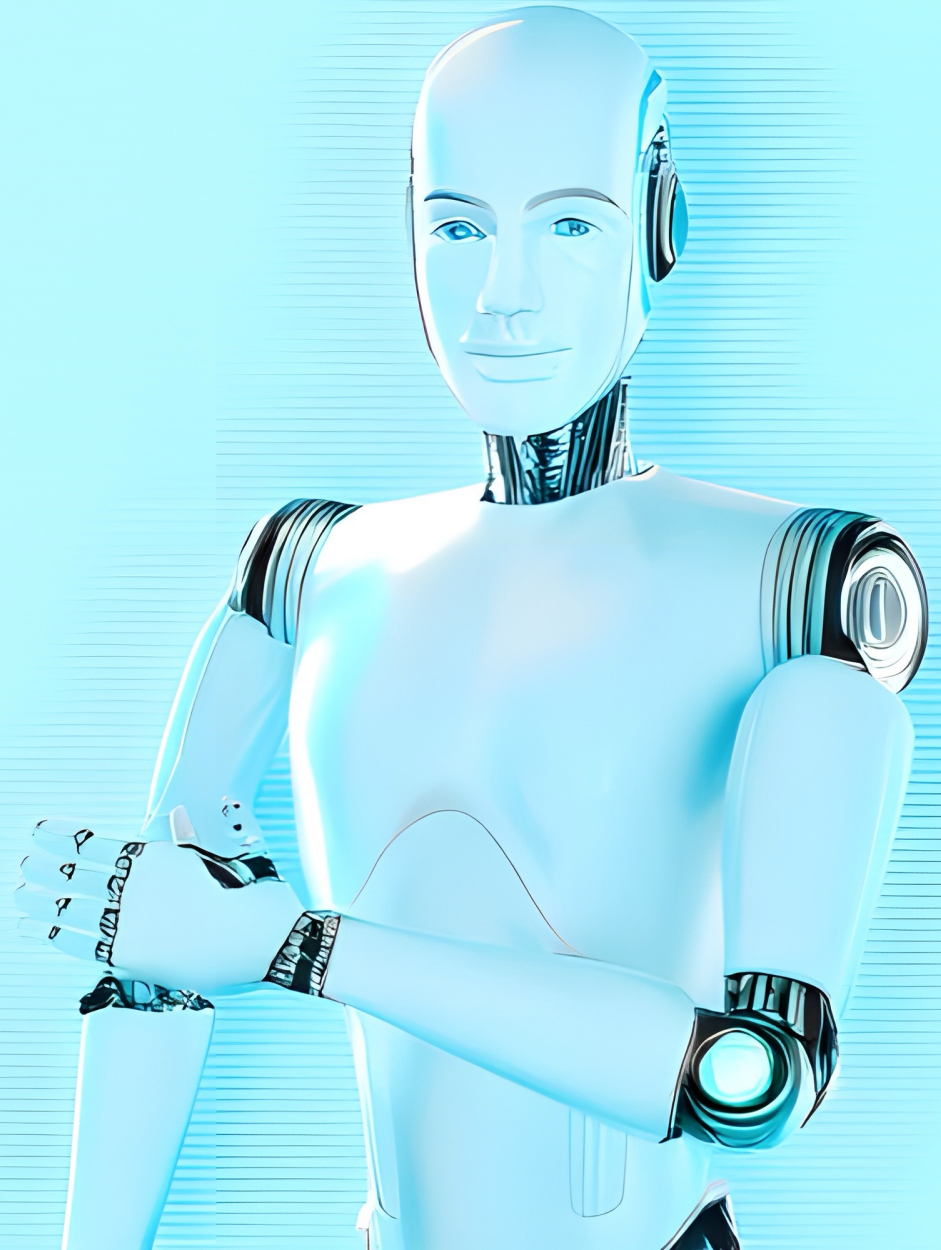


~~THE SECRET~~ LIFE OF STUDENTS

Trained to stop learning?

How students are experiencing assessment
and learning in an age of AI

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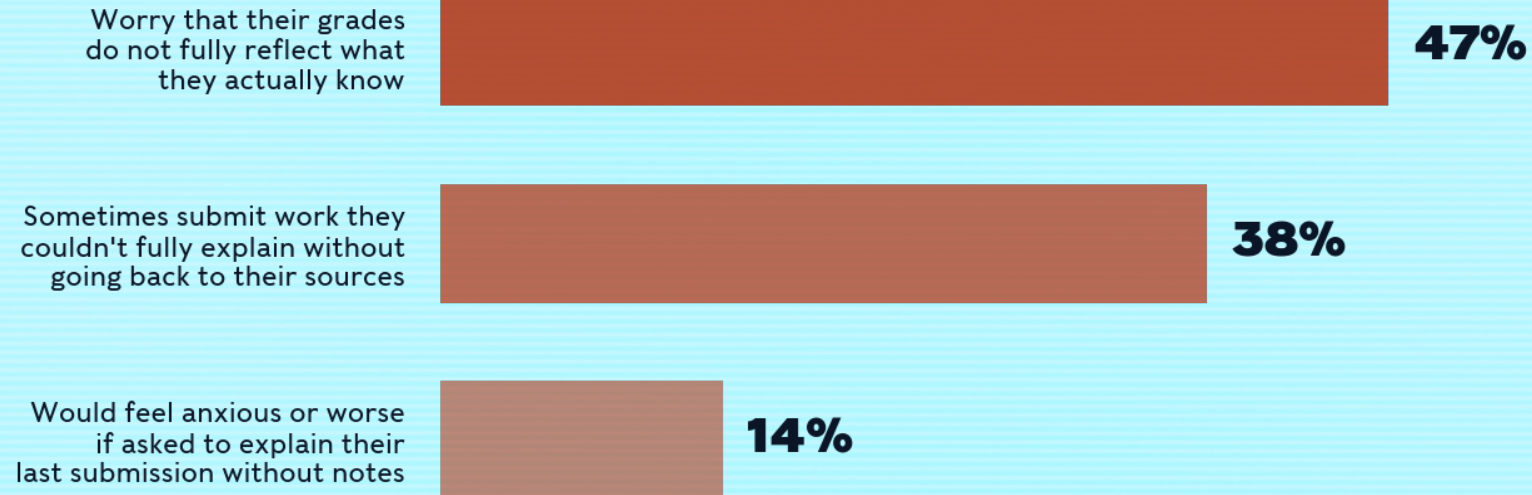


About this research

- 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.

