



Department  
for Education

# Student income and expenditure survey 2014 to 2015

## English Report

## March 2018

### **NatCen Social Research**

Jo Maher

Keeva Rooney

Mari Toomse-Smith

Zsolt Kiss (ZK Analytics)

### **Institute for Employment Studies**

Emma Pollard

Matthew Williams

Jim Hillage

Martha Green

Clare Huxley

Wil Hunt



Social Science in Government

## Making comparisons

The research teams of DfE and Welsh Government are notifying the reader of methodological considerations in the data analysis of the Student Income and Expenditure Survey.

Many of the variables used in the survey have a positively skewed distribution. In these cases, when reading the report, the reader is advised that the median average is a more useful measure of central tendency than the mean average.

In relation to the regression models used in the report, readers are advised that the predictive power of the regression models has not been assessed. Results give indications about the association of each independent variable with the dependent variable, controlling for the other variables in the model, but should not be used to calculate fitted probabilities.

Plans for future analysis are currently being considered. Results of any future analysis will be made publicly available at the earliest opportunity.

The value of the raw data is not affected and can be accessed by accredited researchers in the ONS Secure Research Service

All parties and authors have agreed with this statement.

# Contents

Methodological note	16
Key findings	17
Student income	19
Student spending	23
Overall financial position	26
Summary of comparisons	27
1. Introduction	32
1.1. Policy background and context	33
1.1.1. Overview of the changes to student finance since SIES 2011/12	34
1.1.2. 2014/15 student support arrangements	36
1.1.3. Support for part-time students in England	40
1.1.4. 2015/16 changes to student support arrangements	41
1.1.5. Changes to student support arrangements from 2016/17	41
1.2. The Student Income and Expenditure Survey (SIES) 2014/15	44
1.2.1. About the SIES series	44
1.2.2. The 2014/15 survey research objectives	44
1.2.3. Research method	45
1.3. The 2014/15 sample profile	48
1.4. About this report	53
1.4.1. Report structure	53
1.4.2. Presentation and interpretation of results	54
1.4.3. Glossary and definitions	58
2. Total student income	62
2.1. Summary of key findings	62
2.2. Introduction	63
2.3. Total income	64
2.3.1. Composition of total income	64
2.4. Variations in total income between students	67

2.4.1.	Full-time students	67
2.4.2.	Part-time students	78
2.5.	Influence of finances pre-entry	83
2.5.1.	How students expected to pay for their studies	83
2.5.2.	How funding and financial support affected HE decisions	84
2.6.	Influence of particular student funds pre-entry	87
2.6.1.	Full-time students	88
2.6.2.	Part-time students	89
2.7.	Influence of cost of fees pre-entry	90
2.7.1.	Full-time students	91
2.7.2.	Part-time students	92
2.8.	Chapter 2 additional tables	94
3.	Sources of income	140
3.1.	Summary of key findings	140
3.2.	Introduction	142
3.3.	Main sources of student support	142
3.3.1.	Full-time students	143
3.3.2.	Part-time students	152
3.4.	Other sources of student support	153
3.4.1.	Introduction	153
3.4.2.	Full-time students	154
3.4.3.	Part-time students	155
3.4.4.	Types of specific financial help to certain groups	156
3.5.	Income from paid work	165
3.5.1.	Introduction	165
3.5.2.	Earnings for full-time students	165
3.5.3.	Patterns of working among full-time students	167
3.5.4.	Earnings for part-time students	173
3.5.5.	Patterns of working among part-time students	174

3.6.	Income from family	177
3.6.1.	Full-time students	177
3.6.2.	Part-time students	182
3.7.	Social security benefits	183
3.7.1.	Full-time students	184
3.7.2.	Part-time students	185
3.8.	Miscellaneous income	187
3.9.	Chapter 3 additional tables	188
4.	Total student expenditure	238
4.1.	Summary of key findings	238
4.2.	Introduction	238
4.3.	Total expenditure	240
4.3.1.	Introduction	240
4.3.2.	Key findings	240
4.3.3.	Composition of total expenditure	243
4.4.	Variations in total expenditure between student groups	244
4.4.1.	Introduction	244
4.4.2.	Full-time students	245
4.4.3.	Part-time students	249
4.5.	Chapter 4 additional tables	251
5.	HE Participation and other costs	269
5.1.	Summary of key findings	269
5.2.	Introduction	270
5.3.	Total participation costs (including fee costs)	270
5.3.1.	Introduction	270
5.3.2.	Full-time students	270
5.3.3.	Part-time students	276
5.4.	Direct course costs	279
5.4.1.	Introduction	279

5.4.2.	Full-time students	279
5.4.3.	Part-time students	280
5.5.	Facilitation costs	281
5.5.1.	Introduction	281
5.5.2.	Full-time students	281
5.5.3.	Part-time students	281
5.6.	Living costs	282
5.6.1.	Introduction	282
5.6.2.	Full-time students	282
5.6.3.	Part-time students	288
5.7.	Housing costs	291
5.7.1.	Introduction	291
5.7.2.	Full-time students	291
5.7.3.	Part-time students	295
5.8.	Spending on children	296
5.8.1.	Full-time students	296
5.8.2.	Part-time students	296
5.9.	Chapter 5 additional tables	298
6.	Overall financial position	348
6.1.	Summary of key findings	348
6.2.	Introduction	349
6.3.	Savings	350
6.3.1.	Introduction	350
6.3.2.	Savings over time	351
6.3.3.	Predicted savings by end of the academic year	353
6.4.	Borrowings	357
6.4.1.	Introduction	357
6.4.2.	Full-time students	358
6.4.3.	Part-time students	365

6.4.4.	Differences by student and study characteristics	366
6.5.	Estimated student net debt	368
6.5.1.	Introduction	368
6.5.2.	Graduate net debt	372
6.6.	Chapter 6 additional tables	374
7.	Comparison with 2011/12	404
7.1.	Summary of key findings	404
7.1.1.	Income	404
7.1.2.	Expenditure	405
7.1.3.	Savings, borrowing and debt	405
7.2.	Introduction	405
7.3.	Making comparisons	406
7.3.1.	Changes in the sample	406
7.3.2.	Changes in real-world prices	407
7.3.3.	Changes to the 2011/12 results	407
7.4.	Change over time in average total income	408
7.4.1.	Full-time students	408
7.4.2.	Part-time students	410
7.4.3.	Changes in average total income for different groups	411
7.5.	Changes over time in the sources of student income	415
7.5.1.	Main and other sources of student support	415
7.5.2.	Income from paid work	417
7.5.3.	Income from family	421
7.5.4.	Social security benefits	422
7.6.	Change over time in total student expenditure	424
7.6.1.	Changes in total student expenditure and the main categories of spending	424
7.6.2.	Changes in spending profile	425
7.6.3.	Changes in total expenditure for different groups	426
7.6.4.	Changes in participation costs	427

7.7.	Change over time in students' overall financial position	428
7.7.1.	Borrowing	428
7.7.2.	Savings	432
7.7.3.	Net debt	432
8.	Comparison of English and Welsh-domiciled students	437
8.1.	Summary of key findings	437
8.1.1.	Income	437
8.1.2.	Expenditure	438
8.1.3.	Savings, borrowing and debt	438
8.2.	Introduction	438
8.3.	Total student income	439
8.3.1.	Full-time students	439
8.3.2.	Part-time students	439
8.4.	Influence on student finance	441
8.4.1.	Full-time students	441
8.4.2.	Part-time students	442
8.5.	Sources of student income	443
8.5.1.	Main sources of student support	443
8.5.2.	Other sources of student support	445
8.5.3.	Income from paid work	447
8.5.4.	Income from family and friends	449
8.5.5.	Social security income	450
8.6.	Total student expenditure	450
8.6.1.	Full-time students	450
8.6.2.	Part-time students	451
8.7.	Overall financial position	453
8.7.1.	Savings	453
8.7.2.	Borrowing	454
8.7.3.	Estimated net debt	454



8.7.4. Graduate net debt	454
9. Conclusions	458
10. Technical appendix	461
10.1. Introduction	461
10.2. Questionnaire and diary of spending	468
10.3. Fieldwork	470
10.4. Data checking, coding and editing	477
10.5. Dataset	478
10.6. Weighting	482
10.7. Conducting analysis	486

## List of tables

Table 1.1: Number of English-domiciled students in SIES 2014/15 .....	48
Table 1.2: Weighted comparison of responding sample profiles, SIES 2011/12 and 2014/15, key student characteristics for all English-domiciled students (per cent) .....	50
Table 1.3: Weighted comparison of responding sample profiles, SIES 2011/12 and 2014/15, key HE study characteristics for all English-domiciled students (per cent) .....	52
Table 2.1: Total student income and main sources of income for English-domiciled students, by full-time and part-time status (£) .....	66
Table 2.2: Linear regression model of total income for English-domiciled full-time students .....	68
Table 2.3: Linear regression model of total income for English-domiciled part-time students .....	78
Table 3.1: Average amount from each of the main sources of student financial support for study and the total amount for the main sources of student financial support, English-domiciled full-time and part-time students (£) .....	144
Table 3.2: Proportion of all students receiving income from each of the main sources of student support and receiving income from the main sources of student financial support overall (%), and for recipients the average amount received from each of the main sources of student financial support for study and overall (£), by mode of study .....	145
Table 3.3: Maximum Maintenance Loan rates for 2014/15 .....	146
Table 3.4: Maximum grant levels for 2014/15 .....	150
Table 3.5: Average amount from each of the other sources of student financial support for study and the average amount for other sources overall, English-domiciled full-time and part-time students (£) .....	154
Table 3.6: Proportion of English-domiciled students receiving each of the other sources of student support and receiving other sources of student support overall, and average amount among recipients, by mode of study (£) .....	160
Table 3.7: Proportion of English-domiciled student receiving each of the types of support from their institutions and receiving any form of institutional support overall, and average amount among recipients, by mode of study (£) .....	162
Table 3.8: Income from paid work during the academic year 2014/15 (£), English-domiciled full-time and part-time students – all paid work and different types of paid work .....	166
Table 3.9: Proportion of English-domiciled students working in different types of job and average earnings (£) for those working, by mode of study .....	167
Table 3.10: Income from paid work (£) (including preceding summer vacation earnings), for second and subsequent year English-domiciled students only (excluding OU students) .....	172
Table 3.11: Proportion of English-domiciled students working during the summer vacation (2nd and subsequent year, non-OU students) and average earnings (£) for those in work .....	173
Table 3.12: Types of income from family (including partner) among English-domiciled students, by mode of study (£) .....	178
Table 3.13: Proportion of English-domiciled students receiving income from their families, and average amount among recipients (£), by mode of study .....	181

Table 3.14: Proportion of English-domiciled students receiving social security benefits and average income among recipients, by mode of study.....	184
Table 3.15: Proportion of English-domiciled students in receipt of specific social security benefits (per cent), by mode .....	185
Table 3.16: Proportion of English-domiciled students receiving income from ‘other’ sources and average income from those receiving (£).....	187
Table 4.1: Total student expenditure and main sources of student expenditure, by English-domiciled full-time and part-time status (£) .....	241
Table 4.2: Expenditure on children and housing for students who incurred costs in expenditure categories, by English-domiciled full-time and part-time status (£) .....	242
Table 4.3: Linear regression model estimates: total expenditure for English-domiciled full-time students .....	247
Table 4.4: Linear regression model estimates: total expenditure for English-domiciled part-time students .....	249
Table 5.1: Total student participation costs and main sources of student participation costs for English-domiciled students, by full-time and part-time status (£).....	271
Table 5.2: Total student participation costs and main sources of student participation costs for English-domiciled students who incurred costs in participation, by full-time and part-time status (£).....	273
Table 5.3: Linear regression model estimates: total participation costs for English-domiciled full-time students.....	275
Table 5.4: Linear regression model estimates: total participation costs for English-domiciled part-time students .....	278
Table 5.5: Total student direct course costs and main sources for English-domiciled students, by full-time and part-time status (£).....	280
Table 5.6: Total student facilitation costs and main items of expenditure for English-domiciled students, by full-time and part-time status (£).....	282
Table 5.7: Total student living costs and main components for English-domiciled students, by full-time and part-time status (£) .....	284
Table 5.8: Linear regression model estimates: total living costs for English-domiciled full-time students .....	286
Table 5.9: Linear regression model estimates: total living costs for English-domiciled part-time students .....	289
Table 5.10: Total student housing costs for English-domiciled students, by full-time and part-time status (£).....	292
Table 5.11: Total student housing costs for English-domiciled students who are renting their accommodation, by whether they live in London or elsewhere (£) .....	295
Table 5.12: Total student housing costs and main sources for English-domiciled students, by tenure (£) .....	297
Table 6.1: Levels of savings (£): all English-domiciled students .....	351
Table 6.2: Levels of savings (£): all English-domiciled students with savings.....	352
Table 6.3: Total student borrowing and main sources of student borrowing for English-domiciled students, by full-time and part-time status (£).....	359
Table 6.4: Student borrowing and main sources of student borrowing for full-time English-domiciled students, by year of study (£).....	360

Table 6.5: Student borrowing and main sources of student borrowing for part-time English-domiciled students, by year of study (£).....	362
Table 6.6: Total student borrowing and main sources of student borrowing for English-domiciled students with debt, by full-time and part-time status (£).....	364
Table 6.7: Student net debt for all English-domiciled students (£).....	369
Table 6.8: Student net debt for all full-time English-domiciled students (£).....	370
Table 6.9: Student net debt for all part-time English-domiciled students (£).....	371
Table 6.10: Graduate net debt for English-domiciled students (£).....	373
Table 7.1: Comparison of average total income figures (£): 2011/12 (adjusted*) and 2014/15, English-domiciled full-time students.....	409
Table 7.2: Comparison of average total income figures (£): 2011/12 (adjusted) and 2014/15 English-domiciled part-time students.....	410
Table 7.3: Comparison of SIES average (mean) total income figures (£): 2014/15 data for English-domiciled full-time students compared with adjusted* 2011/12 data for key groups.....	412
Table 7.4: Comparison of SIES average (mean) total income figures (£): 2014/15 data for English-domiciled part-time students compared with adjusted* 2011/12 data for key groups.....	414
Table 7.5: Comparison of average income from the main and other sources of student support (£): 2011/12 (adjusted) and 2014/15, English-domiciled full-time students.....	416
Table 7.6: Comparison of average income from the main and other sources of student support (£): 2011/12 (adjusted) and 2014/15 English-domiciled part-time students.....	417
Table 7.7: Average income for English-domiciled full-time students, proportion working and average income for those in work (£), 2011/12 (adjusted*) and 2014/15.....	418
Table 7.8: Proportion of English-domiciled full-time students with continuous jobs, average earnings and weekly hours worked for those in continuous jobs, 2011/12 (adjusted*) and 2014/15.....	418
Table 7.9: Proportion of English-domiciled full-time students with other jobs, average earnings and weekly hours worked for those in other jobs, 2011/12 (adjusted*) and 2014/15.....	419
Table 7.10: Average income across English-domiciled part-time students, proportion working and average income for those in work, 2011/12 (adjusted*) and 2014/15.....	420
Table 7.11: Proportion of English-domiciled part-time students with continuous jobs, average earnings and weekly hours worked for those in continuous jobs, 2011/12 (adjusted*) and 2014/15.....	420
Table 7.12: Proportion of English-domiciled part-time students with other jobs, average earnings and weekly hours worked for those in other jobs, 2011/12 (adjusted*) and 2014/15.....	421
Table 7.13: Comparison of average income from families (£): 2011/12 (adjusted*) and 2014/15, English-domiciled full-time students.....	422
Table 7.14: Comparison of average income from families (£): 2011/12 (adjusted) and 2014/15, English-domiciled part-time students.....	422
Table 7.15: Average income from benefits among full-time students (£): 2011/12 (adjusted*) and 2014/15, English-domiciled full-time students.....	423
Table 7.16: Average income from benefits among part-time students (£), 2011/12 (adjusted*) and 2014/15, English-domiciled part-time students.....	423

Table 7.17: Comparison of SIES expenditure figures (£): 2011/12 (adjusted*) data for all English-domiciled full-time and part-time students compared with 2014/15 (mean) .....	424
Table 7.18: Comparison of total SIES expenditure figures (£): 2011/12 (adjusted*) data compared with 2014/15 data for key subgroups: English-domiciled full-time students (mean) .....	427
Table 7.19: Comparison of SIES participation costs (£): 2011/12 (adjusted*) data compared with 2014/15 data for English-domiciled full-time and part-time students (mean) .....	428
Table 7.20: Comparison of borrowing (£): 2011/12 (adjusted*) data compared with 2014/15 data for English-domiciled full-time and part-time students.....	429
Table 7.21: Comparison of borrowing (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time continuing students by year of study .....	430
Table 7.22: Comparison of borrowing (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time final-year students by year of study.....	431
Table 7.23: Comparison of savings (£): 2011/12 (adjusted*) data compared with 2014/15 data for English-domiciled full-time and part-time students.....	432
Table 7.24: Comparison of net debt (£): 2011/12 (adjusted*) data compared with 2014/15 data for all English-domiciled full-time and part-time students .....	433
Table 7.25: Comparison of net debt (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time continuing students by year of study .....	434
Table 7.26: Comparison of net debt (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time final-year students by year of study.....	435
Table 8.1: Total student income and main sources of income by domicile and by full-time and part-time status (£).....	440
Table 8.2: Influence of financial support on decisions about HE, all students by mode of study and domicile (%).....	442
Table 8.3: Influence of the cost of fees on study decisions, all students by mode of study and domicile (%).....	443
Table 8.4: Main sources of student support by domicile and by full-time and part-time status (£).....	445
Table 8.5: Other sources of student support by domicile and by full-time and part-time status (£).....	446
Table 8.6: Average income from paid work (all types), for English and Welsh-domiciled students, and proportion working (£) .....	448
Table 8.7: Proportion of students working in different types of job and average earnings for (£) for those working, by mode of study and domicile (£).....	448
Table 8.8: Income from families by domicile and by full-time and part-time status (£).....	449
Table 8.9: Income from social security benefits by domicile and by full-time and part-time status (£).....	450
Table 8.10: Total student expenditure and costs by domicile and by full-time and part-time status (£).....	452
Table 8.11: Student net debt for all students by domicile and mode of study (£).....	453
Table 8.12: Student net debt for all full-time students by domicile and year of study (£) .	455
Table 8.13: Student net debt for all part-time students by domicile and year of study (£)	456

Table 8.14: Student net debt for final year full-time third year students in the final year by domicile (£) .....	457
Table 10.1: Project timeline .....	462
Table 10.2: Target number by type of student and institution .....	464
Table 10.3: Issued English HEI sample by domicile and full-time/part-time status .....	465
Table 10.4: Issued English FEC sample by domicile and full-time/part-time status .....	466
Table 10.5: Final productive and unproductive survey completion rates .....	472
Table 10.6: Interview response rates, by institution and type of student.....	473
Table 10.7: Final productive and unproductive diary rates.....	473
Table 10.8: Diary returns, by institution and type of student.....	474
Table 10.9: Diary spending differences by timing of diary completion and whether full-time or part-time course.....	475
Table 10.10: Mode of questionnaire completion and average completion time .....	476
Table 10.11: Number of sessions and modes of completion .....	476
Table 10.12: Student type by age group.....	484
Table 10.13: Student type by sex .....	485

## List of figures

Figure 1.1: Key elements of HE funding and student support for full-time English-domiciled students 2014/15 .....	36
Figure 1.2: Key elements of HE funding and student support for part-time English-domiciled students 2014/15 .....	40
Figure 2.1: Total student income and sources of student income for English-domiciled full-time students, by family type (£) .....	71
Figure 2.2: Total student income and sources of student income for English-domiciled full-time students, by socio-economic group (£) .....	72
Figure 2.3: Total student income and sources of student income for English-domiciled full-time students, by ethnicity (£) .....	73
Figure 2.4: Total student income and sources of student income for English-domiciled full-time students, by whether lives with parents during term-time (£) .....	75
Figure 2.5: Total student income and sources of student income for English-domiciled full-time students, by type of institution (£) .....	77
Figure 2.6: Influences of financial support on study decisions for English-domiciled students (per cent). It affected my decision .....	85
Figure 2.7: Influences of particular student funds on study decisions for English-domiciled students (per cent). My decisions were influenced by .....	88
Figure 2.8: Influences of cost of fees on study decisions for English-domiciled students (per cent). It affected my decision ... ..	91
Figure 3.1: Distribution of income from the Student Loan for Maintenance .....	146
Figure 3.2: Distribution of income from the Maintenance or Special Support Grants.....	150
Figure 3.3: Distribution of earnings from paid work during the academic year, for full-time students in some form of work only .....	168
Figure 3.4: Distribution of earnings from paid work during the academic year, for part-time students in some form of work only .....	174
Figure 3.5: Distribution of income from parents and other relatives for full-time English-domiciled students .....	179
Figure 4.1: Components of expenditure.....	239
Figure 4.2: Profile of expenditure for English-domiciled full-time and part-time students.	243
Figure 4.3: Breakdown of total expenditure excluding the tuition fees .....	244
Figure 4.4: Total expenditure and housing costs by tenure for English-domiciled full-time students (£).....	246
Figure 5.1: Main sources of student participation costs for English-domiciled students, by full-time and part-time status.....	272
Figure 5.2: Distribution of living costs among full-time students .....	283
Figure 5.3: Living costs among English-domiciled full-time and part-time students .....	285
Figure 5.4: Distribution of living costs among part-time students.....	288
Figure 5.5: Distribution of housing costs among full-time students .....	292
Figure 5.6: Tenure of English-domiciled students by full-time and part-time status .....	294
Figure 5.7: Distribution of housing costs among part-time students .....	296

Figure 6.1: Levels of savings (£) at the end of the year by socio-economic background, English-domiciled full-time and part-time students.....	354
Figure 6.2: Levels of savings (£) at the end of the year by family circumstances, English-domiciled full-time and part-time students.....	355
Figure 6.3: Average levels of savings (£) at the end of the year by ethnicity, English-domiciled full-time and part-time students.....	356
Figure 6.4: Prevalence of student debt and main sources of borrowing, English-domiciled students .....	358
Figure 6.5: Proportion of borrowing from different sources, part-time English-domiciled students .....	365
Figure 7.1: Components of English-domiciled full-time students' average total income, 2011/12 (adjusted) and 2014/15 .....	409
Figure 7.2: Components of English-domiciled part-time students' average total income, 2011/12 (adjusted) and 2014/15 .....	411
Figure 7.3: Changes in profile of expenditure (%): 2011/12 (adjusted*) and 2014/15 data for English-domiciled full-time and part-time students .....	425
Figure 7.4: Changes in profile of expenditure (%): 2011/12 (adjusted*) and 2014/15 data for English-domiciled full-time and part-time students excluding tuition fees .....	426



## Executive Summary

The 2014/15 Student Income and Expenditure Survey (SIES) was jointly commissioned by the Department for Business, Innovation and Skills (the policy responsibility for which has since transferred to the Department for Education) and the Welsh Government. The study was conducted in partnership by NatCen Social Research (NatCen) and the Institute for Employment Studies (IES). This report presents the findings for students from England. A separate report covers students from Wales.

The aim of the survey was to provide an authoritative report on the financial position of HE students in England and Wales in the academic year 2014/15. It also sought to measure the impact of changes to the student financial support package introduced in the 2012/13 academic year by comparing results with the earlier 'baseline' survey undertaken in 2011/12.

The 2014/15 survey covered both full-time and part-time students at higher education institutions (HEI), including the Open University (OU), and further education colleges (FEC) who were participating in undergraduate courses during the 2014/15 academic year. Data were collected between February and June 2015 via:

- A thirty minute online survey or telephone interview with a randomly selected sample of 3,518 full-time and 1,179 part-time English-domiciled students at 85 institutions in England and Wales (including the OU).
- Online expenditure diaries detailing the expenses incurred by full-time and part-time students over the course of seven days, completed by 2,627 English-domiciled students.

## Methodological note

The research method for the 2014/15 survey followed the approach used in the 2011/12 survey to allow for comparison between the two student cohorts (and the two different student finance regimes in place). However the 2011/12 survey differed substantially from the approach used in the 2007/08 and 2004/05 surveys, and as such the 2011/12 survey therefore represents a break in the series and any comparisons between 2011/12 or 2014/15 results with previous surveys (particularly absolute figures) should be treated with caution. Additionally to allow for comparisons between the 2011/12 and 2014/15 figures, the 2011/12 figures have been updated to account for changes in real world prices and some figures for 2011/12 have been updated to correct for errors. A number of caveats should be noted when comparing figures between these two surveys: the 2014/15 survey was limited to those starting courses in 2012/13 or later (to cleanly compare students' financial situations under the pre- and post-2012/13 regime<sup>1</sup>), and the profile of part-time students had changed somewhat compared to the profile in 2011/12.

