However, the living situation of students made minor differences to the degree of worry. Those living with parents were slightly less ‘very worried’ at 33%, though 46% were still ‘somewhat worried’.

*“I don’t have a relationship with my parents. I cannot afford to live on my own, pay rent, travel to university, pay bills and buy shopping. I considered pulling out and getting a full-time job due to the stress I was under and worrying about finances. The stress was making me physically ill. I chose to stay in university as I got help from financial aid and I have worked so hard to get here”*  
– Survey respondent

*“I come from a low-income family and sometimes have to support my mother. I need help funding my dentistry degree as I have previously completed another degree and so have no further funding for tuition fees.”*  
– Survey respondent

**Figure 3:** Proportion of students who are “very worried” about the rising cost of living, by year of study



# Wellbeing needs of dental students

Wellbeing needs remained largely consistent with last year's responses. Stress/burnout figures remained very high amongst students, impacting 92% of respondents 'a lot' or 'a little'. Moderate to severe performance anxiety had a minor shift from impacting students 'a lot' (35% to 30%) to 'a little' (42% to 48%) between 2021 to 2022. More than half of respondents (55%) reported to be impacted by depression 'a lot' (15%) or 'a little' (40%). Regarding substance use, 12% of respondents reported impact of alcohol misuse on their wellbeing and 3% reported the same about drug misuse. Intense financial difficulties or debt leading to wellbeing issues increased the most, with 10% more students experiencing them 'a lot' (28% to 38%) across this period. Whilst specific wellbeing issues may be largely stable, respondent comments suggest that additional financial pressures are contributing to poor mental health and causing anxiety.



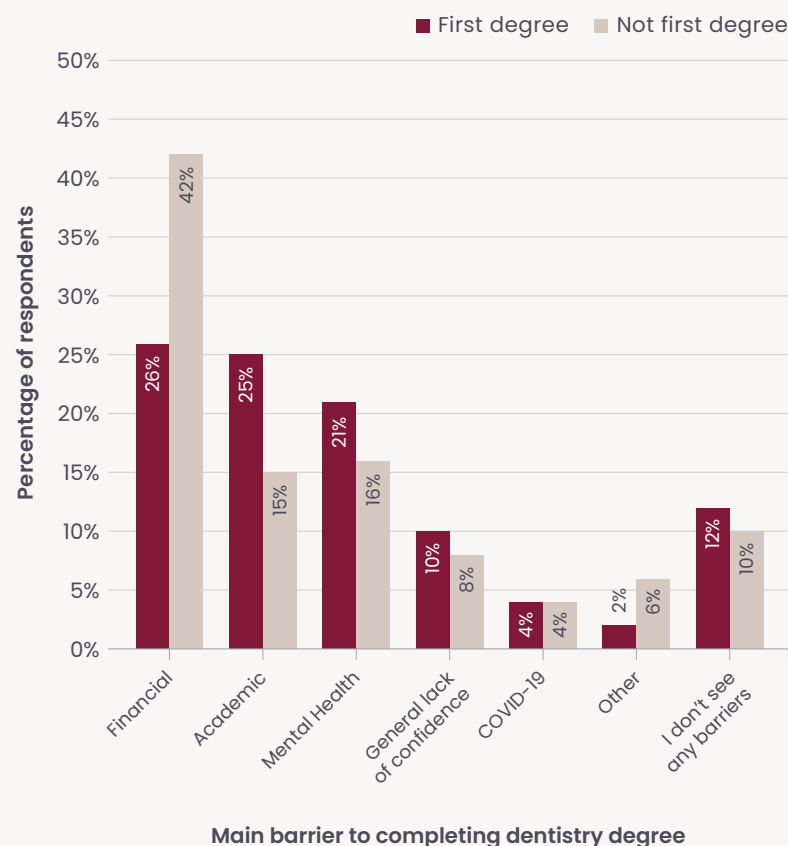
## BARRIERS TO COMPLETING A DENTISTRY DEGREE

Despite the rise in the proportion of students with notable financial and wellbeing worries, the number people who have ever considered withdrawing from their programme has remained on a similar level, compared to 2021. These findings imply an ongoing commitment to the profession from dentistry students, despite adverse financial circumstances and wellbeing pressures for many of them.