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 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



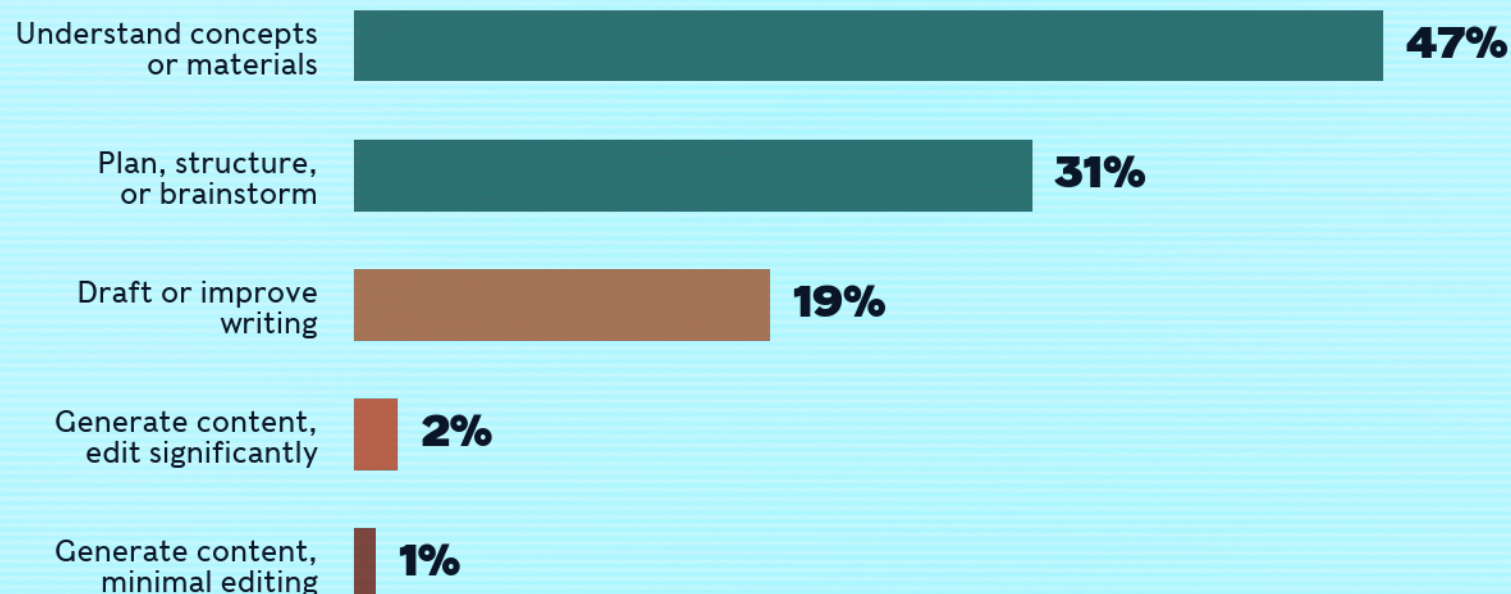
Among those who disagree on either statement, the figure drops to around 24%.

Finding 1: The gap between submitting work and understanding it predates AI

- Assessment design — not AI use — is the strongest predictor of the understanding gap. AI has widened and accelerated a pre-existing problem, but the root cause is assessment that rewards production over comprehension.
- Students describe three layers of understanding: the main argument (usually retained), the reasoning chain (where things break down), and specific phrasing (almost never owned).
- “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’d gamified it.” — Undergraduate, social sciences

AI use is not one thing — and treating it as one thing has left students without guidance

Among students who use AI for assessments, students picked the single option closest to their typical use. Nearly half are using AI to understand — only 3 per cent to generate content.