---

<sup>1</sup> When comparing the whole sample in 2011/12 to the whole sample in 2014/15: the former includes students who might be in their fourth or fifth year of a course, whilst the 2014/15 survey only includes

## Key findings

- The average **income** among full-time students increased substantially from £11,630 to £16,949 between 2011/12 and 2014/15 (taking account of inflation), an increase of 46 per cent in real terms, and at the same time overall spending increased by 35 per cent (from £14,713 to £19,922). In comparison the average income among part-time students increased modestly by seven per cent between the two surveys: from £16,171 to £17,256; but expenditure fell slightly by five per cent (from £19,340 to £18,375).
- The average total income (including tuition fee loan) for full-time students in 2014/15 was £16,949 and £17,256 for part-time students. The gap between full-time and part-time students' income narrowed substantially to become virtually zero, which differs to the pattern found when comparing the 2011/12 and 2007/08 results. Previously, part-time students' income was higher than full-time students' income by a significant amount. This was largely driven by the increase in tuition fees and accompanying increases in Student Loans for Tuition Fees.
- Among **full-time students**, income from the main sources of student support (from tuition fee and maintenance loans) rose by 69 per cent from £6,696 in 2011/12 to £11,336 in 2014/15. This was mainly due to a 144 per cent rise in student fee loans to take account of the higher fee regime (rising from £2,805 to £6,851 on average across all full-time students). Income from other sources of the finance package including targeted state funded support such as NHS bursaries, but also institutional support such as bursaries/scholarships, also rose but by 82 per cent (from £1,065 to £1,935). State financial support continues to become a more important source of income for most full-time students over time, and it comprised a larger share of total income in 2014/15 compared with 2011/12: in 2014/15 main sources accounted for 67 per cent of average total income and other sources of students support accounted for 11 per cent (up from 58 per cent and nine per cent respectively in 2011/12).
- Other key aspects of student income for full-time students included earnings from paid work, support from families, and income from social security benefits. Income from paid work was at a similar level in both the 2011/12 and 2014/15 surveys (£1,748 and £1,725), as was income from social security benefits (£379 and £385), whereas income from family fell in real terms between the surveys (from £1,592 to £1,456). Income from family therefore accounted for a lower proportion of overall income over time, falling from 14 per cent to nine per cent in 2014/15 (and continued patterns identified in the 2007/08 and 2004/05 surveys). Not all sources of family income were lower in 2014/15. Parental contributions, which accounted for the majority of family contributions, rose on average by 6 per cent from £1,706 to £1,812.
- Earnings from paid work remained a significant source of income for many full-time students. Just over half of full-time students were working (52 per cent) at some point

---

students in years one to three. The likely impact of the differing samples was found to be minimal (see Chapter 7 for a more detailed explanation).

during the academic year, which is consistent with previous surveys. The average amount received in earnings among those in work remained consistent between the 2011/12 and 2014/15 surveys at around £3,300 (despite a small increase in the proportion working continuously across the academic year and in the average hours worked per week).

- Among **part-time students**, the largest proportion of income came from earnings for paid work, accounting for 73 per cent of total average incomes. Following the pattern noticed for full-time students, average earnings for part-time students remained relatively static (after adjusting for average earnings increases) between the 2011/12 and 2014/15 surveys at £12,711 and £12,524 respectively. Social security benefits also provided a relatively greater proportion of income for part-time students (at eight per cent) compared with full-time students, due to the eligibility criteria for benefit receipt corresponding more closely to the profile of part-time rather than full-time students; however benefit income fell by 31 per cent between the 2011/12 and 2014/15 surveys (from £1,939 to 1,347).
- A key change between the 2011/12 and 2014/15 surveys for part-time students, was that part-time students (studying at least 25 per cent FTE) became eligible for tuition fee loans. Correspondingly the level and proportion of income received through main sources of student support for part-time students increased more than eight fold from 2011/12 to 2014/15, from £290 (accounting for less than two per cent of average total income) to £2,550 (15 per cent).
- The average total **expenditure** (including tuition fee costs) for full-time students was £19,922 (up from £14,713) and for part-time students was £18,375 (down from £19,340). Participation costs which include tuition fee costs had increased substantially for both full-time and part-time students in 2014/15. For full-time students most categories of average expenditure appeared to have increased, the exception was living costs which remained largely static. Conversely among part-time students all expenditure other than that relating to participation costs appeared to have fallen: average expenditure on living costs reduced by 21 per cent, housing costs by 15 per cent, and childcare costs by 27 per cent. The fall in the average total expenditure and various categories of expenditure among part-time students is likely to be explained, in part, by the change in the profile of part-time students between the two surveys (part-time students in the 2014/15 survey were younger, more likely to be single and/or without children, living at home, and studying sub-degree and in FECs).
- Most students had **borrowings** mainly in the form of student loans. Relatively few full-time students resorted to commercial borrowing (14 per cent had credit card debt but 33 per cent had an overdraft) and while the proportion with credit card debt was identical to that found in 2011/12 (14 per cent), the proportion taking out an overdraft was lower than found in the previous survey (39 per cent). The proportion of part-time students using commercial credit such as credit card debt was higher than found for full-time students but was much lower than in 2011/12, 43 per cent compared with 50 per cent.

- **'Net debt'** levels (ie borrowings less savings) among a comparable group of students<sup>1</sup>, rise with the number of years of study. Among full-time students, average net debt was: £10,300 for first years (on a longer course), £21,361 for second years (of a longer course), and £28,805 for those in the final year of a three year course. Among part-time students the figures were: £4,510 for first years, £4,521 for second years and £6,207 for third years on a longer course.
- Compared with findings from the 2011/12 survey, average net debt levels for full-time students increased in all years of study. For example, net debt rose by 74 per cent for the full-time first year students on longer courses (from £5,933 to £10,300) and by 65 per cent for full-time second year students on longer courses (from £12,935 to £21,361). This reflects increased borrowing from student loans to make up for increased student fees. The savings increased as well, but at a lower rate than borrowing.
- Similarly average net debt levels for part-time students rose compared with the figures from the 2011/12 survey, rising from £1,509 to £4,128 across all part-time students representing an almost three fold increase. This reflects part-time students' access to student loans for fees (to cover increased tuition fee costs).

## Student income

Full-time students' average total income during the 2014/15 academic year including any loan for fees was £16,949. Part-time students had a very similar average total income at £17,256 (which was only two per cent higher). The difference between full- and part-time incomes had fallen since the previous survey in 2011/12 but this was largely due to the increase in tuition fees and accompanying increases in Student Loans for Tuition Fees (available to both full-time and also part-time students).

Among both full- and part-time students, average total incomes and their composition varied considerably according to student and study characteristics. The key factors associated with different total income levels for full-time students were: age, ethnicity, type of institution attended, family type, and whether students lived with their parents during term-time. For part-time students the key factors were: age, socio-economic group, ethnicity, subject studied, family type, whether living in London or elsewhere, or whether living with parents.

### Income from loans and other forms of support

Student Loans for Maintenance and Tuition Fees (state-funded Income Contingent Repayment Loans) were the most important source of income for full-time students, contributing 59 per cent of average total income. Students' reliance upon these sources of income increased with the changes in student finance and support arrangements, particularly the increase in fee levels: in the 2011/12 survey these sources contributed 50 per cent of average total income, up from 38 per cent in the 2007/08 survey. The changes

---

<sup>1</sup> that is all part-time students studying at least 25 per cent FTE, and all full-time students in their first year of study and full-time students in their second and third year of study who reported having outstanding student loan debt

in student funding resulted in part-time students studying at least 25 per cent of a full-time equivalent (FTE) course becoming eligible for a Student Loan for Tuition Fees. Among part-time students this source of income contributed 15 per cent of their average total income, whereas in 2011/12 and earlier surveys part-time students were ineligible for this type of support.

Among full-time students, who could be charged up to £9,000 for tuition fees in 2014/15, income from the Student Loan for Tuition Fees across all full-time students contributed £6,851 on average to total income (accounting for 40 per cent). Around five out of six (84 per cent) of full-time students had taken out a Tuition Fee Loan and among these, the average was £8,165. Two-thirds (67 per cent) of part-time students had taken out a Fee Loan, receiving £3,785 on average, while the average amount across all part-time students (including those who did not take out a loan) was £2,539. It should be noted that income from tuition fee loans is paid direct to the institution rather than to the individual student.

Income from the Student Loan for Maintenance for full-time students accounted for around one fifth (19 per cent) of the average total income for the academic year, contributing £3,203 on average. Overall 79 per cent of full-time students took out a Student Loan for Maintenance (a marginally lower proportion than took out a Student Loan for Tuition Fees, but a slight increase on the previous survey of 74 per cent), and the average amount received was £4,066 which was close to the average estimated by the Student Loans Company.

Nearly half (48 per cent) of full-time students received income from a non-repayable Maintenance Grant or Special Support Grant to help with living costs. Among those in receipt of a grant the average amount was £2,654. The key factors associated with grant receipt were age, socio-economic group, ethnicity, parental experience of HE and subject studied.

Just under a quarter (24 per cent) of full-time students received a bursary or scholarship from their institution, and received on average £1,865. This was a considerably larger amount than found for the 2011/12 academic year but was largely attributable to the National Scholarship Programme (available in the years 2012/13, 2013/14 and 2014/15) which aimed to help individual students from low-income backgrounds as they entered higher education. In contrast, very few part-time students received this type of support (only four per cent), but the average amount was similar at £1,726.

Students from routine/manual socio-economic backgrounds received similar amounts of aggregated average income from the group of main sources of student support to those from professional/managerial backgrounds. However those from routine/manual backgrounds relied more heavily on other sources of student support (such as child-related support, Disabled Students' Allowances and institution bursaries and scholarships) which contributed 14 per cent of total average income, and also income from paid work which contributed 12 per cent; this compares to nine per cent and nine per cent respectively for students from managerial/professional backgrounds. Conversely full-time students from managerial/professional socio-economic groups relied more heavily on income from their families, this source contributed 15 per cent of total average income compared to just one per cent among those from routine/manual work backgrounds.

Generally full-time students anticipated paying for their fees and living costs whilst at university or college through taking out a Student Loan (reported by 91 per cent). However there was still an expectation among a substantial minority of students (37 per cent) that they would get some financial support from their parents or other family members, and a similar proportion (35 per cent) expected to undertake paid work to fund their studies. Among part-time students, again the most commonly anticipated funding source was a Student Loan (64 per cent), followed by undertaking paid work (25 per cent) and/or sponsorship from their employer (17 per cent). Few students (full-time and part-time) anticipated support from a government grant or from their study institution. It is interesting to note that these anticipations did not necessarily reflect the reality of the student experience in terms of the actual proportion of students who received funds from these sources. For example, many more students undertook paid work than had anticipated doing so and more gained grant support than anticipated.

Approximately two in five full-time students (41 per cent) and almost half (48 per cent) of part-time students said that the availability of funding and financial support had affected their decisions about HE in some way, higher proportions than found in the 2011/12 and 2007/08 surveys. Full-time students most likely to say they were influenced were from under-represented groups in HE (eg from lower socio-economic backgrounds, older, from Black and minority ethnic backgrounds, with no parental experience of HE, identified as having a disability or health condition), as well as female students. Among part-time students, those most likely to say that they were influenced by student funding and financial support were: female, older, and with no parental experience of HE and also those not living with their parents. Students who felt they had been influenced were most likely to report that they would not have studied at all without funding; this equates to 26 per cent of all full-time students and 35 per cent of all part-time students (both increases on the 2011/12 findings). The funding/financial support most likely to be cited as influencing decisions was the Student Loan.

A quarter (25 per cent) of full-time students and 29 per cent of part-time students reported that the cost of fees had affected their decisions about HE study in some way, higher proportions than found in the 2007/08 survey when this question was last asked (16 per cent and 23 per cent respectively). Again full-time students most likely to say they were influenced by the cost of fees were from under-represented groups in HE (eg from lower socio-economic backgrounds, older, from Black and minority ethnic backgrounds, single parents, and those identified as having a disability or health condition) and female. However among part-time students, those most likely to say that they were influenced by the cost of fees were from an intermediate or managerial/professional background or studying at a higher intensity (50 per cent FTE or more), as well female students or students from a Black and minority ethnic background.

These findings for full-time and part-time students continue the trend of increasing perceived impact of the costs of study and the student financial package on HE decisions.

## **Earnings from work**

Income from paid work was important for full-time students (averaging £1,725 overall, and representing 10 per cent of their average total income) and it was key for part-time students (averaging £12,524 and comprising 73 per cent of income). Compared with the 2011/12 survey, earnings from paid work remained relatively stable in real terms among

both full-time and part-time students. However, as average total income increased (as a result of fee-related income increasing), earnings from paid work in 2014/15 contributed a lower proportion towards overall income than found in 2011/12 (where it comprised 15 per cent of full-time and 80 per cent of part-time students' incomes).

Just over half (52 per cent) of **full-time students** did some form of paid work during the academic year, and for those that did they earned on average £3,314. This was almost identical to the findings in 2011/12 of 52 per cent in work, earning on average £3,367 (after adjusting for increases in average earnings).

For full-time students, working was most common among females, those living with their parents during term-time, students of independent status, and those studying education subjects. Among those working, the highest earnings were associated with those with children, who were older, of independent status, studying towards other undergraduate qualifications, and studying in a FEC. Full-time students in work, worked on average just over 10 hours per week but those with higher earnings tended to work longer hours.

There were roughly equal proportions of full-time students in continuous work (working across the full academic year, 31 per cent) and in more casual jobs (at some point during the academic year, 29 per cent), and eight per cent of students worked in both continuous and casual jobs across the academic year. This was similar to the patterns found in the previous survey. Earnings from continuous jobs were approximately twice those from casual jobs (£3,799 and £1,889 respectively, for those in work); and continuous jobs tended to involve longer hours (both in vacation periods and term time).

The vast majority of **part-time students** combined studying with work (83 per cent); this group of working students earned on average £15,128 and most of these had continuous rather than casual jobs. The proportion undertaking paid work was very similar to that found in the 2011/12 survey (82 per cent). Those part-time students least likely to do paid work were: 40 or older, had previously worked in routine/manual jobs, from Black and minority ethnic backgrounds, lone parent students, and those in the middle years of their course.

### **Income from family and friends**

On average, full-time students received £1,456 from their families (including parents, other relatives and partners) – this accounted for less than one tenth (nine per cent) of their average total income, similar to the proportion of income from paid work. This proportion of income from families was a lower proportion than found in the 2011/12 and 2007/08 surveys (where it accounted for 14 and 20 per cent of their average total income respectively).

Those full-time students who gained the most from families tended to be from more 'traditional' student backgrounds – single with no children, white, dependent students living away from home to study, from managerial/professional socio-economic backgrounds and whose parents had attended university.

A different pattern was found for part-time students. Part-time students contributed income to, rather than received income from, their families (-£825 on average). Variation between

part-time students was largely driven by gender and family type/life-stage and work background.

## Student spending

The average (mean) total expenditure including tuition fee costs of full-time English-domiciled students in 2014/15 was £19,922. The average total expenditure of part-time students was £18,375, which is approximately eight per cent lower than their full-time counterparts. This represents a significant change to the pattern found in the 2011/12 survey where part-time students had considerably higher expenditure than full-time students (36 per cent higher), and was driven by tuition fee increases for full-time students introduced from 2012/13.

Life-stage had a strong influence on total expenditure for both full- and part-time students, with spending highest amongst students who were parents. Full-time students' housing type also influenced levels of expenditure: full-time students who either owned their home (including with a mortgage) or were renting with their family or alone tended to have higher expenditure (particularly when compared to those living with their parents). Expenditure among full-time students also varied by gender, ethnicity, whether a dependent or independent student, and subject studied. It did not however vary significantly by whether or not students lived in London. However, a higher proportion of London-based students lived at home compared to other students. When looking at students who incurred housing costs in London, the costs of living away from home were higher than elsewhere in the country.

Expenditure among part-time students varied with socio-economic group (highest for those from managerial and professional work backgrounds) and with the type of institution studied at, with those studying at English HEIs reporting the highest levels of total expenditure, followed by students at FECs. As with full-time students, expenditure levels for part-time students in London were not significantly different to those of students living elsewhere.

## Costs of attending university or college

Participation costs<sup>1</sup> (that is the costs students incurred as a direct result of attending university or college) constituted the largest category of expenditure for full-time students, accounting for 46 per cent of overall expenditure. This proportion was much higher than the 29 per cent found in 2011/12 and indeed participation costs were the second highest category of expenditure among full-time students in the 2011/12, behind living costs. Among full-time students the average expenditure on participation costs was £9,181, this was more than double the average for part-time students of £4,631. The difference in participation costs was driven by the tuition fee increase for full-time students (from 2012/13). For part-time students, participation costs accounted for 25 per cent of total expenditure in 2014/15 which represented an increase from just 14 per cent.

Among full-time students, overall participation costs varied by whether the student was considered dependent or independent (student status), age, accommodation type, type of

---

<sup>1</sup> Including tuition fees



institution attended and also by course studied, whereas among part-time students participation costs varied according to age, whether they lived in London or elsewhere, level of qualification and their year of study. Participation costs did not vary significantly for either full-time or part-time students by ethnicity, gender, socio-economic group, parental experience of HE, or family circumstances (and also neither by housing/accommodation type for part-time students), and these followed patterns found in the 2011/12 survey.

The largest component of participation cost was tuition fee cost. Among English-domiciled full-time students the average expenditure on tuition fees was £8,281, which accounted for 90 per cent of participation costs, and 42 per cent of overall expenditure. For part-time students the average spending on tuition fees was £3,760 which accounted for 81 per cent of participation costs and 20 per cent of overall expenditure.

Participation costs also include direct course costs such as course-related books, computers and equipment; and the costs of travelling to and from university or college, study-related parking, trips relating to the course, and any costs of childcare that allowed student parents to study (together referred to as facilitation costs). Full-time students spent an average of £512 on direct course costs such as books, computers and equipment, and part-time students spent £410. Across full-time students, first year students, those studying certain subjects, and those studying at FECs reported the highest expenditure on direct costs. Among part-time students, spending on direct course costs was highest among first-year students (and also final years), those studying certain subjects and those studying at HEIs. Full-time students spent an average of £404 over the academic year on facilitation costs (such as course-related travel), and facilitation costs were highest amongst those full-time students who lived with their parents. Part-time students spent a higher amount than full-time students on facilitation costs, averaging £517. Part-time students living in two adult families had the highest facilitation costs.

## Living costs

Living costs were the second largest type of expenditure for full-time students, with an average spend of £6,956 across all full-time students, accounting for 35 per cent of their overall expenditure. However living costs constituted the largest category of spending for part-time students, averaging £9,036 for part-time students, and accounting for 49 per cent of their overall expenditure. For both full-time and part-time students living costs changed in terms of their relative proportion of overall expenditure as other costs, particularly fee costs, rose considerably between the two surveys: in 2011/12 living costs accounted for 48 per cent of full-time students' spending and 59 per cent of part-time students' spending. If tuition fee costs are excluded in the 2014/15 analysis, living costs become the largest category of expenditure for both full-time and part-time students.

Living costs include expenditure on food and drink, personal items such as clothes and mobile phones, entertainment, household goods and non-course travel such as holidays. For full-time students this breaks down to: personal items (28 per cent of living costs, on average £1,914), food (26 per cent, £1,842), non-course travel (22 per cent, £1,549), entertainment (18 per cent, £1,235), and household goods (five per cent, £347). Among full-time students, overall living costs varied significantly when holding all other factors constant by gender and whether the student was dependent or independent (student status).

For part-time students, living costs were: non-course travel (28 per cent of living costs, on average £2,489), personal items (26 per cent, £2,318), food (22 per cent, £1,997), entertainment (17 per cent, £1,499), and household goods (seven per cent, £676). There was a greater variability in living costs of part-time students than found for full-time students. Among part-time students, living costs varied by: age, socio-economic group, family circumstances and housing/accommodation type. Part-time students with the highest living costs were those with managerial/professional work backgrounds, single parent students, and those living with their parents.

## **Housing costs**

Housing costs (which includes rent, mortgage costs, retainers, council tax and household bills) accounted for approximately one fifth of the expenditure of both full-time and part-time students (18 per cent and 20 per cent respectively). Full-time and part-time students' expenditure on housing costs was very similar at £3,610 and £3,621 respectively. This was different to the findings in the 2011/12 survey where part-time students' housing expenditure was higher. This change can be explained by the shift in the profile of part-time students, who in the 2014/15 survey were more likely to be younger, single, and living with their parents and thus incurred lower housing costs. Indeed 25 per cent were living with their parents, a much higher proportion than found in the previous study of 14 per cent.

However not all students incurred housing costs, 13 per cent of full-time students and nine per cent of part-time students reported no such expenditure (typically because they lived with a parent or other relative). Among those with housing costs, the averages were £4,151 for full-time students and £3,959 for part-time students; again very similar levels.

Full-time students typically lived in rented (non-university) property with friends or other students (33 per cent), with their parents or relatives (23 per cent) or in university provided accommodation (23 per cent): Compared to the findings of the 2011/12 survey, in the current survey a smaller proportion were renting privately with friends but a higher proportion were in university accommodation. The highest housing costs were found for those full-time students who rented alone or with their partner/other relatives followed by students living in university accommodation and those renting in London.

Part-time students were more likely to be buying or renting a property (alone or with family), 35 per cent and 32 per cent respectively, than full-time students. As found for full-time students, those who rented their accommodation in London reported the highest housing costs.

## **Childcare costs**

Spending on childcare was the smallest category of expenditure. Across all students, average spending on childcare was low – just £408 for full-time students and £916 for part-time students – but this reflects the situation that not all students have responsibilities for children, and indeed very few full-time students do so. Just nine per cent of full-time students were parents living with their children, but the proportion was much higher, 36 per cent, for part-time students (although this represented a fall from 46 per cent in the previous survey). Among these sub-groups of students, full-time students spent £4,416 and part-time students spent £2,543 on their children over the academic year.

## Overall financial position

### Savings

Predictions for savings levels at the end of the academic year were similar for full-time students and part-time students (at £2,032 and £2,088 respectively for all students). Key differences (using bivariate analysis) in the level of savings were found for students from different socio-economic backgrounds, different family circumstances, ethnicity, whether a student's parents had gone to university, housing/accommodation type, qualification level and subject studied. For part-time students gender was also associated with differences in savings.

### Borrowing

Nearly all **full-time students** had some borrowings (95 per cent, up slightly from 91 per cent in 2011/12), and the average levels of full-time students' borrowing was much higher than for part-time students. The key component of borrowing for full-time students was student loan borrowing. Total borrowing increased steadily with each year of study among full-time students: £11,926 among first year continuing students, £23,606 second year continuing students, and £31,942 third year continuing students. The average borrowing was £31,208 for final year students on a three year or longer course, however borrowing among these students varied according to living arrangements and subject being studied. Other aspects to borrowing included commercial credit such as credit cards and overdrafts (and these have been adjusted for joint finances as appropriate<sup>1</sup>). Across all full-time students, average levels of commercial debt were £487 but just 14 per cent had commercial borrowing and these owed an average of £3,547. The average level of overdraft debt was £303, and among the 33 per cent of full-time students with overdrafts they each owed £931 on average. Overdraft levels were higher among full-time students than part-time students.

The proportion of **part-time students** with some form of borrowing increased from 63 per cent in 2011/12 to 84 per cent in 2014/15. Among part-time students, the predicted level of borrowing by the end of the academic year was, on average, £6,154; this was predominantly from student loans (an average of £4,156), reflecting the availability of tuition fee loans for part-time students from 2012/13. Borrowing levels among part-time students varied according to age, housing/accommodation type, subject studied, type of institution attended, and qualification. However as found for full-time students, year of study had a major influence on borrowing. Average total borrowing increased with each year of study: first year continuing part-time students had average borrowings of £5,787, second year continuing part-time students had borrowings of £6,493 and third year continuing part-time students had borrowings of £9,206. In terms of other aspects of borrowing, on average £1,638 was owed in commercial debt, and the proportion using commercial credit was much higher than found for full-time students (43 per cent compared with 14 per cent), but this represented a decrease from the 2011/12 survey (where 50 per cent of part-time students had used commercial credit). Of those part-time students taking out commercial credit, the average amount owed was £3,782. In contrast, the average amount owed in overdrafts was £161, and just 21 per cent of part-time

---

<sup>1</sup> These types of debt have been halved for students living with a partner to reflect the student's individual share.

students had overdraft debt (a fall from 37 per cent in 2011/12) each owing an average of £774.