Students were given a list of potential barriers to them completing their degree. Trends were similar to 2021. Financial difficulties (29%) were reported as the main barrier to completion, followed by academic pressures (23%) and mental health difficulties (20%). Less common barriers included lack of confidence (9%), COVID-19 (4%) and other factors (3%). Only 11% of respondents did not see any barriers to completion.

Those studying dentistry as a first degree reported similar levels of financial (26%) academic (25%) and mental health (21%) challenges as potential barriers to completion. In contrast, those who were studying dentistry as a second degree, reported far higher financial barriers (42%) and lower academic (15%) and mental health concerns (16%).

**Figure 4:** Proportion of students experiencing barriers to completing their dentistry degree, by first and second degree

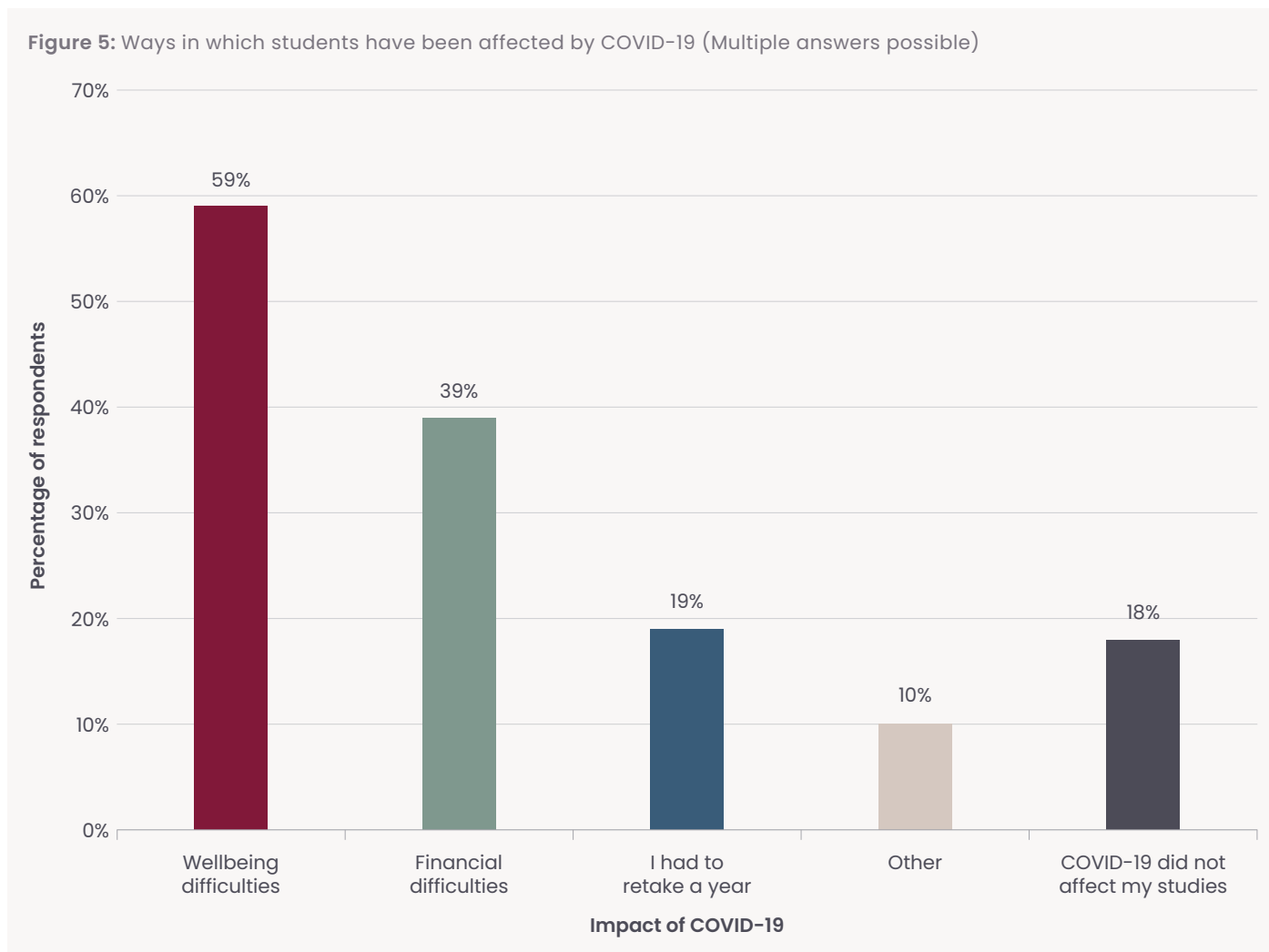


# Impacts of COVID-19

Only 4% of respondents reported that COVID-19 was a barrier to completing their degree, in both survey years. However, COVID-19 has generated a range of negative impacts that continue to influence student experiences. Predominantly, this focused on wellbeing difficulties (59%) and financial difficulties (39%). 19% of respondents had to re-take a year, due to COVID-19. Re-taking the 2020-21 academic year was mandatory for all dental students in Scotland. Numerous respondents described the additional academic stress and pressure that the pandemic added on students who had lost teaching and practical experience time.

*“During COVID I had to travel home as classes were not on and I felt very alone with very little to do during lockdown. But I still had to cover my rent without an ability to work. I also had to repeat a year”*  
 - Survey respondent

Figure 5: Ways in which students have been affected by COVID-19 (Multiple answers possible)





# Access to financial and wellbeing support

Whilst the proportion of dental students facing financial difficulties has increased year on year, **the number of respondents accessing additional support for these needs has remained stable, at around 25%.** This suggests that despite an increased need for financial support, there is either a lack of availability or of awareness of funding.