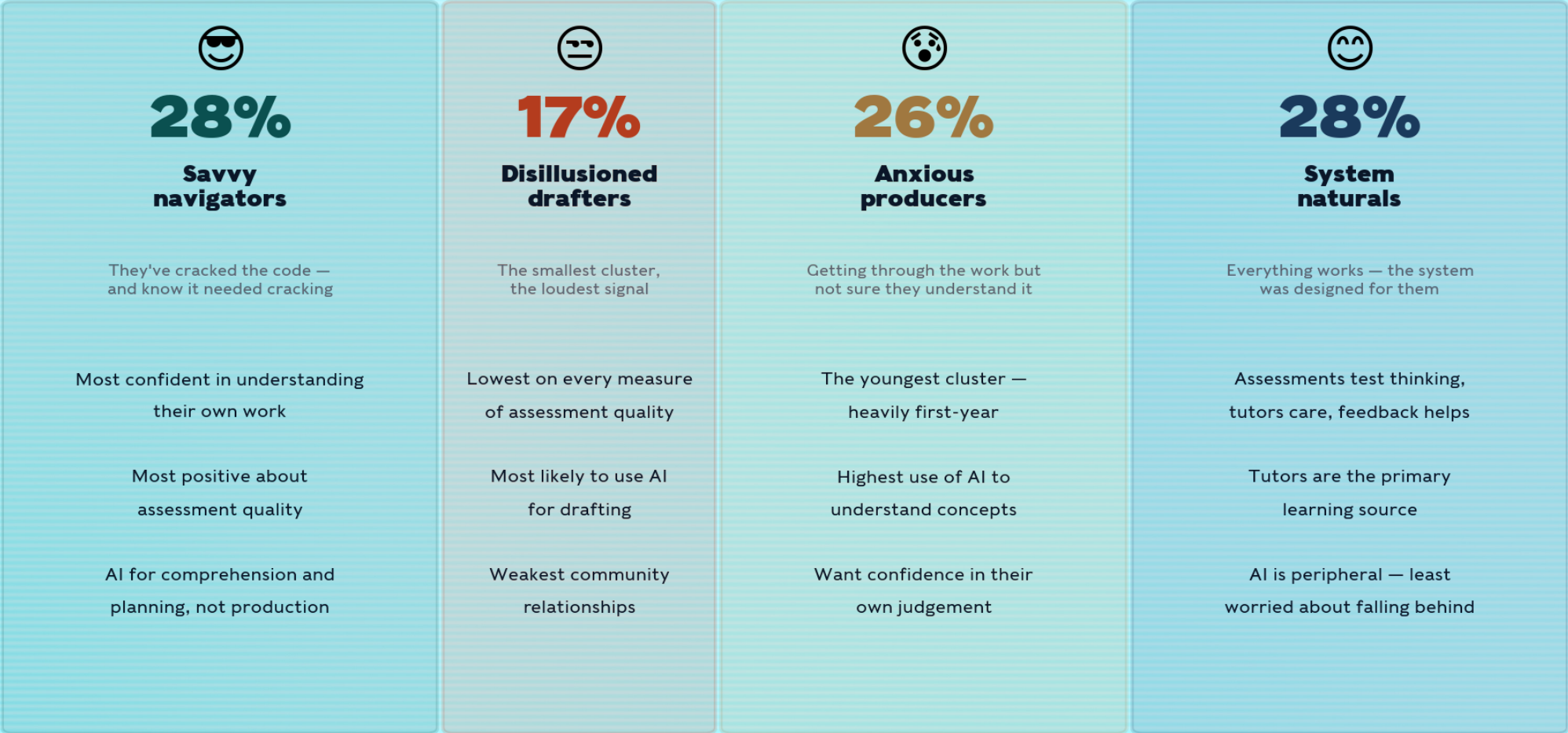
Finding 2: AI use is not one thing — students describe six distinct modes

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.