## Net debt and graduate debt

Net debt is calculated by subtracting savings predicted for the end of the academic year from the predicated amount of borrowing, and for both full-time and part-time students this rises with each year of study.

First year **full-time** continuing students had a predicted net debt of £10,300, for second year continuing students this was £21,361 and for third year continuing students this was £27,634.

For full-time students in the final year of a three year course their net debt effectively estimates their graduate debt, and this was on average £28,811. Variations in graduate debt were however associated with age, socio-economic background, housing/accommodation type, and subject studied. Those reporting higher graduate debts were older (aged 25 or above), from routine and manual work backgrounds, were renting privately with friends, and studying sciences, engineering, IT or technology (STEM subjects).

Average net debt levels across all **part-time students** (regardless of year of study) were £4,128. First year continuing part-time students had predicted net debt levels of £4,510, for second year continuing students this was £4,521 and for third year continuing students this was £6,207. These were all considerably lower than found for full-time students. Graduate net debt among part-time students in the 2014/15 survey was difficult to estimate as those on a standard length part-time undergraduate programme (taking six years at 50 per cent FTE) and who started in 2012/13 (the earliest possible start point within the sampling criteria used for the current survey) will not graduate until 2017/18. However among part-time students in their final year of a shorter course (taking three years) their anticipated net debt was £3,722.

## Summary of comparisons

### Compared with SIES 2011/12

#### Income

Among **full-time students**, income increased substantially, by 46 per cent in real terms, from £11,630 to £16,949 between 2011/12 and 2014/15. This was driven by a large rise in income from tuition fee loans to take account of the higher fee regime (introduced for new students from 2012/13). Average income increased for all types of full-time students between the two surveys. However the groups of students who saw the largest increases were: younger students, those without children, those living with their parents during term-time, those studying for subjects allied to medicine or STEM subjects, and students at higher, rather than further education institutions.

Among full-time students the main sources of student support which included tuition fee loans rose by 69 per cent (from £6,696 to £11,336), and tuition fee loan income rose by 144 per cent (from £2,805 to £6,851). The average income received from maintenance loans and maintenance grants also increased (by eight per cent and 38 per cent

respectively), reflecting changes to finance policy (see Chapter 1). Income from the main sources of student financial support therefore comprised a larger share of the total income in 2014/15 compared with 2011/12 (67 per cent compared with 58 per cent). This continues the trend noticed in previous surveys.

Other changes in the level and composition of income for full-time students included: income from other sources of support (including university bursaries) which increased between 2011/12 and 2014/15, by 82 per cent from £1,065 to £1,935; and income from family and friends which fell in real terms, by nine per cent from 1,592 to £1,456 (following trends noticed in previous surveys). Income from paid work was at a similar level in both surveys (£1,748 in 2011/12 after adjusting for wage inflation and £1,725 in 2014/15). Looking in more detail:

- In 2014/15, just over half (52 per cent) of full-time students did some form of paid work during the academic year – the same proportion as in 2011/12 and the pattern of work changed little between the two surveys. This is a change from the previous survey where a decline in earnings was noted and was linked to a change in the quality and duration of job opportunities (i.e. more students in casual jobs with falling pay in these casual jobs).
- The overall fall in average income from family masks a small increase among full-time students in contributions from parents and other relations, up six per cent on 2011/12 from £1,706 to £1,812. Instead the decrease in family income was largely driven by full-time students seeing a three-fold increase on 2011/12 in the average contribution made to their partners' income of £362 (up from £117).

Among **part-time students** (on courses with a study intensity of at least 25 per cent FTE) total average income rose by seven per cent between 2011/12 and 2014/15, from £16,171 to £17,256 (after adjusting for inflation). Most categories of part-time students saw an increase in their average total income between 2011/12 and 2014/15, and those experiencing the highest increases included: younger students (aged under 25) and older students (aged 40 or over), couples with children, and those living at home.

The main source of income among part-time students was from paid work, 83 per cent of students in the 2014/15 survey studied and worked at the same time, a similar proportion to the 82 per cent found in 2011/12. Across all part-time students, whether working or not, the amount of income from paid work was similar in both surveys (taking account of inflation), an average of £12,524 in 2014/15, and £12,711 in 2011/12.

The key change between the two surveys for part-time students concerned average total income from the main sources of student support which rose by 779 per cent, from £290 in 2011/12 to £2,550 in 2014/15, reflecting the introduction of tuition fee loans for part-time students. Indeed 67 per cent of part-time students took out a loan and received on average £3,785. The impact of this was reduced by: a) part-time students contributing more to their families than in the previous survey (contributions have increased substantially from £213 to £825 on average); and b) a decrease in the income gained from social security benefits (decreasing by 31 per cent from £1,939 to £1,347 on average). Another change was the increase in the amount of financial support from employers. Despite a fall in the proportion of students receiving this support (from 28 to 23 per cent) the average amount of financial support provided by employers for part-time students

increased by 77 per cent from £465 to £824. For those in receipt of employer support the average amount was £3,661 (compared with £1,685 in 2011/12) reflecting the increase in tuition fees for part-time study.

## Expenditure

The total average expenditure across all full-time students rose by 35 per cent between 2011/12 and 2014/15, from £14,713 to £19,922. This increase in total spending was driven by a doubling of participation costs (the largest element of expenditure) as well as increases in housing costs (following trends noticed in the previous survey). Participation costs increased by 118 per cent from £4,208 to £9,181 (and fee costs increased by 151 per cent from £3,297 to £8,281); and housing costs increased by 13 per cent on average from £3,194 to £3,610 (or among those with housing costs, increased by eight per cent from £3,860 to £4,151). In contrast, expenditure on living costs remained the same at approximately £7,000 on average.

Total average expenditure among part-time students (studying with an intensity of at least 25 per cent of a FTE), remained fairly static between the two studies (£19,340 in 2011/12 and £18,375 in 2014/15) despite a large increase in participation costs driven by increases in tuition fees. Average participation costs increased by 73 per cent, from £2,681 to £4,631; and average tuition fee costs increased by 140 per cent from £1,566 to £3,760. The increase in spending on tuition fees among part-time students continued trends noticed in the previous survey (a rise of 35 per cent between 2007/08 and 2011/12). The impact of the rise in participation costs on overall expenditure was largely outweighed by decreases in living costs and housing costs (and to a certain extent, childcare costs). Living costs fell by 21 per cent, from £11,453 to £9,036 and housing costs fell by 15 per cent from £4,251 to £3,621. These patterns are likely to be explained by the change in profile of part-time students between the two surveys, part-time students in the 2014/15 survey were more likely to be younger, single, without children, studying sub-degree qualifications and in FECs, and to be living at home with their parents.

## Financial position

Average borrowing for **full-time students** rose substantially between 2011/12 and 2014/15 with the increase ranging from 23 to 65 per cent for students at different points in their courses<sup>1</sup>. This was primarily due to a rise in student loan borrowing due to the increase in tuition fees charge from 2012/13. Outstanding student loan debt increased by 68 per cent from £6,591 to £11,083 among first year continuing full-time students, increased by 63 per cent from £13,909 to £22,722 among second year continuing full-time students, and increased by 37 per cent from £22,452 to £30,868 among third years continuing full-time students. However, between the two surveys the average amount owing on commercial credit also rose slightly (by three per cent) but overdraft borrowing fell by 18 per cent from £371 in 2011/12 to £303 in 2014/15.

---

<sup>1</sup> Borrowing and net debt was calculated for all first year full-time students, and for full-time students in other years of study who took out a student loan and for whom reliable student loan information is available. This approach was required due to difficulties interpreting one question in the survey. This may lead to slight over-estimation of overall student loan amounts as students who genuinely did not have a student loan have been excluded in the analysis. This approach has been used consistently for the 2011/12 and 2014/15 data to allow for comparison on a like for like basis.

The average amount of savings reported by full-time students rose by 26 per cent from £1,607 to £2,032 in 2014/15. However given the large increase in borrowings, average net debt increased for all year of study groups of full-time students between 2011/12 and 2014/15. Net debt rose by 74 per cent for first year continuing students from £5,933 to £10,300 and by 65 per cent for second year continuing students from £12,935 to £21,361. The average net debt at graduation of third year finalists (the largest group of graduates) was £28,811, which was an increase of 63 per cent on £17,719 for equivalent students in the 2011/12 survey.

Across all **part-time students**, borrowing levels increased substantially from 2011/12 levels, rising by 72 per cent from £3,576 to £6,154. The increase was driven by much higher levels of student loan debt as part-time students became eligible for these loans for the first time in 2012/13. Student loan debt rose from £704 in 2011/12 to £4,156 in 2014/15. In contrast borrowing from commercial sources and bank overdrafts fell by 30 per cent (from £2,332 to £1,638) and 50 per cent (from £319 to £161) respectively.

In contrast to the pattern found among full-time students, savings for part-time students remained static between the two surveys, with estimated savings at the end of the year of £2,078 in 2011/2 and £2,088 in 2014/15. This coupled with the large increase in borrowings meant that net debt increased for part-time students between the two surveys. Net debt was predicted to be £4,128 in 2014/15, which was considerably higher than £1,509 in 2011/12.

### Comparisons with Welsh-domiciled students in 2014/15

There were no real differences in the levels of full-time student incomes or spending between English and Welsh-domiciled students, which followed patterns in the previous surveys. There was also very little difference in the sources of income between the two cohorts. Income levels were almost identical (£16,949 and £16,284 respectively), but spending levels were marginally lower on average among Welsh-domiciled students (£19,224 compared with £19,992). English-domiciled and Welsh-domiciled students reported similar levels of savings but Welsh-domiciled students had much lower levels of total borrowing and thus net debt than English-domiciled students. This was due to Welsh-domiciled students' entitlement to the Welsh Government Fee Grant which covered part of their fees meaning that they did not need to take out as high a level of student loans as English-domiciled students. This is also reflected in graduate<sup>1</sup> net debt, and Welsh-domiciled students reported much lower net graduate debt than English-domiciled students (£15,971 compared with £28,811).

The average income of English-domiciled part-time students was higher than that of Welsh-domiciled students (on average £17,256 compared with £13,962), and this follows patterns in previous surveys. It was largely driven by a lower amount received from the main sources of student support for Welsh-domiciled students due to the later introduction of fee loans for part-time students in Wales. Whilst 41 per cent of Welsh-domiciled part-time students took out a student loan and received on average £1,679, 67 per cent of English-domiciled part-time students took out a student loan and received £3,785 on average. However a higher proportion of Welsh-domiciled part-time students received support from other targeted forms of support than found for English-domiciled students

---

<sup>1</sup> Those in the final year of a three year course (and had reported a previous student loan)

reflecting the wider eligibility of these funds among Welsh-domiciled students. Expenditure levels of part-time students were similar for English-domiciled and Welsh-domiciled students (£18,375 and £18,813 respectively). However living costs for English-domiciled part-time students were lower than found for their Welsh-domiciled counterparts, whereas participation costs were relatively higher. Looking now at their financial position, English-domiciled part-time students reported higher levels of savings than Welsh-domiciled students, but English-domiciled students had higher levels of total borrowing and thus net debt than Welsh-domiciled students (due to the later introduction of student loans for Welsh-domiciled part-time students). Net debt levels, across all years, were £4,128 for English-domiciled part-time students and £3,033 for Welsh-domiciled part-time students.



# 1. Introduction

This report presents the findings of the 2014/15 Student Income and Expenditure Survey (SIES), jointly commissioned by the Department for Business, Innovation and Skills (BIS) and the Welsh Government (WG). The study was conducted in partnership by NatCen Social Research (NatCen) and the Institute for Employment Studies (IES).

The survey is the most detailed, comprehensive and authoritative assessment undertaken of the income and expenditure of students in Higher Education (HE) in England and Wales. This particular wave builds on a series of earlier surveys which have been undertaken at regular intervals since the mid-1980s (the most recent being in 2011/12) which together track the financial position of HE students amidst changes to student finance. This round is particularly important because it assesses the impact of the greatest changes to student funding and support since 1998. These changes were introduced in September 2012 for those starting HE in the 2012/13 academic year.

The 2014/15 study covers both full-time and part-time English and Welsh-domiciled students at HE institutions (HEIs) and further education colleges (FECs), and includes the Open University. Students were participating in designated undergraduate courses including first degree, Higher National Diplomas/Certificates (HND/HNCs), and Foundation Degrees (FD), or were in university-based postgraduate initial teacher training courses (such as PGCEs). The study covered: 45 HEIs and 27 FECs in England; eight HEIs and four FECs in Wales, and the Open University (which crosses country boundaries); and overall 6,679 students completed questionnaires.

This 2014/15 wave of the survey follows the methodology established in the 2011/12 baseline survey. Data were collected between February and June 2015<sup>1</sup> via:

- Online survey questionnaires, completed by a randomly selected sample of 4,172 full-time and part-time English-domiciled students, and 1,673 full-time and part-time Welsh-domiciled students (representing 89 per cent of participants<sup>2</sup>);
- Telephone interviews with a randomly selected sample of 525 full-time and part-time English-domiciled students, and 223 full-time and part-time Welsh-domiciled students (representing 11 per cent of participants); and
- Online expenditure diaries detailing the day-to-day expenses incurred by these students over the course of seven days. Diaries were completed by 56 per cent of English-domiciled students, and 53 per cent of Welsh-domiciled students, both of which represent an increase on the previous survey.

---

<sup>1</sup> Note that the online survey was closed during the election period. The survey (and study website) was closed on the 31st March and was re-opened on the 14th May 2015. The diaries were closed for the Easter vacation period (27th March to 20th April 2015) to ensure that diary entries were only made during term-time. In practice this meant the diary was closed for anyone starting the survey after 24th March, but was re-opened on 21st April 2015.

<sup>2</sup> This is the proportion starting the questionnaire online, around two per cent then switched to phone interviews.

This report covers the findings for English-domiciled students only (regardless of whether studying in England or Wales), a responding sample of 4,757 students (3,566 of which were studying full-time and 1,191 were studying part-time). A separate published report is available for Welsh-domiciled students.

## 1.1. Policy background and context

The HE sector in the UK has been transformed in size, shape and provision over the last two decades. In general, the numbers of students accessing HE has risen: between 1995/6 to 2014/15 the student numbers increased from 1.72 million to 2.26 million<sup>1</sup>. However student numbers peaked in 2010/11 and in the last few years the numbers of HE students in the UK has been falling, falling in 2012/13 to 2.34 million, in 2013/14 to 2.30 million and again in 2014/15 to 2.26 million<sup>2</sup>. Although first year enrolments rose in 2013/14 for the first time in five years, up 2 per cent from the volume in 2012/13, they decreased again in 2014/15 down 1 per cent. Despite this downward trend, there are some positive messages: there has continued to be a rise in the numbers studying HE in further education (FE) settings<sup>3</sup> and an increase in the proportion of students from non-traditional HE backgrounds. The figures for 2014/15 show that 89.8 per cent of young entrants to full-time first degree courses came from state school or colleges and 33.0 per cent came from a lower socio-economic background. Furthermore, 11.4 per cent of young entrants and 12.8 per cent of mature entrants to full-time first degree courses came from low participation neighbourhoods whilst 15.6 per cent of young entrants and 8.0 per cent of mature entrants to part-time undergraduate courses came from such neighbourhoods. All these widening participation performance indicators show an improvement from their position at the time of the last SIES in 2011/12<sup>4</sup>.

Higher education is a key element of UK skills policy and has a vital role in the Productivity Plan<sup>5</sup> and can help to develop and improve the skills essential to building sustainable growth and stronger, more prosperous, communities. HE also has an important role in lifelong learning, facilitating social mobility and minimising social exclusion<sup>6</sup>. This has been emphasised most recently in the HE White Paper 'Success as a Knowledge Economy: Teaching Excellence, Social Mobility and Student Choice' (May, 2016)<sup>7</sup> and increasing and widening participation remain integral to HE policy to ensure that all those who can benefit from higher education are able to do so regardless of their background. Thus policy

---

<sup>1</sup> Numbers from HESA, Higher education student enrolments and qualifications at higher education providers in the United Kingdom Statistical First Release. <https://www.hesa.ac.uk/data-and-analysis/statistical-first-releases>

<sup>2</sup> Taken from the HESA Statistical First Release, 224, January 2016. The actual number of enrolments in 2014/15 was 2,266,075. The decline in numbers has been mainly due to a fall in undergraduate students and part-time undergraduate numbers have seen a particularly steep decline. <https://www.hesa.ac.uk/news/14-01-2016/sfr224-enrolments-and-qualifications>

<sup>3</sup> HESA, Statistical First Release, 224, January 2016. In total in 2014/15 there have been a further 189,635 HE enrolments at FECs, compared with 189,480 in 2013/14 and 186,565 in 2012/13.

<sup>4</sup> See Summary of Performance Indicators for 2014/15, HESA. <https://www.hesa.ac.uk/data-and-analysis/performance-indicators/releases/2014-15-widening-participation>

<sup>5</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/443898/Productivity\\_Plan\\_web.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/443898/Productivity_Plan_web.pdf)

<sup>6</sup> Milburn A (2012) *University Challenge: How Higher Education Can Advance Social Mobility*, Report by the Independent Reviewer on Social Mobility and Child Poverty, Cabinet Office.

<sup>7</sup> <https://www.gov.uk/government/publications/higher-education-success-as-a-knowledge-economy-white-paper>

continues to tackle the under-representation of those from lower socio-economic backgrounds and deprived areas in the student population, particularly at the most selective institutions; and the cap on student numbers has been removed to make *'the possibility of participation in it [Higher Education] a reality for more people than ever before'* (HM Treasury, 2016, p5).

What follows is an overview of the changes to student finance since the previous wave of the Student Income and Expenditure Survey; an outline of the funding arrangements affecting the cohort of students in 2014/15; and an outline of changes to student finance in 2016/17.

### **1.1.1. Overview of the changes to student finance since SIES 2011/12**

The SIES 2011/12 survey took place on the cusp of radical change to the student finance system and provided a baseline from which to measure the impact of arrangements which were introduced for the 2012/13 academic year. In the academic year 2011/12 all students were operating under the same student support arrangements as changes that were introduced in 2006/07 had had time to phase in and embed.

A number of significant revisions to student finance in England were introduced in September 2012 (for new entrants in the 2012/13 academic year), and these represented the context in which students in 2014/15 were operating. The changes were introduced as a part of the government's plan to reform<sup>1</sup> the HE sector in order to ensure its financial stability and increase its efficiency at a time of public spending cuts. These reforms also aimed to increase and support informed choice to place more control in the hands of students; to improve accessibility; and to continue to drive up the quality of teaching and research to improve the student experience and maintain UK HE's global position. The focus for the changes to student finance followed the trend initiated in the 1990s of a gradual shift from the state towards individual beneficiaries (students) contributing towards the costs of HE delivery coupled with targeted support for living costs whilst studying for those with low incomes or at risk of financial hardship.

The main changes since the 2011/12 survey for full-time students included:

- Tuition fees were changed to increase the maximum amount that institutions could charge to £9,000 a year for full-time courses (with a basic fee level of £6,000). The policy that students should not have to find the cost of their tuition up front was maintained and increases in fees were met through a corresponding increase in the amount of tuition fee loan that the student can borrow.
- An increase in Maintenance Grant or Special Support Grant amount (with a new maximum of £3,250 for new entrants in 2012/13 with household incomes of £25,000 or less, £3,354 for those entering in 2013/14, and £3,387 for those entering in 2014/15).
- An increase in the maximum Student Loan for Maintenance in 2012/13 to £5,500 (or £4,375 if a student lives with parents or £7,675 if a student lives away from home and

---

<sup>1</sup> The reforms were first outlined in the Browne Review (The Independent Review of Higher Education Funding and Student Finance, October 2010) and were then developed further by the Coalition government and set out in the HE White Paper (Students at the Heart of the System, June 2011).

studies in London). The levels were maintained in 2013/14 and increased in 2014/15 to £5,555, £4,418 and £7,751 respectively.

- The National Scholarship Programme (NSP) was also introduced in 2012/13. The primary purpose of the NSP was to benefit individual students who come from disadvantaged backgrounds as they enter higher education, and so was targeted towards English-domiciled students with family incomes of no greater than £25,000 a year. Institutions were able to set their own eligibility criteria and develop their own programme of support. The NSP award could take the form of a cash sum; help with tuition fees and accommodation (e.g. subsidised accommodation); and/or a free foundation year. Institutions charging more than the basic rate of tuition fee were obliged to offer the NSP. Awards for eligible full-time students were initially worth a minimum of £3,000 (with a maximum cash bursary amount of £1,000) and were only available for the first year of study, although institutions could decide to make support available to students beyond their first year. However in 2014/15 the minimum amount was changed to £2,000 for new full-time entrants and the limit on the cash bursary was removed. The NSP has now finished and awards were not available for students starting higher education (HE) in 2015-16 and beyond. Instead the funding was repurposed to support postgraduate students.
- There were also some changes made to the loan repayment arrangements for new students entering HE in 2012/13. Although repayments were to remain at nine per cent above the threshold, there was an increase in the earnings threshold to £21,000 (from £15,000), and a new higher earnings threshold introduced. A real rate of interest would be charged when income exceeds the earnings threshold; rising to a maximum of 3 per cent above inflation when earnings reach the new higher earnings threshold of £41,000. Both earnings thresholds were to increase annually in line with average earnings. In addition the length of time before all debts are written off was extended from 25 to 30 years<sup>1</sup>.

The main changes since 2011/12 for part-time students included:

- A cap was placed on the amount institutions could charge per year (up to £6,750).
- The eligibility threshold (in terms of course intensity) for financial support was lowered and in 2012/13 students on part-time courses were given access to student loans for the first time in an attempt to level the playing field between the levels of support available for full- and part-time studies. Thus from September 2012, English-domiciled part-time students have not had to pay their tuition fees upfront, and instead have been able to apply for a Student Loan for Fees as long as they are studying for their first degree qualification and are studying on a course which is at least 25 per cent of a full-time equivalent course.

---

<sup>1</sup> Bolton P (2015) Student Loan Statistics: House of Commons Library Briefing Paper 1079. <http://researchbriefings.files.parliament.uk/documents/SN01079/SN01079.pdf>. This paper noted that 'as the all-items RPI increased by 3.6% in the year to March 2012 new students were charged 6.6% compared to 1.5% (under the low interest cap) for students who started before 2012' (p7)

- The loan repayment arrangements were identical to those for full-time students with one exception, part-time students earning over £21,000 begin to repay their loan in the April that fell four years after the start of their course – so some part-time students may have started their repayments whilst still studying.
- New entrants to part-time courses from September 2012 were also eligible for the National Scholarship Programme (depending on the eligibility criteria set by their own institution). Part-time students could receive pro-rata awards and the 2014/15 changes in NSP noted above introduced a wider range of options available to part-time students<sup>1</sup>.
- In 2012/13 new part-time students were no longer able to apply for Access for Learning Funds to help pay for fees, and the Course Grant and Fee Grant were also no longer available. They continued to be ineligible for a Student Loan for Maintenance.

### 1.1.2. 2014/15 student support arrangements

#### Support for full-time students in England

The main features of the full-time student finance arrangements in place at the time of the 2014/15 SIES are outlined in Figure 1.1.

