Understanding the Impact
A review of impact and effectiveness of student financial support in English Further and Higher Education.
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Between December 2011 and February 2012, NUS conducted an online survey of English further and higher education students to better understand students’ experience of financial support and the sources of income they use to fund living expenses, as well as examine the extent to which financial considerations affect their wellbeing. A secondary objective was to gather information about students’ opinions on the current student financial support system and what changes, if any, could be made to improve it.

This report presents statistics from the key areas explored in the online survey. These are:

- **Student wellbeing**: how do financial considerations affect student wellbeing?
- **The cost of study**: what expenditure do students incur to study?
- **Student support system**: what do students receive from the student funding system? What sources of information, advice and guidance are used to find out about these entitlements?
- **Meeting the costs**: What sources of financial support and/or income do students have beyond those provided by the student support system? To what extent are these sources needed to meet the costs of study?
- **Student debt**: what types of debt do students take on during their studies?

For the purposes of this report, responses from sub-groups of interest have been aggregated and presented for comparison. These include further education and higher education students, part-time and full-time students and ‘young’ and ‘adult’ students (see ‘Key to Respondent Groups’). Due to the different financial support available to them, responses from student parents, disabled students and students with adult dependents are also presented, both separately and within the general analysis.

Consideration has also been given to respondents’ gender, ethnicity, sexual orientation, and the peer groups of the institutions which they attend. These factors were largely found to be negligible; however, results of this analysis have been included when sizeable differences have been observed.

Respondents were also asked to elaborate on what financial support they valued most and what changes, if any, they would make to the student support system. Answers to these questions have been presented throughout the report to provide further context to the statistics.

A number of charts are included in this report to illustrate the findings of the Pound in Your Pocket survey. Please note that where only a small number of responses were received, an option provided in a question may not appear on the corresponding chart. Further, in keeping with the Higher Education Statistical Agency (HESA)’s disclosure control strategy, percentages based on populations of 52 respondents or fewer are not shown.

### Analytical Approach

The analysis of this data has been conducted through the lens of student wellbeing. As such, the relationship between financial factors and wellbeing indicators are core to the narrative as we ultimately seek to understand what impacts on different individuals’ wellbeing and the nature of that impact.

We have filtered students by age, level of study, gender, ethnicity, sexual orientation and disability. We have also separated some subjects based on the sources of funding such as with NHS funded students.

For peer institution comparison, this report uses the HEFCE TRAC groups A to G (listed in appendices) as an objective means of comparison based on size and income type. In the survey we collected the postcodes of participants at point of application which has enabled us to make use of POLAR 2 categorisation.

When we look at responses to wellbeing questions by POLAR 2 categories, specifically by the participation of young people in Higher Education and the number of adults with HE qualifications in a neighbourhood, and financial wellbeing, there is consistently a significant
Informed consent
A detailed consent form, providing information about the aims of the study, the use of the data and the content of the questionnaire, was the first compulsory element of the survey. Individuals, who did not consent, by positively answering four separate questions, were not allowed to progress with the survey. Respondents were offered the chance to be sent a copy of the final report via e-mail.

Sampling
Mixed recruitment methods were used to pursue a large sample. A personalised e-flyer was designed and e-mails sent to verified students through NUS databases. The e-mail targeted students studying in English further or higher education institutions, such as universities, further education colleges, sixth form colleges and apprenticeship providers, and included a mix of part-time and full-time students.

The online survey link was directly promoted to students by students’ unions. A briefing was produced for students’ unions to support them in promoting the survey. In addition, the online survey link was promoted directly to students by a range of organisations including: AMOSHE, NUT, NAMSS, NASUWT, Unison, UCU, the Open University and Vitae.

The survey was launched in mid-December 2011 and closed in mid-February 2012. A total of 14,404 valid responses were received. For a full breakdown of the sample profile, please refer to the respondent profile in the appendices.

Analysis
Quantitative data from the survey was analysed through SPSS (Statistical Packages for the Social Sciences) software. Percentages reported are based on ‘valid’ responses – that is, these figures are calculated from only the number of participants who answered the question and exclude any missing responses. Base numbers (respondent counts for each question) are provided in the appendices.

During the analysis phase, filters were applied to ensure only responses which were correctly piped through the survey via the skip logic employed were considered. Respondents who selected mutually exclusive options were excluded from the analysis of that question (for example, selecting ‘none of these’ alongside some of the options provided).

Unless otherwise specified, ‘I don’t know,’ ‘unsure,’ or ‘not applicable’ responses have been excluded from the analysis.

Limitations
Whilst the sample size overall was large, there were certain subgroups who were underrepresented when demographics are compared to the overall student population. NUS recommends that further research is undertaken to investigate specific groups’ experience of the financial support system, such as care leavers.

Key to respondent groups
Throughout the report the responses of sub-groups within our sample are compared. A definition of these respondent groups, and abbreviations used, is provided here. The abbreviations are those used in charts and graphs in the report.

FE: further education students studying for an entry-level, or a Level 1–3 qualification.
Adult FE student/FE 19+: further education respondents who began their course of study aged 19 or over.
Young FE student/FE 16–18: further education respondents who began their course between the ages of 16 and 18.
Young undergraduate/UG 17–20: undergraduate respondents who began their course between the ages of 17 and 20.
UG 21–24: undergraduate respondents who began their course between the ages of 21 and 24.
UG 25+: undergraduate respondents who began their course at the age of 25 or older.

Mature/older UG: where ‘mature’ or ‘older’ is used this refers to undergraduate respondents in both the 21-24 and 25+ age ranges.
PG: postgraduate respondents studying for a masters or doctoral level qualification including PGCE.
UG exc. NHS: undergraduate respondents studying for a level four qualification who do not include NHS respondents. NHS respondents are reported separately, in recognition of the fact that their funding arrangements are very different to other undergraduate students.
NHS UG: Level four respondents funded by the NHS undertaking qualifications in nursing, midwifery or other allied health professions such as physiotherapy and radiography. Also includes medical and dental students in the later years of their course: from year five in the case of standard undergraduate courses, and year two in the case of graduate entry medicine and dentistry. This group does not include Social Work students as, although their additional bursary funding is provided by the NHS, this is a separate and distinct form of student support.
PT: respondents who indicated that they are registered as part-time students with their institution.
FT: respondents who indicated that they are registered as full-time students with their institution.
Student with adult dependent: respondents who indicated that they have caring responsibilities for an adult, such as a disabled adult child or a partner or parent who is unwell.
Student parent: respondents in either further or higher education who indicated that they have caring responsibilities for a child or children under the age of 18.
Disabled student: further or higher education respondents who indicated that they have a specific learning disability, other disability, impairment or long-term health condition.
LGBT: respondents who indicated their sexual orientation as lesbian, gay, bisexual or other.
BME: respondents who indicated that they belonged to a black or minority ethnic group.

Peer group A: Mainly Russell Group institutions, excluding LSE, plus specialist medical schools.

Peer group B: All other institutions with research income of 22% or more of total income.

Peer group C: Institutions with a research income of 8%–21% of total income.

Peer group D: Institutions with a research income of between 5% and 8% of total income and those with a total income greater than £120m.

Peer group E: Teaching institutions with a turnover of between £40m and £119m.

Peer group F: Smaller teaching institutions.

Peer group G: Specialist music/arts teaching institutions.
The survey explored how current students felt about their financial situation and its effect on their lives. To this end, students surveyed were asked to respond to a series of statements using a five-point scale ranging from ‘strongly agree’ to ‘strongly disagree’. These statements explored whether students were worried about their financial situation, whether they could concentrate on their course without worrying about finances, whether they were able to balance their study commitments with work and family/relationships, and if they had concerns about their future level of debt.

A number of survey questions also examined whether financial considerations had ever led to students considering leaving their course. Whilst it is important to note that the survey only sampled students who are currently studying and therefore does not capture information about those who have left their studies, responses collected nevertheless provide an indication of which students have considered leaving, and how financial concerns have factored into this consideration, compared to other potential reasons, such as choosing the wrong subject or failing exams.

This initial chapter focuses on overall percentages by levels of study, age on entry and mode of study. Statistics across different liberation groups, as well as university peer groups, have also been included where large differences were observed within the group. Other factors indicated in the survey such as hours worked and levels of debt will be considered in later chapters.

The analysis presented in this chapter provides aggregate figures of respondents who ‘strongly agree’ and ‘agree,’ similarly, those who ‘strongly disagree’ and ‘disagree’ are consolidated. For the purposes of presentation, the ‘neither agree nor disagree’ category has not been provided in graphs – percentages therefore may not add up to 100%.

### Key points
- A high proportion of respondents felt that they had little control over their financial situation. In particular, around one in two NHS students (53%), FE full-time students (53%), disabled students (53%), young FE students (53%) and adult FE students (51%) felt they had little control of their financial situation.
- A minority of respondents (25% of the total sample) indicated that they didn’t worry about their current financial situation. Rates of worry appeared to be correlated with age. Comparing students by age on entry, FE students who were aged over 19 on entry, and undergraduate students aged over 21, were more likely to worry about their current financial situation than FE students aged 16-18 on entry or undergraduates aged 17-20.
- One in two survey respondents (50%) indicated that they regularly worried about not having enough money to meet their basic living expenses such as rent and utility bills. FE students who were aged over 19 on entry and undergraduate students aged over 21 on entry were the most likely to indicate that they regularly worried about not having enough money to meet their basic living expenses (69% of adult FE respondents, 67% of undergraduates aged 21-24 on entry, and 61% of undergraduates aged 25 and over on entry).
- 42% of survey respondents indicated that they could concentrate on their studies without worrying about their financial situation. FE students who were aged over 19 on entry and undergraduate students aged over 21 on entry were the least likely to indicate that they could concentrate on their studies without worrying about their financial situation.
- Overall, 52% of respondents felt they were able to balance commitments such as work, study and family relationships. However, the proportions of respondents agreeing with this statement varied considerably by mode and level of study. This figure dropped to around two in five for undergraduate respondents who were over 21 on entry (41%), postgraduate respondents who were over 25 on entry (38%), and part-time postgraduate respondents (37%). Only around two in five student parent respondents (38%) and disabled respondents (40%) indicated that they felt able to balance commitments such as work, study and family relationships.
- 69% of respondents indicated that they were concerned about their future levels of debt with undergraduate students the most likely to indicate concern (71%). Across all levels of study, part-time students were less likely to indicate that they were concerned about future levels of debt than full-time students.
- 39% of survey respondents indicated that they had seriously considered leaving their course, with undergraduate students aged between 21 and 24 on entry the most likely (48%). Financial difficulties was the reason most cited by respondents who had considered leaving across all sub-groups, though difficulties of balancing study and other commitments, as well as personal, family or relationship problems were also common reasons provided.
- Students whose parents do not have an HE qualification, particularly those from low-participation neighbourhoods, find it more difficult to access information about support and funding, have difficulty balancing financial commitments and study (56.3%), 41.7% disagreed or strongly disagreed with the statement that they were able to concentrate on their studies without worrying about their finances and are more likely to have considered leaving their course (44.9%).

### Financial control

‘I feel I have little control of my financial situation.’ (Q70) 52% of FE respondents agreed or strongly agreed that they felt they had little control over their financial situation. A higher proportion of full-time FE respondents reported this way (61%) than part-time FE respondents (38%).

Overall, 45% of undergraduate respondents agreed or strongly agreed that they felt they had little control over their financial situation. With the exception of part-time students, more undergraduate respondents strongly agreed or agreed than strongly disagreed or disagreed with the statement across all sub-groups analysed.
The Pound in Your Pocket

**Student wellbeing: how does finance affect students’ lives?**

**UG respondents:** I feel I have little control of my financial situation

Across all levels of study (i.e. FE, UG and PG), postgraduate respondents were least likely to strongly agree or agree with the statement. Around one in three (31%) part-time postgraduate students agreed or strongly agreed - the lowest of all groups.

Disabled respondents (53%) were more likely than non-disabled respondents (44%) to indicate that they felt they had little control of their financial situation.

**PG: I feel I have little control of my financial situation.**

‘In general I don’t worry about my current financial situation.’ (Q71)

FE respondents across all sub-groups were more likely to strongly disagree or disagree with the statement than strongly agree or agree. Notably, in contrast to the question about being in control of their financial situation, part-time FE respondents were more likely (64%) to strongly disagree or disagree than full-time students (59%). Of FE groups, FE adult learners (i.e. 19+ at entry) were most likely (73%) to strongly disagree or disagree.

**FE respondents: In general I don’t worry about my current financial situation.**

Across all undergraduate groups, 64% of respondents strongly disagreed or disagreed with the statement. NHS respondents (73%) and undergraduate respondents aged between 21 and 24 on entry (72%) were most likely to strongly disagree or disagree.

**Diversity: I feel I have little control of my financial situation.**

**Worries about current financial situation**

Give more help to finance students and get them studying and working hard without them worrying.

– FE student, 16–18

I would feel that if I had better financial support then I would be able to concentrate more on my course get good grades and then I will be able to support myself, in the mean time I would prefer more financial support to take some of the stress away.

– FE student, 16–18

Make finances more flexible, receive in monthly instalments if desirable for example - more control over expenditure then with regards to bills, food etc. Ensure no late payments - everyone I know seems to worry about their loan not going in on the right date as rent payments are scheduled around this.

– Undergraduate student, 17–20

Although it is not very much money, it covers my rent each month, which means I can contribute and have some control over my finances.

– Postgraduate, 21–24

‘In general I don’t worry about my current financial situation.’

Across all undergraduate groups, 64% of respondents strongly disagreed or disagreed with the statement. NHS respondents (73%) and undergraduate respondents aged between 21 and 24 on entry (72%) were most likely to strongly disagree or disagree.

‘In general I don’t worry about my current financial situation.’

Across all levels of study (i.e. FE, UG and PG), postgraduate respondents were least likely to strongly agree or agree with the statement. Around one in three (31%) part-time postgraduate students agreed or strongly agreed - the lowest of all groups.

Disabled respondents (53%) were more likely than non-disabled respondents (44%) to indicate that they felt they had little control of their financial situation.

‘In general I don’t worry about my current financial situation.’
I think that universities should offer a SUBSTANTIAL bursary for students from a family with a low income. The University/College I want to go to after I complete this course is private and their bursary … is so little, it isn’t helpful at all. I worry that I will have a massive debt after uni and I don’t think I can go.
– FE student, 16–18

As someone of working class the pressure of being able to finish college and being able to get in university is enough without having to worry about the years of debt to follow after.
– FE student, 16–18

Apart from minimal maintenance loan I do not receive any financial help for university or grants. I struggle to support myself financially and it is a constant worry.
– Undergraduate, 17–20

It’s in no way as simple as when it was to apply straight to a local authority. This has caused a great deal of stress to me at the start of university and I am pretty sure that even a few years on since then lots of students thinking to apply or are already at university are stressed out with it. It’s an added stress that as … students we don’t need on top of our courses and other stuff to worry about.
– Undergraduate student, 21–24

Overall, only 24% (less than one in four) agreed or strongly agreed with the statement, ‘In general I don’t worry about my current financial situation.’ This appeared to be relatively consistent across modes of study and age groups on entry.

The degree to which respondents agreed or disagreed with the statement ‘In general I don’t worry about my current financial situation’ also varied by the peer group of the institution in which the respondent studied. Respondents in Peer Group A (27%) and Peer Group B (31%) were the most likely to strongly agree or agree with the statement, while students in Peer Group C were the least likely to agree or strongly agree (18%).

Currently, as I am a postgraduate student, I have not received any financial support. I do not know where I could get any funding … The support would be beneficial, as it would allow me to not worry about money on a regular basis, and allow me to effectively complete my work at a much quicker rate without my mind continuously wondering to my money issues.
– Postgraduate, 21–24

Overall, 50% of respondents across the sample agreed or strongly agreed with the statement, while one in three respondents (36%) disagreed or strongly disagreed.

Within further education, two in five (41%) respondents agreed or strongly agreed, compared to 69% of respondents aged between 16 and 18 years old on entry agreed or strongly agreed, compared to 60% of part-time respondents.

For undergraduate respondents, 63% of respondents aged over 19 on entry agreed or strongly agreed, compared to 69% of respondents aged over 21 on entry agreed or strongly agreed, compared to 60% of part-time respondents.

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It takes off the pressure of having to think about financial worries and enables one to concentrate more on education and family.
– FE student parent, 19+

Takes my mind off the worries of finance. Helps me to stay focussed and concentrate on my studies rather than worrying about whether I’ve got enough money to feed everyone at the end of the week.
– Disabled student parent (PG), 25+

More financial help for single parents. Kids need clothes, food, treats and to not be left out because of money worries.
– FE student parent, 19+

Less than one in five disabled students (19%) and student parents (16%) strongly agreed or agreed with the statement, ‘In general I don’t worry about my current financial situation.’

Worries about basic living expenses
‘I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills.’ (Q72)

Overall, 50% of respondents across the sample agreed or strongly agreed with the statement, while one in three respondents (36%) disagreed or strongly disagreed.

Within further education, two in five (41%) respondents aged between 16 and 18 years old on entry agreed or strongly agreed, compared to 69% of respondents aged over 19 on entry. 46% of full-time FE respondents agreed, compared to 56% of part-time respondents.

For undergraduate respondents, 63% of respondents aged over 19 on entry agreed or strongly agreed, compared to 48% of respondents aged between 17 and 20 on entry.

66% of NHS students agreed or strongly agreed with the statement compared to 50% of non NHS students.
FE: I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills.

I appreciate both the maintenance grant that I receive and the loan I am entitled to through student finance, however neither of these seem to be enough to support both living costs (rent, bills, food, transport and personal necessities) as well as money needed to pay for student resources such as books, printing and stationery.

– Disabled UG, 17–20

It [financial support] is essential. Without it, I would not be able to study, but it doesn’t even cover my rent, let alone basic bills and travel expenses.

– FT UG, 17–20

My student loan does not even cover the costs of my rent, so I consider the help from my parents very valuable, and the government’s current system of allocating loans and grants extremely flawed.

– FT UG, 17–20

There were similar levels of agreement among respondents in postgraduate sub-groups (between 48%–50%). The highest levels of agreement was reported by postgraduate respondents aged 25+, with 50% agreeing or strongly agreeing that they regularly worried about not having enough money to meet their basic living expenses such as rent and utility bills.

I have been given a bursary from the University which helps tide me over. I also receive a basic student loan and grant – all of these combined mean that I can commute into Uni and to my placements within my budget. I don’t have money left over for bills though, so these come out of my savings (which I saved up while working for 2 years prior to starting my course). Without my savings, I would be in debt.

– Postgraduate student

Respondents studying in Peer Group A were the least likely to worry about not having enough money to meet basic living expenses such as rent and utility bills (47%), while respondents studying at institutions in Peer Group C were most likely (26%).

68% of student parents and 59% of disabled respondents agreed or strongly agreed that they worried about not having enough money to meet basic living expenses such as rent and utility bills.