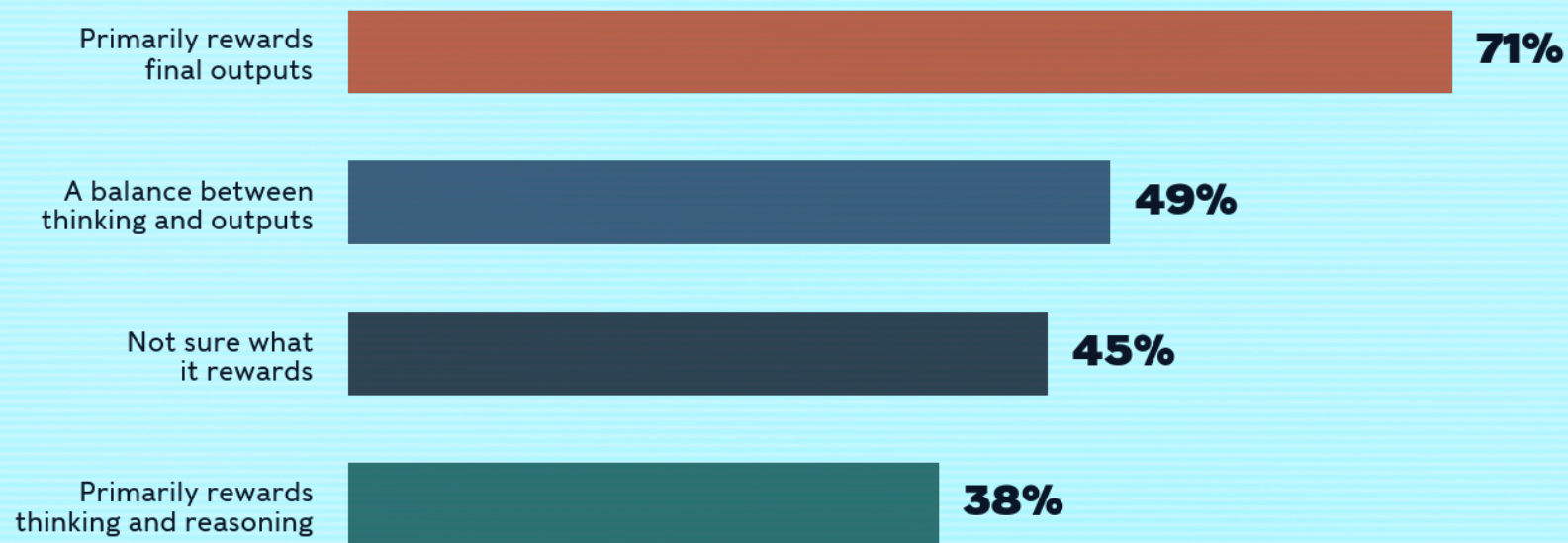
Four distinct student populations

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



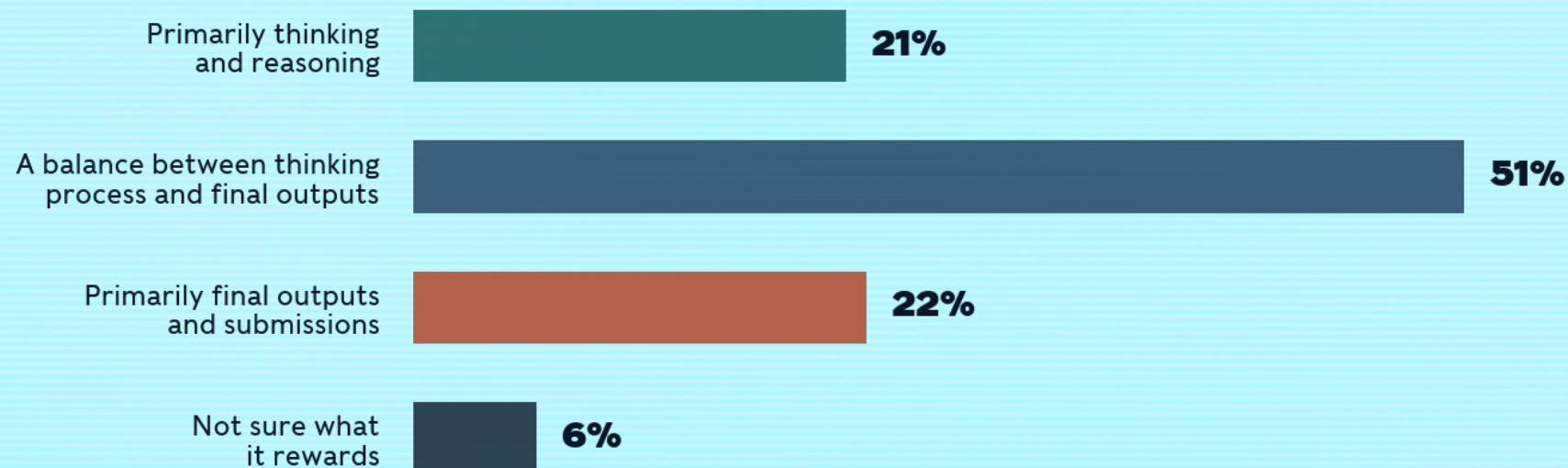
Students who feel their course rewards outputs use AI at nearly double the rate

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.



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

Students picked the single option closest to their experience.



Two contradictions in the student experience

Students are absorbing both lessons at once — real intellectual development in some contexts, and a gameable system in others.

27%

simultaneously agree that their course develops their ability to think



that they could pass without deep understanding

Real development and a gameable system — absorbed at the same time

42%

rate themselves as confident learners who understand their work

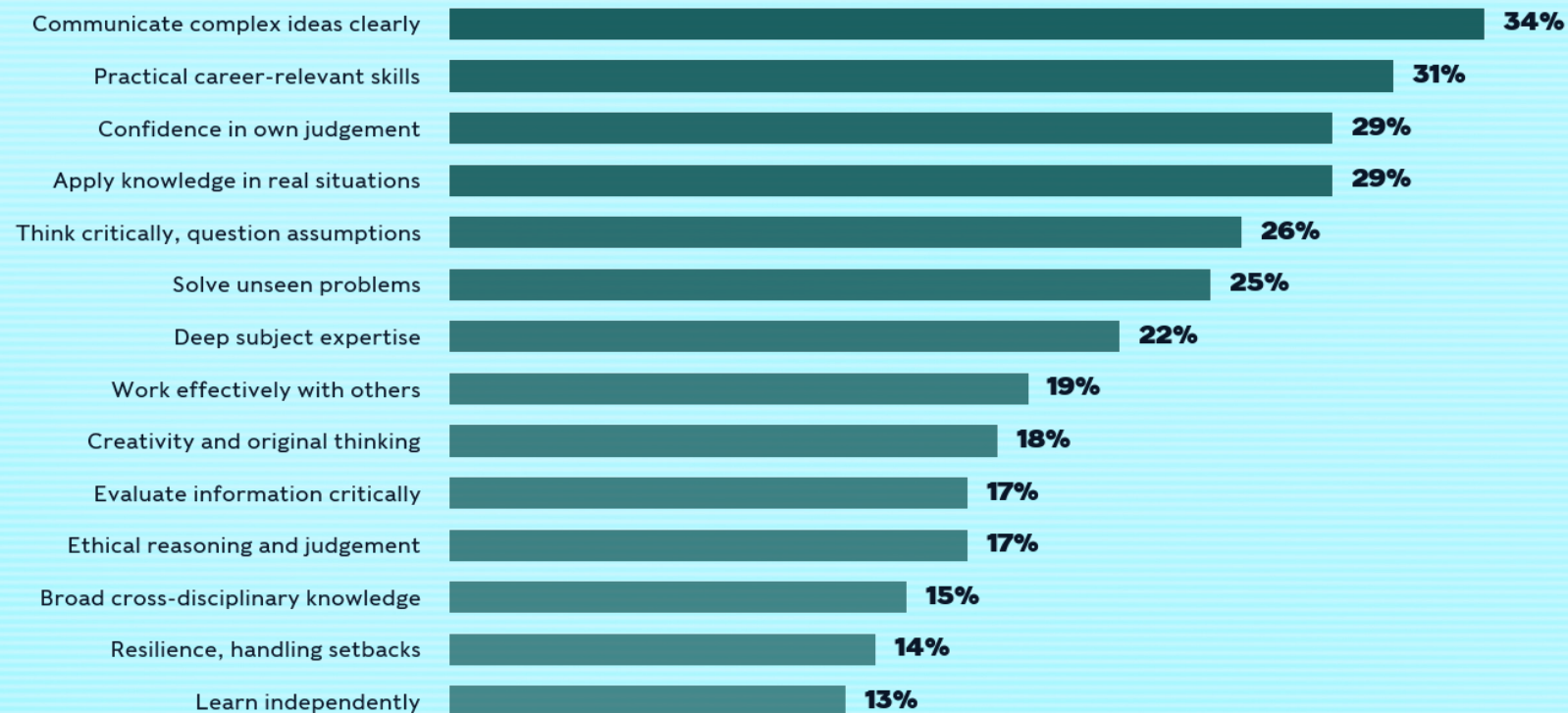


agree their grades do not reflect what they actually know

The credential and the competence have come apart for nearly half the sample

What students wish their course helped them develop

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



Finding 3: Students know what genuine assessment should look like

- Across every discipline, students converge on properties real assessment should have: visibility of individual understanding, application, accountability, relevance, and developmental feedback.
- Essays are the most widely experienced format (91%) and among the most trusted — but students know they are most vulnerable to AI. They trust the ceiling, but the floor is very low.
- “The single way to assess understanding is an individual presentation on your essay in a Q&A manner. If you are confident in your work, regardless of AI usage, you will be fine.” — Undergraduate, humanities