**Figure 1.1: Key elements of HE funding and student support for full-time English-domiciled students 2014/15**

Support	Eligibility and amounts
Tuition fees	<p>Full-time students (who are not already qualified to degree level) can apply for a <b>Student Loan for Fees</b> to cover the full cost of their tuition fees. These are paid directly to the institution at the start of each academic year. The maximum loan rates for English students are £9,000 per year.</p> <p>Students on eligible health-related courses can be eligible for NHS support which includes paying for tuition fees. This excludes year 1 fees for graduate entrants or years 1 to 4 fees for undergraduate entrants to medicine and dentistry courses. These individuals can apply for a Student Loan for Fees (as above).</p>
Maintenance support	<p>Full-time students (who are not already qualified to degree level and aged under 60 at the start of their course) can apply for a <b>Student Loan for Maintenance</b> to help with living costs. These are paid directly into their bank account at the start of each term (once registered on a course). The amount received depends on household income, where the student lives and whether they receive any grants. Students can apply for 65 per cent (previously 72 per cent) of the Maintenance Loan (the basic loan) without taking their family income into account; the rest will depend on family</p>

<sup>1</sup> <http://www.hefce.ac.uk/news/newsarchive/2013/nsp/>

Support	Eligibility and amounts
	<p>income. The maximum loan rates for English students are: £4,418 (for those who live at home with parents), £5,555 (for those living away from home and studying outside of London), and £7,751 (those living away from home and studying in London).</p> <p>A slightly different level of Maintenance Loan applies to students on NHS eligible courses (see below). These students can apply for a non-income assessed Maintenance Loan with maximum rates of: £3,263; £2,324 and £1,744 (depending upon where they study and live).</p> <p>Full-time students (who are not already qualified to degree level) can apply for a non-repayable <b>Maintenance Grant</b> to help with living costs, which is paid directly into their bank account at the start of each term. The grant is aimed at students in low-income households. Students in households with an income of more than £42,620 are not eligible for the grant; those with an income of £42,620 can receive £50; those with incomes between £25,001 and £42,620 can receive a partial grant dependent on the amount of their household income and students with household incomes of less than £25,000 can receive the maximum grant of £3,387. The amount received as a grant reduces the amount that can be received as a loan. For every £1 of grant the amount of loan is reduced by £0.50<sup>1</sup>.</p> <p>Full-time students who qualify for certain benefits may be entitled to receive the <b>Special Support Grant</b> (instead of the Maintenance Grant). The amounts are the same as the Maintenance Grant but the Maintenance Loan amount that can be applied for is not affected, and the SSG is not taken into account when calculating benefit amounts.</p>
Additional financial support - subject specific	<p>Students on certain health-related courses can be eligible for an <b>NHS Bursary</b><sup>2</sup>. These students can receive: a non-means tested bursary of £1,000 per year of study; an income assessed award; and extra weeks allowance for those on longer programmes (in addition to payment of tuition fees, see above). These are paid monthly direct to the student.</p> <p>The maximum available for an income assessed award is £3,159 for those studying in London and not living with their parents, £2,617 for those studying elsewhere and not living with their parents, and £2,185 for those living with their</p>

<sup>1</sup> [http://www.practitioners.slc.co.uk/media/2673/sfe\\_guide\\_financial\\_support\\_ft\\_1415\\_d.pdf](http://www.practitioners.slc.co.uk/media/2673/sfe_guide_financial_support_ft_1415_d.pdf) [accessed 17.11.2015] Pdf downloadable from: <http://www.practitioners.slc.co.uk/resources/201415-resources/guides.aspx#full-time>

<sup>2</sup> For more detailed information see:

[http://www.practitioners.slc.co.uk/media/2710/nhs\\_factsheet\\_1415\\_d.pdf](http://www.practitioners.slc.co.uk/media/2710/nhs_factsheet_1415_d.pdf)

Support	Eligibility and amounts
	<p>parents. The full bursary is available to those with household incomes of less than £24,279. The additional weeks allowance, for those on programmes lasting longer than 45 weeks can receive up to £107 for each additional week (for those studying in London and not with their parents).</p> <p>Students starting on a full-time undergraduate programme in medicine or dentistry are not eligible for fee support (see above) or a basic bursary during their early years of study. Instead they can apply for a package of support from Student Finance England during years 1 to 4. They can receive additional financial support from the NHS during year 5 and 6, and can apply for a reduced level maintenance loan during these years.</p> <p>Full- and part-time entrants to postgraduate initial teacher training courses can receive <b>Teacher Training Bursaries</b> from the National College for Teaching and Leadership or a scholarship from a relevant subject professional association; the amount of the bursary/scholarship depends on when they begin their training, the subject in which they train to teach, and the level of undergraduate degree awarded but can range from £4,000 to £25,000 a year<sup>1</sup>.</p>
Other additional financial support	<p>Full-time students with at least one dependent child who is under 15 (or under 17 if registered with special educational needs) and in registered childcare can apply for a <b>Childcare Grant</b> of up to £150.23 a week for one child or up to £257.55 for two or more children.</p> <p>Full-time students with dependent children can apply for an income assessed <b>Parents' Learning Allowance</b> to help with course-related costs, the maximum possible is £1,523 per year.</p> <p>Full-time students with an adult who depends on them financially can apply for an income assessed <b>Adult Dependants' Grant</b> of up to £2,757 a year.</p> <p>Full- and part-time students can apply for a <b>Disabled Students' Allowance (DSA)</b> to help meet the extra course costs faced because of a disability, mental-health condition or specific learning difficulty. The amount depends on need not household income: to pay for specialist study equipment, up to a maximum of £5,212 for the course; for a non-medical helper, up to £20,725 a year; and other help, up to £1,741 a year, and an uncapped amount for travel.</p>

<sup>1</sup> For more details see: [http://www.practitioners.slc.co.uk/media/2703/sfe\\_itt\\_fact\\_sheet\\_1415\\_d.pdf](http://www.practitioners.slc.co.uk/media/2703/sfe_itt_fact_sheet_1415_d.pdf), and [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/427636/training-bursary-guide-2014-to-2015.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/427636/training-bursary-guide-2014-to-2015.pdf)

Support	Eligibility and amounts
Support from institutions	<p>Full-time students and some part-time students may be able to receive support from <b>University and College Hardship loans</b> (replacing the Access to Learning Funds, and which are now operated through HEFCE) via their institution. These provide extra help for course or living costs for students in financial hardship. These are usually given as grants but can be short-term loans.</p> <p>Students can also receive a <b>bursary or scholarship</b> (both terms are used interchangeably) from their institution to provide extra financial help with living costs. There is no minimum amount set, and it is up to the institutions to decide how much, and in what format any bursary is administered.</p> <p>Bursaries and scholarships will include those funded by the <b>National Scholarship Programme (NSP)</b>. Government provided institutions with a 'menu' of options from which to offer scholarships: a fee waiver or fee discount; a free or discounted foundation year; financial scholarship or bursary; a cash award; or institutional services (i.e. help with something the institution pays for). Institutional services in turn could include: discounted accommodation or contributions to the cost of private accommodation; help with childcare costs; help with the purchase of IT or course-related equipment; vouchers for textbooks from campus or online retailers; pre-paid account cards for institutional goods and services; help with transport costs; help with printer costs; subsidised field trips; subsidised meals; or help with lab costs. Fee waivers or discounts are taken into account when assessing amounts for Student Loans for Fees.</p>



### 1.1.3. Support for part-time students in England

The main features of the part-time student finance arrangements in place at the time of the 2014/15 SIES are outlined in Figure 1.2.

**Figure 1.2: Key elements of HE funding and student support for part-time English-domiciled students 2014/15**

Support	Eligibility and amounts
Tuition fees	<p>In the past, tuition fees for part-time courses were not regulated, however in 2012/13 a cap was set at £6,750.</p> <p>Part-time students can apply for a <b>Student Loan for Fees</b> to cover the cost of the fees charged by their institution. The amount received depends on the intensity of the course, but the maximum available is £6,750 for those studying at a publicly funded university or college, or £4,500 for those studying at a private fully funded university or college. To be eligible for a loan, students must <b>not</b> hold any existing qualifications at HE level, and <b>not</b> be studying less than 25 per cent of a full-time equivalent course<sup>1</sup>. The loan is paid direct to the institution.</p> <p>Part-time students who have started their courses since 1 September 2102 apply for financial support via tuition loans and are not eligible for either the fee grant or the course grant.</p>
Additional financial support	<p>Part-time students can apply for a <b>Disabled Students' Allowance (DSA)</b> to help meet the extra course costs faced because of a disability, mental-health condition or specific learning difficulty. The amount depends on need not household income: to pay for specialist study equipment, up to a maximum of £5,212 for the course; for a non-medical helper, up to £15,543 a year; and other help, up to £1,305 a year<sup>2</sup>, and an uncapped amount for travel.</p>
Support from institutions	<p>Some part-time students may be able to receive support from <b>University and College Hardship loans</b> via their institution. These provide extra help for course or living costs for students in financial hardship. These are usually given as grants but can be short-term loans.</p> <p>Those studying with the <b>Open University</b> can receive support for fees from the OU, or be sponsored by an employer.</p>
Benefits	<p>Part-time students can usually still claim <b>means tested benefits</b> such as income-based Jobseekers Allowance, Housing Benefit, Local Housing Allowance and Council Tax Benefit if they have low income or are unemployed.</p>

<sup>1</sup> [http://www.practitioners.slc.co.uk/media/2956/part\\_time\\_loans\\_1415\\_factsheet\\_d\\_a.pdf](http://www.practitioners.slc.co.uk/media/2956/part_time_loans_1415_factsheet_d_a.pdf)

<sup>2</sup> [http://www.practitioners.slc.co.uk/media/2956/part\\_time\\_loans\\_1415\\_factsheet\\_d\\_a.pdf](http://www.practitioners.slc.co.uk/media/2956/part_time_loans_1415_factsheet_d_a.pdf)

The current student finance package needs to be taken into account when making any comparisons over time, particularly when comparing against the baseline survey in 2012/13.

#### **1.1.4. 2015/16 changes to student support arrangements**

Some of the changes to student support arrangements from 2015/16 include:

- The cap on student numbers was removed for publically funded HE providers from 2015/16<sup>1</sup> in order to increase demand for Higher Education, to raise economic performance through a workforce with increasingly higher-level skills, and to increase opportunities for people from a wide variety of backgrounds to benefit from educational opportunities<sup>2</sup>.
- 2014/15 was the final year of the National Scholarship Programme, which from 2015/16 funding was repurposed through the Postgraduate Support Scheme<sup>3</sup> to support postgraduate students, an area of the sector which until then had received little or no public funding.
- The government also announced changes to the Disabled Students' Allowances (DSAs) from 2015/16 onwards. For all students applying for DSA for the first time in respect of an academic year beginning on or after 1 September 2015, the 2014 Regulations introduced a £200 contribution to computers purchased via DSAs. Additionally, the definition of disability for DSAs was aligned with the definition of disability in the Equality Act 2010 to define more clearly who is entitled to DSA support and who is not, and the Regulations also introduced discretion for the Secretary of State to determine when DSA is paid to eligible students.

#### **1.1.5. Changes to student support arrangements from 2016/17**

In his summer Budget 2015, the Chancellor announced changes to student support arrangements for the 2016/17 academic year and these were set out in more detail in a Written Ministerial Statement on 21 July 2015. The statement indicated what the changes were, and who would be affected, and provided calculations of the impact on students:

- New students starting full-time courses from 1 August 2016 will not qualify for Maintenance Grants. They instead qualify for increased loans for living costs, which for eligible students on household incomes of £25,000 or less is 10.3 per cent higher than the maximum grant and loan package available in 2015/16; for low income full-time students in 2016/17, this represents an increase of £766 on the previous academic year to £8,200 for students living away from their parental home and studying outside London. Eligible full-time students from families with household incomes of more than £25,000 qualify for between 2.41 per cent and 10.3 per cent more living costs support in 2016/17 under the new living costs arrangements than they would have done in 2015/16. Eligible students from higher income families receive a 2.41 per cent

---

<sup>1</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/299689/bis-14-516-national-strategy-for-access-and-student-success.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/299689/bis-14-516-national-strategy-for-access-and-student-success.pdf)

<sup>2</sup> <http://www.hepi.ac.uk/wp-content/uploads/2014/09/Clean-copy-of-SNC-paper1.pdf>

<sup>3</sup> <http://www.hefce.ac.uk/sas/PSS/>

inflationary uplift in living costs support under the new student support arrangements in 2016/17 compared with 2015/16.

- New students eligible for benefits who are starting full-time courses from 1 August 2016 onwards no longer qualify for Special Support Grants. They instead qualify for increased loans for living costs, which for students on household incomes of £25,000 or less are 2.41 per cent higher than the maximum student support grant and loan package available in 2015/16: for low income full-time students eligible for benefits in 2016/17 this represents an increase of £200 on the previous academic year to £9,347. New students eligible for low income benefits continue to qualify for more overall living costs support under the new student support arrangements in 2016/17 than other new full-time students. Part of the loan for living costs for new students eligible for benefits in 2016/17 is disregarded by DWP as student income when calculating means-tested benefits in the same way as the Special Support Grant was disregarded in 2015/16.
- In addition, the Budget announced plans to open a number of sector-wide consultations covering: freezing the Student Loan repayment threshold for five years; allowing some universities to increase fees in line with inflation from 2017; and a review of the discount rate applied to the accounting treatment of Student Loans.
- The Government's White Paper (Success as a Knowledge Economy, May 2016) confirmed its plans to deliver the Teaching Excellence Framework (TEF) promised in the Conservative manifesto. The TEF aims to give students more information about the quality of the teaching they will receive before they apply, and reward providers that deliver high-quality teaching for all.
- The TEF will allow institutions offering 'high teaching quality' to increase tuition fees in line with inflation. In Year One (affecting students from autumn 2017), all providers that have passed a baseline quality standard will receive a 'Meets Expectations' award. Both public and private providers who have successfully passed the baseline quality standard and received a 'Meets Expectations' award will be able to access equivalent uplifts to the fee loan cap.
- In the Spending Review on 25 November 2015 it was announced that the Government will freeze the Student Loan repayment threshold for borrowers with post-2012 student loans at its current level of £21,000. The Department consulted publically on the threshold freeze in summer 2015 and responses were considered against a detailed analysis of impacts and a full Equality Analysis.

The Government also announced further changes to DSAs to rebalance responsibilities between institutions and DSAs. DSAs will continue to be available, and the aim was to ensure that institutions are fully and consistently meeting their duties under the Equality Act to be making reasonable adjustments for all disabled higher education students, not just those in receipt of DSAs. The key changes regarding funding for Disabled Students' Allowances (DSA) are:

- HE providers will be expected to take primary responsibility for the majority of non-medical support roles that are classified as bands 1 or 2 in DSAs guidance, with the exception of sighted guides for which DSAs will retain primary responsibility.

- DSAs will retain primary responsibility for funding the majority of the most specialist non-medical help support set out in the DSAs guidance under bands 3 and 4, with the exception of Specialist Transcription Services for which HE providers will be expected to take primary responsibility. DSAs funding will not be available where specialist accommodation is provided by the HE provider or their agent, other than by exception. HE providers should no longer pass any additional costs for accommodation onto the student.
- Devices for printing and scanning will continue to be funded through DSAs, but HE providers are expected to strive to meet the needs of their disabled students to reduce the need for the purchase of individual devices for printing and scanning.
- Standard computer peripherals and other accessories will now be funded by exception only. Laptop carry cases will continue to be provided as standard to help students protect their equipment.

The changes took effect from September 2016, and affect all English-domiciled HE students applying for DSAs for the first time in respect of the 2016/17 academic year. Students already in receipt of DSAs are not be affected.

## 1.2. The Student Income and Expenditure Survey (SIES) 2014/15

### 1.2.1. About the SIES series

The SIES series is the most comprehensive and authoritative assessment of the income and expenditure of students in Higher Education in England and Wales. It is a large-scale comprehensive survey of first degree, diploma and PGCE students that has been undertaken regularly since the mid-1980s. The main purpose of the SIES has been to collect detailed information on undergraduate students' income, expenditure and, more recently, debt in order to monitor the impact of various changes in HE and student funding, and ensure that student support arrangements are adequate. As a result, the series has developed over time to reflect the significant changes in student support and finance including: the mortgage-style student loans introduced in the early 1990s; the 1998/99 introduction of student contributions to tuition fees; the introduction of grants for lower-income students and support package for part-time students in 2004/05; from 2006/07 the replacement of up-front tuition fees with deferred fees and introduction of variable tuition fees (capped at £3,000); and from 2012/13 the increase in the maximum tuition fee institutions are able to charge students (to a maximum of £9,000) and corresponding increases to maximum loan amounts; and broadening of eligibility for loans to part-time undergraduate students.

The previous SIES wave, undertaken in the 2011/12 academic year, utilised a new methodology using online questionnaires, telephone interviews and online expenditure diaries. It also involved a new sampling approach and extended eligibility for participation to part-time students on courses between 25 and 50 per cent of a full-time course equivalent. The 2011/12 survey gathered financial details from 5,007 full-time and part-time students in HE domiciled and studying in England and Wales across 84 institutions; and the results were published in June 2013<sup>1</sup>. It should be noted that any comparisons made with surveys prior to 2011/12 should be treated with caution due to the changes in the sample approach, eligibility for participation and methodology.

### 1.2.2. The 2014/15 survey research objectives

Once again, the key aim of this wave of the study has been to provide an authoritative, objective and statistically robust picture of the financial position of HE students in the academic year 2014/15. The results of the survey will form an evidence base for policy making on student support and provide data for measuring the costs of changes in student support arrangements by building upon the robust baseline of the previous survey.

The current survey aimed to cover England and Wales<sup>2</sup> (with separate samples of students studying in English and Welsh institutions) and to develop a representative

---

<sup>1</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/301467/bis-14-723-student-income-expenditure-survey-2011-12.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/301467/bis-14-723-student-income-expenditure-survey-2011-12.pdf)

<sup>2</sup> From the 2006/07 academic year, responsibility for student finance arrangements for students ordinarily domiciled in Wales was transferred to the Welsh Government. As a result of devolution there has been a divergence in the student support arrangements in Wales and the survey therefore takes account of the differences in student support available depending on students' country of domicile.

sample of these students using random probability sampling. The survey sought to collect accurate estimates of students' income, expenditure and debt (including short-term debt profile and debt on graduation), how this differs depending on students' backgrounds and circumstances, and perceptions of how finances affect students' decisions about HE. The survey aimed to achieve sample sizes sufficient to monitor sub-groups of particular policy interest in order to identify groups of students who are in, or at risk of, financial hardship; and identify groups of students who benefit from targeted support measures. Key groups of interest included: full-time students aged 25 and over (and therefore likely to have children), part-time students aged under 25, students from lower socio-economic groups, students living in London, minority ethnic students, disabled students, and HE students registered with FECs .

### 1.2.3. Research method

In order to best evaluate the changes made to student finance the research method for SIES 2014/15 was, as far as possible, the same as the method adopted for the previous wave of the survey undertaken in 2011/12. As noted above, this differed substantially from the approach used in the 2007/08 and 2004/05 surveys. The changes for the 2011/12 survey (and subsequent surveys) were introduced in response to recommendations of a BIS commissioned methodological review<sup>1</sup> of the SIES series which looked at ways to reduce the burden placed on individuals and institutions, and to increase the resource efficiency of the survey. In addition the 2011/12 survey sought to establish a baseline in order to measure the impact of changes to the student financial package from 2012/13. The new methodology involved: a) an opt-out approach, and (where possible) direct sampling from HESA records to gather the student sample, made possible by the explicit reference in institutions' Student Data Collection Notice to 'surveys of student finances'; b) a short online and telephone survey<sup>2</sup> with an online expenditure diary<sup>3</sup>; and c) the inclusion of part-time students on courses of lower intensity (measured in terms of Full-time Equivalence or FTE). Further details can be found in the technical appendix.

The methodology for the 2014/15 wave of SIES again involved students selected in two stages (institutions and then students within institutions) and involved an opt-out rather than opt-in approach. In summary, the 2014/15 survey approach comprised the following stages:

---

<sup>1</sup> Published as: Pollard E, Hillage J, Hunt W, Khambhaita P, Low N, Ferguson C, Bryson C, Purdon S (2012) *Methodological Review of the Student Income and Expenditure Survey*, BIS Research Paper Number 29. The methodological review specifically focused on: sampling and contacting students; response rates; data collection (with particular attention paid to hard-to-reach groups); the mechanism for data linking; and likely implications of any methodological changes on the ability to measure trends over time. It involved a combination of consultation with stakeholders and research teams involved in relevant surveys, desk research around existing surveys both within and outside of the UK and relevant methodological literature, consultation with staff in HEIs and FECs involved in SIES 2007/08, additional analysis of the SIES 2007/08 data, and a series of meetings with BIS.

<sup>2</sup> This approach allows for significant costs savings and a potentially larger sample to be surveyed. However it leads to more aggregated estimates of income and spending (excluding that collected by the diary) than can be collected via face to face interviewing. It also represents a major discontinuity in the data series; and thus required a new baseline to be established.

<sup>3</sup> Self-completion expenditure diaries were also used in previous surveys for day to day expenses but for the 2011/12 survey they were offered online.

- **Institutional sampling:** An initial sample of 65 HE and 40 FE colleges in England, eight HE institutions and four FE institutions in Wales, and the Open University, was selected. For English HEIs, institutions were selected randomly but with a probability proportional to their weighted size (a weighted sum of the numbers of English-domiciled full-time, Welsh-domiciled full-time, and part-time students); and stratified by several factors. The stratifiers used were region (Government Office Region), tariff grouping<sup>1</sup> (three categories were derived) and fee structure<sup>2</sup>, and the weighted size. For English FE colleges, institutions were again selected with probability proportional to their weighted size (a weighted sum of the numbers of full-time and part-time students). The stratifiers used were region, fee structure, and the weighted size. For Welsh HEIs – all providers were selected (at the start of the research there were nine institutions but this fell to eight as the universities of Glamorgan and Newport merged to form the University of South Wales. For Welsh FE colleges, all seven institutions with HE students were approached but only four of these had students who had consented to participate in research.

All institutions were contacted by BIS and the Welsh Government (WG) to invite them to participate in the study. The research team then contacted the selected sample of institutions to support participation; and of the selected institutions, 45 HEIs and 26 FECs in England, and eight HEIs and four FECs in Wales, and the Open University (which crosses country boundaries) agreed to take part and provided a sample of students. In total 84 institutions supported the study.

- **Student sampling:** Each participating institution provided two student samples: a) a random sample of eligible first year students drawn from their own records<sup>3</sup>; and b) a sample of continuing students, drawn by the research team from anonymised HESA and Individualised Learner Record (ILR) datasets for 2013/14. This two stage approach allows for the most up-to-date student data to be used. It capitalises on established student data (for continuing students) thus allowing for over-sampling of sub-groups (if required) and more accurate corrections of non-response bias. It also reduces the burden on institutions.

The second sample (sample (b) of continuing students) excluded any students who had begun their course prior to the 2012/13 academic year. This approach was taken to ensure that only students operating under the finance arrangements introduced in 2012/13 were surveyed. Thus it would be possible to cleanly compare students' financial situations under the pre-2012/13 regime (via the 2011/12 survey) and the post 2012/13 regime via the 2014/15 survey. For the second sample, the research team sampled relevant students and provided institutions with a list of unique identification codes which institutions then matched to their own student records in order to provide contact details. The total number of students requested depended on the type of

---

<sup>1</sup> Tariff group refers to the average UCAS points required for entry to undergraduate study. Tariff points are allocated to qualifications generally studied between the ages of 16 and 18. Three bands were used: institutions with high average tariff scores, institutions with medium average tariff scores, and institutions with low average tariff scores.

<sup>2</sup> The three categories are: where a rate of £9,000 is charged for all courses; where the minimum charged is less than £9,000 but maximum is £9,000; and where a maximum charged for any course is less than £9,000.

<sup>3</sup> The Open University drew a random sample of students across all the eligible years of study (equivalent to level 1, 2 and 3) rather than using anonymised HESA records.

institution: English HEIs were asked to provide a sample of 240 students, English FECs were asked for 105 students, Welsh HEIs for between 840 and 2,310 students (depending on the size of the student population), Welsh FECs for all eligible students, and the Open University was asked for 1,450 students. The numbers sampled from English institutions were smaller than the previous wave of SIES as the sample in 2011/12 included a built-in reserve sample, which could be issued if the response rate fell below a 30 per cent threshold. Across all participating institutions a total student sample of 23,590 individuals was generated.

- **Student survey:** Each student was then contacted directly by the research team by post to introduce the survey and invite them to take part. If the contacted students were willing to participate they were asked to complete a 30 minute online survey (via an email and/or with a personal link to the questionnaire). In total, two email reminders and one mobile phone reminder text were sent out. Any non-respondents were then contacted by a telephone<sup>1</sup> interviewer and could complete the survey by phone by appointment. In addition, all participating students were asked to complete a seven-day diary of expenditure after they had completed the main survey. Thus again a mixed mode approach was taken to data collection. The majority of participants completed the web-based questionnaire rather than the telephone interview (88 per cent and 22 per cent respectively).
- **Response:** In total 3,518 full-time and 1,179 part-time students of English-domicile provided fully completed and usable responses to the survey, and 1,367 full-time and 529 part-time students of Welsh-domicile responded to the survey. This represents an overall response rate of 29.6 per cent. However the response rate varied according to the type of institution attended; for example, the response rate among those studying at English HEIs was 33.7 per cent, compared with 25.3 per cent among students at FECs. Among students studying at English HEIs, response varied considerably by HEI, from a high of 48 per cent to a low of 20 per cent. Among those students who took part in the survey, 55 per cent also returned an expenditure diary (which was greater than the target).
- **Timing:** the survey opened on 20 February 2015 and closed on 22 June (with diaries closing seven days later on 29 June 2015).