53% of female students indicated that they worried about not having enough money to meet basic living expenses such as rent and utility bills compared to 42% of male students.

Make more awards available for disabled students who incur more costs so they can have the same standard of living.

– Disabled postgraduate

I receive the lowest possible amount due to their income, which leaves me £500 short on my rent, let alone my food bills and course costs and such. My parents help me out where they can, but they also have two younger children to look after as well, which isn’t something that is taken into account.

– Disabled undergraduate, 17–20

I wouldn’t be able to pay rent in X without it [financial support], not that it is enough to pay all my rent. It doesn’t help with book costs or any living costs but I appreciate that without it I would never have been able to pay the tuition fees.

The price of renting and food in the area should be taken in to consideration.

– Disabled undergraduate, 17–20

I have made an adjustment to the data to show that it includes information about the student's financial status, including whether they have a maintenance grant, loan, or other financial assistance. The data also includes information about their living expenses, such as rent, utility bills, and food costs. The results are presented in a variety of formats, including graphs and tables, to help readers understand the data.

The Pound in Your Pocket

Student wellbeing: how does finance affect students’ lives?

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The Pound in Your Pocket

Diversity: I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills.

Concentrating on studies

'I feel able to concentrate on my studies without worrying about finances.' (Q76)

Similar levels of full-time and part-time FE students agreed or strongly agreed with the statement, ‘I feel able to concentrate on my studies without worrying about finances’ (41% and 40%, respectively). Around three in ten (31%) adult FE respondents agreed or strongly agreed.

Financial support gives you the freedom to concentrate on your studies without worrying about the debt and how to make ends meet. The course itself and the workload that comes with it together with personal life issues are enough to deal with.

FE: I feel able to concentrate on my studies without worrying about finances.

Support all students who need to be supported for travel costs and equipment or resources, and help students who live on their own and need help with living costs, so they do not get worried about financial problems and then would be able to concentrate on their work.

UG: I feel able to concentrate on my studies without worrying about finances.

Overall, 42% of postgraduate respondents indicated that they strongly agreed or agreed with the statement, ‘I feel able to concentrate on my studies without worrying about finances.’

The proportion of respondents agreeing or strongly agreeing with the statement were similar across modes and ages on entry. Postgraduates aged 25+ on entry had a slightly lower rate of agreement (39%).

A separate grant specifically for required software/materials etc necessary for my course would help me greatly. With the amount of money I spend on rent and travel, I find myself worrying about being able to buy all the things that I need to complete my work.

– FT Disabled UG, 17–20

Very grateful for the financial support as it helps me to live above the breadline and still provide for my children and grandson and pay my bills. Working part-time and studying is hard and as a mature student even harder car, road tax, car insurance, foods, household bills council tax for my son (as the registered adult on rent agreement), electric bills, water bills, college expenses for my daughter and much more. The financial support has helped to make it easier so that I can afford to buy books and equipment for my course in order to progress.

– UG student parent, 25+

Financial support gives you the freedom to concentrate on your studies without worrying about the debt and how to make ends meet. The course itself and the workload that comes with it together with personal life issues are enough to deal with.

PG: I feel able to concentrate on my studies without worrying about finances.

The ability to focus upon university rather than finances gained from paid work. The course requires 100 day placement with a large portfolio as well as university assignments and research.

– FT PG, 21–24

My PhD studentship allows me to concentrate on my research, which is a full-time job, without having to work elsewhere or become stressed about my finances every month, which would interfere with my work.

– FT PG, 21–24

The fact that it allows you to survive during your studies without having to worry about work and studying. It allows you to focus on what you are paying for, the education and experience of university.

– FT UG, 17–20

Only 42% of undergraduate respondents agreed or strongly agreed with the statement, with NHS students being the least likely to agree or strongly agree (31%). Students aged 21 to 24 on entry (29%) and over 25 on entry (31%) were less likely to agree or strongly agree than undergraduates aged between 17 and 20 on entry (46%).

Strongly agree or agree
Neither agree nor disagree
Strongly disagree or disagree

0%
20%
40%
60%
80%
100%

Financial support gives you the freedom to concentrate on your studies without worrying about the debt and how to make ends meet. The course itself and the workload that comes with it together with personal life issues are enough to deal with.

– FT FE, 19+

I value that the government can take a financial stress off my shoulders so that I can concentrate on my degree to achieve the best grade classification as possible.

– FT UG, 17–20

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Strongly agree or agree
Neither agree nor disagree
Strongly disagree or disagree

0%
20%
40%
60%
80%
100%

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– FT UG, 17–20

Overall, 42% of postgraduate respondents indicated that they strongly agreed or agreed with the statement, ‘I feel able to concentrate on my studies without worrying about finances.’

The proportion of respondents agreeing or strongly agreeing with the statement were similar across modes and ages on entry. Postgraduates aged 25+ on entry had a slightly lower rate of agreement (39%).

The ability to focus upon university rather than finances gained from paid work. The course requires 100 day placement with a large portfolio as well as university assignments and research.

– FT PG, 21–24

My PhD studentship allows me to concentrate on my research, which is a full-time job, without having to work elsewhere or become stressed about my finances every month, which would interfere with my work.

– FT PG, 21–24

The fact that it allows you to survive during your studies without having to worry about work and studying. It allows you to focus on what you are paying for, the education and experience of university.

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Peer Groups: I feel able to concentrate on my studies without worrying about finances.

The financial support I receive allows me to focus on my studies. As my course involves mostly full-time hours, I would not be able to support myself adequately through employment and continue with my studies to my full potential. Without the financial support I would not have been able to start university at all.

It makes general day-to-day living easier and much less stressful, so I can concentrate my efforts on studying.

– FT NHS UG, 17–20

Less than one in three student parents (27%) and disabled students (27%) agreed or strongly agreed that they were able to concentrate on their studies without worrying about finances.

Diversity: I feel able to concentrate on my studies without worrying about finances.

Balancing commitments

‘I feel I am able to balance commitments such as work, study and family relationships.’ (Q73)

Overall, one in two survey respondents (50%) agreed or strongly agreed that they were able to balance their commitments such as work, study and family relationships.

Childcare grant is … capped on a weekly basis so I can only attend uni 2½ days out of 4 so I miss a lot of my course. Can’t the student have a capped yearly amount and choose which weeks [and] months they wish to use it? Around exam time I need more than the capped weekly amount but in the summer I need nothing at all.

– Disabled student parent UG, 21–24

The ability to work less, allowing for time with my children and enough time to study at the required level. At the moment balancing work, children, uni, personal relationship and a life is extremely difficult. Offer more support to those who desperately need and rely on it. I have a family that myself and my partner need to support, so if it gets too difficult, the children come first, university would have to go, but in the interest of making a better life for myself and my family university is necessary.

– FT UG SP 25+

I was previously in a full-time job and left to start a degree. It is difficult balancing a family, work and studies. I am not aware of any support [that] the university provides.

– FT UG SP 25+

Unfortunately the time spent at placement doesn’t leave much space for additional work. This makes life difficult, as the bursary doesn’t cover basic expenses. You need to balance well studying and working.

– FT UG, 25+

With the exception of adult FE respondents, the majority of FE students surveyed across modes of study and age upon entry agreed or strongly agreed with the statement.

However, a significant minority (29% of all FE respondents) disagreed or strongly disagreed that they were able to balance commitments such as work, study and family relationships.

Over half of undergraduates undergraduate respondents aged between 17 and 20 on entry agreed or strongly agreed that they were able to balance their commitments such as work, study and family relationships (57%). In contrast, 43% of respondents who began their course aged 21-24 and 40% of those aged 25+ upon entry reported that they agreed or strongly agreed.
Postgraduates aged 21–24 upon entry were more likely to agree that they were able to balance commitments such as work, study and family relationships (50%) than postgraduates who began their course at age 25+ (38%).

I would make it easier for graduates doing second degrees to cope with the financial difficulties of university. We do not get the maintenance loan which makes it almost impossible to balance uni work, employment and a social life. Something always has to give and it’s almost certainly the sacrifice to you (the student’s health) and wellbeing as well as academic performance, particularly when for some earning money is their only means of survival, to have a house over your head.
– Disabled full-time postgraduate, 21–24

40% of disabled respondents indicated that they felt able to balance their commitments such as work, study, family and relationships, compared to 55% non-disabled students.

38% of student parents respondents indicated that they felt able to balance their commitments such as study, family and relationships, compared to 53% who were not student parents.

42% of LGBO respondents indicated that they felt able to balance their commitments such as study, family and relationships, compared to 53% of heterosexual respondents.

Of the sub-groups analysed, respondents with caring responsibilities for adult dependents were the least likely to indicate that they were able to balance commitments such as work, study and family relationships.

Diversity: I feel I am able to balance commitments such as work, study and family relationships.

Concern about debt

‘I am concerned about my future levels of debt.’ (Q75)

63% of FE respondents indicated that they were concerned about future levels of debt.

Amongst FE respondents, 64% of full-time students agreed or strongly agreed that they were concerned about future levels of debt, compared with 55% of part-time students.

… College and university is so expensive and in this economy there is less chance of getting a decent job and being able to pay back the debt.
– Full-time FE, aged 16–18

Make sure that for students from less well-off backgrounds, there is more financial support. For many, the idea of undertaking a 5-year course and coming out with as much debt as we will (and more for future students) must be just ludicrous.
– Full-time NHS student, 17–20
Across all undergraduate groups, more respondents indicated that they strongly agree or agreed with the statement than disagreed or strongly disagreed. Around three in four full-time undergraduates surveyed (73%) strongly agreed or agreed with the statement, compared to only one in two (50%) part-time undergraduate respondents.

**Students can’t be expected to afford extortionate fees at such an age. We are not working full-time and not all of us can afford the fees. It makes uni appear daunting and many friends have decided not to go to uni in order to avoid the debt.**

– Full-time FE student, 16–18

**I live at home because otherwise I could not afford to go to university. I know many others who have moved out of their parents’ home because they receive money they do not have to pay back so do not worry about their debt as much.**

– Full-time UG, 17–20

**I do worry about the debt I face.**

– Full-time UG, 17–20

A higher proportion of full-time postgraduate respondents agreed or strongly agreed (66%) than part-time postgraduate respondents (53%). Postgraduates aged 21–24 upon entry were the most likely to agree of the postgraduate sub-groups (67%).

A high proportion of BME students surveyed indicated that they were concerned about future levels of debt (74%), as did female respondents (72%).

**I think it’s difficult, where we’re in so much debt as a country, but I think new students need the same treatment that students had a couple of years ago, because while it makes people doubt that they want to go to uni, and perhaps it puts people off going for the sake of it, it’s just not fair that graduates in three years time are going to be in a lot more debt than anyone else.**

– FT UG, 17–20

**If it were possible I feel the government should pay more grants towards education as the way the current system is going post-grad education is only going to be possible for the wealthy unless you are able to put yourself into a great amount of personal debt or are very lucky to be awarded funding/ scholarship.**

– FT PG, 21–24

The Government should place more value on education and think much better about factors such as ‘debt-aversion’ - i.e. how different socio-economic groups will behave when faced with the prospect of huge debt after graduating.

– PPG, 25+

**I have no form of income and …. my grandma had paid for my rent for the year so I could continue study and my parents had covered my first year tuition on a postgrad. More funding is needed for students wishing to continue into postgrad courses as they are not cheap and with the decline in career development loans being offered by banks something needs to be done!**

– FT PG, 21–24
For what reasons do students consider leaving their course?

“Have you ever seriously considered leaving your course?” (Q78)

Among FE respondents, adult FE learners were most likely to report having seriously considered leaving their course (44%).

Respondents who indicated that they seriously considered leaving their course were asked for what reason(s), and provided with a list of possible options.

The most commonly cited reason FE full-time and part respondents gave for seriously considering leaving their course was financial difficulties. This was indicated by 48% of part-time FE respondents and one in two (50%) of full-time FE respondents.

I would bring back EMA and ALG properly to colleges as many people are dropping out as they can’t afford to get to college now and their parents struggle to support their children.

– FT FE, 19+

It [financial support] allows me to stay in college and study, otherwise I would seriously consider reducing the number of subjects I have taken in order to get a job to generate income.

– FT FE, 16–18

FE: Have you ever seriously considered leaving your course?

FE: Reasons for seriously considering leaving course, by mode of study

<table>
<thead>
<tr>
<th>Reason</th>
<th>FE PT</th>
<th>FE FT</th>
<th>FE 19+</th>
<th>FE 16–18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Failed exams</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Health problems</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal, family or relationship problems</td>
<td></td>
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<tr>
<td>I felt unsupported by the institution</td>
<td></td>
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<tr>
<td>There was too much work</td>
<td></td>
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<tr>
<td>The work was too hard</td>
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<tr>
<td>It wasn’t what I had expected</td>
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<tr>
<td>I thought I might have chosen the wrong institution</td>
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<tr>
<td>I felt like I didn’t fit in</td>
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<tr>
<td>I thought I might have chosen the wrong subject</td>
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<td></td>
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<tr>
<td>Homesickness</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial difficulties</td>
<td></td>
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</tbody>
</table>

39% of undergraduate respondents indicated that they had seriously considered leaving their course.

Mature student parents, considering dropping out and participation in HE

There was a significant relationship between adult participation in higher education (AHE) and the likelihood of mature student parents discontinuing.

Mature student parents, who came from an area where there were very low proportions of people with HE qualifications, were more likely to have considered leaving their course. Interestingly, this relationship was not significant within the youth participation categorization (YPHE) suggesting a key role for adult peers in this context.

The most commonly cited reasons across the different age groups on entry within FE were financial difficulties, the difficulties of balancing study and other commitments and personal, family or relationship issues.

39% of undergraduate respondents indicated that they had seriously considered leaving their course.

Mature parents, leaving the course and participation (AHE)

Considered leaving Not considered leaving

<table>
<thead>
<tr>
<th>Quintile 1</th>
<th>Quintile 2</th>
<th>Quintile 3</th>
<th>Quintile 4</th>
<th>Quintile 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>FE 16–18</td>
<td>FE 19+</td>
<td>FE FT</td>
<td>FE PT</td>
<td></td>
</tr>
</tbody>
</table>
The Pound in Your Pocket

Student wellbeing: how does finance affect students’ lives?

UG: Have you ever seriously considered leaving your course?

<table>
<thead>
<tr>
<th>Mode of Study</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>UG non-NHS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UG NHS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UG FT</td>
<td></td>
<td></td>
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<tr>
<td>UG 21–24</td>
<td></td>
<td></td>
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<tr>
<td>UG 25+</td>
<td></td>
<td></td>
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<tr>
<td>UG 17–20</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- The most commonly cited reason undergraduate full-time and part-time respondents gave for seriously considering leaving their course was financial difficulties. This was indicated by 49% of undergraduate respondents. Age on entry was also significant in the undergraduate categories, where 44% of UG 17–20 cited financial difficulties as the reason for seriously considering leaving their course, but this was 70% for UG 21–24 and 62% for UG 25+.

- If I received financial support, I would definitely be able to do better in everything that is course-related since I wouldn’t have to worry constantly that I will have to drop out next year provided that I won’t find a job in the summer.
  – FT NHS UG, 17–20

- I can afford to live with my friends, without whom I would have probably dropped out of Uni.
  – FT UG, 17–20

UG: Reasons for seriously considering leaving course, by mode of study

- Failed exams
- Health problems
- Disability issues
- Personal, family or relationship problems
- I felt unsupported by the institution
- There was too much work
- The work was too hard
- It wasn’t what I had expected
- I thought I might have chosen the wrong institution
- I felt like I didn’t fit in
- I thought I might have chosen the wrong subject
- Homesickness
- Financial difficulties

- Without funding from the Law Society who paid for my course I would not be studying at all. Any further funding would help pay childcare costs and mean I may not have to quit the course, which I am seriously considering.
  – PT student parent PG, 25+

- Over one in two disabled respondents (55%), and respondents who were student parents (51%) indicated that they had considered leaving their course.

- 65% of student parents who had considered leaving indicated the difficulties of balancing study and other commitments, and financial difficulties as the reason. 44% of student parents indicated personal family or relationship problems.

PG: Have you ever seriously considered leaving your course?

- Around two in five part-time postgraduate and postgraduate respondents aged over 25 on entry indicated that they had seriously considered leaving their course (42% and 40%, respectively).

- About one in three full-time postgraduate students surveyed (35%) and postgraduate respondents aged between 21 to 24 on entry (34%) indicated that they had seriously considered leaving their course.

- Over one in two disabled respondents (55%), and respondents who were student parents (51%) indicated that they had considered leaving their course.

Diversity: Have you ever seriously considered leaving your course?

- 65% of student parents who had considered leaving indicated the difficulties of balancing study and other commitments, and financial difficulties as the reason. 44% of student parents indicated personal family or relationship problems.
Student wellbeing: how does finance affect students’ lives?

**Cultural Capital**

For young people in HE, there is a significant interaction between parents having an HE qualification and their understanding of financial support entitlements. Those whose parents have an HE qualification are more likely to agree that they understand these entitlements, whereas those whose parents do not have an HE qualification are more likely to disagree.

Further, when asked to what extent, if at all, it was clear to prior to starting their course, those whose parents have an HE qualification were more likely to select ‘completely clear’ and those whose parents do not have an HE qualification were more likely to select ‘somewhat clear’.

I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills, by POLAR 2 quintile

Those whose parents had an HE qualification, from high-participation neighbourhoods were far more likely to have a sense of financial control, far less likely to worry about finances, and basic living costs, worry about balancing commitments, and be concerned about future debt. The converse is true for students from low-participation neighbourhoods whose parents have no HE qualifications who don’t have a sense of financial control and worry more about finances, balancing costs, commitments and future debt.

Indeed, there is significant evidence which suggests that those from low-participation neighbourhoods with parents who don’t hold HE qualifications find it more difficult to concentrate on their studies without worrying about finances than their peers whose parents either have HE qualifications, are from higher-participation neighbourhoods or both.

Ultimately, these students who are subject to this deficit in cultural capital were far more likely to state that they had considered leaving their course.

I feel able to concentrate on my studies without worrying about finances by POLAR 2 quintile

I feel able to balance my commitments such as work, study and family/relationships by POLAR 2 quintile

Have you ever seriously considered leaving your course? By POLAR 2 quintile
Snapshot: Education Students

Balancing academic assignments and work placements can be challenging. When asked to rate their agreement with the statement ‘I feel able to balance my commitments such as work, study and family/relationships’, 49% of postgraduate education students selected ‘disagree’ or ‘strongly disagree’ compared to 35% of undergraduate education students who selected ‘disagree’ or ‘disagree strongly’. 46% of undergraduate education students selected ‘agree’ or ‘strongly agree’ for this question whereas 34% of postgraduate education students chose ‘agree’ or ‘strongly agree’.

When asked to rate their agreement with the statement ‘I feel able to concentrate on my studies without worrying about finances’, 32% of undergraduate and 30% of postgraduate education students selected ‘disagree’ and 15% of undergraduate and 16% of postgraduate education students selected ‘disagree strongly’.