Finding 4: Visible accountability moments change how students use AI

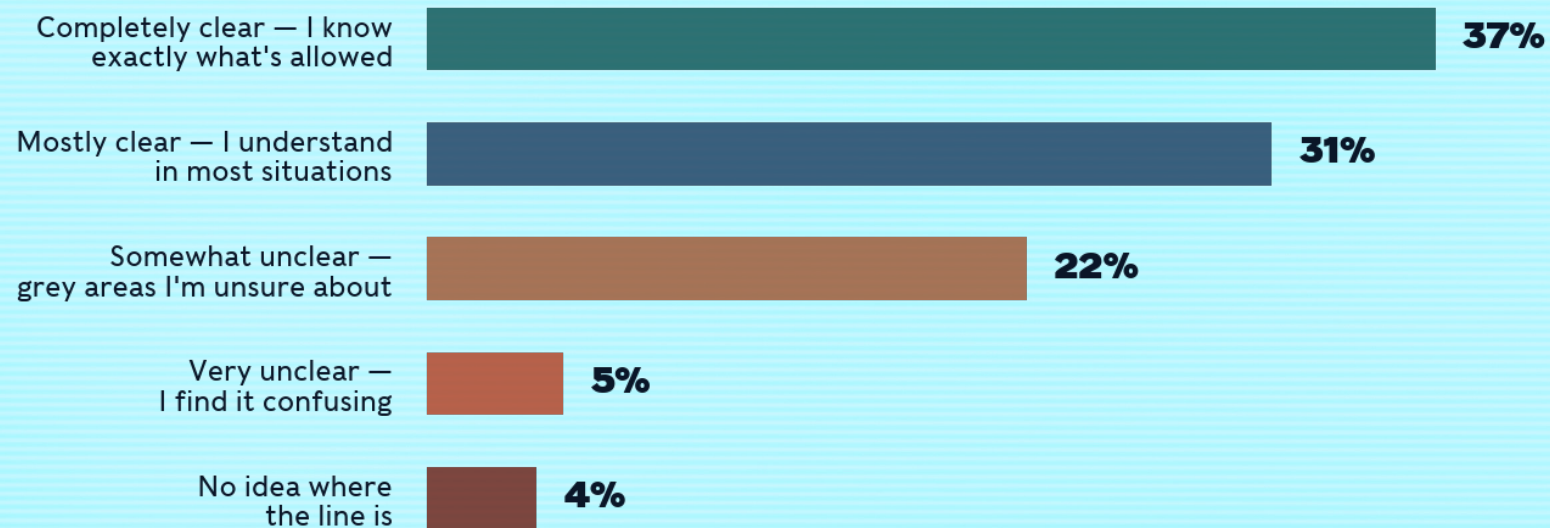
- “In the back of my mind, I know in a few months I’m going to have to sit an exam. So I do need to actually study instead of just allowing AI to carry it for me.” — Undergraduate, maths
- Students who know they will be tested later don’t just avoid AI — they prompt more carefully, interrogate its answers, 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.

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.

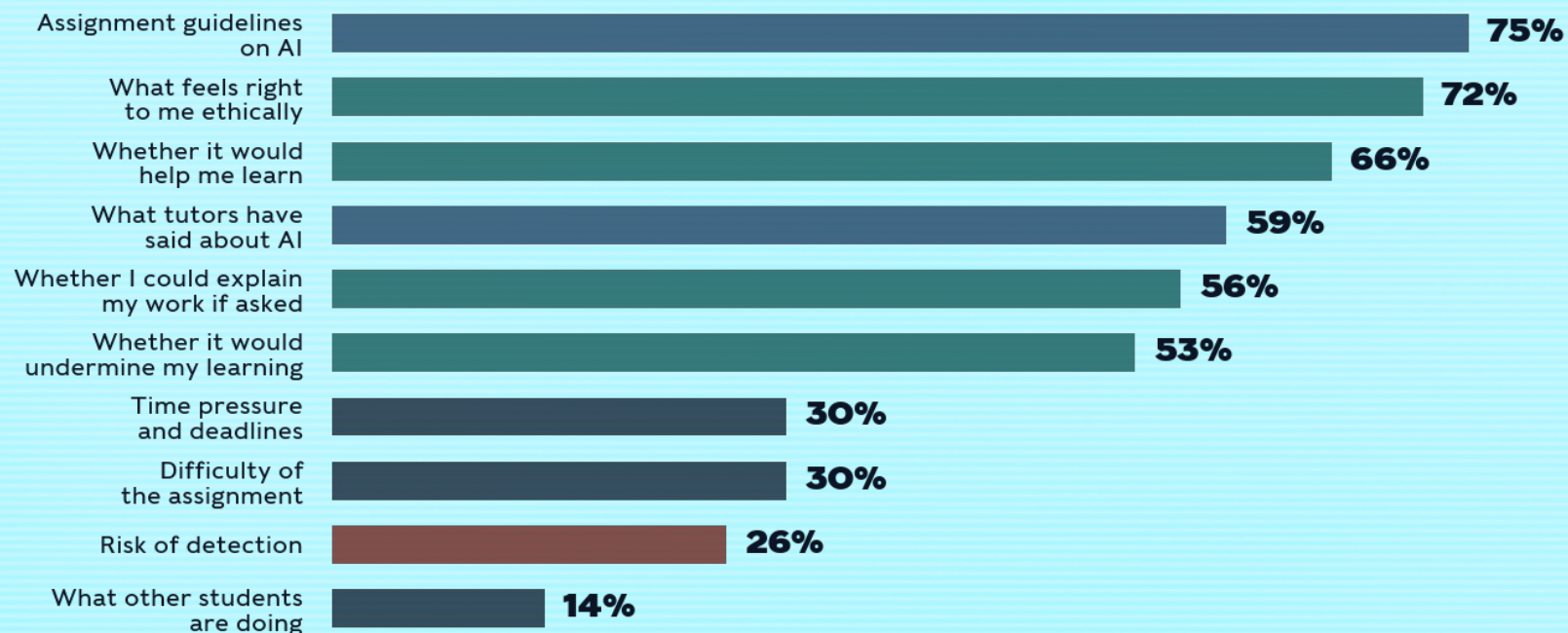
How clear is the line between acceptable and unacceptable AI use on your course?