The survey was closed from 30 March to 14 May 2015 during the period of the UK General Election. During this time all stages of the survey were stopped: there was no contact made with institutions; and no publicity of the survey within institutions (nor nationally). The expenditure diaries were also closed but only for part of this period (from 27 March to 20 April 2015<sup>2</sup>).

After consultation between the research team and the Department for Business, Innovation, and Skills and the Welsh Government, it was agreed that the expenditure diaries would be re-opened from 21 April onwards for those students who had already

---

<sup>1</sup> Where agreed with the participating institution.

<sup>2</sup> Note that the diaries were closed for the Easter period, coinciding with the main Easter vacation dates across the sector. Students who had completed their questionnaires before 30<sup>th</sup> March were allowed to complete their diaries between 21<sup>st</sup> April and 14<sup>th</sup> May.



completed the survey and agreed to complete a diary; these students were advised that the online diaries had been re-opened. Diaries were re-opened after the Easter vacation period to ensure that as much in depth information on income and expenditure could be obtained from students during term time. Expenditure diaries have always closed for the Easter vacation and the approach this time allowed for comparison with 2011/12 findings. After the final election results were called the survey was re-opened, and institutions were contacted by IES and asked to re-place their publicity tools throughout their campuses and in their online spaces.

See Chapter 10 for more detail on the methodology, including: sampling; questionnaire and diary development and testing; data checking, coding and editing; analysis; and weighting.

### 1.3. The 2014/15 sample profile

In total, 4,697 English-domiciled students took part in the study<sup>1</sup>. A summary by mode of study and survey/diary completion is presented in Table 1.1.

**Table 1.1: Number of English-domiciled students in SIES 2014/15**

	Completed survey (N)	Completed expenditure diary (N)	Completed expenditure diary (%)
Full-time	3,518	1,994	57
Part-time (incl. OU)	1,179	633	54
<b>All</b>	<b>4,697</b>	<b>2,627</b>	<b>56</b>

Base: All English-domiciled students  
 Source: NatCen/IES SIES 2014/15

This section examines the details of the student sample on which the survey findings are based (i.e. after weighting). The achieved sample was weighted to match the student population in terms of gender, age, part-time/full-time status, domicile and institution type (see Chapter 10). These were the variables that were deemed to be most important, in terms of measuring student finance. On other variables, there will be some differences between the achieved sample and HESA population figures. This issue is discussed further in the Chapter 10.

The key personal characteristics of the weighted responding sample are summarised below and compared with those of the 2011/12 sample (Table 1.2). Generally the profile of the full-time sample in 2014/15 is very similar to that of the 2011/12 sample (apart from a lower proportion in the latest survey who are in their final year – reflecting the need to ensure all students in both surveys were supported by the same financial regime). However the 2014/15 part-time sample is different from the 2011/12 sample in a number of respects and partly reflects the changing population of part-time students as they become

---

<sup>1</sup> 45 responses were removed from the analysis dataset as they had incomplete income data. The figures quoted in Table 1.1 do not include these cases.

more like full-time students in their characteristics. Perhaps of most significance is the increase in the proportion of part-time Open University students and those studying for an HE course in a further education college. This change may need to be taken into account when interpreting some of the 2014/15 results.

- Fifty-five per cent of the English-domiciled full-time students were women and 45 per cent were men, and the part-time student profile was very similar (54 per cent women and 46 per cent men). This represents a change in the part-time profile when compared with 2011/12 (which had a higher proportion of women, 62 per cent), but is in line with the profile of the 2007/08 survey.
- Eighty-four per cent of full-time students were under 25 years of age and 44 per cent were aged under 20. Part-time students were generally older: 24 per cent were aged under 25, 23 per cent were aged 25 to 29, 29 per cent were aged between 30 and 39, and 25 per cent were at least 40 years old. This again represents a slight change in the part-time profile, as in 2014/15 a higher proportion of part-time students were in the youngest age group.
- Based on the occupation of a parent (if they were a dependent student) or their own former occupation, the majority of full-time students (51 per cent) and part-time students (39 per cent) were classified as belonging to the managerial or professional socio-economic group. Smaller proportions of full- and part-time students were classed as belonging to the routine or manual socio-economic group (27 per cent and 30 per cent respectively). A lower proportion of part-time students in 2014/15 were classed as belonging to managerial and professional backgrounds when compared with 2011/12.
- Approximately three-quarters of full-time students (77 per cent) were from a white background, while 23 per cent reported they were from another ethnic background. This represents a similar proportion from Black and minority ethnic (BME) to that found in the previous survey. Ten per cent of full-time students classified themselves as Asian or Asian British (i.e. of Indian, Pakistani or Bangladeshi origin), seven per cent as Black or Black British and six per cent as mixed or other ethnic group. A higher proportion of part-time students were white (87 per cent). The 2014/15 profiles are broadly similar to those in 2011/12.
- The majority of full-time students were single (85 per cent). A further six per cent were married or living as a couple without children, five per cent were in a two-adult family and four per cent were lone parents (i.e. one-adult family). Part-time students had a somewhat different family composition: 39 per cent were single, 25 per cent were married or living as a couple without children, 27 per cent lived in a two-adult family and nine per cent were lone parents. Again this represents a slight change when compared with the 2011/12 part-time profile. In 2014/15 there was a relatively higher proportion of part-time students who were single students (39 per cent compared to 30 per cent in the 2011/12 survey) but these figures were comparable to those found in the 2007/08 survey. In 2014/15 the proportion of part-time students with dependent children had fallen from the 2011/12 levels and were in line with those found in the 2007/08 survey (36 per cent in 2014/15, 45 per cent in 2011/12 and 36 per cent in 2007/08). These patterns would fit with their younger profile in 2014/15.

- Seventy-two per cent of full-time students were classified as dependent students and 28 per cent were independent. All part-time students are deemed to be independent students (see the Glossary at the end of this chapter for definitions of dependent/independent students).

**Table 1.2: Weighted comparison of responding sample profiles, SIES 2011/12 and 2014/15, key student characteristics for all English-domiciled students (per cent)**

	All full-time		All part-time	
	2011/12	2014/15	2011/12	2014/15
<b>Gender</b>				
Male	44	45	38	46
Female	56	55	62	54
<b>Age group (full-time)</b>				
Under 25	84	84	na	na
25 and older	16	16	na	na
<b>Age group (part-time)</b>				
Under 25	na	na	14	24
25 to 39	na	na	56	51
40+	na	na	30	25
<b>Ethnicity</b>				
White	75	77	84	87
Black/Black British	8	7	8	4
Asian/Asian British	11	10	5	4
Mixed	7	6	3	5
<b>Socio-economic group</b>				
Professional/managerial	53	51	48	39
Intermediate	20	22	21	31
Routine/manual	27	27	31	30
<b>Status</b>				
Dependent	70	72	na	na
Independent	30	28	100	100
<b>Family type</b>				
Single	86	85	30	39
Couple without children	7	6	26	25
Lone parent family	3	4	12	9
Two-adult family	4	5	33	27
<i>Base (N) unweighted</i>	<i>2,985</i>	<i>3,518</i>	<i>927</i>	<i>1,179</i>

Base: all English-domiciled students

Source: NatCen/IES SIES 2011/12 and 2014/15

As seen in Table 1.3, in terms of their HE study and student living arrangements:

- A similar proportion of full-time and part-time students lived with their parents during their studies (23 per cent and 25 per cent respectively). The pattern for full-time students follows that found in the 2011/12 survey. However for part-time students this represents an increase in the proportion living at home which follows changes in the profile of the part-time respondent cohort (particularly that they are younger).
- Twelve per cent of full-time students and 14 per cent of part-time students lived in London while studying. This represents a slight fall from the previous survey where 19 and 21 per cent respectively were found to be living in London<sup>1</sup>.
- The vast majority of English-domiciled full-time students studied at English HEIs (87 per cent), 11 per cent studied at an English FEC, and three per cent at a Welsh HEI. Among part-time students, 77 per cent studied at an English HEI (including 42 per cent who studied with the Open University<sup>2</sup>), and 23 per cent studied in an English FEC. These patterns represent a sizeable increase in the proportion studying in FECs, particularly among part-time students, and a large increase in the proportion studying with the Open University. In the 2011/12 survey just three per cent of full-time students and six per cent of part-time students were found to be studying with FECs, and 19 per cent of part-time students studied with the Open University.
- The full- and part-time sample had a very similar profile in terms of year of study. Thirty-eight per cent of full-time and 37 per cent of part-time students were in their first year of study, two-fifths were in the second or intermediate year (36 per cent of full-time and 41 per cent of part-time students), and approximately one-quarter were in their final year of study<sup>3</sup> (26 per cent and 22 per cent respectively). This differs somewhat to the profile of respondents to the previous survey where a relatively lower proportion of both full- and part-time students were in their first year of study, and conversely a higher proportion were in their final year of study<sup>4</sup>.
- The vast majority of full-time students were studying towards Bachelor's degrees (82 per cent), however 17 per cent were studying at other undergraduate level towards a Foundation degree, HND or HNC, and two per cent were on PGCE or other ITT equivalent course. The majority of part-time students were also undertaking courses at Bachelor's level (60 per cent) but 38 per cent were studying at other undergraduate level and three per cent were undertaking PGCE/ITT qualifications. This represents an increase in the proportion of students (full- and part-time) following other undergraduate programmes. In 2011/12 the proportions were nine per cent of full-time and 30 per cent of part-time.

---

<sup>1</sup> This is consistent with trends shown in HESA data which show a decline in the proportion of students studying at a London HEI

<sup>2</sup> Findings for the Open University (OU) are not reported on separately in the tables. OU students are included in the analyses as part-time students in their country of domicile. So OU students from England are included as English part-time students, and those from Wales are included as Welsh part-time students.

<sup>3</sup> This includes those on one year courses only and will include those on full-time PGCE courses.

<sup>4</sup> This reflects the sampling approach, and the need to ensure a sample of students all operating under the same financial regime.

- Looking at subject of study, the most common subjects amongst the full-time sample were sciences/engineering/technology and IT (33 per cent), human/social sciences/business/law (25 per cent), and creative arts/languages/humanities (21 per cent). Among full-time students, four per cent were studying medicine or dentistry courses, and all of these were in the first few years of their programmes and thus were subject to the same financial support arrangements. For part-time students, the most common subjects were sciences/engineering/technology and IT (41 per cent), human/social sciences/business/law (24 per cent), education (11 per cent) and creative arts/languages/humanities (11 per cent). This represents a large increase in the proportion of part-time students on STEM courses compared to the 2011/12 proportion of 26 per cent. This is likely to reflect the changed profile of part-time students and the increase in other graduate programmes and studying in FECs
- Among part-time students, 83 per cent were studying at least 50 per cent of a full-time equivalent course, and the remaining 17 per cent were studying on lower intensity courses (between 25 per cent and 50 per cent FTE). This represents an increase in the proportion studying at high intensity from the 2011/12 survey and reflects the changed profile of part-time students (notably their younger profile).

**Table 1.3: Weighted comparison of responding sample profiles, SIES 2011/12 and 2014/15, key HE study characteristics for all English-domiciled students (per cent)**

	All full-time		All part-time	
	2011/12	2014/15	2011/12	2014/15
<b>Living in London</b>				
Yes, living in London	19	12	21	14
No, living elsewhere	81	88	79	86
<b>Location of institution</b>				
English HEI	95	87	94	77
English FEC	3	11	6	23
Welsh HEI	3	3	0	0
<b>Location of study</b>				
England	97	97	81	58
Wales	3	3	<1	<1
OU <sup>1</sup>	na	na	19	42
<b>Year of study</b>				
First year	23	38	23	37
Intermediate years	41	36	39	41
Final year/one-year course	36	26	38	22

<sup>1</sup> In the 2014/15 survey respondents from the Open University were not separately identified, they instead form part of the relevant England or Wales regions (depending on their home location).

	All full-time		All part-time	
	2011/12	2014/15	2011/12	2014/15
<b>Whether lives with parents</b>				
Lives at home/with parents	25	23	13	25
Lives away from home	75	77	87	75
<b>Level of study</b>				
Bachelor's degree (e.g. BSc, BA, BEd etc.)	89	82	62	60
Other undergraduate	9	17	30	38
PGCE/ITT	2	2	8	3
<b>Subject of study</b>				
Medicine & Dentistry	4	4	2	1
Subjects allied to Medicine	10	9	10	6
Sciences/Engineering/Technology/IT	30	33	26	41
Human/Social Sciences/Business/Law	24	25	25	24
Creative Arts/Languages/Humanities	22	21	14	11
Education	7	5	19	11
Combined/other	4	4	4	7
<b>Part-time intensity</b>				
50% FTE and above	na	na	77	83
25 to 49% FTE	na	na	23	17
<i>Base (N) unweighted</i>	2,985	3,518	927	1,179

Base: all English-domiciled students

Source: NatCen/IES SIES 2011/12 and 2014/15

## 1.4. About this report

### 1.4.1. Report structure

This report is largely confined to the presentation of descriptive analysis of the data, supplemented by multi-variate analysis on selected key questions such as the factors influencing overall income and expenditure. Patterns of income and expenditure (for example the relative income or spending patterns of full-time compared with part-time students) are compared with the previous 2011/12 survey within relevant chapters, however comparisons in actual amounts are confined to Chapter 7 where a clear explanation is given as to how comparisons are made.

- Chapters 2 and 3 focus on income across the academic year from September 2014 to June 2015. These chapters consider both HE-related income support and other sources of income such as paid work and social security benefits, and explore how the balance between income sources varies for different types of student and different types of study. They also include students' assessment of how the funding available to them may have influenced their study decisions.

- Chapters 4 and 5 cover expenditure in a similar way and over the same academic year. Chapter 4 focuses on total expenditure while Chapter 5 discusses HE participation, housing and living costs. These chapters make use of data from the main survey, and the expenditure diary.
- Chapter 6 addresses students' overall financial position, taking into account savings and borrowings (including student loans) to derive an estimate of student debt.
- Chapter 7 provides some direct comparisons with income and expenditure figures found in the 2011/12 survey for full-time and part-time students, which was a key aim for this wave of the series.
- Chapter 8 presents a top-level comparison of English-domiciled and Welsh-domiciled students (detailed findings for Welsh-domiciled students are presented in a separate report).
- Chapter 9 draws out some conclusions from the data.
- Finally Chapter 10 contains more detail about the survey methodology and the sample, including information about data cleaning and weighting.

#### **1.4.2. Presentation and interpretation of results**

In each chapter, key tables and figures are located as close as possible to the appropriate text. Where relevant, and for ease of reference, additional tables are presented at the end of each chapter. In the tables, data are not reported where the relevant row or column has a base of 30 or fewer cases. Where the base size is between 31 and 50, the data are reported in brackets.

In most tables showing monetary amounts, descriptive statistics are presented for the average (mean), median and standard error (SE). It is important to take note of the standard error because it is a measure of the extent to which we expect the sample mean to differ (+/-) from the population mean. Plus or minus two standard errors usually provides a 95 per cent confidence limit<sup>1</sup>: that is, we can be 95 per cent confident that the 'true' value (i.e. if we had interviewed the entire population of students, rather than a sample) lies within that range. For some key aspects of income and expenditure, a measure of the distribution of values is shown in the form of a histogram to indicate the spread of values across responding students.

---

<sup>1</sup> Strictly speaking the 95 per cent confidence interval is +/-1.96 times the standard error, but +/- 2 is a good rough measure to keep in mind.

It is important to note the difference in average amounts across **all** students (which can include students who do not receive a certain type of income or students who do not have a certain type of expenditure and thus have a zero value for that source of income or type of expenditure) and the average amounts among **recipients**. These two figures can vary considerably particularly when the proportion of all students who are affected is very small. For example, across all part-time English-domiciled students the average amount of financial support from employers (which includes contributions towards fees and/or study costs but not paid work earnings) is £824. However just 23 per cent of part-time students actually receive such support. Among this much smaller sub-group the amount received is considerably higher at £3,661. Generally, findings for those in receipt of certain funds/with certain types of expenditure are presented in text boxes so as to distinguish these from overall averages.

### **Making comparisons with 2011/12**

As noted, comparisons in the amounts received or spent between the 2014/15 academic year and the 2011/12 academic year (previous survey) are made only in Chapter 7. Comparisons are possible due to: the methodology for both waves being as similar as possible; ensuring like for like comparisons are made (e.g. students operating under a consistent funding regime, comparing the same types of students); adjusting the 2011/12 figures to account for changes in real world prices (uprating); and updating 2011/12 figures to correct for errors (see Chapter 7). However a number of caveats should be born in mind: a) a difference in the sample eligibility (the 2014/15 survey was limited to those starting courses in 2012/13 or later); and b) a difference in the profile in the part-time responding samples (see Chapter 7). In making comparisons, uprated figures for the whole responding sample in 2011/12 are compared to figures for the whole responding sample in 2014/15 (for part-time students this represents all student studying at least 25 per cent FTE). An index is created which compares the movement over time (as a percentage increase or decrease from the 2011/12 figure). Full-time figures are presented separately from part-time figures.

### **Regression analysis**

For key measures of income, expenditure and debt, multiple Ordinary Least Squares (OLS) regression analyses were carried out in order to explore which personal and study characteristics (Independent Variables) – such as age, gender, social class, etc. – used in descriptive tables in this report were significantly associated with the outcome variable (Dependent Variable) in question, total income for example. Similarly, for categorical outcome variables (e.g. whether students worked during the academic year or not), binary logistic regression analyses were carried out. The aim of both types of analysis was simply to identify those independent variables that reliably predict changes in the dependent variable when controlling for all other independent variables in the model<sup>1</sup>. The benefit of employing this type of analysis over and above analysis of simple binary significance testing (i.e. analysis of the simple association between two variables) is that the procedure allows us to isolate the relationship each independent variable has with the dependent

---

<sup>1</sup> The aim of these analyses was not to try to identify a model that best predicts the data (model of best fit) but simply as a check to see which student and study characteristics were significantly associated with the dependent variable in question when controlling for other factors.



variable all else being equal (i.e. holding all other independent variables constant). For both types of analysis a table is provided showing the following for each independent variable included in the model:

- Regression Coefficient (or Exp(B) in logistic regressions<sup>1</sup>) – i.e. an estimate of the relationship between the independent variable (or level of the independent variable) and the dependent variable;
- Statistical significance – an estimate of the probability of getting the above coefficient by chance measured from 0 to 1 (values close to 0 being highly unlikely and values close to 1 being completely probable); and
- Ninety-five per cent confidence limit – an upper and lower range within which we might expect the true value of the above coefficient to fall 95 per cent of the time if the survey was repeated with different samples from the same population.

The table also shows the 'Intercept'. This represents the hypothetical average value of students in the model who are in the reference category (see below) on all of the independent variables included in the analysis (e.g. for full-time students – those who are male, under 25, from a managerial/professional background, etc.). This value should not be interpreted as representing the average value for all students in the model.

In the regression analyses used in this report, cases with missing values on variables used in the model were excluded on a 'listwise' basis. That is, any cases with a missing value in any of the variables used in the model were excluded from the analysis. In most cases this did not amount to a significant number of cases and because of the large sample size in the survey this did not present a problem<sup>2</sup>.

As with the main analysis presented and described in this report, attention was paid to groups included in regression analyses that had small base sizes. Where small groups were identified, consideration was given as to whether the group could reasonably be added to/incorporated within another group ('grouped up'). In one or two cases the small group was felt to be too different from any of the others, and so grouping up would not make conceptual sense, and so they were left in the analysis to retain the overall base for the analysis<sup>3</sup>. Where significant associations were found for small groups of less than 30 cases this was noted in the text.

---

<sup>1</sup> A mathematical transformation of the relationship between the independent variable and the dependent variable used to estimate the chances of the dependent variable occurring or not.

<sup>2</sup> With the expenditure analysis, due to the lower response rate to the diary element of the survey, it was necessary to include the 'Occupations not adequately described/no prior work' group (described as 'unemployed' group) in the socio-economic group variable used in the analysis. It was felt that excluding this group would have reduced the overall base size in the analysis, however as this group does not represent a homogeneous social class it will be ignored in the interpretation of expenditure models.

<sup>3</sup> The main risk in taking this approach is that standard errors for any small groups included in the analysis are likely to be large and thus we may be more likely to make a 'Type II error' for this group (i.e. fail to find a statistically significant association when in fact one exists).

## Interpretation of regression models

- **Statistical significance:** This is highlighted at the variable level (e.g. social class), as opposed to the category level (e.g. routine/manual occupations), where the probability of finding the association by chance is less than .05 (i.e. lower than a one in 20 chance) using either one, two or three asterisks '\*' (one asterisk represents  $p < .05$ , two is  $p < .01$  and three is  $p < .001$ ). An asterisk after the variable name in the table identifies that there is a statistically significant association between the independent variable and the dependent variable, or in other words a relationship that is unlikely to have occurred due to chance. Where this occurs significant relationships will be discussed in more detail in the text. In some cases a situation can arise where a coefficient is found to be statistically significant at the category level and not at the variable level and vice versa. Where this occurs it will be assumed that only relationships found to be statistically significant at the variable level are truly significant unless otherwise stated in the text. This approach helps to reduce the chance of finding statistically significant associations due to chance (given the relatively high number of variables included in analyses). Additionally, in some cases a situation can arise where a significant association is found using regression analysis even though the means for the groups in question do not appear to differ significantly in the descriptive tables for those variables, and vice versa. Potential explanations for these are provided in Chapter 10, but one common cause of this is that a seemingly large difference between two groups of students on one factor is actually driven by a combination of other factors/characteristics and when controlling for these factors this difference is reduced. In some cases the reverse of this may also occur.
- **Reference categories:** All independent variables used in the regression analyses in this report are categorical variables and thus for each independent variable it is necessary to choose which category of the variable to use as the 'reference' category. The reference category then becomes the baseline category for that particular variable against which all other categories within the variable are compared. In most cases the category used as the reference category will be the largest category unless there are sound theoretical reasons for designating an alternative category as the reference group (e.g. one that may be more generally considered to represent the 'typical' group of students).
- **Regression Coefficient/Exp(B):**
  - In OLS regression analysis where a statistically significant association is found for a given variable, the coefficient can be interpreted as representing the average change in the dependent variable attributable to someone being in that particular group compared to someone being in the reference group (all else being equal). Where the coefficient is a positive number this would represent an increase in the outcome variable, where the coefficient is a negative number this would represent a decrease in the outcome variable.
  - For logistic regression analysis, Exp(B) represents a change in the odds of the outcome occurring amongst the group in question compared to the reference group. If the Exp(B) value is greater than 1, this means that the outcome is more likely to occur among students from that particular group compared to the reference group, whereas a value lower than 1 means that the outcome is less likely to occur among students from that group.

In both types of regression analysis used in this report the main purpose is to highlight where significant associations exist between predictor variables in the model and the outcome variable in question, rather than to provide accurate estimations of the precise relationships between the variables in the model or to provide an assessment of best fit. The idea is to identify factors that are significantly associated with the outcome variable in question when controlling for other factors and to direct the reader to where differences between means in descriptive tables can be considered statistically significant.

### 1.4.3. Glossary and definitions

Due to the complexity of student finance products and the different definitions involved in categorising students, the table below provides a glossary of terms used in the rest of this report.