43% of postgraduate education students reported that they had seriously considered leaving their course, and 42% of undergraduate education students reported seriously considering it. Of those who reported that they had seriously considered leaving, 65% of postgraduate and 61% of undergraduate education students selected financial reasons as a factor. 49% of postgraduates and 48% of undergraduates selected ‘the difficulties of balancing study and other commitments’ as a factor. 40% of undergraduate and 16% of postgraduate education students selected ‘personal, family or relationship problems’ as a factor. 28% of undergraduate and 24% of postgraduate education students selected ‘there was too much work’. 27% of undergraduate and 25% of postgraduate students selected ‘I felt unsupported by the institution’.

Snapshot: Placement students

Who are the placement students?

There were 360 respondents who identified as being on a higher education placement year.

Placement students

<table>
<thead>
<tr>
<th>Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postgraduates</td>
<td>40%</td>
</tr>
<tr>
<td>Undergraduates</td>
<td>40%</td>
</tr>
<tr>
<td>Full-time</td>
<td>20%</td>
</tr>
<tr>
<td>Student parent</td>
<td>2%</td>
</tr>
<tr>
<td>Disabled</td>
<td>1%</td>
</tr>
<tr>
<td>White</td>
<td>1%</td>
</tr>
<tr>
<td>Female</td>
<td>1%</td>
</tr>
<tr>
<td>NHS</td>
<td>1%</td>
</tr>
<tr>
<td>Mature (21+)</td>
<td>1%</td>
</tr>
<tr>
<td>Business and administrative skills</td>
<td>1%</td>
</tr>
<tr>
<td>Biomedical sciences</td>
<td>1%</td>
</tr>
<tr>
<td>Social studies</td>
<td>1%</td>
</tr>
<tr>
<td>Subjects allied to medicine</td>
<td>1%</td>
</tr>
<tr>
<td>Education</td>
<td>1%</td>
</tr>
<tr>
<td>Medicine and dentistry</td>
<td>1%</td>
</tr>
<tr>
<td>Creative arts and design</td>
<td>1%</td>
</tr>
<tr>
<td>Physical sciences</td>
<td>1%</td>
</tr>
<tr>
<td>Engineering</td>
<td>1%</td>
</tr>
<tr>
<td>Technologies</td>
<td>1%</td>
</tr>
</tbody>
</table>

Financial well-being

Placement students may experience additional pressures on their time and resources making the move from lecture hall or classroom-based learning to learning in a work environment. When asked to indicate how much they agreed or disagreed with the statement ‘I feel I have little control of my financial situation’, less than half of placement students (44%) were able to ‘agree’ or ‘strongly agree’ with this statement. 36% indicated that they ‘disagree’ or ‘strongly disagree’ with this statement.

When asked to indicate how much they agreed or disagreed with the statement ‘I feel able to balance my commitments such as work, study and family/relationships’, 47% selected ‘agree’ or ‘strongly agree’ for this statement and 28% indicated that they ‘disagree’ or ‘strongly disagree’ with this statement.

When asked how much they agreed or disagreed with the statement ‘I feel able to concentrate on my studies without worrying about finances’, 41% of placement students selected ‘disagree’ or ‘strongly disagree’. Only 34% selected ‘agree’ or ‘strongly agree’ for this statement.

40% of the placement students reported that they had considered leaving their course. Looking at why they had considered leaving their course, 49% of placement students selected ‘financial difficulties’ as a factor in their considering leaving. 35% reported that ‘the difficulties of balancing study and other commitments’ was a factor. 24% reported that feeling ‘unsupported by the institution’ was a factor and 24% also felt they ‘might have chosen the wrong subject’. 20% reported that ‘too much work’ was also a factor.
The survey explored the costs students incurred during study beyond those arising from tuition fees i.e. accommodation, travel and course materials. The analysis presented in this chapter looks at factors such as level and mode of study, the interplay between accommodation and travel costs, and the effect of transport and course costs on student wellbeing.

Key points:

• The vast majority (91%) of FE student respondents aged 16–18 on entry lived at their parents’ home. 84% of young FE students did not pay monthly rent or a mortgage.

• Two in five FE adult respondents (i.e. aged 19 and over on entry) lived at their parents’ home, with a further 27% living in a privately rented house or flat, 13% in a property rented from the council or housing association and 12% in their own home. Two in five FE students aged 19 and over paid between £200 and £399 per month on their monthly rent or mortgage.

• Almost one in two undergraduate students lived in a privately rented house or flat. Two in five 1st year undergraduate student respondents lived in halls, flat or accommodation run by the University or College. 58% of undergraduate students paid between £200 and £399 per month on monthly rent or mortgage.

• Students from lower participation neighbourhoods were more likely to live at home with parents (35%) unlike those from higher participation neighbourhoods (21%). They were more likely to make use of their loan (59.1%) whereas higher participation background students, as well as their loan, relied on their parents and personal savings to a greater extent. Low participation background students also relied on their parents more to pay their first rental instalment.

• For those respondents in rented housing, 91% of undergraduate students and over 58% of FE students had to pay a deposit to secure their accommodation. Almost one in three students who had to pay a deposit paid over £500 to secure their accommodation.

• 70% of undergraduates not funded by the NHS and 55% of NHS undergraduate students who lived in accommodation run by the University or College (e.g. halls, flats, houses) used their student loan to pay for their first term rent instalment. Around one in three undergraduate students living in accommodation run by the University or College used money from their parents, partner, family or friends to pay for the first term rent instalment. This rose to around two in five for students studying in Peer Group A universities.

• Around eight in ten FE students had to pay costs associated with travel, the majority of which were between £10 and £19.99 per week. 62% of FE students aged 16 to 18 on entry used family support to pay for these costs. 71% of FE students aged over 19 on entry paid these costs with wages from work or family support.

• 85% of NHS undergraduate students paid travel costs, with around one in five paying more than £40 per week. NHS students generally paid these costs through personal savings, wages from paid work, family support and financial support from their local authority or government.

• 85% of NHS undergraduate students paid travel costs, with around one in five paying more than £40 per week. NHS students generally paid these costs through personal savings, wages from paid work, family support and financial support from their local authority or government.

• Across all modes and levels of study, the majority of respondents indicated that they had to pay for materials, activities or other costs associated with completing their programme of study, without having a choice to pay the costs (not including course registration or tuition fees). For most costs, students were made aware of the cost in advance; however the majority of students who paid for bench fees (62%), musical instrument hire (59%), course-related sports facilities (53%), specialist
Respondents who indicated they paid £300–£399 in the previous academic term reported the highest levels of worry. Of respondents indicating they had paid course costs between £300–£399, 84% were concerned about their future levels of debt, 72% regularly worried about not having enough money to meet basic living expenses such as rent and utility and 60% felt they had little control of their financial situation. Students from low-participation backgrounds were the most likely to have considered leaving their course if they were subject to high course costs (16.2%).

Accommodation profile: FE respondents

Where do you live during university/college term time? (Q48)

Nine out of ten young FE respondents (91%) and eight out of ten (83%) full-time FE respondents indicated that they lived in their parents’ home. Around one in two (46%) part-time FE respondents and two in five (39%) adult FE respondents indicated that they lived in their parents’ home. 27% of adult FE students and 20% of part-time FE students indicated that they lived in a privately rented house or flat.

Accommodation profile: undergraduate respondents

Where do you live during university/college term time? (Q48)

Nearly one in two (46%) full-time undergraduate respondents lived in privately rented accommodation. One in three (33%) part-time undergraduate respondents lived in their own home. 19% of part-time respondents lived in their parents’ home.
The amount given for maintenance loans should be increased. The amount I receive doesn’t cover the cost of accommodation.
– FT UG, 17–20

I live at a friend’s house because that’s all I can afford and I know I’m going to have to leave this march and I just don’t know how I am going to cope with my finances.
– FT UG, 21–24

Halls are very expensive for what they are, being that a flat share, or renting a house works out cheaper.
– Disabled NHS student, 25+

Students should receive more or less loan in accordance to how expensive accommodation at the institution is.
– FT UG, 17–20

More help when moving from halls to privately rented accommodation in the second year as we get no help at all. As students have never had to deal with moving into their own house before and are advised not to get parents involved it’s easy to be taken advantage of.
– FT UG, 17–20

Accommodation and POLAR category

There is an association between the POLAR category of students’ domicile on entry and the kind of accommodation they live in. Those from lower participation areas are more likely to live with their parents whereas in high participation areas, these students are more likely to live in privately rented houses or halls, flats or houses which are run by the university or college. Council or housing association choices were more common with students from lower participation areas.
Postgraduate students often have financial responsibilities when they take up postgraduate study and financial considerations are uppermost when considering postgraduate study.

As a homeowner I am not eligible for help with my mortgage but if I was renting a property I would be able to claim housing benefit. The whole system does not make sense and does not encourage people into education or retraining. I have …

change[d] my mortgage to interest only payments to bring my living costs down. All other extras are out of the question.

I knew that juggling my finances would be difficult throughout this course, I am only at the beginning and am concerned about how long I will be able to carry on and about the stress levels involved in all that I have taken on.

– FT SP PG, 25+

Monthly rent or mortgage costs

‘Approximately, how much is your monthly rent or mortgage repayment?’ (Q49)

84% of FE respondents aged 16–18 on entry to their course did not pay monthly rent or a mortgage.

In contrast, the majority of undergraduate, postgraduate and FE students 19 years and over paid between £200 and £399 per month on monthly rent or mortgage.

I spend about 10 a week on food so that I can pay my rent. However, I still cannot pay my rent.

– FT UG, 17–20

My maintenance loan does not cover my living costs. It is less than my self-catered accommodation costs.

– FT UG, 17–20

The government needs to be aware of how much people are paying for rent as my loan doesn’t cover my rent, let alone bills and living.

– FT UG, 17–20

Financial worries about basic living expenses, by monthly rent or mortgage repayment costs

A lower proportion of respondents reporting no monthly rent or mortgage fees indicated that they regularly worry about not having enough money to meet their basic living expenses than those who paid monthly rent or mortgage fees. 36% of student respondents who did not contribute towards their monthly rent or mortgage indicated that they regularly worried about not having enough money to meet basic living expenses such as rent and utility bills. In comparison, almost two in three respondents (63%) who paid between £400 and £599 per month indicated that they regularly worried about not having enough money to meet basic living expenses such as rent and utility bills.

– FT SP PG, 25+

Snapshot: Monthly rent and wellbeing

Approximately, how much is your monthly rent or mortgage repayment? (Q49)

I don’t contribute towards rent or pay mortgage payments

Less than £200

£300–£399

£400–£599

£600–£799

£800–£999

£1000+

0%

10%

20%

30%

40%

50%

60%

70%

80%

90%

0%

10%

20%

30%

40%

50%

60%

70%

80%

90%

100%

I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills

I don’t contribute towards rent or pay mortgage payments

Less than £200

£300–£399

£400–£599

£600–£799

£800–£999

£1000+

0%

10%

20%

30%

40%

50%

60%

70%

80%

90%

100%
Deposit costs

If you are in rented housing, did you have to pay a deposit to secure your accommodation? (Q50)

Of those who indicated they lived in rented accommodation (either in a privately rented house, their own home, parents’ home, other property owned by themselves or their family, or property owned by their friends), 91% of undergraduate respondents and 88% of postgraduate respondents paid a deposit. In contrast, only 58% of FE students reported that they paid a deposit.

How much did you have to pay for this? (Q51)

Across all survey respondents who reported paying a deposit, 51% had paid between £250 and £399.

If you are in rented housing, did you have to pay a deposit to secure your accommodation?

First term rent instalment

‘How did you pay for your first term rent instalment? Please tick all that apply.’ (Q52)

For respondents who indicated that they lived in halls, flats or a house rented from the university or in privately owned halls, 55% of NHS respondents and 69% of undergraduates not funded by the NHS used a student loan to pay for their first term instalment. 16% of NHS respondents used a student overdraft or bank loan to pay for their first term instalment and 9% of undergraduate respondents not funded by the NHS. Around one in three undergraduate respondents indicated that they used a loan from their parents, partner, family or rent to pay for the first term rent instalment.

Undergraduates who were in their first year when completing the survey were less likely to use a student overdraft or bank loan than undergraduate students surveyed overall.

UG respondents: How did you pay for your first term rent instalment?

Payment of first-term instalment and POLAR category

In terms of paying their first rental instalments, people from higher participation areas were more likely to get this from their parents, family or friends, with people from lower participation neighbourhoods relying more on overdrafts, student loans and not actually paying rent – this last option could reflect the fact that this group were more likely to be living with their parents.

Payment of first-term instalment by Peer Group

39% of respondents studying in Peer Group A institutions indicated that they used a loan from their parents, partner, family or rent to pay for the first term rent instalment. In contrast, less than one in four respondents studying in Peer Group E institutions (22%) indicated that they used a loan from their parents, partner, family or rent to pay for the first term rent instalment.

Sources of financial support for first term rent instalment, by peer group

If your university’s bursary and chancellor scholarship are fundamental to my being able to afford accommodation in the private sector during 2nd and 3rd year. If your parents aren’t homeowners the majority of landlords and letting agents require large sums of money and this helps in this.

– FT UG with adult caring responsibilities, 21–24
Transport costs: FE

‘On average, how much do you spend per week on 
transport associated with attendance at your course? 
By this, we mean when attending lectures, classes, or a 
placement.’ (Q53)

Around eight in ten (83%) FE respondents had costs 
associated with travel. The majority of these costs were 
between £10 and £19.99. Full-time FE students were 
more likely to pay higher costs than part-time FE 
students, with 69% of FE full-time students paying more 
than £10 a week compared to 50% of FE part-
time students.

I don’t think they [the government] understand how 
much it actually costs to travel. 
– FT UG, 17–20

I would not be able to study without the student 
loan as I could not afford the transport [costs]. 
– FT UG, 17–20

I’m having issues with travel costs. It has already 
risen since starting in September and my parents 
are struggling to pay for it … If I had something to 
put towards the passes it would put me at ease 
knowing my family aren’t struggling as much for 
me to be able to attend college. 
– FT FE, 16–18

How did you pay for these costs? (Q54)

The types of sources FE respondents used to pay travel 
costs differed considerably by the mode of study. 54% 
of FE part-time respondents used wages from work 
compared to 37% of full-time FE respondents. Full-time 
FE respondents were also more likely to use family 
support (56%) than part-time FE respondents (20%).

62% of FE respondents aged between 16 to 18 on 
entry used family support to pay for their travel costs, 
compared with 24% of FE respondents aged 19+ 
on entry.

Transport costs: Undergraduate respondents

‘On average, how much do you spend per week on 
transport associated with attendance at your course? 
By this, we mean when attending lectures, classes, or a 
placement.’ (Q53)

The majority (58%) of undergraduate respondents not 
funded by the NHS had no travel costs. In contrast, 
85% of NHS undergraduates paid travel costs, with 18% 
reporting the cost was more than £40 a week.

‘How did you pay for these costs?’ (Q54)

Of part-time undergraduate respondents who paid 
travel costs, 68% used wages from paid work, 20% 
used personal savings and 12% family support.

In comparison, full-time undergraduates who reported 
travel costs indicated that they used personal savings 
(37%), wages from paid work (35%), financial support 
from their local authority or the government (28%) and 
family support (25%) to pay for them.

The Uni is able to provide us all with a small 
bursary for travel expenses, but to get to our 
placements it costs far more. If I did not get help 
from my family, I’d need a personal loan/credit card 
to see me through. 
– FT NHS UG, 17–20
The Pound in Your Pocket

Understanding the costs of study

Travel costs: postgraduate respondents

On average, how much do you spend per week on transport associated with attendance at your course? By this we mean when attending lectures, classes, or a placement. (Q53) How did you pay for these costs? (Q54)

Eight in ten (80%) postgraduate respondents paid travel costs.

The majority (73%) of postgraduate part-time respondents paid less than £20 per week on transport, as did 61% of full-time postgraduate respondents. A small minority (7%) of postgraduate respondents paid between £50 and £99.99 a week.

Helps to travel to placements, which could be 60 miles on a round trip journey 5 days a week.
– FT NHS UG

It is just the travel costs, I have to travel by train and it is 12 every day totaling 60 a week... if I didn’t have to pay this I would be ok!
– FT UG, 25+

I am glad I get my maintenance grant, otherwise I would not be able to afford to travel to university.
– FT UG, 17–20

The Uni is able to provide us all with a small bursary for travel expenses, but to get to our placements it costs far more. If I did not get help from my family, I’d need a personal loan/credit card to see me through.
– FT NHS UG,17–20

I feel I am able to balance my commitments such as work, study and family/relationships
– PG FT

My university does not provide me with travel costs, which is hard as a PGCE student is mostly on work (unpaid) based placement.
– FT PG, 21–24

I would introduce a travel bursary for students required to travel as part of their course.
– FT student parent PG, 25+

Snapshots: Transport costs and wellbeing

On average, how much do you spend per week on transport associated with attendance at your course? By this we mean when attending lectures, classes, or a placement. (Q53)

Three in five (61%) respondents who reported that they paid no transport costs felt able to balance commitments such as work, study, and family/relationships. In contrast, only around one in three (36%) respondents who paid between £50 and £99.99 per week indicated that they felt able to balance their commitments.

Over one in two (54%) respondents who did not pay transport costs indicated that they felt able to concentrate on their levels of study without worrying about finances. In contrast, less than one in three respondents paying over £10 a week indicated that they felt able to concentrate on their studies without worrying about finances.
### Ability to concentrate on studies, by weekly travel costs associated with course

#### Snapshot: Education students and transport costs

- **Travel costs**
  - 16% of undergraduate education students and 10% of postgraduate education students report paying no weekly travel costs compared to 41% of other undergraduates and 23% of other postgraduates.
  - There is a consistent pattern of education postgraduates being more likely to pay higher costs for weekly travel compared to education undergraduates, other undergraduates and postgraduate students. Education postgraduates are the most likely to be paying £20 or more for their average weekly travel.
  - The £100 or more category is not included in this graph as only very few people reported spending this amount for their weekly travel costs.

#### Education students: weekly travel costs associated with course, by mode of study and age on entry

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<th>PG Education</th>
<th>UG Other</th>
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</tr>
</tbody>
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### Placement vs non-placement students and transport costs

#### Snapshot: Placement students and transport costs

- 18% of placement students reported paying nothing for travel compared to 36% of other HE students.
- HE placement students are more likely to be paying in the range of £10–£29.99 for average weekly travel costs when compared to other HE students.
- 22% of placement students reported paying £10–£19.99 on average for their weekly travel costs compared to 17% of other HE students, and 18% of placement students reported paying £20–£29.99 compared to 9% of other HE students.

#### Placement vs non-placement students and travel costs

- Placement students are more likely to report paying £10–£29.99 for average weekly travel costs compared to non-placement students.