Students picked the single option closest to their experience.
Nearly a third are in grey-area territory or worse.



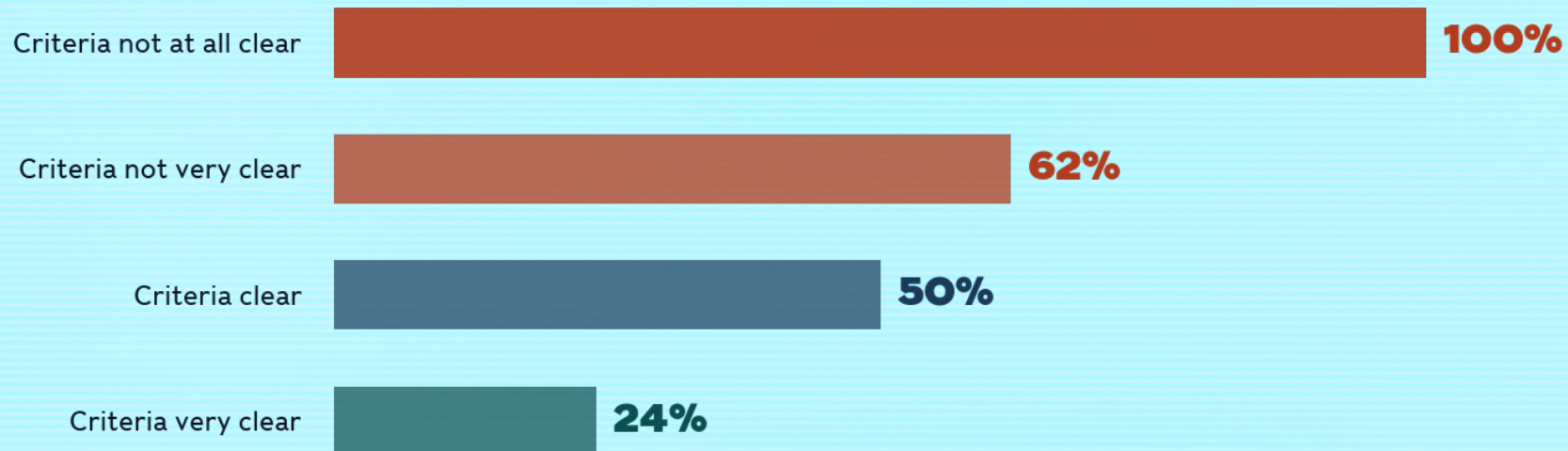
Ethics and learning value dominate students' AI decisions — detection risk is near the bottom

Select all that apply. Among AI users only.



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.



Finding 6: AI policy is present in almost every institution and functional in almost none

- “One tutor says use your brain. Another says I encourage you to use AI. Then at the end they say sign an AI declaration saying we didn’t use AI — and I’m like, but I did use it.” — PGT, business
- Many students have outrun institutional policy, constructing sophisticated ethical frameworks of their own. They are doing this largely in isolation.
- AI declarations are penalising honest students while catching none of the heavy users. Students who use AI legitimately either lie on declarations or avoid AI entirely.