Term	Definition
Eligible student	<p>To be included in the survey, students must meet all the following criteria:</p> <ul style="list-style-type: none"> <li>• Registered at a publicly funded English or Welsh HEI, English or Welsh FEC or registered with the Open University. (Students are sampled against their registered institution not their teaching institution).</li> <li>• Ordinarily resident in the UK for three years before starting the course, and be ordinarily resident (normally live) in England or Wales before the start of their course.</li> <li>• Studying on an undergraduate level course (Bachelor's degree, foundation degree, HND, HNC, HE diploma/certificate) or on a PGCE/initial teacher training course. This includes all subjects and all years of study but excludes those in their placement year of a sandwich course or those on their year abroad in 2014/15.</li> <li>• Studying on a full-time course or a part-time course (including distance learning) that is equivalent to at least 25 per cent of a full-time equivalent course (see part-time student).</li> <li>• Have started their programme/course during or after the 2012/13 academic year.</li> </ul>
Part-time student	<p>Part-time students are defined as those on courses which are equivalent to at least 0.25 of a full-time course. This can be based on the time the course takes in an academic year OR the proportion in terms of academic value eg credits or modules (e.g. 30 or more credit points)</p>

Term	Definition
Academic year	<p>The academic year lasts approximately nine months (October to June) but term dates vary between institutions. Where possible accurate start and end dates for the 2014/15 academic year were gathered for each participating institution, but in calculation of estimates the academic year was set at 39 weeks. The exception was for Open University students, where the academic year was 12 months.</p> <p>Term-time refers to the periods in which students are studying, and usually there are three terms per academic year. Some institutions however have two terms or semesters, including examination periods where students are not being taught.</p>
Married/joint financial responsibility	<p>This category of students are those who are either married, regularly share the cost of housing or other essential expenditure with a partner, or have a joint bank or building society account with a partner. For these students, their personal income and expenditure is affected by that of their partner, and so an adjustment is made to reflect their shared finances. The resulting level of income can be positive (indicating that the student receives more from their partner than they contribute) or negative (indicating that the student contributes more to their partner than they receive).</p> <p>The adjustment procedure was to divide joint income or expenditure by two.</p>
Dependent/independent student (referred to as student status)	<p>Dependent students are all full-time students who meet the following criteria: aged under 25, unmarried (or not in a civil partnership), not financially independent for three years prior to starting their course, and who do not have children of their own living with them who are aged 16 or under, or in full-time education and aged 17 or 18.</p> <p>Independent students are all part-time students or full-time students who meet any of the following criteria: aged at least 25, married, are financially independent (and have been for at least three years prior to starting their course), or who have children of their own living with them who are aged 16 or under/or aged 17 or 18 and in full-time education<sup>1</sup>.</p>

---

<sup>1</sup> Status is derived from a number of variables in the questionnaire: whether full-time or part-time; whether aged under 25, or 25 and older; whether married/in a civil partnership; whether any dependent children living with them; and whether financially independent for 3 or more years prior to starting the course.

Term	Definition
Socio-economic group (or social class)	<p>The categorisation of socio-economic group or social class is based on a number of questions and follows that used in national surveys. The classification used is the National Statistics Socio-Economic Classification (NS-SEC) and is derived in the following way:</p> <ul style="list-style-type: none"> <li>• full-time independent students: NS-SEC is based on the student's last paid occupation before they started their course.</li> <li>• full-time dependent students: NS-SEC is based on the occupation of the main income earner in the house where the student lived before starting their course</li> <li>• part-time students: NS-SEC is based on the student's current or last paid occupation.</li> </ul> <p>The NS-SEC has been grouped into three categories: managerial and professional (NS-SEC 1&amp;2), intermediate (NS-SEC 3&amp;4) and routine and manual (NS-SEC 5 to 8).</p>
Household/family type	<p>This refers to term-time living arrangements for non-OU students, and depends on the extent to which people were sharing accommodation and financial responsibilities, or had financial responsibility for others. From several questions, students were recorded into the following categories:</p> <ul style="list-style-type: none"> <li>• two-adult family: a student living in a household with another adult plus child(ren)</li> <li>• lone-parent family: a single adult student living in a household with child(ren). Also referred to as single-parent or lone-parent student.</li> <li>• couple: a student who is married/living with adult partner but with no children</li> <li>• single: a single student who is not sharing accommodation/financial responsibilities, and has no child(ren)</li> </ul>
Domicile	<p>Domicile is taken to mean a student's normal residence prior to commencing their programme of HE study (which may differ from their nationality). References to English students or students from England equate to English-domicile; and similarly Welsh students or students from Wales equate to Welsh-domicile.</p>

Term	Definition
Medical and Dentistry students	<p>These are students studying undergraduate courses in pre-clinical or clinical Medicine, and pre-clinical or clinical Dentistry. There are standard five-year degree courses (which can be entered via A level or degree route) and accelerated courses for graduates which take four years. Each route attracts a different package of support: A level standard entrants can apply for a Tuition Fee Loan, and in Year 5 can apply for support from the NHS; graduate standard entrants are not eligible for Tuition Fee Loans but in Year 5 can apply for support from the NHS; and graduate accelerated entrants are not eligible for a Tuition Fee Loan in Year 1 but can apply for NHS support in Years 2 to 4.</p>

## 2. Total student income

### 2.1. Summary of key findings

- Total student income is made up of six different components or types of income:
  - Income from ‘main sources of student support’; which in turn includes income from the Student Loan for Fees, the Student Loan for Maintenance, Maintenance or Special Support Grant, and Access to Learning Funds;
  - Income from ‘other sources of student support’ towards HE study which are generally funds targeted towards particular groups of students according to their study or personal circumstances (these monies include: child related support, dependent grants, teaching related support, NHS related support, Disabled Students’ Allowances, support from employers, support from universities and colleges, and support from charities);
  - Income from paid work undertaken during term-time and Easter and Christmas vacations<sup>1</sup>;
  - Income from family and friends including parents, other relatives and partners;
  - Income from social security benefits such as Child Benefit, Child Tax Credit, Carer’s Allowance, Working Tax Credit, Income Support and Housing Benefit; and
  - Income from miscellaneous sources such as maintenance payments from former partners, money from private pensions or shares, rent paid by lodgers, and money from the sale of items.
- Students in full-time education had a total average income of £16,949 for the 2014/15 academic year. In comparison, part-time students’ total average income was £17,256 for the same period, which is only two per cent higher, on average. The difference between full- and part-time incomes has fallen since the previous survey of the 2011/12 academic year but this is largely due to the increase in tuition fees and accompanying increases in Student Loans for Tuition Fees.
- The main constituent of part-time students’ total average income was income from paid work. This accounted for 73 per cent of their total average income. Those studying part-time also received more support from social security benefits, as they are more likely to meet eligibility criteria compared with full-time students who are more likely to be dependent on their parents.
- Full-time students relied much more heavily on support from student loans and grants, i.e. the main sources of student support. Indeed these main sources of support accounted for two-thirds (67 per cent) of full-time students’ income. For part-time students, these main sources of student funding made up a much smaller proportion of

---

<sup>1</sup> Earnings from paid jobs worked during the summer term are not counted within total student income as this only refers to income gained during the academic year.

their total average income (15 per cent), mainly because much of the funding available to full-time students is not available to those who study part-time.

- There was considerable variation in total income and income sources for both full-time and part-time students by student and study characteristics. For full-time students, the key characteristics that significantly affected total income were age, ethnicity, type of institution attended, subject studied, family type, and whether students lived with their parents or not. For part-time students, the key influences were age, socio-economic group, ethnicity, subject studied, family type, whether living in London or not, and whether living with parents or not.
- Among full-time students the highest average incomes were reported by students aged 25 and over, lone parents (single-parent students), and those studying education related subjects, while the lowest average income levels were reported by Asian/Asian British students, married/cohabiting students (with no children), and those living with their parents during term-time. It should be noted that students with higher incomes might not necessarily be better off as they may also have higher average expenditure, and similarly students with low incomes may also have low average expenditure (expenditure is reported in Chapters 4 and 5). These findings are broadly in line with those in the 2011/12 survey.
- The highest average incomes among part-time students were reported by students aged 40 and over, those from managerial and professional groups, lone parents, and those studying human and social sciences, business studies or law. The lowest average incomes were reported by students aged under 25, those from Asian/Asian British or Black/Black British backgrounds, those from routine or manual work groups, those studying at Welsh HEIs, and those studying education related courses. As with full-time students, these were similar to the patterns found in the previous survey.

## 2.2. Introduction

This chapter presents the main survey results on total income for full-time and part-time English-domiciled students for the 2014/15 academic year. This includes both HE related income (student loans, grants and other forms of funding) as well as income from other sources such as families, friends, paid work or social security benefits. The chapter provides an overview of student income including:

- Total average income of full-time and part-time students on all courses;
- A breakdown of the composition of income received by students and how this varies between those studying full-time and those studying part-time; and
- How total average income varies between students with different personal characteristics and on different types of courses.



## 2.3. Total income

In this section we analyse separately the overall level of income and its main components for full-time and part-time students. We also look at the extent to which these different components contribute to total income.

The average (mean) total income for English-domiciled full-time students was £16,949 for the 2014/15 academic year. For part-time students this figure was only slightly higher, with the average (mean) total income standing at £17,256, which is less than two per cent higher than that of full-time students (Table 2.1). This is in contrast to the 2011/12 survey in which English-domiciled part-time students received almost 40 per cent more than full-time students. This large reduction in the difference in full-time and part-time students' total income is mainly due to the large rise in tuition fees, and the accompanying increase in Student Loans for Tuition Fees.

The median value of total income for full-time students was just slightly less than the mean value at £16,849 (which means that 50 per cent of students received less than this amount and 50 per cent received this amount or more). The median value of total income for part-time students was considerably lower than the mean; however, it was also lower than both the mean and median value for full-time students at £15,726. The mean value being somewhat higher than the median shows that the distribution of total income was positively skewed i.e. the highest values of income were further from the median than were the lowest values, this would be demonstrated with a long 'tail' of high values in a histogram .

### 2.3.1. Composition of total income

The composition of student income varied significantly between those studying full-time and part-time. The former relied predominantly on student support sources whilst the latter depended mainly on their earnings from paid work (Table 2.1).

- Income from **main sources of student support** constituted almost two-thirds of full-time students' income (approximately 67 per cent). These sources included the Student Loan for Tuition Fees (40 per cent of total income on average) and the Student Loan for Maintenance (19 per cent on average), as well as the Maintenance Grant and Access to Learning Funds. Overall these main sources of income were far less vital to part-time students for whom it comprised only 15 per cent of their total average income. However, this was much more than was reported in the 2011/12 survey, for which main sources of student support only made up two per cent of part-time students income. This is due to recent changes in the amount of support available to part-time students (as some part-time students are now eligible for Student Loans for Tuition Fees).
- Income from **other sources of student support** may include NHS or education-related grants and/or institutional bursaries. This comprised a slightly higher proportion of full-time students' income (11 per cent) compared with part-time students (seven per cent), and a slightly higher proportion of both full-time and part-time students' incomes in 2014/15 than in the 2011/12 survey.
- **Paid work** constituted the largest contributing source of income for part-time students, making up 73 per cent of average total income. Among full-time students this comprised just 10 per cent of total income, on average.

- Income from **family** represented nine per cent of full-time students' total average income, which is a similar proportion to that of paid work. For part-time students this was a negative quantity, which was also the finding for the 2011/12 survey. This indicates that, on average, part-time students contributed more to their families than they received, giving five per cent of their total average income to support their families<sup>1</sup>.
- Income from **social security benefits** represented a slightly higher proportion of total average income for part-time students (eight per cent) compared with full-time students (two per cent). This is most likely down to eligibility criteria for receiving such benefits. Full-time students are in general younger; less likely to have dependents and more likely to be dependent on their parents, thus are much less likely to be eligible to receive this form of support.
- Income from other **miscellaneous** sources only accounted for a small proportion of total income for both part-time and full-time students (two per cent and one per cent respectively).

---

<sup>1</sup> See the section on Student factors: family type, later in this chapter where we explain this in further detail; and also Section 3.6 in the next chapter

**Table 2.1: Total student income and main sources of income for English-domiciled students, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Main sources of student support	Mean	11,336	2,550
	Median	12,600	2,632
	SE	179	362
<i>% of total income</i>		67	15
Other sources of student support	Mean	1,935	1,238
	Median	0	0
	SE	163	436
<i>% of total income</i>		11	7
Income from paid work	Mean	1,725	12,524
	Median	130	11,375
	SE	92	680
<i>% of total income</i>		10	73
Income from family*	Mean	1,456	-825
	Median	500	0
	SE	175	457
<i>% of total income</i>		9	-5
Social security benefits*	Mean	385	1,347
	Median	0	0
	SE	58	240
<i>% of total income</i>		2	8
Other miscellaneous income*	Mean	111	423
	Median	0	0
	SE	11	76
<i>% of total income</i>		1	2
Estimated total income*	Mean	16,949	17,256
	Median	16,849	15,726
	SE	169	338
<i>Base (N) unweighted</i>		3,518	1,179

\* Note: figures adjusted for partner contributions where relevant

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

## 2.4. Variations in total income between students

This section explores the key differences between students' average total incomes based on their individual characteristics as well as study factors. Variations among full-time and part-time students are discussed separately.

### 2.4.1. Full-time students

#### Interpreting the model

The multiple linear regression model for full-time English-domiciled students is presented in Table 2.2. This identifies whether any personal or study related characteristics (independent variables), including age, gender or subject studied, have a statistically significant effect on average total income (the dependent variable), after controlling for all other factors included in the model. All characteristics (at the variable level) that have a statistically significant effect on average total income have been identified with an asterisk. For example, where the probability of finding an association by chance is less than five per cent (i.e. less than a one in 20 chance), one asterisk is given. In this way \* represents  $p < 0.05$ , \*\* represents  $p < 0.01$  and \*\*\* is  $p < 0.001$ . The model estimates the effect that each of the independent variables has on average total income, holding all other variables in the model constant.

In this model, significant associations between the dependent variable, total income in this instance, and any given independent variables are tested at the variable level (e.g. socio-economic group) rather than the category level (e.g. routine/manual work, a category of socio-economic background). This is in order to reduce the chances of making a 'Type I' error (i.e. when the null hypothesis is rejected when it is in fact true – or in other words incorrectly finding a significant association when it does not exist in the population) that is associated with employing models with a large number of independent variables. In most cases, where an association is found at the category level, the association at the variable level will also be significant, but there could hypothetically be situations in which this is not the case.

Exploring this model further, it can be seen that when comparing male and female students but with the same backgrounds (i.e. they are of the same ages, ethnicities, socio-economic backgrounds, studying the same subjects etc.) income was not found to differ significantly by gender. However, age was statistically significant, such that when we compare students with the same personal and study characteristics but who have different ages, average total income differed significantly by age group. Students between 20 and 24 had incomes that were £657 greater than those of students under 20, holding all other factors constant.

The regression coefficients give an idea of the magnitude and direction of the effect. For example, whilst age was significant, it was only at the five per cent level; whereas institution type was highly significant at the 0.1 per cent level (and thus a stronger relationship) and students studying in FECs and in Welsh HEIs had a negative coefficient (indicating that total income for these students was lower, on average, than that of students in the reference category which in this case was a student studying in an English HEI). Holding other factors constant, full-time English-domiciled students studying in FECs received incomes that were £2,018 less than full-time English-domiciled students in English HEIs. Similarly full-time English-domiciled students studying in Welsh HEIs

received, on average, £663 less than those in English HEIs. The former is likely to be driven by the different types of qualifications studied in FECs (which tend to be charged at lower rates and thus attract lower tuition fee loan income). Indeed analysis of participation costs, which are primarily tuition fees, presented in Chapter 4 and Chapter 5 shows that these costs are substantially lower for those studying in further education colleges than for those studying in an English higher education institution (£2,159 lower, see Table A4.11). The latter is likely to be driven by the profile of students at Welsh HEIs who are less likely to attract income from other sources of student support and from social security benefits.

Other significant factors that affected incomes included: ethnicity, family type, and living arrangements (see below for further details).

Finally, it should be noted that the intercept on the top line of Table 2.2 should not be read as the actual average total income. Instead it provides an estimate for a specific type of student with a number of characteristics – in this model it will be an estimate of the income for a full-time student who is male, aged under 20, white, studying in an English HEI, whose parents had experience of HE etc. A more accurate measure overall for average total income and for each category of student is given in the tables showing descriptive statistics (mean, median and standard errors), presented throughout the main body of the chapter and in the appendix to the chapter.

See Tables A2.1 and A 2.2 and the commentary below for the actual mean differences.

**Table 2.2: Linear regression model of total income for English-domiciled full-time students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	17,778	0.000	17,054	18,502
<b>Gender</b>				
Female	422	0.132	-131	976
Male (ref. category)	0			
<b>Age*</b>				
25+	1,247	0.223	-779	3,273
20-24	657	0.016	127	1,187
Under 20 (ref. category)	0			
<b>Socio-economic group</b>				
Routine/manual	-293	0.365	-937	351
Intermediate	200	0.447	-323	723
Managerial/professional (ref. category)	0			
<b>Ethnicity***</b>				
Mixed/other	-455	0.341	-1,405	494
Black	-944	0.212	-2,443	555
Asian	-1,851	0.000	-2,630	-1,073
White (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Parental experience of HE</b>				
No	100	0.738	-497	698
Yes (ref. category)	0			
<b>Type of institution**</b>				
FEC	-2,018	0.004	-3,361	-676
Welsh HEI	-663	0.019	-1,214	-111
English HEI (ref. category)	0			
<b>Subject</b>				
Combined/other	-713	0.233	-1,899	473
Education	-740	0.220	-1,934	454
Creative arts/languages/humanities	-703	0.040	-1,373	-33
Sciences/Engineering/Technology/IT	-713	0.056	-1,444	18
Subjects allied to Medicine	-1,491	0.030	-2,833	-149
Medicine & Dentistry	-1,512	0.019	-2,765	-260
Human/Social Sciences/Business/ Law (ref. category)	0			
<b>Year of study</b>				
Final year/one year course	-270	0.474	-1,020	480
Intermediate year	-440	0.151	-1,046	166
First year (ref. category)	0			
<b>Qualification level</b>				
PGCE/ITT	2,174	0.082	-284	4,631
Other undergraduate	-164	0.707	-1,036	707
Bachelor's degree (ref. category)	0			
<b>Family type***</b>				
Two-adult family	-2,725	0.002	-4,399	-1,051
One-adult family	6,044	0.000	4,187	7,901
Married or living in a couple	-2,670	0.000	-3,963	-1,377
Single (ref. category)	0			
<b>Living in London</b>				
London	-42	0.921	-890	805
Elsewhere (ref. category)	0			
<b>Status</b>				
Independent	1,218	0.110	-286	2,722
Dependent (ref. category)	0			
<b>Lives with parents***</b>				
Yes	-1,625	0.000	-2,348	-901
No (ref. category)	0			

Base: all English-domiciled full-time students, N=2,872

\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Source: NatCen/IES SIES 2014/15

## **Student factors**

### *Gender*

There were differences in the average income by gender, with women having a higher average income than men (£17,355 compared with £16,444, Table A2.1; and women were found to have higher levels of expenditure Table A4.1) although this difference was not found to be statistically significant in the regression model once other characteristics were controlled for. The difference was driven by higher income (almost double the amount on average) among female students from other sources of student support than male students (£2,479 compared with £1,250), and to a certain extent from social security benefits (£532 compared with £192, Table A2.5). These patterns follow those found in the previous surveys and are likely to reflect the fact that women are more likely to be in single parent families and more likely to be doing degrees in subjects allied to medicine which attract additional support.

### *Age*

There was considerable variation in both average total income and the composition of income by age: students who were older (25 years and older) had the highest average income, at £18,771, and younger students (under 20) had the lowest average income, at £16,423 (for those aged between 20 and 24 average income was £16,775). Age was statistically significant in the regression model, so when holding all other factors constant and comparing like with like, those aged 20-24 years had higher incomes than those aged under 20. Expenditure was also found to vary by age, generally increasing with age (Table A4.2).

Looking at the composition of income, the over 20 age groups received a higher average income than younger students from: other sources of student support (£5,058 for those aged 25 plus and £1,618 for those aged 20 to 24, compared with £1,050 among the under 20s), as well as income from paid work and social security benefits (Table A2.6). However, older students had a negative figure for average income from family of £984 whereas, students under 20 received on average £2,096 and those between 20 and 24 received £1,762 from their families. Some of these differences are likely to be explained by family type (e.g. older students are more likely than younger students to be in one parent families). However, age remains a significant explanatory factor in the difference in average incomes once accounting for other known characteristics (as indicated by the asterisk in Table 2.2). The pattern of highest average income among older students and lowest average income among younger students reflects those found in previous surveys, however in the earlier survey waves age was not a statistically significant influence on total income. That age was significant in the current survey may be driven by the overall increases in incomes, particularly from the main and other sources of student support, which can increase variation between groups and magnify any differences.

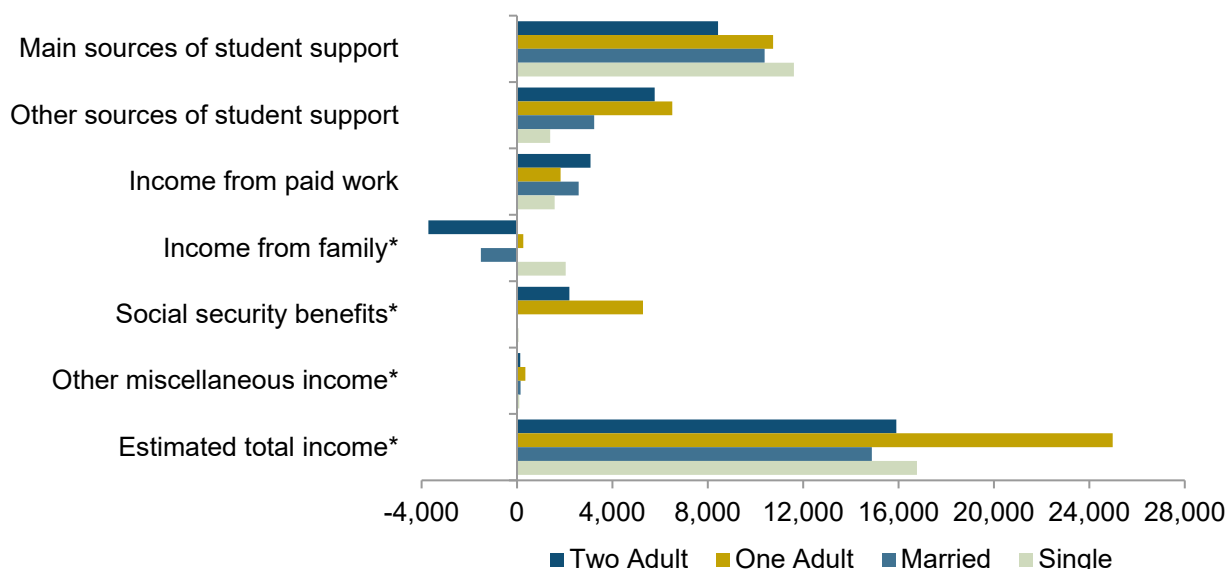
### *Family type*

Average total income was strongly associated with full-time students' family type, and was significant in the regression model (as indicated by the asterisk in Table 2.2). Holding other factors constant, two adult families with children had significantly lower income than single students (which differed from the patterns noticed in the previous survey). Students with a partner and no children also had a significantly lower income, holding other factors

constant, than single students whereas single parent students had significantly higher average total income than single students.

Looking at the descriptive analysis, single students (neither in a partnership nor with children) had similar total average incomes to those students with partners and children, and students in a partnership but with no children. However single parent students had the highest levels of total average income (£24,977), which was considerably more than that of any other family type (Table A2.1). This was mainly explained by single parent students (or one-adult families) receiving a large proportion of their average total income from other sources of student support (26 per cent, £6,510) and from social security benefits (21 per cent, £5,283) compared to other family types (Table A2.11). Also students in a couple (whether with children or without) tended to contribute income to their families rather than receive any. As noted earlier one source of income is money from family which includes – for those married or in a partnership and who share financial responsibility – a share of their partner’s income. This was calculated to be half of the difference between the student’s income and their partner’s income (taking into account any direct contribution the partner makes towards the student’s tuition fees). If the partner earns more than the student, the value is positive and shows that the partner contributes to the household and thus the student’s total average income. If the partner’s income is lower than the student’s, the value is negative and indicates that the student has to contribute to the household, thus lowering their total average income. Overall, these patterns follow those found in the previous survey. These patterns are illustrated in Figure 2.1.