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### Course costs

Have you been required to pay for materials, activities or other costs associated with completing your programme of study? This means that you did not have a choice about whether to pay these costs or not. We do not mean your course registration or tuition fee, childcare, accommodation or travel (Q59).

Across all groups, the majority of students had paid for materials, activities or other costs associated with completing their programme of study (69% of undergraduate respondents, 67% of FE respondents, and 54% of postgraduate respondents). For all levels of study, full-time students were more likely to have had to pay costs than part-time students.

Needs reconsidering as I feel the amount of bursary I am currently receiving is disproportionate to the long shifts I am expected to do as part of the course, the materials and books that I have purchased and the amount of traveling I have to fund.

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I feel able to concentrate on my levels of study without worrying about finances

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NHS UG.
Have you been required to pay for any of the following costs? (60)

Within the survey, we took a census of what costs students were incurring, and have produced relative expenditure. 20% of the course materials that respondents indicated they had paid for were course books, with other significant costs including printing (16%), stationery (16%), field trips (8%), travel to placements (6%) and uniform costs (5%).

Relative prevalence of different course costs

For most costs, more than half of students responded that they had been made aware in advance of the cost. However, the majority of students who paid for bench fees (62%), musical instrument hire (59%), course-related sports facilities (53%), specialist software (51%) and studio fees (51%) reported that they not aware of the cost in advance.

I have a residential trip … that I have to attend to complete my course. If it wasn’t for the bursary fund then I could not afford to go.
– FT FE, 16-18

It is very important that I receive financial support during my course as it enables me to buy all of the equipment and materials I need to produce work of a high standard. It also allows me contribute towards payments for educational trips which are very important.

It enables me be able to afford things like books, stationary, art equipment, materials and any trips my course runs, without EMA I would not of been able to fund a lot of what is expected of us on the course.
– FT FE, 16-18

I study Historical Costume and we are forced to continuously pay for fabrics, materials, and chemicals for dying fabrics that we are unable to do the course without, and which we have had no prior warning of. Let students know if there are going to be a lot of costs for things they can’t progress without Most of the people on my course have to choose between eating and class, and normally have to go hungry. Art students who are required to pay for materials need a lot more support than we’re getting!
– Disabled FT UG, 17–20

I would make it much clearer and easier for students to see what they were entitled to. I would also give students financial help right from the beginning of their course to pay the upfront costs such as Studio fees, materials and field trips as these are hard to pay as they all come at once
– FE 16–18 year old student
Thinking about materials, activities and other costs associated with completing your study, how much have you spent, in total, in the last academic term? Do not include your course registration or tuition fee, childcare, accommodation or travel. (Q61)

About one in four (24%) FE respondents spent between £25 and £49.99 on materials, activities and other costs associated with completing their study in the last academic term.

Around one in four (25%) undergraduate respondents and one in five (21%) postgraduate respondents had paid between £100 and £199.99 in the previous academic term.

Course costs and wellbeing

45% of respondents who paid less than £25 in the last academic year on costs associated with their course indicated that they felt able to concentrate on their course without worrying about finances. Respondents who had paid higher costs were less likely to indicate that they felt able to concentrate.

68% of postgraduate and 67% of undergraduate education students report being required to pay for materials, activities and other costs associated with completing their course of study compared to 50% of other postgraduates and 69% of other undergraduates. Respondents who had reported paying course costs were asked how much they had paid on course costs in the last year.

80% of education undergraduate and 78% of education postgraduate students selected ‘very important’ compared to 70% of other undergraduates and 68% of other postgraduates.

Respondents were asked how important they felt it was that students be made aware of course costs they have to pay in addition to tuition fees before they start their course. 80% of education undergraduate and 78% of education postgraduate students selected ‘very important’ compared to 70% of other undergraduates and 68% of other postgraduates.

Impact of course costs by POLAR

Those from lower participation neighbourhoods, who pay high course costs (£200+) are more likely to have seriously considered leaving their course than those from higher participation neighbourhoods with similar costs. One in six students from quintile one has considered this, compared to one in ten from quintile five.
The Pound in Your Pocket

### Education students and spend on course costs

15% of postgraduates were ‘fully funded’. They reported receiving a research council studentship. 25% of postgraduates had ‘some funding’. They reported receiving any of disabled students’ allowance, social work bursary, access to learning fund, or an institutional bursary or scholarship, but did not receive a research council studentship. 60% of postgraduates had ‘no funding’. They reported that they did not receive any funding or reported that they had a Career Development Loan.

### Education students and type of course costs

Travel to placements is a more common course cost for education students, 47% of education undergraduates and 65% of education postgraduates report this expense compared to 14% of other undergraduates and 20% of other postgraduates. As may be expected, postgraduates are more likely to have course costs relating to attending conferences, 7% of education postgraduates and 15% of other postgraduates report this expense compared to 1% of education undergraduates and 2% of other undergraduates.

### Funding type by PG type

When asked how clear it was before starting their course what financial support they would receive 59% of fully funded postgraduates felt it was completely clear compared to 35% of postgraduates with some funding and 34% of postgraduates with no funding. 25% of postgraduates with no funding and 22% of postgraduates with some funding said that it was not at all clear to them compared to only 4% of fully funded postgraduates.

When asked to rate whether they agree with the statement ‘I find it easy to understand what financial support I’m entitled to’, 19% of postgraduates with no funding and 16% of postgraduates with some funding strongly disagreed compared to 5% of fully funded postgraduates. 46% of fully funded postgraduates agreed, compared to 34% of postgraduates with some funding and 26% of postgraduates with no funding.

Looking at where postgraduates found their information about funding, 60% of fully funded students received information from teachers, lecturers or trainers compared to 32% of students with some funding and 24% of students with no funding. 24% of fully funded postgraduates received information from current undergraduates and 2% of other undergraduates.

### Accommodation by PG funding type

Finding information about postgraduate funding

When asked to rate how much they agreed or disagreed with the statement ‘I am concerned about my future levels of debt’, 57% selected ‘Strongly agree’ and 25% selected ‘agree’.

When asked about their preference for receiving £1000 financial support, 25% selected ‘agree’.

Postgraduates with Personal Career Development Loans

There were 117 postgraduates who reported receiving a Personal Career Development Loan and were not identified as PGCE students.

When asked to rate how much they agreed or disagreed with the statement ‘I am concerned about my future levels of debt’, 57% selected ‘Strongly agree’ and 25% selected ‘agree’.

When asked about their preference for receiving £1000 financial support, 25% selected ‘agree’.
Although these respondents have made use of Personal Career Development Loans, they are clearly concerned about the impact on future finances and maintain a preference for receiving financial support as cash rather than through discounts.

Accommodation

Accommodation reflects levels of funding. 62% of fully funded postgraduates lived in a privately rented house or flat, compared to 50% of postgraduates with some funding and 45% of postgraduates with no funding. 18% of postgraduates with no funding, 13% of postgraduates with some funding and only 6% of postgraduates with full funding live in their parents’ home.

Travel

30% of fully funded postgraduates report having no travel costs compared to 16% of partially funded postgraduates and 21% of unfunded postgraduates. 16% of postgraduates with some funding and 15% of postgraduates with no funding have average weekly travel costs of £20–£29.99 compared to 11% of fully funded postgraduates.

When asked how they paid for their travel, 51% of postgraduates with no funding and 41% of postgraduates with some funding reported paying for travel costs compared to 27% of fully funded postgraduates. 28% of unfunded postgraduates and 24% of partially funded postgraduates reported that their family helped pay for travel costs compared to 10% of fully funded postgraduates.

25% of fully funded postgraduates and 13% of postgraduates with some funding reported that their institution contributed towards their travel costs compared to 2% of unfunded postgraduates. 20% of funded students and 18% of postgraduates with some funding report that the local authority or government contributes towards their travel costs compared to 10% of unfunded postgraduates.

Course costs

Differently funded students are paying for different course costs. As noted earlier, the majority of postgraduates with full funding were PhD level students and the majority of postgraduates with no or some funding were Masters level students so this may account for some differences in spending behaviour.

Looking at how much postgraduates spent on course costs, 24% of postgraduates with some funding and 21% of postgraduates with no funding spent £100–£199.99 on course costs in the last academic term compared to 15% of fully funded postgraduates. 21% of unfunded postgraduates and 19% of postgraduates with some funding spend £50–£99.99 on course costs compared to 14% of postgraduates with full funding. 42% of postgraduates with full funding report spending less that £25 on course costs compared to 17% of unfunded postgraduates and 16% of partially funded postgraduates.

Respondents were asked how important they felt it was that students be made aware of course costs they have to pay in addition to tuition fees before they start their course. 74% of students with no funding and 71% of students with some funding thought that it was ‘very important’ compared to 55% of postgraduates with full funding. Overall, 94% of postgraduates thought knowing about course costs before a course starts was important, but postgraduates with some or no funding place this as a higher priority.

Course delivery

We asked students about how their course was delivered, whether through face-to-face teaching, distance and online learning, or work-based learning. Course delivery was divided into the following categories.

- Majority is face-to-face
- Majority is online/at a distance.
- Majority is learning in workplace
- Mix of campus teaching and work placements

There were 13,749 respondents who provided information about how their course was delivered.

Course costs

When asked if they had been required to pay any additional course costs in the last term, 68% of face-to-face and 67% of mixed workplace/faceto-face learners reported that they had additional required costs for their course of study compared to 55% of online/distance and 55% of workplace learners.

Course delivery type

We asked students about how their course was delivered, whether through face-to-face teaching, distance and online learning, or work-based learning. Course delivery was divided into the following categories.

- Majority is face-to-face
- Majority is online/at a distance.
- Majority is learning in workplace
- Mix of campus teaching and work placements

There were 13,749 respondents who provided information about how their course was delivered.
Examples of course costs by course delivery group are included. Some course costs vary with type of course delivery. In some cases, this may be attributed to the kind of course which is taught using certain course delivery methods. For example, workplace learning courses such as teaching may require a CRB check in order to work with minors under 18 years of age.

We asked students to report the amount they spent on additional course costs in the last term. Comparing course costs across different course delivery types, 28% of online/distance and 23% of workplace learners reported spending less than £25 on course costs compared to 15% of face-to-face and 11% of mixed workplace/campus learners. 16% of workplace learners reported spending £50–£99.99 on course costs compared to 22% of face-to-face, 21% of online/distance, and 21% of mixed workplace/campus learners.

Respondents were asked how important they felt it was that students be made aware of course costs they have to pay in additional to tuition fees before they start their course. 82% of online/distance and 77% of mixed workplace/campus learners thought that it was ‘very important’ compared to 70% of face-to-face and 70% of workplace learners.

Understanding financial entitlements

When asked to indicate how clear it was before starting their course what financial support they would receive:

When asked how much they agreed or disagreed with the statement ‘I find it easy to understand what support I am entitled to’, 50% of mixed workplace/campus learners selected ‘disagree’ or ‘strongly disagree’ compared to 43% of workplace, 41% of face-to-face, and 38% of distance/online learners. 43% of online/distance and 40% face-to-face learners selected ‘agree’ or ‘strongly agree’ compared to 36% of workplace and 31% of mixed workplace/campus learners.

Financial well-being

When asked how much they agreed or disagreed with the statement ‘I feel able to concentrate on my studies without worrying about finances’.

Those whose study was on a mix of campus and workplace were the most likely to have difficulty concentrating on their studies and least likely to be able to concentrate on study without worrying about their finances, with 48% strongly disagreeing or disagreeing with the statement ‘I feel able to concentrate on my studies without worrying about finances’. It is this group who seem to be having a different experience than their peers with awareness of and access to financial information seemingly unclear.
Chapter 4

The system at work: financial support from government, colleges and universities

Government, colleges and universities all provide different levels of financial support to students. The level of support is dependent on a range of factors, including level of study, mode of study, disability status, whether students have adult dependents, and whether students are student parents. As part of the ‘Pound in Your Pocket’ project, NUS has produced a literature review detailing the wide range of research into the different sources of income available from the student support system, which can be found here:

http://www.nus.org.uk/PageFiles/12238/2012_NUS_PIYP_Mapping_the_Evidence.pdf

This section explores the different sources of income respondents received from the government and institutions, and how students would prefer to receive their current financial support. It also looks at how easy respondents found it to access these sources, and what information students used, and found reliable, in understanding their entitlements.

Key points:

FE students aged 16 to 18 on entry

- Less than half (42%) of young FE respondents indicated that they received financial support from the Government. One in four (25%) were in receipt of EMA, and one in five (20%) were in receipt of the 16-19 Bursary Fund. 15% also reported applying for discretionary funding.

- The majority (51%) of young FE students indicated that if they were to receive financial support from their college or government to help during their time as a student, they would prefer to receive it as a cash allowance for costs attending their course. 21% indicated they would prefer free transport to and from their course.

- The vast majority of young FE respondents stated that they would prefer to receive current support payments on a more frequent basis than they currently do. 71% of young FE students indicated that they would prefer to receive the payments they currently received on a weekly basis and 23% on a monthly basis. Only 5% stated that they would prefer to receive their support payments on a termly basis, as it is currently provided.

- The main sources of information used by students to find out about their financial entitlements were parents, grandparents or guardians (39%), followed by college open days (38%). The most useful sources indicated were college open days (17%), teachers, lecturers, trainers or instructors (12%) and parents, grandparents or guardians (13%).

- Only 22% of young FE students indicated that it was completely clear how much financial support they would receive prior to starting their course and less than one in three indicated that they found it easy to understand what financial support they were entitled to.

FE students aged over 19 on entry

- 36% of adult FE students indicated that they were in receipt of government funding. Of these, nearly one in four (23%) were in receipt of discretionary learner support and one in ten received the Adult Learning Grant. Around one in three adult FE student parents (34%) and adult FE disabled students (31%) were in receipt of discretionary learner support (DLS). Very few student parents were in receipt of Care 2 Learn (1% of adult FE students). 30% of FE adult learners had applied for discretionary funding from their institution, the highest proportion across all levels and modes of study.

- Around one in three adult FE respondents (34%) indicated that if they were to receive financial support from their college, they would prefer to receive it as a cash allowance for costs associated with attending their course. 19% indicated they would prefer no tuition or attendance fees. Most respondents would prefer to receive this more frequently than it is currently provided on a termly basis: 45% of respondents indicated that they would prefer to receive their payments weekly, and 39% indicated they would prefer to receive them monthly.

- Only 25% of adult FE students indicated that it was completely clear how much financial support they...
would receive prior to starting their course and less than one in three indicated that they found it easy to understand what financial support they were entitled to.

Undergraduate students (excluding NHS-funded students)

- 84% of full-time undergraduate respondents (excluding NHS students) were in receipt of student funding, and around one in two (51%) of part-time students. 70% of full-time undergraduate respondents were in receipt of a student loan and 56% a maintenance grant. 35% of part-time students were in receipt of part-time course grant.

- The level of student support received varied by the peer group of the institution which respondents attended. Undergraduate students (excluding NHS students) studying in Peer Group D were the least likely to be in receipt of a Maintenance Grant, a Student Loan for living costs or an institutional bursary or scholarship. Students studying at Peer Group B and Peer Group F were most likely to receive an institutional bursary.

- Only 33% of undergraduate respondents (excluding NHS students) found it completely clear how much financial support they would receive. 42% reported that they found it easy to understand what financial support they were entitled to.

- Over half (59%) of undergraduate respondents (excluding NHS students) indicated that they received information about their financial entitlements from UCAS prior to becoming a student. The Direct.gov website (48%) and teachers, lecturers and trainers were the most useful source of information, and 14% stated UCAS.

- 64% of undergraduate respondents (excluding NHS students) indicated that if they were to receive £1000 in financial support from their institution, they would prefer a cash bursary. 18% preferred a combination of a cash bursary, fee discount, and discount on services.

- Students’ preferences for financial support differed in emphasis according to the level of HE participation in their neighbourhood. Those from lower participation neighbourhoods were more likely to prefer a cash allowance (24.1%) than higher participation postcodes (16.9%). They were also less likely to prefer lower rent or meals (14.7%) compared to higher participation neighbourhood peers (27.9%), as well as being more likely to prefer childcare provision or allowances (36.4%) to higher quintiles (15.9%).

- 49% of respondents indicated that they would prefer to receive their payments monthly, while 38% preferred it termly. Only 10% stated that they wished to receive it on a weekly basis.

- Overall, the largest preference for all POLAR quintiles of participation was for a cash bursary (69.5 – 64.8%). Within these groups, lower quintile groups were more likely to prefer a cash bursary (69.5%) than higher groups (64.8%), and higher groups were more likely to prefer a fee discount compared to lower ones (14.3%).

- Lower quintile groups were more likely to prefer a weekly payment (24.8%) than higher groups (15.8%). Higher groups were more likely to prefer termly payment (33.2%) than lower ones (26%). Overall preference among all levels of POLAR was for a monthly payment.

NHS undergraduate students

- 67% of full-time NHS undergraduate respondents were in receipt of a student loan, 53% in receipt of means tested bursary and 22% a non-means tested bursary. For part-time students, the means tested bursary was the main source of income, with just over one in three (36%) respondents in receipt of this. One in five NHS undergraduate respondents had applied for discretionary funding from their institution.

- Less than one in five (18%) NHS undergraduate students found it completely clear how much financial support they would receive. Only 31% reported that they found it easy to understand what financial support they were entitled to.

- UCAS was the most commonly used source of financial information for NHS undergraduate respondents prior to becoming students, with 49% reporting that they had used this as a source of information. Around two in five NHS respondents also indicated that they used the Direct.gov website (40%) or University and college publications (39%). Direct.gov.uk was most commonly cited as the most useful source of information, with 21% of respondents rating it as such.

- 80% of NHS undergraduate respondents indicated that if they were to receive £1000 in financial support from their institution, they would prefer to receive it as a cash bursary. 66% of NHS respondents indicated that they would prefer to receive their payments monthly. Equal proportions (16%) of NHS respondents preferred to receive it on a weekly or termly basis.

Postgraduate students

- The majority of postgraduates (54%) did not indicate that they received any financial support; this was particularly high among part-time postgraduate respondents (76%). Institutional bursaries or scholarships were the most common type of financial support received (18% of postgraduates), followed by research council studentships (15%).

- Only 8% of student parents received a Research Council Studentship compared to 16% of students who did not identify as student parents. 24% of disabled postgraduate students reported being in receipt of DSA.

- 15% of postgraduate respondents indicated that they had applied for discretionary funding. On a scale of 1 to 10, with 1 being very easy and 10 being extremely difficult, 22% of these postgraduate respondents rated the difficulty of applying a 9 or 10.

- Around two in five postgraduate respondents (39%) indicated that they found it easy to understand how much financial support they would receive prior to starting their course. Less than two in five (37%) indicated that they found it easy to understand what financial support they were entitled to.

- The most commonly used sources of financial information for both full-time and part-time postgraduate respondents were University and College publications. Teachers, lecturers and trainers, parents, grandparents and guardians, and the Direct.gov website were also highly cited.