Finding 7: Policy incoherence punishes the most conscientious students

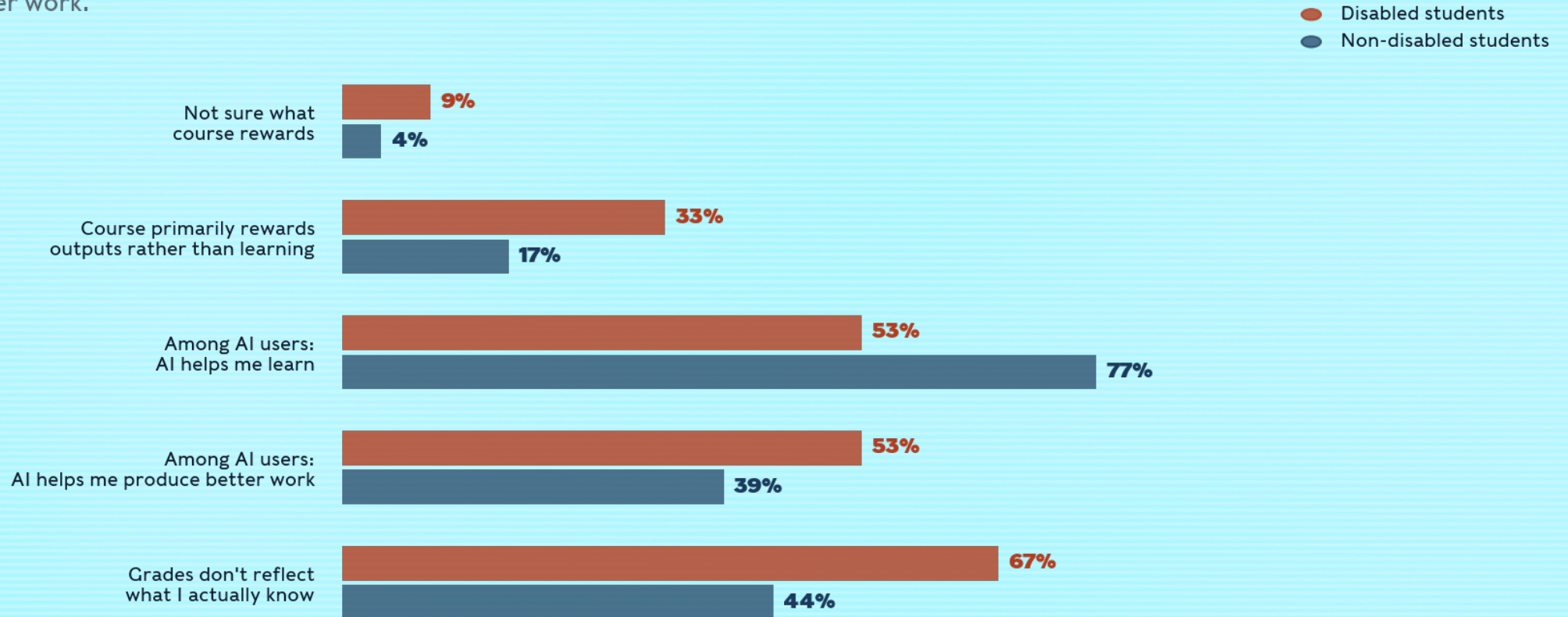
- The costs of unclear AI policy fall hardest on students most trying to comply. One student omitted a key element from their dissertation because they could not confirm AI transcription was permitted. Their work was publishable quality. They did not receive a distinction.
- 59% of students worry AI 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.

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.

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

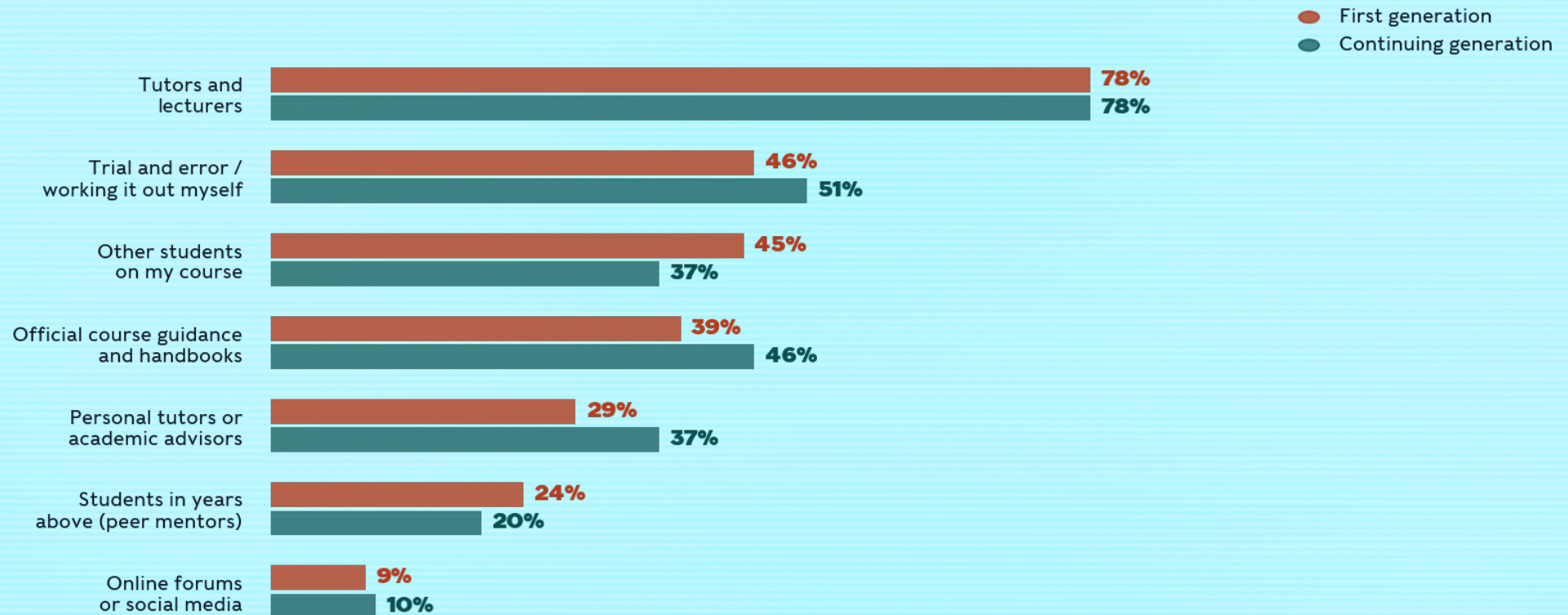
- Feedback routinely arrives after students have started the next assignment. Where marking criteria are unclear, students turn to AI as a sensemaking tool. 100% of AI users who rated criteria as not at all clear said AI helps them learn.
- “The feedback box is blank. I receive a grade. We don’t receive 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.

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.

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.