**Figure 2.1: Total student income and sources of student income for English-domiciled full-time students, by family type (£)**



\*Note: figures adjusted for partner contributions where relevant  
 Derived from Table A2.11  
 Base: all English-domiciled full-time students  
 Source: NatCen/IES SIES 2014/15

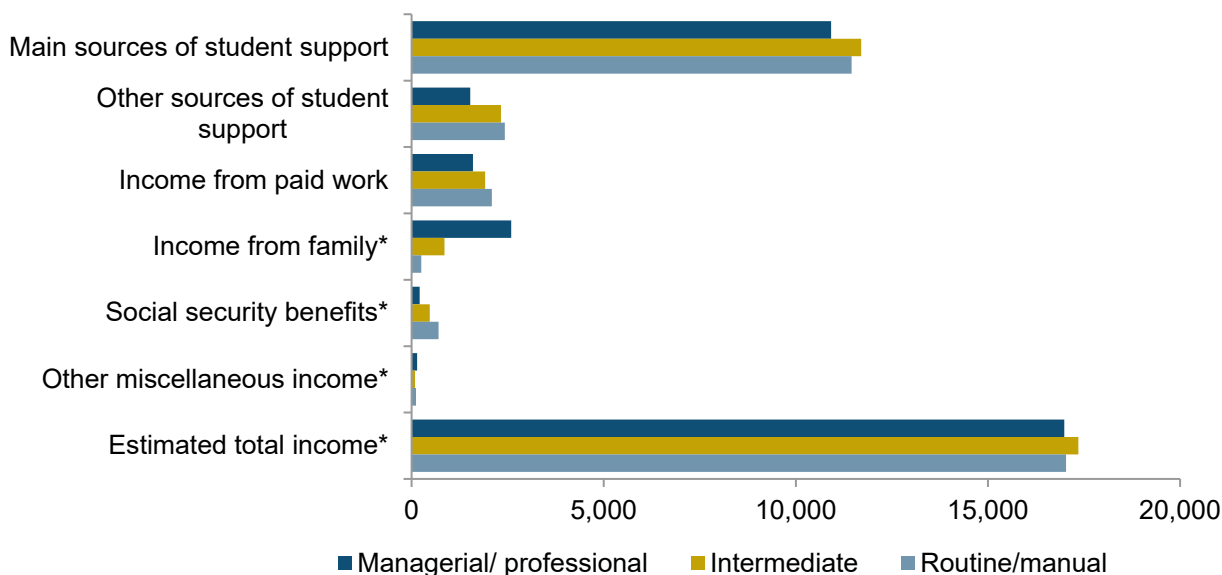
### *Socio-economic background*

There was only a slight difference in the level of average total income across students from different socio-economic backgrounds. Students from intermediate socio-economic



backgrounds received on average £17,354, which was only slightly higher than those from routine/manual backgrounds (£17,030), and those from managerial/professional backgrounds (£16,988; Table A2.1). This difference was not found to be statistically significant in the regression model (Table 2.2). There was some variation in the composition of income by socio-economic background. In general the average income profile of those from routine and manual work backgrounds was similar to those from intermediate backgrounds whilst students from managerial and professional work backgrounds had a different income profile. The latter group received on average: less from main and particularly other sources of student support, less from paid work, and less from social security benefits than those from other socio-economic backgrounds. Those from managerial and professional work backgrounds received the most from their families (£2,592, representing 15 per cent of their average total income) whereas students from routine and manual work backgrounds received the least (£251 on average, and representing less than two per cent of their total income; Table A2.10).

**Figure 2.2: Total student income and sources of student income for English-domiciled full-time students, by socio-economic group (£)**



\*Note: figures adjusted for partner contributions where relevant

Derived from Table A2.10

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2014/15

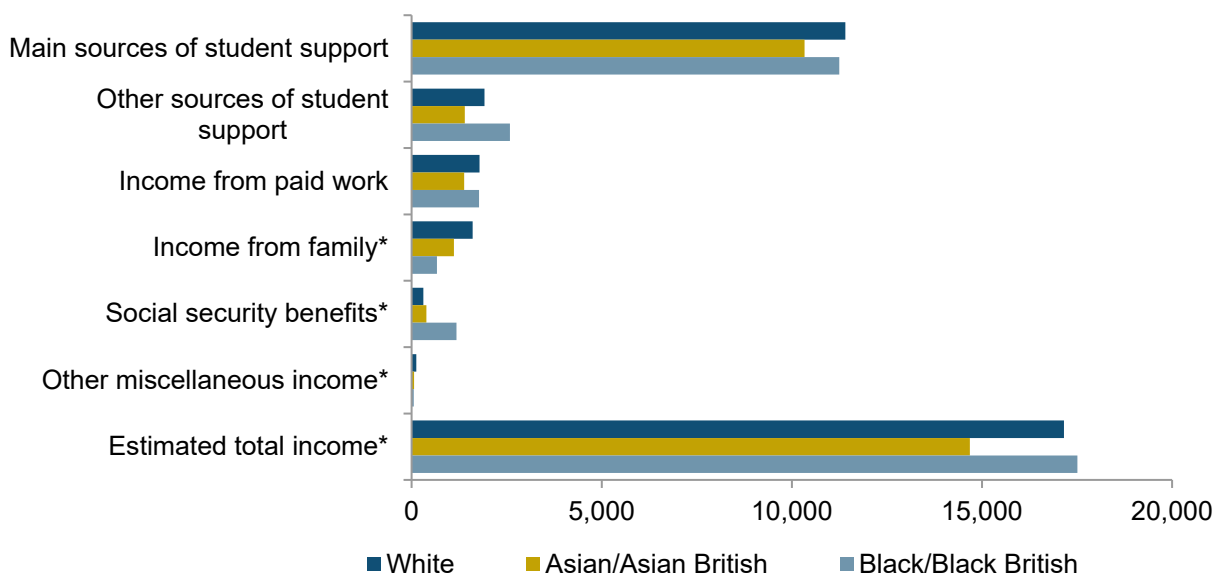
### *Parental experience of HE*

The average total income of students whose parent(s) had attended higher education and those students whose parent(s) hadn't experienced higher education were almost identical (£16,964 and £16,961), and this student characteristic was not found to be significant in the regression model. However looking at the composition of income, those with parent(s) who had not attended HE tended to receive slightly more on average from the main sources of support and from paid work, and considerably more from other sources of support, yet received a great deal less from their families compared to those students whose parents had been to university (£499 and £2,424 respectively; Table A2.23).

## Ethnicity

A factor that was associated with variation in average total income in the regression model when holding other known characteristics constant was ethnicity (Table 2.2), with white students having the highest levels of income and those from Asian/Asian British backgrounds having significantly lower total incomes than the reference group of white students. The bivariate analysis showed that, although in general total average incomes didn't appear to vary very greatly, those from Asian/Asian British backgrounds had the lowest average total income (£14,683) compared to those from white backgrounds who had on average £17,155, those from Black/Black British backgrounds with £17,510, and those from mixed and other ethnic backgrounds with £17,502 (Table A2.1) This reflects patterns found in the previous survey. This difference is mainly explained by Asian/Asian British students having lower levels of income from the main and other sources of student support, from paid work and from social security benefits. In contrast Black/Black British students received on average higher levels of income from other student support and social security benefits (together accounting for 22 per cent of their income) than found for those from white or other backgrounds (Table A2.8). Again these reflect patterns found previously and are likely to be related to the profiles and subject choices of Asian/Asian British and Black/Black British students. Asian/Asian British students were significantly more likely to be living with their parents during term-time (51 per cent, compared with just 16 per cent found for Black/Black British students), and Black/Black British students were significantly more likely to be single parent students (15 per cent), older (32 per cent were aged 25 or older) and independent (45 per cent) than students from other ethnic backgrounds.

**Figure 2.3: Total student income and sources of student income for English-domiciled full-time students, by ethnicity (£)**



\*Note: figures adjusted for partner contributions where relevant

Derived from Table A2.8

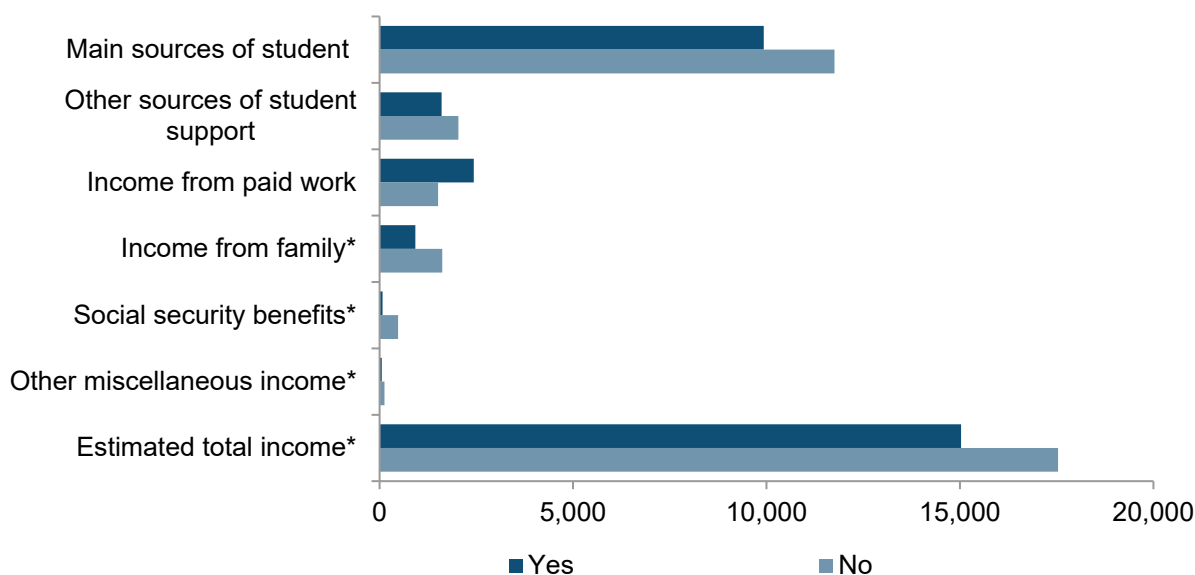
Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2014/15

### *Living at home*

Living arrangements were found to have a significant impact on total income levels, even when other factors are taken into account in the regression model. Full-time students who lived with their parents during term time had a significantly lower average total income compared with students who lived away from home (£15,029 compared with £17,535, Tables A2.1 and A2.12). This was mainly due to students living away from home receiving more income from the main sources of student support (£11,757 compared with £9,930 for students living at home) as well as other sources of student support (£2,039 compared with £1,602 for students living at home) and from their families (£1,620 compared with £926 for students living at home). This was only partly offset by their lower average income from paid work (£1,512 for students living away from home compared with £2,436 among those living at home). Indeed those living at home received a larger share of their income from paid work (16 per cent compared with nine per cent). The average total expenditure levels for those living away from the parental home during term-time were also relatively higher, including their housing costs in particular (Table A4.9, which shows different types of housing tenure contrasted with living at home with one's parents). Similarly, dependent students had lower levels of average total income than those students who were financially independent from their parents (£16,521 compared to £18,059, Table A2.2 and Table A2.13), but this was not significant in the regression model (as is likely to be explained by other factors such as living arrangements and age, which were significant). The composition of income varied considerably between these two groups. Dependent students relied relatively more heavily on the main sources of student support and income from their families (accounting for 71 per cent and 13 per cent of their income) compared with independent students (58 per cent and negative two per cent respectively) whereas independent students relied relatively more on other sources of student support, paid work income and social security benefits (accounting for 21 per cent, 15 per cent and seven per cent of their average total income) than found for dependent students (seven, eight and less than one per cent).

**Figure 2.4: Total student income and sources of student income for English-domiciled full-time students, by whether lives with parents during term-time (£)**



Note: \*figures adjusted for partner contributions where relevant  
 Derived from Table A2.13  
 Base: all English-domiciled full-time students  
 Source: NatCen/IES SIES 2014/15

### *Living in London*

There was no real difference in the average total incomes of those living in London and students living elsewhere in the country (£16,777 and £16,973, Table A2.1), and this factor was not significant in the regression model. This was different to the findings of the previous survey where London-based students were found to receive significantly higher incomes. In the 2014/15 survey, in general London-based students received slightly more on average for each category of income with the exception of other sources of student support – but these differences between London-based and other students were much smaller than found in the 2011/12 survey (Table A2.17). These other sources are funds targeted towards supporting specific categories of student and study, and so this pattern is likely to reflect the different profile of those living in London (they were significantly more likely to be single parent students, more likely to live at home with their parents during term-time, but less likely to study medicine and dentistry or subjects allied to Medicine).

### **HE study-related factors (including location of study)**

#### *Subject*

Average total income varied somewhat by subject, with students studying education having the highest total incomes of £18,203, on average, and those studying Medicine and Dentistry having the lowest incomes of £16,115, on average (Table A2.2). Subject studied was not found to be significant at the variable level in the regression model, thus when controlling for other factors, subject in general was not found to influence level of total income. However looking at individual subject categories, some subjects appeared to have significantly lower incomes than human and social sciences all else being equal: namely

creative arts, languages and humanities, subjects allied to medicine and medicine and dentistry. These tend to follow findings from the previous survey.

The most marked differences, however, were observed in the composition of income. Students studying subjects allied to medicine or medicine and dentistry received considerably less than any other students from main sources of student support (£3,340 and £7,501; Table A2.20). In comparison all other students received in excess of £12,000 from this source of student funding. However students studying subjects allied to medicine or medicine and dentistry received much more from other sources of student support (£10,189 and £4,845) reflecting the support from NHS bursaries which form part of the other sources of student support (see Section 3.4.4). These bursaries are available to medical students as well as those on a wide range of healthcare related courses including nursing and midwifery, and courses that lead to a qualification as a chiropodist, nutritionist, occupational therapist, physiotherapist or speech and language therapist.

Across all subject areas, income from paid work was highest for education students (£2,901) and lowest for medicine and dentistry students (£733). Medics may have such low income from paid work due to the higher contact hours and workload associated with studying these subjects, which prevents students from working many hours during term time in paid jobs. However medicine and dentistry students were also found to rely more heavily than other students on income from their families, receiving on average £2,632 and accounting for 16 per cent of their total income. At the other extreme, there were education students who received on average just £357 from their families, accounting for only two per cent of their income.

### *Type of institution*

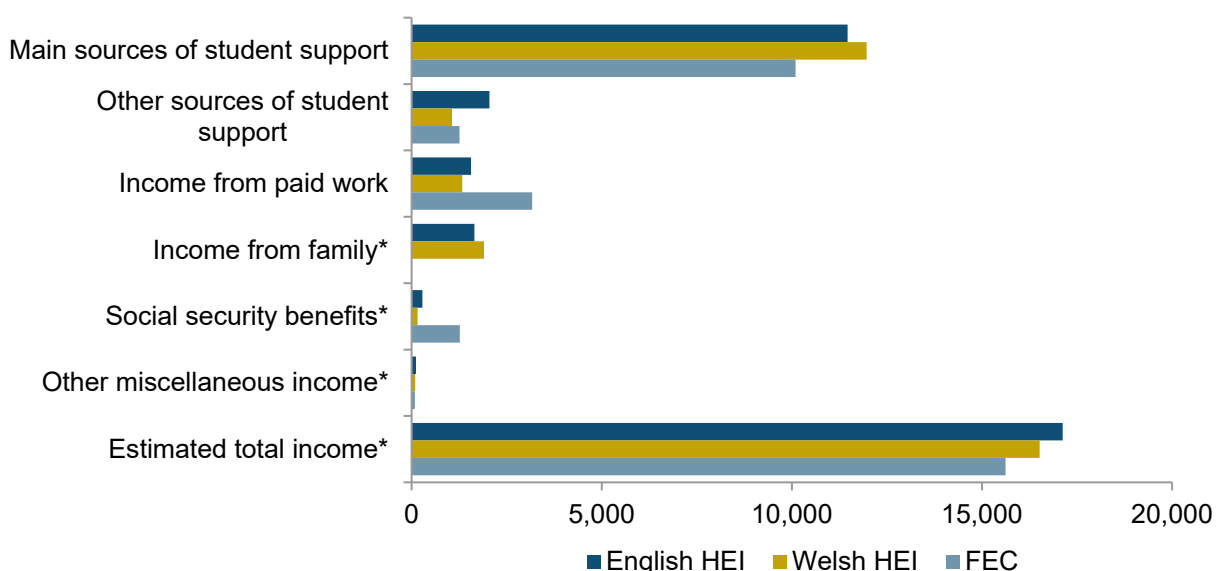
Full-time English-domiciled students studying at English HEIs had higher average total incomes than those studying at FECs and at Welsh HEIs (£17,124 compared to £15,620 and £16,516; Table A2.2), and this was significant in the regression model when controlling for other known factors. This pattern was different to that found in the previous survey where average total incomes for students in English HEIs and English FECs were very similar. This new pattern is likely to be driven by the change in the maximum tuition fee that can be charged by institutions (moving from approximately £3,000 to £9,000), creating greater variance in fees between different types of institutions. As noted above (and explained in greater detail in Chapters 4 and 5), students studying in FECs have much lower participation costs which are primarily tuition fees (Table A4.11), and so will be eligible for a lower level of tuition fee loan which is in turn reflected in their lower total incomes. The lower fee is partly driven by the level of qualification studied for. Indeed whilst 34 per cent of those studying at FECs were working towards a Bachelor's degree, the vast majority (65 per cent) were studying for other undergraduate qualifications such as HNDs/HNCs. This contrasts with just 11 per cent in English HEIs and 10 per cent in Welsh HEIs who were studying at other undergraduate level.

Looking more closely at the composition of total income shows that students in FECs received less from the main sources of student support and the other sources of student support than those in English HEIs; they also received less from their families (actually contributing income to their families rather than receiving any; Table A2.16). Instead those studying in FECs received relatively more of their income from paid work, and social security benefits, but this was not sufficient to off-set the lower levels of income from the

sources noted above. It is interesting to note that the profile of those studying at FECs differed considerably to the profile of those studying at HEIs. FEC students were significantly: more likely to be older (44 per cent were aged at least 25), more likely to be independent (60 per cent), more likely to be living at home with their parents (40 per cent), more likely to have children (29 per cent), and less likely to be studying subjects attracting specific targeted funding (medicine and dentistry, subjects allied to medicine, just five per cent).

As found in the previous survey, average total incomes were lower for English-domiciled students studying in Welsh HEIs than those studying in English HEIs. This was mainly driven by lower levels of other student support and social security benefits, which were also found in the previous survey; and, as noted at that time, were likely to reflect the profile of English-domiciled students studying at Welsh HEIs (who were younger (54 per cent under 20), dependent (88 per cent), single (95 per cent), and living away from home (95 per cent)).

**Figure 2.5: Total student income and sources of student income for English-domiciled full-time students, by type of institution (£)**



Note: \*figures adjusted for partner contributions where relevant

Derived from Table A2.16

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2014/15

### *Type of degree*

Level of study was not found to be a significant determinant of total average income in the regression model, once other factors were accounted for. However there were some differences noted in the bivariate analysis. Students studying towards a qualification in education had a higher average total income of £19,517, a finding which reflects the differences found for subject (see above); this was higher than found for students on Bachelor's degree courses (£17,046) or other undergraduate courses (£16,197; Table A2.2 and Table A2.15). The lower average total income of students on other undergraduate courses, which include foundation courses, Higher National Diplomas

(NHD) and Higher National Certificates (HNC), is likely to reflect institution type, in that those studying towards a sub-degree qualification are more likely to do so in a FEC than an HEI.

### *Year of study*

Year of study was also not significant in the regression model, and the bivariate analysis showed no real difference in the average total income (Table A2.2 and Table A2.14). However it is interesting to note how income from paid work increased over time on courses, so by the final year it accounted for 14 per cent of total income and contributed £2,380. This compared to £1,423 (eight per cent) for those in their first year, and £1,571 (nine per cent) for those in their intermediate study years.

### **2.4.2. Part-time students**

As found for full-time students, there was variation in the average total income among part-time students by student and study characteristics. Bivariate analyses indicated that among part-time students, the highest average total incomes were found for: older students (those aged at least 40 on entry to their course), those in managerial and professional work (previously or whilst studying), single-parent students, students living in London, and those studying human sciences, social sciences, business and law (Tables A2.3 and A2.4). Also a multiple line regression model (Table 2.3) indicated significant differences in average total incomes were associated with: age, socio-economic group, family type, ethnicity, subject studied and living arrangements (whether living at home with parents or living in London). Many of these, as noted above were also significant in explaining differences in the incomes of full-time students.

**Table 2.3: Linear regression model of total income for English- domiciled part-time students**

	Regression Coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	22,028	0.000	19,882	24,174
<b>Gender</b>				
Female	-287	0.854	-3,403	2,829
Male (ref. category)	0			
<b>Age**</b>				
40+	2,824	0.000	1,406	4,242
30-39	997	0.295	-895	2,890
25-29	-351	0.653	-1,910	1,209
Under 25 (ref. category)	0			
<b>Socio-economic group***</b>				
Routine/manual	-3,696	0.000	-5,088	-2,304
Intermediate	-1,214	0.195	-3,071	642
Managerial/professional (ref. category)	0			

	Regression Coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Ethnicity**</b>				
BME	-3,344	0.008	-5,777	-911
White (ref. category)	0			
<b>Parental experience of HE</b>				
No	668	0.359	-782	2,117
Yes (ref. category)	0			
<b>Type of institution</b>				
FEC	-758	0.405	-2,569	1,053
Welsh HEI	-1,791	0.061	-3,671	89
English HEI (ref. category)	0			
<b>Subject***</b>				
Combined/other	-4,782	0.000	-6,784	-2,780
Education	-3,384	0.027	-6,375	-394
Creative arts/languages/humanities	-2,668	0.113	-5,985	650
Sciences/Engineering/Technology/IT	-1,785	0.178	-4,407	837
Subjects allied to Medicine	-2,244	0.157	-5,380	891
Medicine & Dentistry	-1,505	0.402	-5,079	2,069
Human/Social Sciences/Business/ Law (ref. category)	0			
<b>Year of study</b>				
Final year/one year course	-1,185	0.188	-2,969	599
Intermediate year	-1,137	0.187	-2,844	569
First year (ref. category)	0			
<b>Qualification level</b>				
PGCE/ITT	455	0.856	-4,572	5,483
Other undergraduate	-1,174	0.045	-2,321	-27
Bachelor's degree (ref. category)	0			
<b>Family type***</b>				
Two-adult family	-2,702	0.002	-4,321	-1,084
One-adult family	1,809	0.084	-249	3,867
Married or living in a couple	-816	0.437	-2,906	1,275
Single (ref. category)	0			
<b>Living in London***</b>				
London	3,435	0.000	2,578	4,292
Elsewhere (ref. category)	0			
<b>Lives with parents*</b>				
Yes	-1,711	0.041	-3,348	-73
No (ref. category)	0			
<b>Part-time intensity</b>				
25-29% FTE	303	0.694	-1,234	1,840
50% FTE and above	0			

Base: all English-domiciled part-time students, N=1,080

\*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Source: NatCen/IES SIES 2014/15



## **Student factors**

### *Gender*

This was not significant in the regression model when holding other factors constant, and in the bivariate analysis there was very little difference in the average total income for male and female English-domiciled part-time students (£17,222 and £17,362; Table A2.3). This represents a departure from the findings in the previous survey where gender was significant and female incomes were considerably higher. However, there was substantial variation in the composition of total income by gender (Table A2.5). Female students received marginally higher amounts from the main sources of student support, and higher amounts from their families (whereas male students tended to contribute to their families) and more from social security benefits than their male peers. However female students received less from paid work than male students (£10,779 compared with £14,595).

### *Age*

Age was found to be a significant factor associated with differences in the average total incomes of part-time students (Table 2.3). Table A2.7 shows how average total income increased with age, and those part-time students aged 40 and older had the highest average total income at £19,104 (compared with those aged under 25 with £15,700). Students between the ages of 30 and 39 received more from the main sources of student support and earned more money from paid work than other age groups (£2,801 and £13,787). However part-time students in their 30s contributed the most to their families: on average £1,475 or eight per cent of their total income, compared to the three per cent that students aged 40 and over contributed to their families and indeed the small amount actually received from their families by those under 25. The oldest group of part-time students (those in their 40s or above) gained relatively high levels of income on average from paid work (£12,647) and had the highest levels of average social security benefits (£2,059) and miscellaneous income (£1,236). In contrast, the youngest group of part-time students received relatively lower amounts from paid work and state benefits, reflecting their likely earlier career stage (and thus lower earnings), and their lower likelihood of eligibility for state benefits (e.g. less likely to have children, and likelihood of studying at a higher intensity).