- Across all modes and age on entry, postgraduate students indicated that if they were to receive £1000 in financial support, they would prefer to receive it as a cash bursary. One in four part-time postgraduate students also indicated that they would prefer a fee discount.

- The majority of postgraduate respondents indicated that they would prefer to receive the student support they currently received on a monthly basis.

Student support: FE 16–18

Which, if any, of the following types of financial support did you receive?

Less than half (42%) of young FE respondents indicated that they received financial support from the Government. One in four (25%) reported being in receipt of EMA, and one in five (20%) in receipt of the 16–19 Bursary Fund.
The Pound in Your Pocket

Young FE: types of financial support received, by mode of study

- Educational Maintenance Allowance (EMA)
- 16–19 Bursary Fund
- Care 2 Learn
- Residential bursary fund
- Residential support scheme
- Dance and Drama Award
- None/Missing

The money I receive from my college in place of EMA is integral for me to be able to get to and from college, as without it I would not be able to afford it.
- FT disabled FE, 16–18

I wouldn’t have been able to re-sit my art exam or buy the books, canvas and equipment that I needed if it wasn’t for EMA. After it was taken off, I was so relieved when my college set up a bursary.
- FT disabled FE 16–18

The Care2Learn that I receive has been fantastic, as it has allowed me to get back in to studying, which I did not believe I would be able to do until my daughter reached school age.
- FT SP FE, 16–18

It enables me to be able to afford things like books, stationary, art equipment, materials and any trips my course runs, without EMA I would not of been able to fund a lot of what is expected of us on the course.
- FT FE, 16–18

I very much value my EMA and my bursary fund I receive on a regular basis, as both of my parents are unemployed and therefore I have a very low income. Transport costs nearly affected my choice of study but luckily I found out I was able to receive EMA and bursary.
- FT FE, 16–18

EMA gives me a more motivation to go into college every day, without it I would have terrible attendance and I would not be able to afford transport to college and the materials fees and my work would really suffer because of this.
- FT FE, 16–18

Information about student financial support

Prior to starting your course, how clear was it how much financial support you would receive? (Q66)

Only 22% of young FE students indicated that it was completely clear how much financial support they would receive prior to starting their course. 48% rated it as somewhat clear and 30% not at all clear.

Have you ever applied for discretionary funding from your institution? This might be called Access to learning funding, ‘hardship’ funding, or learner support funding, but does not include bursaries or scholarships. (Q67)

Around one in five (18%) young FE students indicated that they had applied for discretionary funding.

I would make it fairer for more people to apply to the Learner Support Fund.
- FT FE, 16–18

Make it more efficient. Got completely ignored while seeking a grant...this is unacceptable!
- FT FE, 16–18

There should be better, definite financial supports available to students in hardship. Cutting EMA and youth services has put students in an awful position and many simply can’t afford to begin or continue studying, and that just isn’t right.
- FT FE, 16–18

I would make it easier to find out information about it and make it clear how much money and what you are entitled to.
- FT FE, 16–18

I would make it clearer what students actually have to pay for uni, when they have to pay it and how. I would also make it clear what other options students have from an early age.
- FT FE, 16–18

I would want more help and information to help with courses fees. I would also like some advice on how to get financial support.
- FT FE, 16–18
Young FE: Prior to starting your course, how clear was it how much financial support you would receive?

- Not at all clear
- Somewhat clear
- Completely clear

'I find it easy to understand what financial support I am entitled to.' (Q74)

Only 32% of young FE students agreed or strongly agreed that it was easy to understand what financial support they were entitled to.

Young FE: Sources of information used and source reported to be most useful

- Parent, grandparents, guardian
- College open day
- Teachers, lecturers, trainers, instructors
- Friends, siblings
- Connexions
- Current students
- College publications, eg prospectus
- NUS
- College tutor
- Direct.gov website
- College students’ union
- Facebook or other social networking sites
- Other media reports/article
- Other websites
- Job centre
- Next step advisor
- Employer
- Citizens Advice Bureau

The most commonly used sources of information by young FE respondents relating to their financial entitlements were from parents, grandparents or guardians (39%) and college open days (38%). Fewer than one in three (32%) young FE respondents also cited their teachers, lecturers, trainers or instructors as sources of information.

The most useful sources indicated were college open days (17%), teachers, lecturers, trainers or instructors (12%), and parents, grandparents or guardians (13%).

Student financial support preferences

If you were to receive financial support from your college, learning provider or the government to help you during your time as a student, in which ONE of the following ways would you prefer to receive it?

- Cash allowance for costs attending course
- Loans to cover living costs
- Loans to cover fees
- Increased childcare allowances
- Provision of inexpensive childcare facilities where you are
- Free transport to and from course
- Lower accommodation/meals charges
- Free extracurricular activities
- Free books, tools or equipment
- No tuition or attendance fees
- No registration or enrolment fees

The most preferred way of receiving financial support, with 51% of young FE students indicating this. 21% of young FE respondents indicated that they preferred free transport to and from their course and 9% the elimination of tuition or attendance fees. 7% preferred to have free books, tools and equipment over the other types of financial support options provided in the survey.

I would give students a reasonable amount of money so that they could live off it weekly or monthly. This would be beneficial to students as they can learn how to make money last and learn how to be with money and pay for food and living costs. Also, they can have a choice, (depending on their circumstances) for example, where they live and how much bills are, to spend their money wisely on things they need so there would be tick boxes like this survey, of stationary costs, travel, trips etc.

– Disabled FT FE, 16–18

From which of the following sources, if any, did you receive information about your financial entitlements prior to becoming a student? (Q30)

Which, if any, of these sources of information did you find most useful? (31)
How often would you prefer to receive the student payments that you currently receive? (Q65)

The vast majority of young FE respondents stated that they would prefer to receive current support payments on a more frequent basis than they currently do. 71% of young FE students indicated that they would prefer to receive the payments they currently received on a weekly basis and 23% on a monthly basis. Only 5% stated that they would prefer to receive their support payments on a termly basis, as it is currently provided.

I get a bursary, which is four £50 deposits throughout the year. This helps somewhat, but I think it would be better to get the money little and often as I often have to borrow money from my friends to buy simple things such as food, water or pens. I applied to get a different bursary where the student gets about £20 a week, which would help greatly, but they stopped it the year I entered the college which is a great mishap for me.

– FE, 16–18

Student support: FE 19+

‘Which, if any, of the following types of financial support did you receive?’ (Q22)

Just over one in three (36%) adult FE students indicated that they were in receipt of government funding. Of these, nearly one in four (23%) were in receipt of Discretionary learner support and one in ten the Adult Learning Grant.

Adult FE: types of financial support received, by mode of study

Discretionary learner support
Adult Learner Grant
Residential bursary fund
Care 2 Learn
Professional and Career Development Loan
Residential support scheme
Dance and Drama Award
None/Missing

0% 10% 20% 30% 40% 50% 60% 70%

I would make it more accessible for students so they could access the information of what support is available. Also I would put more support in for normal people who are struggling to pay rather than all the support that is available for single parents, people with disabilities etc.

– Disabled FT FE, 19+

The college was able to fund most of my tuition fees, which was a great help, as I could not have gone back to college if they hadn’t.

– Disabled PT FE, 19+

Have you ever applied for discretionary funding from your institution? This might be called Access to learning funding, ‘hardship’ funding, or learner support funding, but does not include bursaries or scholarships (Q67).

Nearly one in three (30%) FE adult respondents had applied for discretionary funding from their institution. This is the highest percentage across all levels and modes of study.

I would make it more accessible for students so they could access the information of what support is available. Also I would put more support in for normal people who are struggling to pay rather than all the support that is available for single parents, people with disabilities etc.

– Disabled FT FE, 19+

The majority (56%) of disabled adult FE respondents did not indicate that they received any financial support. Around one in three adult FE student parents (34%) and adult FE disabled students (31%) were in receipt of discretionary learner support (DLS). 26% adult FE female respondents were in receipt of DLS, compared to 17% of adult FE male respondents.

Adult FE: types of financial support received, by gender, parental and disability status

Discretionary learner support
Adult Learner Grant
Residential bursary fund
Care 2 Learn
Professional and Career Development Loan
Residential support scheme
Dance and Drama Award
None/Missing

0% 10% 20% 30% 40% 50% 60% 70%

Adult FE: have you ever applied for discretionary funding from your institution?

None/Missing

0% 10% 20% 30% 40% 50% 60% 70%
The system at work: financial support from government, colleges and universities

‘From which of the following sources, if any, did you receive information about your financial entitlements prior to becoming a student?’ (Q30)

‘Which, if any, of these sources of information did you find most useful?’ (31)

Teachers, lecturers, trainers and instructors (22%), the direct.gov website (22%) and college open days (21%) were the most highly used source of information amongst adult FE respondents. Adult FE respondents also indicated that these were the most useful sources of information.

I only got to know about the help once I was at college on my course.
– FT FE, 19+

You have to search for information, and because my husband is self-employed it makes it more difficult to know what entitlements you can claim for.
– Disabled FT FE, 19+

Student financial support preferences

If you were to receive financial support from your college, learning provider or the government to help you during your time as a student, in which ONE of the following ways would you prefer it?

34% of adult FE respondents indicated that if they were to receive financial support from their college, they would prefer to receive it as a cash allowance for costs of attending their course. A further 19% indicated that they would prefer no tuition or attendance fees, and 10% indicated that they would prefer free transport.

Adult FE: how easy or difficult did you find it to apply for discretionary funding?

Adult FE: Prior to starting your course, how clear was it how much financial support you would receive?

Information about financial support

‘Prior to starting your course, how clear was it how much financial support you would receive?’ (Q66)

Only one in four FE adult respondents felt that it was completely clear how much financial support they would receive prior to starting their course. 35% indicated it was somewhat clear; two in five (40%) reported that it was not at all clear how much financial support they would receive.

I find it easy to understand what financial support I am entitled to.

‘I find it easy to understand what financial support I am entitled to.’ (Q74)

When asked whether they agreed that it was easy to understand the financial support they were entitled to, only 29% strongly agreed or agreed. 50% of adult FE students strongly disagreed or disagreed, and the remaining 11% neither agreed nor disagreed.

Adult FE: Sources of information used and source reported to be most useful

‘From which of the following sources, if any, did you receive information about your financial entitlements prior to becoming a student?’ (Q30)

‘Which, if any, of these sources of information did you find most useful?’ (31)

Teachers, lecturers, trainers and instructors (22%), the direct.gov website (22%) and college open days (21%) were the most highly used source of information amongst adult FE respondents. Adult FE respondents also indicated that these were the most useful sources of information.

I only got to know about the help once I was at college on my course.
– FT FE, 19+

You have to search for information, and because my husband is self-employed it makes it more difficult to know what entitlements you can claim for.
– Disabled FT FE, 19+

Student financial support preferences

If you were to receive financial support from your college, learning provider or the government to help you during your time as a student, in which ONE of the following ways would you prefer it?

34% of adult FE respondents indicated that if they were to receive financial support from their college, they would prefer to receive it as a cash allowance for costs of attending their course. A further 19% indicated that they would prefer no tuition or attendance fees, and 10% indicated that they would prefer free transport.
The Pound in Your Pocket

If you were to receive financial support from your college, learning provider or the government to help you during your time as a student, in which ONE of the following ways would you most prefer to receive it? (FE only)

- Cash allowance for costs attending course
- Loans to cover living costs
- Loans to cover fees
- Increased childcare allowances
- Provision of inexpensive childcare facilities where you are
- Free transport to and from course
- Lower accommodation/meals charges
- Free extracurricular activities
- Free books, tools or equipment
- No tuition or attendance fees
- No registration or enrolment fees

I would offer a free bus service and transport as some people rely on transport.
– FT FE, 19+

Cheaper meals, not like at the minute [where they are] more expensive than in the restaurant.
– FT FE, 19+

Free travel and a small income available like the old EMA.
– Disabled FT FE, 19+

I would ensure that it is easier for young mothers to attend college as the prices for enrolment and childcare are very expensive and it’s hard to juggle these at times.
– FT SP FE, 19+

Unconditional childcare help, and travel expenses for the younger students.
– FT SP FE, 19+

Make some printing available to students only for coursework. More help for travel costs to poorer students.
– Disabled SP FE, 19+

I would introduce a basic allowance for students eligible for support. I would also consider how different courses require more financial support than the other and have responsible people closely look at how problems like those can be eradicated and solved to ensure a good education and needed support is given to everyone who needs it.
– FT SP FE, 19+

Preferences by POLAR quintile

Students’ preferences for financial support differed in emphasis according to the level of HE participation in their neighbourhood.

Those from lower participation neighbourhoods were more likely to prefer a cash allowance (24.1%) than higher participation postcodes (16.9%). They were also less likely to prefer lower rent or meals (14.7%) compared to higher participation neighbourhood peers (27.9%), as well as being more likely to prefer childcare provision or allowances (36.4%) to higher quintiles (15.9%).

If you were to receive financial support from your college, learning provider or the government to help you during your time as a student, in which ONE of the following ways would you most prefer to receive it? (FE only)

‘How often would you prefer to receive the student payments that you currently receive?’ (Q65)

The majority of adult FE respondents indicated that they preferred to receive student support payments more frequently than termly: 45% of respondents indicated that they would prefer to receive their payments weekly, and 39% monthly.

Only a minority of adult FE respondents stated that they preferred to receive them termly (12%) or on an annual basis (4%).

Student support: Undergraduates (excluding NHS students)

‘Which, if any, of the following types of financial support did you receive?’

84% of full-time undergraduate respondents (excluding NHS students) were in receipt of student funding, as were 51% of part-time undergraduate respondents (excluding NHS students).

70% of full-time undergraduates were in receipt of a student loan and 56% a maintenance grant. 35% of part-time students in receipt of a part-time course grant.
The Pound in Your Pocket

**UG (excluding NHS students): types of financial support received, by mode of study**

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**Disabled UG (excluding NHS students): types of financial support received**

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**UG student parents (excluding NHS students): types of financial support received**

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If I did not receive tuition and maintenance loans I would never have been able to attend the university of my choice.
– FT UG, 17–20

Thanks to Disabled Student Allowance, I have been able to get a laptop and specialized equipment that allows me to work easily.
– Disabled FT UG, 17–20

[I most value] the maintenance grant because this has allowed me to focus on my actual course instead of focusing on the need to get a job and work. That could risk a lower degree grade.
– FT UG, 17–20

I received a grant from the Access to Learning fund to pay for childcare whilst I revised in preparation for examination in my second year. Without this, I don’t think I would have been able to achieve the 92% score that I did.
– FT SP UG, 17–20

The social work bursary is a lifesaver. I can’t understand how students on courses without this kind of bursary survive.
– FT UG, 17–20

Considering my maintenance loan only just about covers my rent, I’m fortunate to have a grant to cover my studying costs. If I didn’t have a grant, living would be very, very difficult as I would not have any money to live on other than the small amount of money I make from doing part-time work.
– FT UG, 17–20

‘Which, if any, of the following types of financial support did you receive?’

28% of disabled undergraduate respondents (excluding NHS students) indicated that they were in receipt of DSA.
Just over one in five (22%) undergraduate student parents (excluding NHS students) were in receipt of Parents Learning Allowance and 14% were in receipt of a Childcare Grant.

‘Which, if any, of the following types of financial support did you receive?’

3% of respondents with adult dependents were in receipt of the Adult Dependents Grant.

Levels of financial support received appeared to vary by the peer group of the institution in which respondents attended. Full-time undergraduate respondents (excluding NHS) studying at Peer Group B and Peer Group F were most likely to receive an institutional bursary or scholarship (37% and 35%, respectively), while those in Peer Group D and G were least likely (27% and 20%, respectively). 78% of those studying in Peer Group E reported receiving a maintenance grant, compared with 59% of those in Peer Group A. However, the proportions of students receiving student loans for living costs were similar across peer groups (ranging from 80% to 86%).

My DSA allowance really helps me to not worry about the extra printing costs I incur because of my disability, I don’t think I could manage on my course without it. Although my maintenance loan doesn’t cover my rent, it has allowed me to come to Uni as my parents and my part-time job couldn’t cover my living costs.

– Disabled FT UG, 21–24

[I most value] the childcare grant, as without I could not have started my higher education until my daughter was in school, and she does not start until this year.

– FT SP UG, 17–20

[I most value] the childcare grant so that I can actually take part in my studies, as without it I would struggle considerably.

– FT SP UG, 17–20

Information about financial support

‘Prior to starting your course, how clear was it how much financial support you would receive?’ (Q66)

One in three (33%) undergraduate students (excluding NHS respondents) found it completely clear how much financial support they would receive. However, the majority (53%) reported that it was only somewhat clear and a minority (15%) indicated it was not at all clear.

It is very clear what you are entitled to. Due to the number of students there is a limit to the extent to which support can be provided but of what there is, is quite good given the financial situation of the country.

– FT UG, 17–20

It needs to be more straightforward. Student finance is an absolute nightmare to deal with. One hand doesn’t know what the other is doing, in their case I got muddled lots of info.

– FT UG, 21–24, with caring responsibilities

Have you ever applied for discretionary funding from your institution? This might be called Access to learning funding, hardship funding, or learner support funding, but does not include bursaries or scholarships. (Q67)

11% of undergraduate respondents (excluding NHS students) reported that they had applied for discretionary funding from their institution.

‘Please use the following scale to rate how easy or difficult you found it to apply for this (discretionary) funding?’ (Q68)

On a difficulty scale where 1 was very easy and 10 extremely difficult, 15% of undergraduate respondents (excluding NHS students) who had applied for discretionary funding rated the process of applying a 9 or 10.

I am grateful that it was available to me in times of financial hardship i.e. parents made redundant – I was able to continue my studies without [my] parents’ financial support.

– FT UG, 17–20
The Pound in Your Pocket

I would make it possible to upload documentation, and submit changes in circumstances by secure online services rather than using the postal service - which has proven a total nightmare in getting information to the correct departments, and thus dealt with in a timely fashion. I am still stuck in a situation where I don’t know what is happening next with my student funding for this year.

– Disabled FT SP UG, 25+

I have heard conflicting ideas … from many sources including other students, banks, the student loan’s company themselves… it’s not very clear at all!

– FT UG, 21–24

Sources of information

‘From which of the following sources, if any, did you receive information about your financial entitlements prior to becoming a student?’ (Q32)

‘Which, if any, of these sources of information did you find most useful?’ (Q33)

Over half (59%) of undergraduate respondents (excluding NHS students) indicated that they received information about their financial entitlements from UCAS prior to becoming a student. The Direct.gov website (48%) and ‘Teachers, lecturers and trainers (47%)’ were also highly cited. One in three (33%) undergraduate students (excluding NHS respondents) indicated that they received information about their financial entitlements from parents, grandparents or guardians prior to becoming a student.

One in four (26%) undergraduate respondents (excluding NHS students) indicated that they found the Direct.gov website the most useful and some 15% reported the most useful source of information being their teachers, lecturers and trainers. Only 8% of undergraduate respondents (excluding NHS students) indicated that parents, grandparents or guardians were the most useful.