*"I feel like dental students are not given enough information on where to seek help. Most of the things that I found out about were not through the university and is usually online or social media."*

- Survey respondent

## FINANCIAL SUPPORT

The sources where students sought financial support from, remained largely consistent to 2021. University (65% to 73%), friends/family (30% to 33%) and dental schools (17% to 23%) remained the main sources of financial support, and all saw minor increases in the proportion of uptake between 2021 to 2022. Students that accessed financial support from their university or dental school reported largely positive experiences.

Anecdotal feedback from respondents who received financial support, highlighted the considerable benefits they felt to their mental health and ability to focus on their academic programme because of the support.

*"I do not have the option of financial support from home, and so applied for a grant from the university to support my living costs. This has helped me greatly... I've felt less stressed as I haven't had to juggle working with studying, so I have had more time to focus on my studies"*

- Survey respondent

## WELLBEING SUPPORT

Although similar levels of wellbeing challenges were reported in 2021 and 2022, the proportion of students accessing support has reduced from 30% to 26%. Seeking wellbeing support from their dental school or university (59%) remain the main sources for students, followed by friends (48%) or family (43%). Substantially more students reported seeking support from their general practitioner (GP), rising from 9% in 2021 to 41%.

Most respondents who accessed wellbeing support (73%), were satisfied with the help they received. This is slightly lower than the previous survey, where around 87% were 'very' or 'somewhat' satisfied their wellbeing support.

Figure 6: Sources of financial support

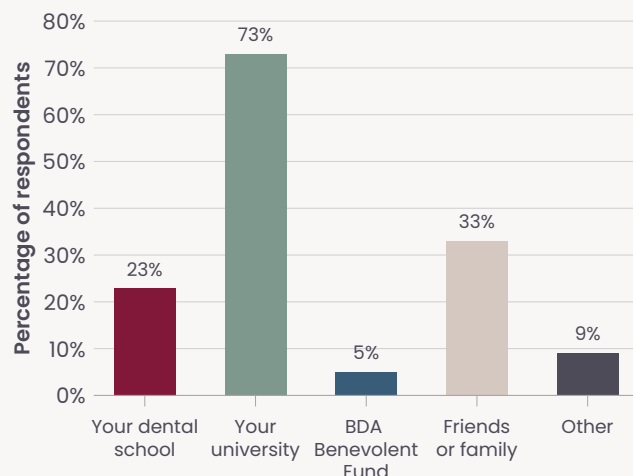
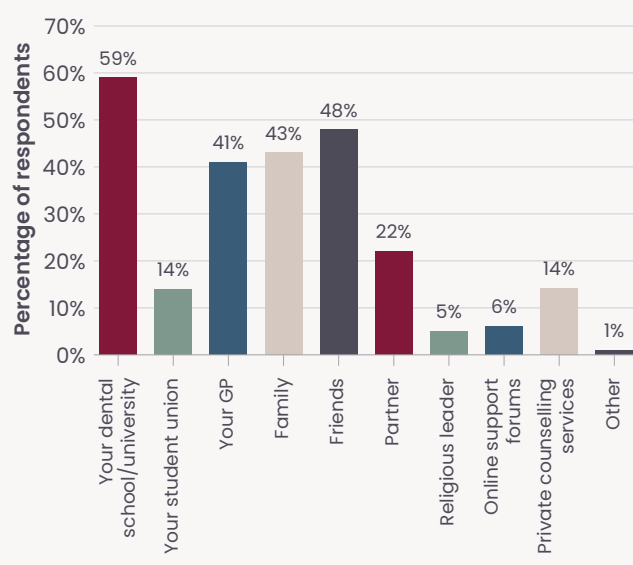