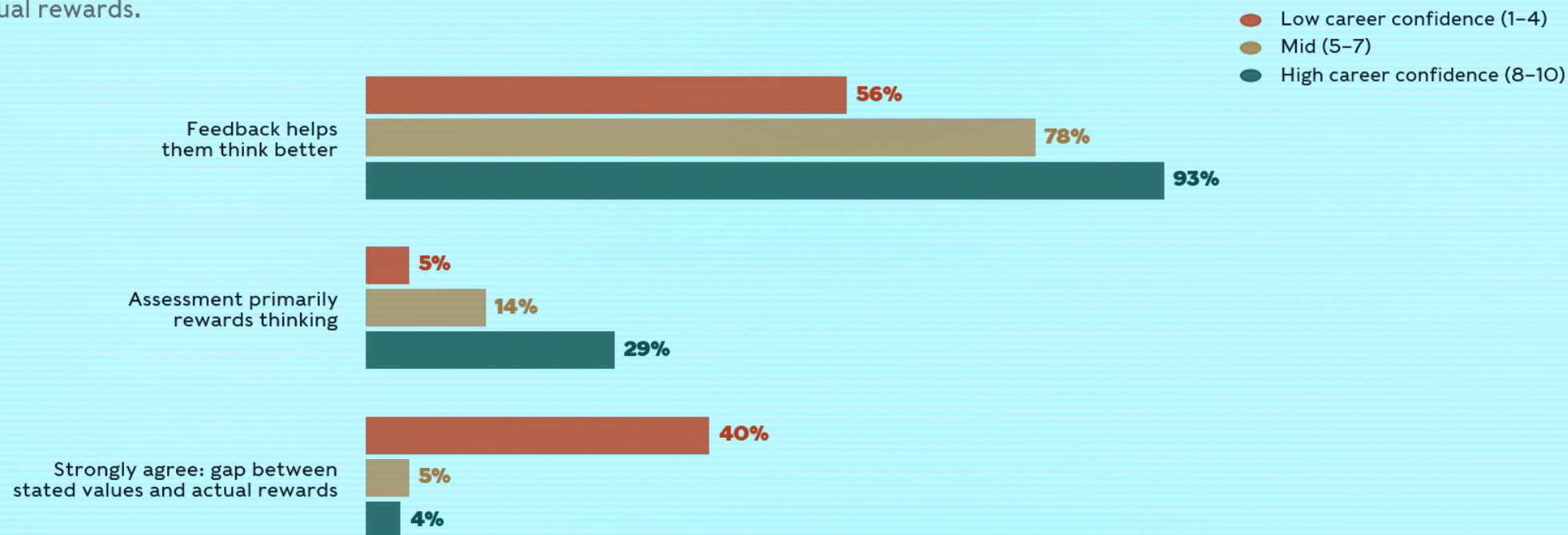


Finding 13: Peer learning is a reliable route to genuine understanding

- 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.

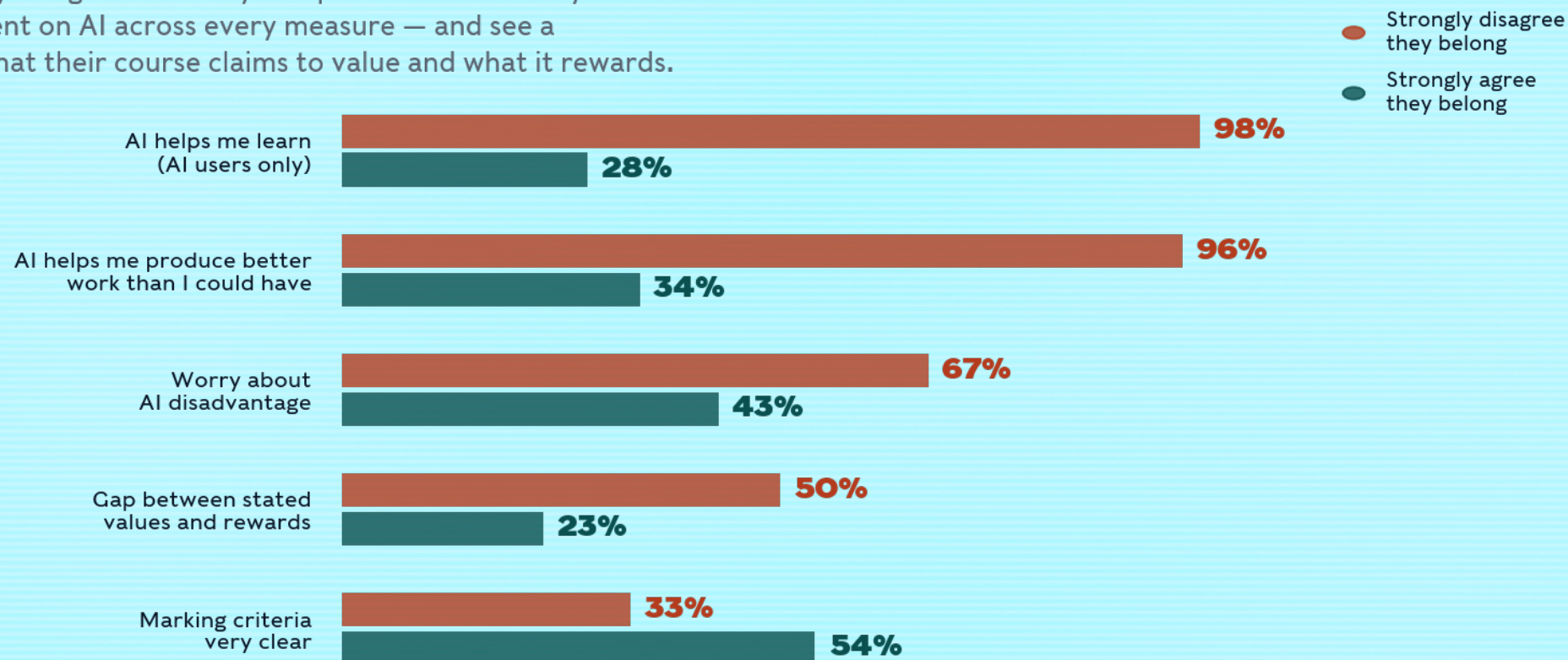
Career confidence tracks intellectual honesty — not assessment format

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.



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.



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.

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.

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

Wonkhe — The Secret Life of Students, March 2026