I appreciate the University contacting me upon receiving my course application to advise me I could use the Access to Learning Fund. I wouldn’t have known about it if they hadn’t been proactive in screening my application forms and financial information.

– Disabled PT UG, 25+

Student financial support preferences

‘If you were to receive £1000 in financial support from your institution in which of the following ways would you prefer to receive it?’

64% of undergraduate respondents (excluding NHS students) indicated that if they were to receive £1000 in financial support from their institution, they would prefer to receive it as a cash bursary.

Better discounts on books, software and stationery for students.

– Disabled PT UG, 25+

UG (excluding NHS students): If you were to receive £1000 in financial support from your institution in which of the following ways would you prefer to receive it?
Finance support preference by POLAR quintile

Overall, the largest preference for all quintiles of participation was for a cash bursary (69.5 – 64.8%). When looking across the levels of young peoples’ participation in HE and adults with HE qualifications in neighbourhoods, the preference towards a fee discount increases – albeit in no way as strongly as the preference for cash bursary.

Lower quintile groups were more likely to prefer a cash bursary (69.5%) than higher groups (64.8%), and higher groups were more likely to prefer a fee discount compared to lower ones (14.3%).

There was also a significant interaction between regularity of payment preference and POLAR level. Lower quintile groups were more likely to prefer a weekly payment (24.8%) than higher groups (15.8%). Higher groups were more likely to prefer termly payment (33.2%) than lower ones (26%). Overall preference among all levels of POLAR was for a monthly payment.

Monthly instalments would help with such things as paying rent and bills and having the money on the last day of each month would greatly help.

– FT UG, 25+

Instead of maintenance loans being paid termly they would be paid monthly this way budgeting would be far easier, financial planning for an entire term is difficult, especially when life gets in the way sometimes.

– FT UG, 17–20

UG (excluding NHS students): How often would you prefer to receive the student payments that you currently receive?

Thinking about any student support payments that you receive, how often would you prefer to receive them?

If you were to receive £1000 in financial support from your institution, in which of the following ways would you prefer to receive it?

NHS undergraduate students

‘Which, if any, of the following types of financial support did you receive?’

96% of full-time NHS undergraduate respondents indicated that they were in receipt of student financial support.

64% of part-time students NHS undergraduate respondents indicated that they were in receipt of student financial support.

67% of full-time NHS undergraduate respondents were in receipt of a student loan, 53% in receipt of means tested bursary and 22% non-tested bursary. For part-time students, the means tested bursary was the main source of income, with just over one in three (36%) of respondents in receipt of this.

The grant from the Access to learning fund in my second year ensured that I was able to continue with the course, it was essential.

– Disabled FT NHS UG, 17–20
**The Pound in Your Pocket**

The grant from the Access to learning fund in my second year ensured that I was able to continue with the course, it was essential.

- Disabled FT NHS UG, 17–20

Receiving an NHS bursary has enabled me to actually do this course without which support it would never have been an option.

- FT NHS UG, 17–20

I value the 80% childcare assistance that I get in my bursary otherwise I would be unable to study.

- Disabled FT NHS UG, 17–20

As a Nursing student I often have a demanding timetable, particularly when on placement so feel the NHS Student Bursary is NEEDED in enable to carry out my course as I would not otherwise have and income.

- FT NHS UG, 17–20

I think students on an NHS bursary should be able allowed to apply for student loans or maintenance grants as I have really struggled to with my course as I have also had to work, which has affected my studies and grades.

- FT NHS UG, 21–24

Have you ever applied for discretionary funding from your institution? This might be called Access to learning funding, ‘hardship’ funding, or learner support funding, but does not include bursaries or scholarships.’ (Q67)

One in five (20%) of NHS undergraduate students had applied for discretionary funding from their institution.

I would like to make applying a bit easier and simpler. When applying myself it felt almost like going round in circles as no one I spoke to when I called seemed to know what was going on and how far it was processed and it is a worry to think it won’t be granted in time before your course starts.

- Disabled PT UG NHS, 17–20

Of the NHS students that had applied for discretionary funding from their institution, 15% rated the difficulty of the process a 9 or 10 (with 10 being extremely difficult).

Please use the following scale to rate how easy or difficult you found it to apply for this (discretionary) funding? (Q68)

One clear system - rather than many separate ones. Better training for those working for SLC - have no idea about any situations which are not routine (e.g. med students intercalating, or in receipt of NHS bursary). Institutions would have to make an assessment of students finances to makes sure they are in a situation where they will cope.

- FT UG, 17–20

The NHS bursary application process is rubbish for continuing students. It is not made clear which applications need to be completed and when you ring for advice, conflicting information is provided resulting in delayed payments. Yes, these are back dated; however trying to support yourselves through the mean time is extremely difficult. If applications are assessed on an individual basis, information should be provided regarding other sources of financial support from other institutions.

- FT ST NHS UG, 25–

**Information about financial support**

Prior to starting your course, how clear was it how much financial support you would receive?

Less than one in five (18%) of NHS undergraduate students found it completely clear how much financial support they would receive before starting their course. The majority (56%) reported that it had been somewhat clear and 27% indicated that it had been not at all clear how much financial support they would receive before starting their course.

The NHS UG: How easy or difficult did you find it to apply for discretionary funding?

The system at work: financial support from government, colleges and universities

‘I find it easy to understand what financial support I am entitled to.’ (Q74)

Only 31% of NHS undergraduates surveyed agreed or strongly agreed with the statement, ‘I find it easy to understand what financial support I am entitled to.’ The majority (50%) disagreed or strongly disagreed with the statement, and the remaining neither agreed nor disagreed.

NHS UG: Have you ever applied for discretionary funding from your institution?

NHS UG: Prior to starting your course, how clear was it how much financial support you would receive?
**Student financial support preferences**

**If you were to receive £1000 in financial support from your institution, in which of the following ways would you prefer to receive it?**

Four out of five (80%) NHS undergraduate respondents indicated that if they were to receive £1000 in financial support from their institution they would prefer to receive it as a cash bursary.

I would also consider offering either an additional loan or rather small bursary to cover equipment costs that are non-negotiable for certain courses or else require the institutions to obtain heavy bulk discounts for items such as stethoscopes.

– Disabled FT NHS UG, 25+

If students have to pay higher fees they should also be offered more jobs and discounts for laptop course books etc.

– FT NHS UG, 17–20

**‘How often would you prefer to receive the student payments that you currently receive?’ (Q65)**

Two out of three (66%) of NHS respondents indicated that they would prefer to receive the student payments they currently received monthly. Equal proportions of NHS respondents reported that they preferred weekly or termly payments (16%). A very small minority wished for the payment to be made on an annual basis (3%).

Pay bursaries weekly, as I find it hard to make it last over 4-5 weeks. Give the student loan in more broken up instalments maybe monthly instead of 3 instalments over the year.

– FT NHS UG, 17–20

Make [financial support payments] monthly [as] termly payments are difficult to manage when rent is monthly.

– Disabled NHS UG, 17–20

**Student support: Postgraduates**

For the purposes of this report, respondents indicating they began a Masters course at the age of 17-20 were excluded from analysis of postgraduates, though they were included in the HE and overall analysis. This is because it was unclear whether these respondents were on four-year Masters courses, which would enable them to access the undergraduate funding entitlements.

‘Which, if any, of the following types of financial support did you receive?’ (Q24)

About one in four (24%) part-time postgraduate respondents and one in two (53%) full-time respondents indicated that they were in receipt of the student support options provided in the survey. 21% full-time postgraduate respondents were in receipt of an institutional bursary or scholarship, compared with 8% of part-time students. 19% of full-time students were in receipt of Research Council Studentship, compared with 2% of part-time students.

As the NHS fund my course and I receive an independent bursary that pays my rent, it significantly reduces my debt after uni. This is important as my undergrad course created approx. £20,000 debt, which I need to pay back in the future.

– Disabled FT PG, 21–24

I get a bursary from my institution, and without it I would really struggle to pay fieldwork costs as well as my living expenses.

– Disabled FT PG, 21–24

If I did not have the financial support I would not be able to study, my funding runs out next September and I will still have a year to finish my study, but no financial support, so I am not sure how I will manage the final year.

– Disabled FT PG, 25+
Have you ever applied for discretionary funding from your institution? This might be called Access to learning funding, ‘hardship’ funding, or learner support funding, but does not include bursaries or scholarships.’ (Q67)

15% of postgraduate respondents indicated that they had applied for discretionary funding from their institution.

Regarding to Access to Learning fund, it’s not fair that the government presume you already have around 8000 saved before starting your course, and then they work out how much to award you. It is probably not the case for most students that they have this amount of money at the start of their course.

– FT PG, 25+

Simplify the application e.g. for access to learning fund. Why the need to explain every transaction over 100!

– Disabled SP PG, 25+

I cannot apply for the hardship grant, as I do not have the required weekly income! I also do not claim benefits and it seems to be suggested that I should claim benefits rather than get help from the university or a government grant specific for masters students! It is ridiculous.

– FT PG, 25+

I applied to get a Hardship Fund from X University but did not get it based on their poor evaluation of my current financial situation. If I did not have my parents to support me with the costs of the course then I could definitely not undertake or complete the course. There is no funding for home UK MSc postgraduate students at all. This should change if the country wants specialist skilled persons for certain jobs.

– FT PG, 25+

I find it easy to understand what financial support I am entitled to.’ (Q74)

45% of postgraduate respondents disagreed or strongly disagreed with the statement that it was easy to understand what financial support they were entitled to. A higher proportion of part-time postgraduate respondents expressed disagreement (49%) than full-time postgraduate respondents (43%).

‘From which of the following sources, if any did you receive information about your financial entitlements prior to becoming a student?’ (Q32)

University and College publications were the most commonly used sources of financial information among both full-time and part-time postgraduate students surveyed (40% and 32%, respectively).

PG: Prior to starting your course, how clear was it how much financial support you would receive?

Postgraduate funding options should be clearer, and information about them should be collated in an obvious place where people will look for them when researching courses.

– Disabled PG, 21–24

Information that is easy to understand. A department to help people understand what they are entitled to and how much.

– Disabled SP PG, 25+

PG: Prior to starting your course, how clear was it how much financial support you would receive?

I find it easy to understand what financial support I am entitled to.’ (Q74)

45% of postgraduate respondents disagreed or strongly disagreed with the statement that it was easy to understand what financial support they were entitled to. A higher proportion of part-time postgraduate respondents expressed disagreement (49%) than full-time postgraduate respondents (43%).

‘From which of the following sources, if any did you receive information about your financial entitlements prior to becoming a student?’ (Q32)

University and College publications were the most commonly used sources of financial information among both full-time and part-time postgraduate students surveyed (40% and 32%, respectively).
Student financial support preferences

If you were to receive £1000 in financial support from your institution, in which of the following ways would you prefer to receive it?

Across all postgraduate respondent groups, students indicated that they would prefer to receive a cash bursary over a fee discount, discount on services, or a combination of these.

I would offer a 'voucher scheme' for essentials e.g. Transport only to University/placements, healthy 'basics' in supermarkets.
– FT PG, 21–24

Subsidised canteen with healthier food options open into the night (current facilities are expensive/same price as in the High Street and close early). Much cheaper accommodation and better list of quality private landlords.
– FT PG, 25+

PG: Sources of information about financial entitlements used prior to becoming a student, by mode of study

University and College publications
Teachers/ Lecturers/ Trainers
Direct.gov website
Parents / grandparents / guardians
Friends/ siblings
Current students
Other websites
UCAS
None of these
Careers/ higher education advisor

How often would you prefer to receive the student payments that you currently receive? (Q65)

The majority of postgraduate respondents indicated that they would prefer to receive the student support they currently received on a monthly basis (62% of part-time postgraduates and 68% of full-time postgraduates surveyed).

Why cannot studentship payments be paid monthly like salaries? Quarterly payments are very difficult to manage for those of us with grown-up responsibilities like a mortgage to pay!
– FT PG, 25+

Weekly instalments rather than quarterly would be better. I often have to live an entire month, sometimes longer with no money, this leads me to borrowing off family and friends, then when my next part of my student loan comes through, I’m down again.
– FT PG, 21–24

Snapshot: State benefits

46% of part-time undergraduates and 51% of part-time FE students surveyed indicated that they received one or more state benefits. Around one in four (24% of part-time undergraduates and 23% of part-time FE students surveyed) reported receiving child benefit, and similar proportions (22% and 19%, respectively) indicated that they received child tax credits.

When looking at student parents as a group, it was found that 71% of student parents surveyed were in receipt of Child Benefit and 65% were in receipt of Child Tax Credit.
Meeting the costs with additional sources of support

Chapter 5

Part-time UG and FE: Do you currently claim any of the following state benefits? Please tick all that apply.

- None of the above
- Working tax credit
- Child tax credit
- Employment and Support Allowance
- Jobseeker’s Allowance
- Income support
- Housing benefit
- Disability living allowance
- Child Benefit
- Carer’s Allowance

Student parents: Do you currently claim any of the following state benefits? Please tick all that apply.

- None of the above
- Working tax credit
- Child tax credit
- Employment and Support Allowance
- Jobseeker’s Allowance
- Income support
- Housing benefit
- Disability living allowance
- Child Benefit
- Carer’s Allowance
Throughout the survey, many respondents indicated that the financial support they received from the government and from their institution was insufficient to cover the costs of study and living. To meet the cost of study, students often use other sources of finance, in addition to any financial support they may receive from the government and institutions. This section explores what sources of income, other than government and institutional financial support, students used, in particular examining the areas of parental support and employment.

Key points:

- 12% of part-time students surveyed received support from business and employer sponsorship to help with their living costs. This varied by level of study, 16% of FE part-time students, 7% of part-time undergraduate students and almost one in five (19%) part-time postgraduate students reported this type of support.

- 56% of respondents indicated that they received support from their family (such as from their spouse, partner, parents or other relatives). The groups most likely to be in receipt of family support were young FE students (66%) and undergraduates aged 17–20 upon entry (61%). Only 39% of student parents indicated that they received support from their family compared to 58% of students who were not student parents.

- Around one in four (26%) respondents who were in receipt of family support indicated that financial considerations affected their decision to progress to their current level of study to a great extent. This compares to nearly two in five (38%) respondents who were not in receipt of family support.

- 57% of respondents who received no family support indicated that they regularly worried about not having enough money to meet basic living expenses such as rent and utility bills. This compares to 44% of students who were in receipt of family support.

- 35% of FE respondents, 32% of postgraduate respondents and 28% of HE respondents indicated that they worked during term time and holidays. A further 11% of FE students, 9% of undergraduate students and 16% of postgraduate students indicated that they worked in term time only.

- Paying for costs directly related to their course was cited as a reason for working by 60% of undergraduate respondents who worked during term time and/or term time and holidays. Around two in five undergraduate respondents indicated that they worked to avoid getting into debt. 61% of part-time undergraduate respondents working during term time and/or holidays did so to pay for basic living costs.

- For full-time postgraduate respondents who worked, the most common reasons for work indicated were to cover basic costs (67%), to pay for extras (62%) and to pay for costs directly related to their course (54%). The reasons cited by part-time postgraduate respondents were to cover basic costs (63%), and pay for costs directly related to their course (47%). Almost two in five postgraduate students indicated that one of the reasons for work was to avoid getting into debt.

- The number of hours a student worked per week was also related to their POLAR category. Those from higher participation neighbourhoods were more likely (69.8%) to work less than 16 hours a week than those from low participation neighbourhoods (64.4%). Similarly, those from low-participation neighbourhoods were more likely (35.6%) to work over 16 hours per week than their peers from high-participation neighbourhoods (30.2%).

Sources of financial support

“Do you receive any financial or other support from any of the following sources to help with your living costs?” (Q42)

Over one in ten (12%) part-time students received support from business and employer sponsorship. This varied by level of study, with 16% of FE part-time students, 7% of part-time undergraduate students and almost one in five (19%) part-time postgraduate students reporting that they received this type of support.

- I receive help from my employer (50% of my fees paid) that would still be in place even if I were made redundant. As a mature student who is studying on a long-distance basis, the fees are my main cost: the fact that my employer is paying half means that I am able to afford to study even in the current economic climate.

Respondents in receipt of support from business or employer, by level and mode of study

Over one in two students (56%) indicated that they received support from their family, such as from their spouse, partner, parents or other relatives. The types of support received by family ranged from financial support, accommodation and living support, childcare, transport and food and groceries. The groups most likely to be in receipt of support from their family were young FE students (66%) and students aged 17–20 on entry (61%).

Part-time students, across all levels of study, were less likely to receive support from their family than full-time students. Only 38% of student parents indicated that they received support from their family compared to 58% of students who were not student parents.
I value my parents’ financial support immensely because even though they probably cannot afford to fund me while I’m at uni they do their best to make sure I don’t stress about financial situations and keep my head towards my studies and my degree.
- FT UG, 17–20

I am so grateful for the financial support from my parents. My maintenance loan is £800 short of my accommodation, which is ridiculous. My parents can barely afford to give me money every week to live, let alone paying extra for accommodation.
- FT UG, 17–20

I cannot apply for anything but the 80% tuition fee career development loan and my husband supports me and I work part-time for other costs.
- FT PG, 25+

I feel I cannot afford to do anything other than give me £30. With my family support I can at least keep a roof over my head.
- FT FE, 16–18

Now that I have a job … I have less to worry about in terms of getting to and from college as before [when] I was borrowing money all the time. However, it is a lot more tiring working so much [and] then attending college full-time.
- FT FE, 16–18

I would not be able to do it if my grandmother wasn’t paying for it as a loan.
- FT PG, 21–24

I find I am constantly worrying about my current and future financial situation, constantly trying to think of ways to reduce costs and keep myself within my overdraft and worrying if I will qualify as an ‘independent’ student by the SL company and NHS business services that both my health and my academic studies and performance have, and continue to suffer.
- FT NHS UG, 25+

I see people working and studying and I know they are stuck and desperately need help because they are unable to cope. So I am thankful I only have my schoolwork to worry about.
- FT UG, 17–20

I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills. ‘(Q72)

57% of respondents who did not receive family support indicated that they regularly worried about not having enough money to meet basic living expenses such as rent and utility bills. This compares to 44% of students who were in receipt of family support.

‘I feel able to concentrate on my studies without worrying about finances.’ ‘(Q76)

44% of respondents who received no family support reported that they did not feel able to concentrate on their studies without worrying about finances. This compares to 34% of respondents who were in receipt of family support.

Does not receive family support

Strongly agree or agree

Strongly disagree or disagree

The extent to which finance affected the decision to progress to current level of study, by family support status

The EMA I receive … pays for half of my travel costs, the rest I have to rely on my mum who also can’t really afford to pay for it, which is giving me a lot of stress whether to drop college or not.
- FT FE, 16–18

I value the fact that my parents can afford to support me to live during term time otherwise I wouldn’t have attended university or been able to take up a placement year.
- FT NHS UG, 17–20

I wouldn’t be able to do it if my grandmother wasn’t paying for it as a loan.
- FT PG, 21–24

Whether a student could receive family support or not had a significant bearing on their decision to progress to current level of study or not.