Figure 7: Sources of wellbeing support



# Opportunities to support students

At the end of the survey, students were asked in a free text question if there are any gaps in support offered to them to which 30% of respondents wrote a response.



## STUDENT FINANCE AND HARDSHIP FUNDS:

Like last year's survey, many students reported gaps in student finance or hardship funds. They also reported being ineligible to funds during some or all of their degree. Many were vocal about the reduction in student finance during the 5th year of the dentistry programme and asked for more consistent and accessible funding for all years of study. Some students said that they didn't find out about the funding reduction in the 5th year until quite late in their program. Parental income is a common eligibility criterion for financial support, however, many students considered this to be an ineffective approach, as not all parents with incomes above the eligibility threshold are able or willing to provide financial support. Furthermore, international students and those who study dentistry as their second degree, are excluded from several kinds of financial support, which leaves these students at risk of financial hardship.

*"I think that maintenance loans being means tested does not take into account whether your family actually give you support financially, and the minimum maintenance loan doesn't even cover my rent."* – Survey respondent



## CONFIDENCE BUILDING:

Students mentioned feeling a lack of confidence in their clinical skills and practical expertise. They linked this to inconsistencies in their training over the past few years, due to the pandemic. They described how more interventions to improve these skills and more positive recognition would help build this confidence and reduce associated mental health pressures.

*"I think the way the degree treats student puts more pressure on them than necessary. The 'being kicked out'/'not good enough' is thrown around more than necessary by the dental school."*

– Survey respondent



## RECOGNISING WELFARE NEEDS:

Several students felt that dental schools were not engaging enough with student wellbeing. They described high academic workloads and busy study schedules, which leaves little time for paid employment or leisure. Additionally, some students reported an unforgiving and sometimes unsupportive atmosphere by some university staff. Respondents suggested universities could support students by running sessions on managing stress, burnout and performance anxiety. They stated that this would help them cope with the demands of the programme, and that they would welcome more mental health conversations.

*"I think more help should be given to help students with their mental health. It is difficult to expect the student to come forwards themselves but checking in in another way would maybe make it easier to identify those struggling and offer support, especially around exam seasons or other difficulties such as moving house."* – Survey respondent



## SIGNPOSTING SUPPORT:

A minor theme across respondents was the need for better signposting to support. Respondents did not always feel that they were well informed about the provision for financial or wellbeing interventions from their dental school, university, or wider network. They felt that better efforts to inform them about available help and how to access it, would improve dental student use of these resources.

*"We are not made aware of many bursaries and scholarships available to us."* – Survey respondent



# Support available for UK Dental Students

**The BDA Benevolent Fund has a range of financial and wellbeing support on offer for UK Dental students.**



If you are a **dental student in need** of **financial** or **wellbeing** support, take a look at the **BDA Benevolent Fund website** to see what is available. Connect with us on social channels to keep up to date with the very latest services.

Dental schools and universities are invited to connect with us to discuss how we can collectively signpost our services to students.

By working together, we can fill the gaps identified in this research to improve support for students, without Universities and Dental Schools having to incur costs of developing new services.

CHARITY FOR ALL  
**DENTISTS**

64 Wimpole Street, London, W1G 8YS

[bdabenevolentfund.org.uk](http://bdabenevolentfund.org.uk)

Published in March 2023