Two out of five (38%) respondents who reported that they were in receipt of no family support – financial or otherwise – indicated that financial considerations affected their decision to progress to their current level of study to a great extent, compared to one in four (28%) of those who were in receipt of family support.

71% of respondents not in receipt indicated that financial considerations affected their decision ‘somewhat’ or ‘to a great extent,’ compared to 57% of respondents who were in receipt of support from their family.

Meeting the costs with additional sources of support

‘Do you currently have any form of paid employment or intend to arrange any in the current academic year, including the summer holidays?’ ‘(Q44)

35% of FE respondents, 32% of postgraduate respondents and 28% of HE respondents indicated that they worked during term time and holidays. A further 11% of FE students, 9% of undergraduate students and 16% of postgraduate students stated that they worked in term time only.

Snapshot: Family support and wellbeing

‘I feel able to concentrate on studies without worrying about finances, by family support status’

Income from employment

Financial worries about basic living expenses, by family support status
The Pound in Your Pocket

Respondents currently working during term time or term time and holidays, by level of study

Undergraduate respondents were most likely to work, while FE students surveyed were least likely. 61% of part-time postgraduate respondents worked during both term time and holidays, compared with 36% of full-time FE students surveyed.

The more financial support I have the more I can concentrate on areas of study I really enjoy. As it stands, my employment takes away so many hours of potential study, that I can only read the required minimum in the time available.
– FT UG, 17–20

Without the financial support I would not be able to go to university. I already work part-time and I feel I am juggling too much and so if I had to work more hours to afford university I wouldn’t be able to cope.
– FT UG, 17–20

Respondents currently working during term time or term time and holidays, by level and mode of study

Employment patterns and pay: FE

“How many hours a week do you work during term time?” (Q45)

Respondents who indicated that they worked during term time and/or term time and holidays were asked how many hours they worked during term time. The majority of full-time FE respondents who worked during term time and/or term time and holidays worked 16 hours or less a week: 36% reported working between 0 to 8 hours (or one day a week) and 41% worked between 9 and 16 hours (or two days). A small minority worked 25-32 hours a week (4%) and the same proportion reported working more than 33 hours a week.

Of those who were employed during term time and/or term time and holidays, one in three (33%) part-time FE respondents worked between 33 and 40 hours (or 5 days) a week.

‘Approximately how much do you get paid per hour? If more than one job held, please tick all that apply.’ (Q46)

70% of part-time FE respondents were earning more than £6.08 per hour, compared with 35% of full-time FE respondents.

I value the money I earn from my part-time job as it allows me to pay for transport to college so I can attend the college that I want.
– FT FE, 16–18

Weekly working hours of FE respondents currently in employment during term time or term time and holidays, by mode of study
Meeting the costs with additional sources of support

Employment patterns and pay: Undergraduates

“How many hours a week do you work during term time?” (Q45)

A similar pattern was observed for undergraduate respondents. Full-time students who were employed generally worked between 0 and 8 hours (37%) or 9 to 16 hours (40%), while part-time students mainly worked between 33 to 40 hours (44%).

“Approximately how much do you get paid per hour? If more than one job held, please tick all that apply.” (Q46)

91% of part-time respondents and seven in ten (70%) full-time students who worked earned £6.08 an hour or above.

“I am incredibly grateful for any help I receive and do not take it for granted. However, I also want to try and not rely on other people for help and that is why on any days off from uni, I’m doing shifts at work. I’m lucky I have a job at uni.” – FT UG, 17–20

“I have to stretch myself between studies and a job for living costs, which has had an impact on my studies.” – FT UG, 17–20

Employment patterns and pay: Postgraduates

“How many hours a week do you work during term time?” (Q45)

44% of full-time postgraduate respondents who worked during term time and/or term time and holidays worked between 0 to 8 hours. One in three (29%) worked between 9 to 16 hours.

In contrast, one in two (50%) part-time postgraduate respondents who worked during term time and/or term time and holidays worked 33 hours or above a week.

“Approximately how much do you get paid per hour? If more than one job held, please tick all that apply.” (Q46)

The vast majority of postgraduate respondents who reported working during term time and/or term time and holidays earned £6.08 or above (83% of those studying part-time and 88% of those studying full-time).
Weekly working hours of PG respondents currently working during term time or term time and holidays, by mode of study

Who works and how many hours do they work?

There was a significant relationship between participation in HE and number of hours worked in employment during study.

Those from higher participation neighbourhoods were more likely (69.8%) to work less than 16 hours a week than those from low participation neighbourhoods (64.4%).

Similarly, those from low-participation neighbourhoods were more likely (35.6%) to work over 16 hours per week than their peers from high-participation neighbourhoods (30.2%).

For all respondents who work, there was an interaction between ability to concentrate on studies and POLAR level when measured by both young participation and adult qualifications in HE. Lower participation neighbourhoods were less likely to agree that they felt able to concentrate on studies, were more likely to consider dropping out found greater difficulty balancing commitments and participation in their programme.

Weekly hourly pay of PG respondents currently working during term time or term time and holidays, by mode of study

Working respondents’ worry about basic living expenses, by weekly working hours

Working respondents’ ability to balance commitments, by weekly working hours

Since doing my masters, I have received no financial support whatsoever. It’s been really difficult. Only just managed to get a part-time job to help me get by with travel costs to university and back. My parents have had to help me out big time.

– FT PG, 21–24

If I didn’t have support from family/partner I would not be able to do my course, despite working 3 to 5 days a week while studying part-time.

– PT PG, 25+

If I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills

I feel able to balance my commitments such as work, study and family/relationships

– PT PG, 25+
Similarly, 45% of full-time students surveyed working the 0–8 hours during term time and/or term time and holidays reported that they felt able to concentrate on their studies without worrying about finances – double the proportion of those working 25–32 hours (21%).

**Snapshot: Education students and employment**

There were 259 education students who reported working, 65% (168) were undergraduates and 35% (91) were postgraduates. There were 4,032 non-education students who reported working, 83% (3,345) were undergraduate and 17% (687) were postgraduate.

Respondents who worked were asked to report how many hours on average they worked each week, 36% of education undergraduate and 64% of education postgraduate students reported working more than 16 hours per week compared to 29% of other undergraduate and 46% of other postgraduates.

Respondents who worked were asked to give details of how much they earn per hour.

- Undergraduates are more likely than postgraduates to earn £4.98 – £6.07 per hour. 25% of education undergraduates and 24% of other undergraduates reported earning £4.98–£6.07 compared to 11% of education postgraduates and 7% of other postgraduates. Postgraduates are more likely than undergraduates to earn £6.08 or above per hour. 87% of education postgraduates and 92% of other postgraduates earn £6.08 or above compared to 72% of education undergraduates and 73% of other undergraduates.

- Among the education students who work, 93% of undergraduate and 92% of postgraduate education students reported that they worked out of necessity compared to 90% of other undergraduates who work and 88% of other postgraduates who work.

Overall for education students, 41% chose salary as their most reliable income compared to 30% other HE students; 26% selected government funding compared to 35% of other HE students; and 26% selected funding from parents, partners or friends compared to 28% of other HE students.

**Snapshot: Placement students and employment**

There were 163 placement students and 4,253 other HE students who reported working. 43% of these placement students work more than 16 hours per week compared to 33% of other HE students who work. 57% of these placement students work less than 16 hours compared to 67% of other HE students who work. They are significantly more likely to work over 16 hours per week.

Among placement students who worked, 85% reported that they worked out of necessity. Among other HE students who worked, 90% reported that they worked out of necessity.
Chapter 6

Student debt and its impact

This section examines the level and type of debt respondents incurred during their studies, and how students with different levels of debt responded to questions on wellbeing.

Key points:

- Almost four in five (79%) young FE students had a debt valuing £1,000 or less. For adult FE students, 55% were between £1 and £1,000 in debt, 29% were between £1,001 and £5,000 in debt and 10% were over £5,000 in debt. These figures exclude student loans and mortgages.

- Almost nine in ten (89%) undergraduate respondents (excluding NHS students) indicated that they had a maintenance loan debt of over £1,000. Two in five (40%) undergraduate respondents (excluding NHS students) indicated that the total amount of their maintenance loan debt was currently between £1,001 and £5,000. Only a small minority (9%) indicated that they did not have a maintenance loan at all.

- Over one in three (34%) NHS undergraduates had taken on a loan from their family or friends, as had 23% of undergraduates who were not funded by the NHS. Around one in three postgraduate students also reported taking on a loan from their family or friends.

- 30% undergraduate respondents aged over 25 on entry had a debt, excluding student loans and mortgages, of over £5,000.

- Student parents reported considerably higher debt than respondents who were not student parents. 27% of respondents who were student parents were over £5,000 in debt, triple the proportion of those who were not student parents (9%). 10% of respondents who were student parents had taken on a high-risk debt, compared to 2% of respondents who were not student parents.

- A higher proportion of students surveyed with no reported debt answered positively to the wellbeing statements than those with reported debt.

- 39% of students with no debt indicated that they felt they had little control of their financial situation, compared to 62% of respondents with a debt of between £1,001 and £5,000.

- Half of the students with no debt felt able to concentrate on their studies without worrying about finances, compared to just under a quarter (23%) of respondents with a debt of between £1,001 and £5,000.

- 31% of respondents with no debt indicated that they didn’t worry about their financial situation, compared to one in ten (10%) respondents with a debt of between £1,001 and £5,000.

- There is a clear relationship between the prevalence of high-risk debt, (defined as payday loans, doorstep loans, etc.), with those from lower participation neighbourhoods and those from neighbourhoods with low proportions of adults with HE qualifications. Students from POLAR quintile 1 are three times more likely to take on high-risk debt such as payday loans, doorstep loans and cash-a-cheque than students from POLAR quintile 5.

- Parents from lower participation areas are more likely to take on high-risk debt and are then much more likely to consider leaving the course (22%) in these conditions than their peers from higher-participation areas, who are less likely to take on this kind of debt (9%).

FE students: type and amount of debt

‘Have you taken on any of the following kinds of debt since you began your course of study?’ (Q63)

Respondents were asked whether they had taken on any of the following kinds of debt since they began their current course: payday loan, doorstep loan, cash-a-cheque, credit card, store card, overdraft, other bank or building society loan, credit union, or a loan from their family and friends.
80% of young FE students indicated that they had not taken on any forms of debt since they began their course of study, compared with 50% of FE respondents who had entered their course at age 19+ or over. 27% of adult FE students indicated that they had taken out a loan from their family or friends. One in four (25%) adult FE students also indicated that they had an overdraft. Overdraft, loans from family and friends and credit cards were the most common forms of debt; other types of debt of which much smaller proportions of respondents reported having, have been excluded from the corresponding graph for presentational purposes.

When examining the various forms of high risk debt, one in ten (10%) adult FE students indicated that they had taken out a form of high risk debt.

I think it would be better to get the money little and often as I often have to borrow money from my friends to buy simple things such as food, water or pens.

– FT FE, 16–18

What is the total value of your current debt, excluding any government student loans or mortgages? (Q64)

A higher proportion of young FE respondents reported that they had no debt (outside of government student loans and mortgages) than adult FE respondents (15% compared with 6%).

79% of young FE students reported having debt valuing £1,000 or less. For adult FE students, 55% were between £1 and £1,000 in debt, 29% were between £1,001 and £5,000 in debt and 10% were over £5,000 in debt – all of which excluded government student loans and mortgages.

The financial support given to me … doesn’t even provide me with half the amount I need to live. Therefore I am currently living off my credit card and struggling to get by every day.

– FT UG, 17–20

Almost nine in ten (89%) undergraduate respondents (excluding NHS students) indicated that they had a maintenance loan debt of over £1,000.

Two in five (40%) undergraduate students (excluding NHS students) indicated that the total amount of their maintenance loan debt was currently between £1,001 and £5,000.

Only a small minority (9%) of undergraduate respondents (excluding NHS students) indicated that they did not have a maintenance loan.
"Have you taken on any of the following kinds of debt since you began your course of study?" (Q63)

A higher proportion (55%) of part-time undergraduates surveyed indicated that they had no debt (excluding government student loans and mortgages) than full-time undergraduate student surveyed (38%).

Overdrafts were the most common type of debt incurred, with the majority of both NHS undergraduates (59%) and undergraduates not funded by the NHS (50%) reported they had taken on this type of debt since beginning their current course of study. Loans from family and friends were also common. 34% of NHS undergraduates had taken on a loan from their friends or family, as had 23% of undergraduates not funded by the NHS.

61% of undergraduate respondents aged 21–24 on entry had taken on an overdraft and 34% had taken on a loan from their friends and family. 29% of undergraduates aged 21–24 on entry and 30% of those aged 25 and over on entry had taken on debt with their credit card, compared to 11% of undergraduates aged 17 to 20.

Nearly one in three (30%) undergraduates aged 25 and over on entry had a debt of over £5,000 (excluding student loans and mortgages).

Postgraduate students: type and amount of debt

"Have you taken on any of the following kinds of debt since you began your course of study?" (Q63)

The majority of postgraduate respondents had taken on some form of debt since they began their study, though only a small minority of respondents had taken on a form of high risk debt.

42% of full-time postgraduate students surveyed had taken on an overdraft since they began their course of study, compared with one in three (33%) part-time postgraduate respondents.

One in five (20%) postgraduate respondents aged between 21 and 24 on entry were over £5,000 in debt, as were 32% of postgraduate students aged over 25 on entry. These figures do not include government student loans or mortgages.
Debt and Participation in HE

It is positive to note that the numbers of people taking up high risk debt is overall quite low, but there is a clear relationship between the prevalence of high-risk debt, defined as payday loans, doorstep loans, etc., with those from lower participation neighbourhoods and those from neighbourhoods with low proportions of adults with HE qualifications. Students from POLAR quintile 1 are three times more likely to take on high-risk debt such as payday loans, doorstep loans and cash-a-cheque than students from POLAR quintile 5.

Student parents: type and amount of student debt

“Have you taken on any of the following kinds of debt since you began your course of study?” (Q63)

A higher proportion of student parents surveyed reported taking on certain kinds of debt than those who were not student parents. For example, 10% of respondents who were student parents had taken on a high risk debt, compared to 2% of respondents who were not student parents. Similarly, 27% of student parent respondents had taken on credit card debt and 28% a loan from family and friends since beginning their studies, compared with 13% and 23% of those who were not student parents.

Parents, High-risk debt and considering leaving the course

There is a significant relationship between parents, participation in HE, high-risk debt and the risk of leaving the course. Parents from lower participation areas are more likely to take on high-risk debt and are then much more likely to consider leaving the course (22%) in these conditions than their peers from higher-participation areas who are less likely to take on this kind of debt (9%).

PG: Types of debt taken on since beginning course of study, by mode of study and age on entry

PG: Total value of current debt, excluding government student loans and mortgages, by mode of study and age on entry

High-risk debt and participation in HE

PG: Students who considered leaving their course, POLAR Quintile 1

Types of debt taken on since beginning course of study, by student parent status

Parents who considered leaving their course, POLAR Quintile 1
Parents who considered leaving their course, POLAR Quintile 2

Parents who considered leaving their course, POLAR Quintile 4

Parents who considered leaving their course, POLAR Quintile 3

Parents who considered leaving their course, POLAR Quintile 5

What is the total value of your current debt, excluding any government student loans or mortgages? (Q64)

27% of respondents who were student parents were over £5,000 in debt, compared to 9% of respondents who were not student parents.
Snapshot: Debt and wellbeing

Respondents with a greater level of debt were more likely to agree or strongly agree that they regularly worried about not having enough money to meet their basic living expenses and that they were concerned about their future levels of debt.

Similarly, the greater the level of debt, the less likely a respondent was to agree or strongly agree that they felt able to concentrate on their studies without worrying about finances and that they, in general, didn’t worry about their financial situation.

Key wellbeing indicators by current level of debt (excluding government loans and mortgage debt)

- Respondents with a greater level of debt were more likely to agree or strongly agree that they regularly worried about not having enough money to meet their basic living expenses such as rent and utility bills.
- Similarly, the greater the level of debt, the less likely a respondent was to agree or strongly agree that they felt able to concentrate on their studies without worrying about finances.

Appendices

Respondent Profile

The survey asked participants whether, for the purposes of funding and/or fees, they are considered to be from England, another country in the UK, or a country outside of the UK. Only those who affirmed that they are English-domiciled were included in the final sample of the survey. In total, the survey received 14,404 complete and valid responses.

Please note that percentages have been rounded up/down to the nearest whole number. Occasionally this will mean that results presented as percentages add up to 99 or 101. Unless otherwise specified, missing responses were excluded from the analysis, as were ‘I don’t know,’ ‘unsure,’ or ‘not applicable’ responses.

Respondents studying at the HE level

The majority (67.4%; 9,703) of students who took part in the survey were studying at the undergraduate level; a further 9.0% (1,302) indicated they were studying for a Masters or PGCE and 3% (439) were undertaking a PhD or D.Phil. Collectively, these respondents are referred to in this report as HE level students and comprise 79.5% of the total sample (11,444).

For the purposes of this report, respondents indicating they began a Masters course at the age of 17-20 were excluded from analysis of postgraduates, though they were included in the HE and overall analysis. This is because it was unclear whether these respondents were on four-year Masters courses, which would enable them to access the undergraduate funding entitlements.
Peer Group A
- University of Birmingham
- University of Bristol
- University of Cambridge
- Institute of Cancer Research
- Imperial College London
- King's College London
- University of Leeds
- University of Liverpool
- London School of Hygiene & Tropical Medicine
- University of Manchester
- University of Newcastle upon Tyne
- University of Nottingham
- University of Oxford
- Queen Mary, University of London
- St George's Hospital Medical School
- University of Sheffield
- University of Southampton
- University College London
- University of Warwick
- University of Edinburgh
- University of Glasgow
- Queen's University Belfast
- Cardiff University

Peer Group B
- University of Bath
- Birkbeck College
- Cranfield University
- University of Durham
- University of East Anglia
- Institute of Education
- University of Essex
- University of Exeter
- Goldsmiths' College
- Keele University
- University of Kent
- Lancaster University
- Loughborough University
- School of Pharmacy
- University of Reading
- Royal Holloway, University of London
- University of Surrey
- University of Sussex
- University of York
- University of Aberdeen
- University of Dundee
- Heriot-Watt University
- University of St Andrews
- University of Strathclyde
- University of Ulster
- Aberystwyth University
- Bangor University
- Swansea University

Peer Group C
- Aston University
- University of Bradford
- University of Brighton
- Brunel University
- City University, London
- De Montfort University
- University of Hull
- Liverpool John Moores University
- London Business School
- London School of Economics and Political Science
- School of Oriental and African Studies
- University of Plymouth
- Royal Veterinary College
- University of Salford
- University of Abertay Dundee
- Queen Margaret University Edinburgh
- Scottish Agricultural College
- University of Stirling
- University of Wales Trinity Saint David

Peer Group D
- Birmingham City University
- University of Central Lancashire
- University of Greenwich
- University of Hertfordshire
- Kingston University
- Leeds Metropolitan University
- University of London
- London Metropolitan University
- Manchester Metropolitan University
- Middlesex University
- University of Northumbria at Newcastle
- Nottingham Trent University
- Open University
- Oxford Brookes University
- University of Portsmouth
- Sheffield Hallam University
- University of the West of England, Bristol
- University of Westminster
- University of Wolverhampton
- Edinburgh Napier University
- Glasgow Caledonian University
- Robert Gordon University
- University of Glamorgan
Peer Group E
- Anglia Ruskin University
- University of Bedfordshire
- University of Bolton
- Bournemouth University
- Buckinghamshire New University
- Canterbury Christ Church University
- University of Chester
- Coventry University
- University of Cumbria
- University of Derby
- University of East London
- Edge Hill University
- University of Huddersfield
- University of Lincoln
- Liverpool Hope University
- London South Bank University
- University of Northampton
- Roehampton University
- Southampton Solent University
- Staffordshire University
- University of Sunderland
- Teesside University
- The University of West London
- University of the West of Scotland

Peer Group F
- Bath Spa University
- University College Birmingham
- Bishop Grosseteste University College, Lincoln
- University of Chichester
- University of Gloucestershire
- Harper Adams University College
- Leeds Trinity University College
- Newman University College
- University College Plymouth St Mark & St John
- Royal Agricultural College
- St Mary’s University College
- University of Winchester
- University of Worcester
- Writtle College
- York St John University
- University of the Highlands and Islands
- Cardiff Metropolitan University
- University of Wales, Newport
- Swansea Metropolitan University

Peer Group G
- The Arts University College at Bournemouth
- Central School of Speech and Drama
- Courtauld Institute of Art
- University for the Creative Arts
- Conservatoire for Dance and Drama
- University College Falmouth
- Guildhall School of Music & Drama
- Heythrop College
- Leeds College of Music
- Liverpool Institute for Performing Arts
- University of the Arts London
- Norwich University College of the Arts
- Ravensbourne
- Rose Bruford College
- Royal Academy of Music
- Royal College of Art
- Royal College of Music
- Royal Northern College of Music
- Trinity Laban Conservatoire of Music and Dance
- Edinburgh College of Art
- Glasgow School of Art
- Royal Conservatoire of Scotland
- Glyndwr University

Age
We recorded three age ranges in order to be able to analyse the data against two different definitions of mature student, those aged 21+ and those aged 25+ at the beginning of their courses. Respondents were asked to indicate their age at the beginning of their course (rather than their current age) since it is the former that affects funding entitlements.

The majority (69%) of HE survey respondents were aged 17–20 upon entering their current studies; 14.1% were aged 21–24 and 16.8% were 25 or older.

NHS-funded undergraduate respondents had an older profile than non-NHS funded undergraduate respondents, with more than double the number of respondents aged 21 or older upon entry (43.4% compared with 18.5% of non-NHS undergraduates).

The vast majority of our postgraduate respondents were aged 21+ at the beginning of their course. This is partially because postgraduates tend to have an older profile than students of other levels of study, and partially because respondents aged 17–20 upon entry into a Masters programme were excluded from postgraduates analysis. These respondents were excluded due to a lack of clarity on the funding streams they could access (those on four-year Masters courses are eligible for undergraduate funding arrangements).

<table>
<thead>
<tr>
<th>HE level of study</th>
<th>17-20</th>
<th>21-24</th>
<th>25+</th>
</tr>
</thead>
<tbody>
<tr>
<td>All undergraduates</td>
<td>79.3%</td>
<td>8.3%</td>
<td>12.3%</td>
</tr>
<tr>
<td>Non-NHS UG</td>
<td>81.5%</td>
<td>7.6%</td>
<td>10.9%</td>
</tr>
<tr>
<td>NHS UG</td>
<td>56.6%</td>
<td>15.6%</td>
<td>27.6%</td>
</tr>
<tr>
<td>Postgraduates</td>
<td>1.5%</td>
<td>51.8%</td>
<td>46.7%</td>
</tr>
<tr>
<td>All HE students</td>
<td>69.0%</td>
<td>14.1%</td>
<td>16.8%</td>
</tr>
</tbody>
</table>

Mode of study
The majority of HE students surveyed were studying full-time (90.7%), with less than one in 10 (9.3%) doing so part-time. A higher proportion of NHS-funded undergraduate respondents studied full-time (97.4%) than the proportion of non-NHS funded undergraduates (92.5%) and postgraduates surveyed (75.8%).
We surveyed students from across all years of study. The largest group of respondents were in their first year and the smallest were those in year five or later.

This imbalance may be in part due to the increase of student numbers within each cohort (the number of English applicants accepted into English institutions in 2011/12 was 2.1% higher than those in 2010/11). Moreover, there is a level of attrition in student numbers over time. 7.8% of first year, first degree entrants in England in the 2008/09 cohort were no longer in education at the end of the first year.*

Parental qualification

Because family experience of higher education is likely to have an impact on the chances of entering HE, the level of IAG received during this process, and where a student ultimately chooses to attend, the survey asked undergraduates aged 17–20 whether their parents, step parents, or guardians had any higher education qualifications. Excluding ‘I don’t know’ responses, 54% responded in the affirmative.

Disability

The survey asked whether respondents considered themselves to have a specific learning disability, other disability, impairment or long-term health condition. Regardless of their response, respondents were also provided with a list of impairments and asked to select all that applied to them (see Annex for detailed list of questions).

For the purpose of analysis, respondents were considered disabled if they met one of the following requirements:

* indicated that they considered themselves to have a specific learning disability, other disability, impairment or long-term health condition

* selected any of the impairment types provided: physical impairment, blind or partially sighted, deaf or hard of hearing, mental health difficulties, learning difficulty, profound and/or multiple learning difficulties, autistic spectrum disorder, or an unseen disability or health condition.

Ethnicity

Overall, 11.0% of HE students surveyed were from a black minority ethnic (BME) background. This includes Asian (4.5%), Black (2.4%), Chinese (1.4%), Mixed (3.0%) and Other BME background (0.2%). 86.4% of HE respondents were White and 2.1% preferred not to say.

Slightly higher proportions of NHS-funded undergraduates and postgraduates surveyed were from a black minority ethnic background (13.4% and 14.7%, respectively).

Caring responsibilities

8.8% of the HE student sample indicated they had caring responsibilities – that is, they cared for dependent children under the age of 18 and/or an adult, such as a disabled child, partner, or parent.

HE level of study

<table>
<thead>
<tr>
<th>HE level of study</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5+</th>
</tr>
</thead>
<tbody>
<tr>
<td>All undergraduates</td>
<td>41.0%</td>
<td>29.2%</td>
<td>23.4%</td>
<td>5.2%</td>
<td>1.1%</td>
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<tr>
<td>Non-NHS UG</td>
<td>41.2%</td>
<td>29.0%</td>
<td>23.7%</td>
<td>5.2%</td>
<td>0.9%</td>
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<tr>
<td>NHS UG</td>
<td>38.4%</td>
<td>32.0%</td>
<td>20.5%</td>
<td>5.4%</td>
<td>3.7%</td>
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<td>Postgraduate</td>
<td>60.7%</td>
<td>18.9%</td>
<td>8.5%</td>
<td>7.7%</td>
<td>4.2%</td>
</tr>
<tr>
<td>All HE students</td>
<td>43.4%</td>
<td>27.8%</td>
<td>21.3%</td>
<td>5.8%</td>
<td>1.6%</td>
</tr>
</tbody>
</table>

HE level of study

<table>
<thead>
<tr>
<th>Region</th>
<th>All UG</th>
<th>Non-NHS UG</th>
<th>NHS UG</th>
<th>PG</th>
<th>All HE</th>
</tr>
</thead>
<tbody>
<tr>
<td>East of England</td>
<td>5.3%</td>
<td>5.3%</td>
<td>5.2%</td>
<td>4.8%</td>
<td>5.2%</td>
</tr>
<tr>
<td>East Midlands</td>
<td>5.6%</td>
<td>5.7%</td>
<td>5.0%</td>
<td>6.9%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Greater London</td>
<td>7.4%</td>
<td>7.3%</td>
<td>8.0%</td>
<td>15.0%</td>
<td>8.3%</td>
</tr>
<tr>
<td>North East</td>
<td>9.6%</td>
<td>9.9%</td>
<td>7.1%</td>
<td>12.7%</td>
<td>10.1%</td>
</tr>
<tr>
<td>North West</td>
<td>13.7%</td>
<td>12.6%</td>
<td>24.8%</td>
<td>14.1%</td>
<td>13.7%</td>
</tr>
<tr>
<td>South East</td>
<td>17.7%</td>
<td>17.6%</td>
<td>18.9%</td>
<td>17.2%</td>
<td>17.7%</td>
</tr>
<tr>
<td>South West</td>
<td>14.8%</td>
<td>15.1%</td>
<td>11.9%</td>
<td>7.1%</td>
<td>13.7%</td>
</tr>
<tr>
<td>West Midlands</td>
<td>16.1%</td>
<td>16.5%</td>
<td>11.6%</td>
<td>12.8%</td>
<td>15.6%</td>
</tr>
<tr>
<td>Yorkshire and the NCA</td>
<td>9.8%</td>
<td>10.0%</td>
<td>7.5%</td>
<td>9.4%</td>
<td>9.8%</td>
</tr>
</tbody>
</table>

Parental qualification

Because family experience of higher education is likely to have an impact on the chances of entering HE, the level of IAG received during this process, and where a student ultimately chooses to attend, the survey asked undergraduates aged 17–20 whether their parents, step parents, or guardians had any higher education qualifications. Excluding ‘I don’t know’ responses, 54% responded in the affirmative.

Disability

The survey asked whether respondents considered themselves to have a specific learning disability, other disability, impairment or long-term health condition. Regardless of their response, respondents were also provided with a list of impairments and asked to select all that applied to them (see Annex for detailed list of questions).

For the purpose of analysis, respondents were considered disabled if they met one of the following requirements:

* indicated that they considered themselves to have a specific learning disability, other disability, impairment or long-term health condition

* selected any of the impairment types provided: physical impairment, blind or partially sighted, deaf or hard of hearing, mental health difficulties, learning difficulty, profound and/or multiple learning difficulties, autistic spectrum disorder, or an unseen disability or health condition.

Ethnicity

Overall, 11.0% of HE students surveyed were from a black minority ethnic (BME) background. This includes Asian (4.5%), Black (2.4%), Chinese (1.4%), Mixed (3.0%) and Other BME background (0.2%). 86.4% of HE respondents were White and 2.1% preferred not to say.

Slightly higher proportions of NHS-funded undergraduates and postgraduates surveyed were from a black minority ethnic background (13.4% and 14.7%, respectively).

Caring responsibilities

8.8% of the HE student sample indicated they had caring responsibilities – that is, they cared for dependent children under the age of 18 and/or an adult, such as a disabled child, partner, or parent.

HE level of study

<table>
<thead>
<tr>
<th>HE level of study</th>
<th>Disabled student</th>
<th>Non-disabled student</th>
</tr>
</thead>
<tbody>
<tr>
<td>All undergraduates</td>
<td>19.0%</td>
<td>81.0%</td>
</tr>
<tr>
<td>Non-NHS UG</td>
<td>19.1%</td>
<td>80.9%</td>
</tr>
<tr>
<td>NHS UG</td>
<td>18.7%</td>
<td>81.3%</td>
</tr>
<tr>
<td>Postgraduate</td>
<td>18.5%</td>
<td>81.5%</td>
</tr>
<tr>
<td>All HE students</td>
<td>18.8%</td>
<td>81.2%</td>
</tr>
</tbody>
</table>

Parents who have dependent children under 18 received more IAG support than those without such responsibilities. A higher proportion of all undergraduates (3.0%) and postgraduates (4.0%) also indicated that they had caring responsibilities.

A higher proportion of postgraduate respondents indicated that they were student parents (10.9%) than undergraduates surveyed (5.8%). Similarly, within the undergraduate sample, 14.7% of NHS-funded undergraduate respondents were student parents, compared to 5.0% of non-NHS funded undergraduates.

* HESA (2009/10) Key Performance Indicators online. Available from: hesa.ac.uk/dox/performanceindicators/0910/t3a_0910.xls [accessed 04 April 2012].
4% of postgraduate and 2.2% of undergraduate respondents indicated that they had caring responsibilities for an adult. NHS-funded undergraduates were slightly more likely to hold caring responsibilities for an adult than non-NHS-funded undergraduates surveyed (3.2%, compared to 2.2%).

Respondents studying at the FE level

20.5% (2960) of survey respondents studied at the FE level – that is they were studying at entry-level (0.3%; 45), level 1 (2.1%; 296), level 2 (2.1%; 296), level 3 (15.6%; 2,247), or were undertaking an apprenticeship (0.5%; 76).

Age

We recorded two age ranges in order to be able to analyse the data for groups who are eligible for different funding: those aged 16–18 and those aged 19+ at the beginning of their courses.

The majority of our respondents (78.5%) were 16–18 at the beginning of their course whilst 21.5% were 19 or older. Notably, a higher proportion of adult learners were studying in Entry Level, Level 1 or Level 2 courses (43.6%) than students aged 16–18 (16.2%).** Due to difficulties in accessing adult learners who make up a large proportion of the wider further education population, responses have been analysed separately by age group in this report.

Mode

The vast majority of FE students studied full-time (89.9%), with just over 1 in 10 indicating they studied part-time (10.1%). However, nearly 1 in 3 (32.2%) of mature FE respondents studied part-time, compared to 3.5% of FE respondents aged 16-18.

Year of study

The majority of FE survey respondents were in their first or second year of study (66.3% and 31.0%, respectively). A minority (2.6%) were in their third, fourth or fifth year of the course. This may reflect the fact that most further education courses are two years or under.

Region

Our further education respondents came from all regions of England with the South East being best represented (28.5%), followed by the West Midlands at 13.8%. The lowest proportion of respondents came from the East of England (4.0%).

Parental qualification

Young FE respondents were asked whether their parents, step parents, or guardians had any higher education qualifications. Excluding ‘I don’t know’ responses, 48.9% responded in the affirmative.

Disability

Overall, 23.2% of FE survey respondents considered themselves to be disabled or indicated they had an impairment. A higher proportion of adult learners surveyed (33.5%) were disabled than young FE respondents (20.3%).

Caring responsibilities

Overall, 13.2% of our FE respondents stated that they had caring responsibilities for a dependent child and/ or adult. However, a much higher proportion of adult learners surveyed had caring responsibilities than FE respondents aged 16–18 (34.4%, compared to 7.3%).

Ethnicity

83.9% of FE respondents were White, whilst 14.9% were from a black minority ethnic (BME) background. This includes Asian (6.1%), Black (3.1%), Chinese (0.8%), Mixed (4.5%), and Other BME (0.3%). The proportion of respondents who were BME is slightly lower than the wider 2010/11 further education population, where 18% of learners self-reported as being from one of these ethnic backgrounds. 1.3% of FE survey respondents indicated that they preferred not to state their ethnicity.

Gender

Amongst young FE respondents, 65.3% of respondents were women compared with 34.7% men. Amongst the adult respondents women accounted for 69.4% per cent of respondents compared with 30.6% of male respondents. This is certainly an underrepresentation of male respondents, although it must be noted that women are overrepresented in further education generally (in 2010/11 they comprised 55 per cent of the learner population).

Prefer not to say

1.1% of our respondents indicated that they preferred not to state their ethnicity.
POLAR2 – Measuring participation in Higher Education

The Higher Education Funding Council for England (HEFCE) produces a classification system for mapping participation in Higher Education across England known as POLAR (Participation of Local Areas). The POLAR data used in this report provides two measures of participation in Higher Education: the proportion of young people who go on to participate in Higher Education, and the proportion of adults who have a Higher Education qualification.

The Young Participation Rate (YPR) is based on the HE participation rates of people who were aged 18 between 2000 and 2004 and entered a HE course in a UK higher education institution or UK further education college, aged 18 or 19, between academic years 2000–01 and 2005–06. The Adult participation in Higher Education (AHE) measure is based on the proportion of HE-qualified adults in an area as identified by the 2001 Census Area Statistics wards which are then ranked by the proportion of people aged 16-74 reported as holding a HE qualification in the 2001 Census. These measures are split into quintiles where 5 indicates the highest proportion of participation and 1 indicates the lowest proportion of participation.

Respondents in the Pound in Your Pocket survey were asked to give the postcode of where they were living when they applied for their current course. The POLAR measures have been mapped to the postcodes given to provide an indication of social context of the respondent before they entered their current course.

Personal characteristics

From areas with the lowest participation in HE to areas with the highest, respondents were more likely to be mature students, more likely to be from BME backgrounds, more likely to be disabled, and more likely to have caring responsibilities. Particularly:

- The quintile with the lowest participation had a much higher proportion of respondents who started their HE course at age 25 or above. Respondents starting in HE at age 21–24 were broadly similar across the first three quintiles, but there was a much higher proportion of young respondents across the top three quintiles.
- There was a much higher proportion of white respondents in the top two quintiles of participation. However, the proportion of Asian respondents was relatively stable across the quintiles while the proportion of Black respondents was higher in the three lowest quintiles.
- The proportion of disabled respondents was much higher in quintile one than in any other quintile.
- The proportion of respondents with caring responsibilities, both for children and for adult dependents, was highest in quintile one, and decreased steadily across the quintiles.

Housing characteristics

From areas with the lowest participation in HE to areas with the highest, respondents were less likely to live in university-owned halls, less likely to live in privately rented houses or flats, more likely to live in council or housing association accommodation, more likely to live in their own home and more likely to live in their parents’ home. Particularly:

- The fourth and fifth quintiles of participation had much higher proportions of respondents living in university accommodation.
- The quintile with the lowest participation had a drastically higher proportion of people living in housing owned by the council or a housing association.
- The proportion of respondents living in their own home was highest in the quintile with the lowest participation and decreased across the quintiles.
- The proportion of respondents living in their parents’ home was much higher for the first and second quintiles and decreased steadily across the rest of the quintiles.

Course characteristics

From areas with the lowest participation in HE to areas with the highest, respondents were more likely to be taking a level three qualification, less likely to be undertaking an undergraduate qualification, more likely to be studying part-time, and more likely to be undertaking a course which is delivered online or at a distance. Particularly:

- The proportion of respondents undertaking an undergraduate qualification is lowest in the lowest quintile and rises steadily across the quintiles.
- The proportion of respondents studying part-time is higher for quintiles one, two, and three.
- The proportion of respondents studying their course online or at a distance is higher for quintiles one, two and three.