### *Ethnicity*

The total average income of part-time students also differed significantly by ethnicity (Table 2.3), following patterns identified in the 2007/08 and 2011/12 surveys. After controlling for other factors, white students had a higher average total income than students from Black and minority ethnic backgrounds when treated as a group (£17,559 compared with £15,338; Table A2.9). The difference in income appeared to be mainly driven by differences in earnings from paid work. Students from white backgrounds earned £12,865 on average, whilst those from Black and minority ethnic backgrounds earned an average of £10,307 (with Asian/Asian British students earning £8,556 and Black/Black British students earning £6,434 on average, representing 66 per cent and 50 per cent of total income respectively; Table A2.8). As the part-time sample was larger for the 2014/15 survey (compared with the 2011/12 survey) further breakdowns were possible which indicated some differences in the composition of total income within the group of students from Black and minority ethnic backgrounds. However the size of these groups, though passing the reporting threshold, were still relatively small, particularly in comparison with

the group of students from white backgrounds, Black/Black British students received on average more from social security benefits, marginally more from the main sources of student support and from their families but considerably less from the other sources of student support when compared to other groups of students, whereas Asian/Asian British students received the least from social security benefits (Table A2.8).

### *Socio-economic background*

There were notable differences in income levels across socio-economic groups and socio-economic group was significantly associated with average total income (Table 2.3). When controlling for other known factors, those from routine and manual work backgrounds received significantly lower levels of income than those from managerial and professional work backgrounds. Overall the difference was £15,074 compared with £19,065 respectively (Table A2.3 and Table A2.10). This follows patterns found in the previous survey, however differs from the findings for full-time students where socio-economic background did not impact on average total income.

Students in the managerial and professional group had the highest average total income despite giving a much larger proportion of their income to their families (£2,735 or 14 per cent, whereas those from other socio-economic groups on average received income from their families). The difference in income was largely explained by the higher income from paid work whilst studying. The average amount earned from paid work among those from the managerial and professional group was £16,702 and accounted for 88 per cent of income; and this was almost double that earned by those in the routine and manual work group (£8,626, 57 per cent), and also higher than found for the intermediate group (£11,953, 69 per cent, Table A2.10). For part-time students, classification of socio-economic background is measured by the student's own current or previous occupation before study, rather than that of their parents, as all part-time students are classed as independent. Therefore, it would be expected that those in a managerial/professional position would earn more money as they are likely to be on higher salaries than those working at a routine/manual work level. Other differences noticed were that students from intermediate and routine/manual work groups received relatively more from the main sources of student support and social security benefits than those from managerial and professional work backgrounds and so relied more heavily on these sources of income whilst studying.

### *Family type*

As found for full-time students, average total income varied significantly by family type (Table 2.3) even when controlling for other known factors. Single-parent students i.e. one-adult families had significantly higher average total incomes with £20,512 compared with £17,570 for childless couples, £17,164 for single students, and £16,141 for two-adult families (Table A2.3). The higher level of single-parent student income was driven by the larger amount of social security benefits received by this type of family (£7,320 compared with £1,375 for two adult families, £436 for childless couples and £635 for single students); and indeed for single-parent students social security benefits accounted for 36 per cent of their total income (Table A2.11). However single-parent students earned considerably less from paid work during their studies than those from other groups (£7,899 compared to £12,070 for single students, £12,172 for two-adult families and £15,197 for married but childless students). A further difference noticed was that both single students and single

parent students on average received money from their families to supplement their total incomes, whereas for couples with and without children on average they contributed money to their families (thus having a negative impact on their total income).

Comparing the patterns of the 2014/15 survey with the 2011/12 survey it would appear that changes in support arrangements extending eligibility of part-time students to main sources of student support meant that in 2014/15: single-parent students relied less heavily on social security benefits and more heavily on student support; single students relied less heavily on paid work income; and students with partners contributed more to their family incomes than in the previous survey.

### *Living at home*

Part-time students living with their parents during term-time had a lower average total income than those not living with their parents (£15,610 compared with £17,884, Table A2.3), and living arrangements were found to be significant in the regression model (Table 2.3). There were also differences in the composition of income, with those living separately from their parents earning more income from paid work, and receiving income from social security benefits. However they also contributed income to their families (whereas those living with their parents received income from their families; Table A2.12).

### *Living in London*

Living in London whilst studying was also found to be significant in the regression model, which is different to the findings for full-time students. Part-time students living in London had a higher average total income than those living elsewhere (£18,848 compared with £17,005; Table A2.3). This was mainly explained by higher levels of income from the main sources of student support (£3,284) and from paid work (£13,526), than those living elsewhere (£2,434 and £12,366 respectively, Table A2.17).

## **HE study-related factors**

Subject studied was the only study-related factor found to have a significant effect on average total income levels in the regression model (all other factors being equal). Part-time students studying human and social sciences, business studies or law had the highest average total income (£19,942, Table A2.21). The difference was largely driven by differences in income from paid work, with this group earning on average £15,014 from paid work compared, for example, with those studying creative arts, humanities or languages who earned £8,540 from paid work.

Part-time students in the first year of a continuing course had a marginally higher average total income than those mid-way through their course and particularly those in the final year of their course (£18,016, £17,144 and £16,225 respectively, Table A2.4 and Table A2.14). However year of study was not found to be significant in the regression model (Table 2.3)

Part-time students studying in English FECs had a broadly similar average total income compared to those studying in English HEIs (£17,087 and £17,323); both of which were higher than the incomes of part-time students studying in Welsh HEIs (£14,502; Table A2.4). However institution type was not a significant factor in the regression model. The lower level of income among part-time students studying in Wales (which could include the

Open University) was mainly driven by lower levels of the main sources of student support along with lower levels of social security benefits. Interestingly those studying in FECs had relatively higher levels of earnings from paid work on average (£14,788 compared with £11,861 among students in English HEIs, Table A2.16) but they also tended to contribute more to their families.

Students studying towards a Bachelor's level degree had a higher average total income (due to higher levels of main student support, higher levels of social security benefits, and lower contributions to family) than those studying at other undergraduate level or studying towards a PGCE or ITT (Table A2.4 and Table A2.15). Level of qualification was not however significant when controlling for other known factors (Table 2.3).

There was no statistically significant difference in the average total income by study intensity among part-time students when controlling for other factors (Table 2.3) although those studying at 50 per cent FTE had an average total income of £17,391 compared with £16,601 among those studying between 25 and 50 per cent FTE (Table A2.19). Those on more intensive courses received more from the main sources of student support and from social security benefits than those on less intensive courses. On average, students on more intensive courses made a smaller contribution to their families, although those on less intensive courses had higher incomes from paid work.

## **2.5. Influence of finances pre-entry**

### **2.5.1. How students expected to pay for their studies**

Students were asked to think back to the time when they were applying to university or college and the funding that was available at that time. They were then asked how they had expected to pay for their fees and living expenses whilst at university or college. Among full-time students by far the most commonly anticipated source of funding was a Student Loan (either for fees or maintenance) reported by 91 per cent of students. This was followed by: gaining money from parents/other family members (37 per cent), undertaking paid work during vacations (35 per cent), using their own savings (29 per cent), and working during term-time (27 per cent). Relatively few anticipated gaining support from a Government grant (such as the Maintenance or Special Support Grant, mentioned by 17 per cent), and fewer still anticipated gaining financial support from a university or college (10 per cent), borrowing money from a bank or similar (just nine per cent), or gaining an NHS bursary (eight per cent, Table A2.39). The number of full-time students expecting financial support or sponsorship from an employer was negligible (less than one per cent).

Among part-time students, the most commonly anticipated funding source was also a Student Loan with 64 per cent noting this, which reflects the position that it is only Student Loans for Tuition Fees that are available to part-time students (and this is a relatively new form of support for this group). Other commonly anticipated sources were: working during term-time (25 per cent), sponsorship from an employer (17 per cent), undertaking paid work during vacations (15 per cent), and using own savings (14 per cent). Few expected to receive a Government grant (six per cent), get money from their families (six per cent), borrow from a bank or similar organisation (four per cent), or gain financial support from their study institution (two per cent, Table A2.39).

The findings reported in Chapter 3 indicate the extent to which expectations matched reality, in terms of the proportion of students in receipt of certain types of funds.

### **2.5.2. How funding and financial support affected HE decisions**

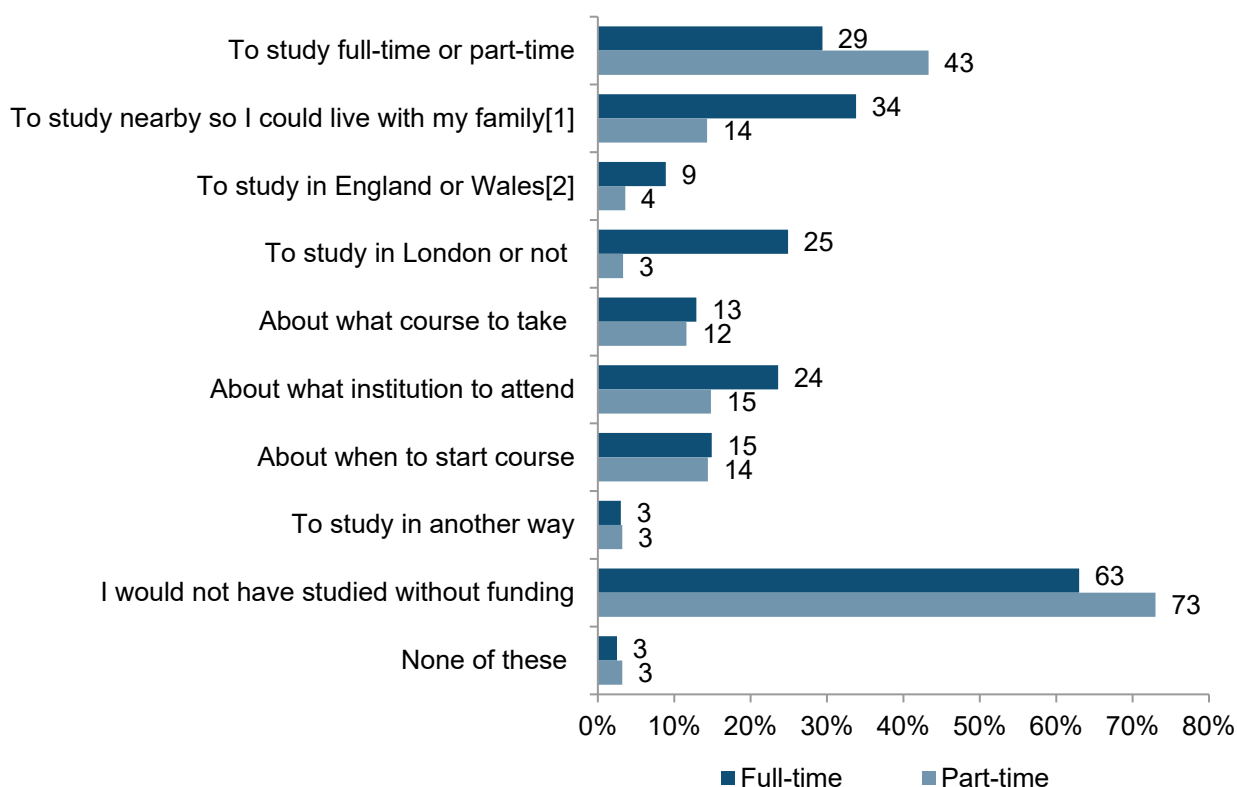
Students were then asked whether the student funding and financial support available to them had affected their decisions about HE study in any way. Two-fifths (41 per cent) of full-time students and a little under half of part-time students (48 per cent) reported that it had (Table A2.24). These figures have increased for both full-time and part-time students since the previous survey. Compared with the 2011/12 survey, this figure has increased by eight percentage points among full-time students (from 33 per cent) and by nine percentage points for part-time students (from 39 per cent).

Among full-time students, those most likely to say that they were influenced by student funding and financial support were: female, older, from a Black or minority ethnic background, from either a routine/manual or an intermediate work background, have no parental experience of HE, single-parent students, identified as having a disability or health condition, of independent status, be studying education, be studying for PGCE/ITT (although the number here is small) and attending a further education college (Table A2.25 and A2.26). This presents a broadly similar picture to that observed in the previous survey although the influence of financial considerations has increased for those studying education in particular. Over half of those studying education (54 per cent) reported this influence compared with 42 per cent in the 2011/12 survey. As discussed in previous surveys, this overall picture is likely to be related to targeted forms of student support available to students from lower-income households or with children, or studying specific courses.

Similarly, among part-time students, those most likely to say that they were influenced by student funding and financial support were: female, older, and with no parental experience of HE. However, part-time students differed from full-time students in that those studying creative arts, languages or humanities, studying for a Bachelor's degree and those not living with their parents were more likely to report that their HE decisions had been influenced by financial support considerations (Tables A2.25 and A2.26).

Students in 2014/15 who had reported that they had been affected were then asked about the ways in which they had been influenced, and the findings for these subgroups of full-time and part-time students are discussed below and illustrated in Figure 2.6.

**Figure 2.6: Influences of financial support on study decisions for English-domiciled students (per cent). It affected my decision ...**



Base: Only those students who reported that their decisions had been affected by the funding and financial support available to them, It is NOT all students. [1] Rather than going to a different university where I would have to live independently

[2] only students studying in England

Multiple response question, allowing respondents to select all that apply. This means the sum of the percentages will be greater than 100.

Source: NatCen/IES SIES 2014/15

### Full-time students

Those full-time students who said that the funding and support available to them had affected their decisions (approximately two-fifths of all full-time students) were asked about the specific ways in which they were affected (Figure 2.6). Just under two-thirds (63 per cent) of these full-time students said they would not have studied at all without funding (this equates to approximately 26 per cent of all full-time students which is a similar proportion to that found in the previous survey of 23 per cent).

A significant minority had reported that the funding and student support available had influenced decisions regarding where to study: 34 per cent reported that it affected their decision to study at a nearby university so that they could live with their families; a quarter (25 per cent) felt that their decision whether or not to study in London had been affected; and just under a quarter (24 per cent) felt it had affected their decision of which institution to attend (these figures have increased from those in the previous survey, 32 per cent, 22 per cent and 20 per cent respectively; this is the second consecutive survey where these figures have increased). Similarly to the previous survey, only nine per cent of full-time English-domiciled students (who actually studied in England) felt that their decision to

study in England or Wales had been affected. The decision about country of study withstanding, decisions regarding where to study were more likely to have been affected than decisions about what to study or when to start studying, where only 13 per cent and 15 per cent respectively felt that these decisions had been affected by funding and support available to them. There is a slight increase in those who felt their decision about what to study had been affected compared with the previous survey (10 per cent).

Focusing on three of the most commonly cited ways in which decisions were affected, we observe the following.

- ‘Would not have studied without the funding’ was most commonly cited by: female students, students aged 25 or older, white students, those with parents with no experience of HE, those not living with their parents during term time, those not living in London, those studying subjects allied to medicine, and those of independent status. (Tables A2.27 and A2.28);
- ‘Decision to study at a nearby university (so I could live with my family)’ was most commonly cited by: female students, students aged under 20 years, those identifying as Asian/Asian ethnicity, single students or those living as a couple/married (without children), those studying education, those studying for a Bachelor’s degree, those studying at an English HEI or a further education college, those of dependent status, and as expected those living with their parents during term-time (Tables A2.27 and A2.28); and
- ‘Decision about which institution to attend’ was most often cited by: those identifying as disabled or with a health condition, those studying medicine and dentistry (based on small numbers) and those studying in FECs. (Tables A2.27 and A2.28).

### **Part-time students**

A little under three-quarters (73 per cent) of part-time students who reported that the funding and support available to them had affected their decisions about HE, said that they would not have studied at all without funding (this equates to 35 per cent of all part-time students, up from 25 per cent in the previous survey). Furthermore, 43 per cent felt that support available had affected which mode of study they chose (this is a slight increase on the previous survey, 38 per cent). Part-time students were less likely than full-time students to feel that their decisions about location had been affected: 14 per cent were influenced in their decision to study nearby, three per cent as to whether to study in London, and 15 per cent in which institution to attend (these figures are similar to the previous survey). Similarly to full-time students, only a few part-time students felt their decision whether to study in England or Wales had been influenced (four per cent). Similar proportions of part-time students compared with full-time students felt that their choice of which course and when to start had been affected, 12 per cent and 14 per cent respectively (see Figure 2.6).

Looking at two of the most common ways in which part-time students felt that their decision making had been affected, we observe the following:

- ‘Would not have studied without the funding’ was most often cited by: students aged 30 years or older, those identifying as white ethnicity, those from intermediate work

backgrounds, single parent students (though the numbers here are small), those not living with their parents, those not living in London, and those studying education (Tables A2.27 and A2.28); and

- ‘Decision to study part-time or full-time (driven by funding available)’ was most often cited by: students aged 25 to 29 years, Black and minority ethnic students, those from routine/manual work backgrounds, those with no parental experience of HE, single students, those living with their parents during term-time, those living in London, those studying creative arts, languages and humanities or education, and those studying at English HEIs. (Tables A2.27 and A2.28).

## 2.6. Influence of particular student funds pre-entry

The previous section focused on whether and how the funding and support available to students had influenced decisions about HE, this section focuses on which types of funds (rather than financial support/funding in general) had influenced decisions. The sub-set of students who felt their decisions were influenced, were subsequently asked whether it was due to the availability of any *particular* student funding or support. A little under two-fifths (37 per cent) of the sub-set of full-time students and over two-fifths of the sub-set of part-time students (44 per cent) reported that it had (Table A2.29, this equates to approximately 15 per cent of all full-time and 21 per cent of all part-time students who felt decisions were influenced by particular funding/financial support). This was a question added to the 2014/15 survey that was not asked in the 2011/12 survey (although a similar question was asked in the 2007/08 survey, and the figures for the relevant sub-sets of full-time and part-time students were 40 per cent and 35 per cent respectively).

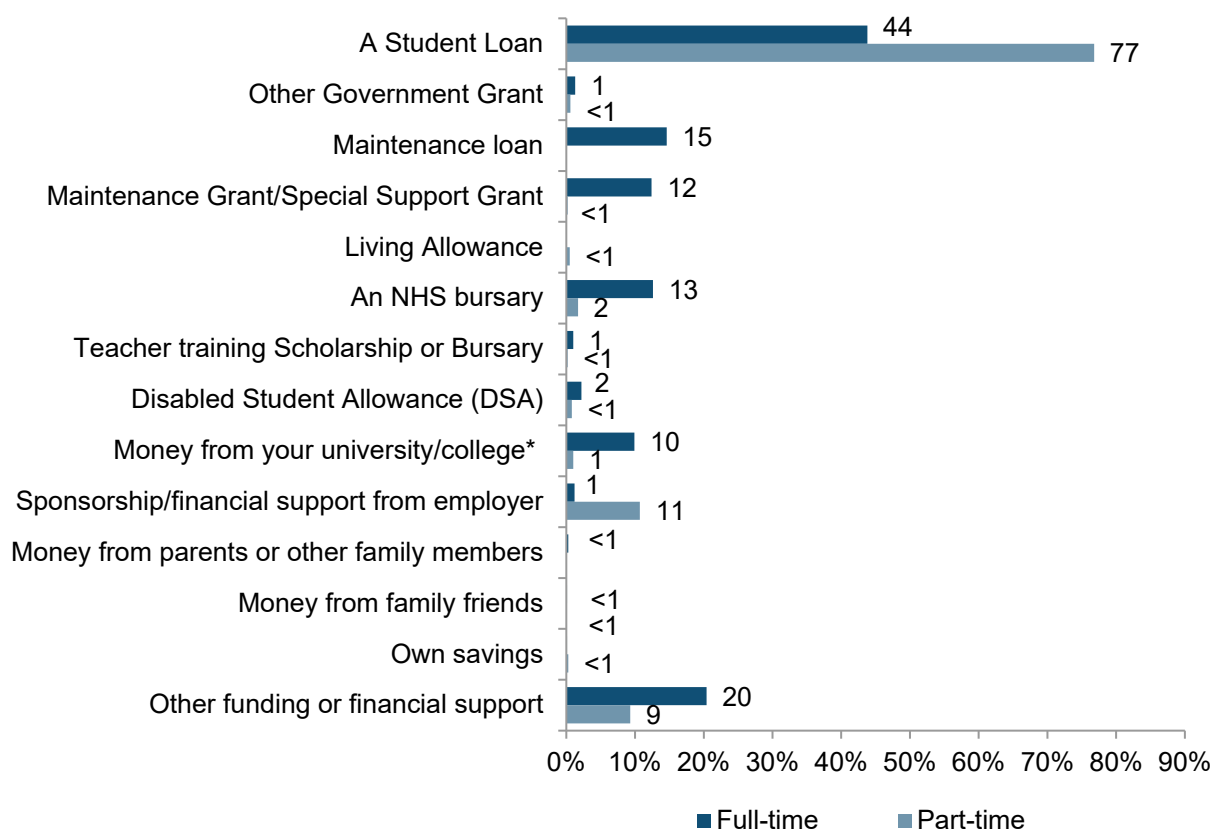
Among full-time students, those most likely to say that they were influenced by particular student funds available were: female, older, from a routine/manual work background, have parental experience of HE, two adult families, those not living with their parents, those living outside of London, those identified as having a disability or health condition, those studying medicine and dentistry (although the numbers here are small), of independent status, and attending a further education college (Table A2.30 and A2.31). This overall picture is likely to be related to targeted forms of student support available to students from lower-income households or with children, or studying specific courses.

Similarly, among part-time students, those most likely to say that they were influenced by particular student funds were: female, older, those with parental experience of HE, those not living with their parents during term time, and those identifying as having a disability or a health condition. However, part-time students differed from full-time students in that those from managerial/professional or intermediate work backgrounds, living in London, studying for a Bachelor’s degree, or at an English HEI were more likely to report that their HE decisions had been influenced by financial support considerations (Tables A2.30 and A2.31).

Students in 2014/15 who had reported that they had been affected by specific funds were then asked to specify which fund(s) this was. The findings for these subgroups of full-time and part-time students are discussed below and illustrated in Figure 2.7.



**Figure 2.7: Influences of particular student funds on study decisions for English-domiciled students (per cent). My decisions were influenced by ...**



Base: Only those students who reported that their decisions had been affected by the funding and financial support available to them, and who also reported that it was the availability of a particular source of funding or support that had influenced their decisions. It is NOT all students. N=447 full-time and 218 part-time students (see Table A2.29)

Source: NatCen/IES SIES 2014/15

### 2.6.1. Full-time students

Those full-time students who said that the availability of specific funding and support had affected their decisions (15 per cent of all full-time students) were asked about the specific funding which had affected their decisions (Figure 2.7).

The most commonly cited specific funding that influenced decisions about study was a student loan, over two-fifths (44 per cent) of full-time students who felt that a particular funding had influenced their decision-making cited this. This equates to seven per cent of all full-time students. Other particular funding cited by over a tenth of those influenced by specific funding (see Table A2.29) included:

- A maintenance loan (15 per cent of those who reported that they were influenced by a particular funding source, or two per cent of all full-time students);
- A Maintenance Grant or Special Support Grant (12 per cent, or two per cent of all full-time students);

- An NHS bursary (13 per cent, or two per cent of all full-time students); and
- Money from their university or college (ten per cent or one per cent of all full-time students).

This contrasts with findings in the 2007/08 survey (for those full-time students under the 'new system' of funding) where the Maintenance Grant was the most commonly cited specific funding of influence (45 per cent of the relevant subset of full-time students), followed by bursaries from their university or college (29 per cent), Student Loan for Fees (20 per cent) and Student Loan for Maintenance (16 per cent).

Focusing on the four most commonly cited specific funds which affected decision-making, we observe the following:

- A student loan was most often cited by: male students, students from Black and minority ethnic backgrounds, those from manual/routine work backgrounds, those with parental experience of HE, those living in London (based on small numbers), those identifying as having a disability or health condition, those studying creative arts, language and humanities or combined subjects, those studying for other undergraduate qualifications, and those studying at FECs (Tables A2.32 and A2.33).
- A maintenance loan was most often cited by: male students, students aged under 20 years old, those not living with their parents, those not identifying as having a disability or health condition, those studying STEM subjects, those at Welsh HEIs (although the numbers here are small) and particularly those of dependent status (Tables A2.32 and A2.33).
- A Maintenance Grant or Special Support Grant was most often cited by: those from routine/manual or intermediate work backgrounds, those with no parental experience of HE, two adult families (based on small numbers), those not living with parents, and those studying at a FEC (Tables A2.32 and A2.33). Many of these reflect the groups of students that the grants are targeted towards.
- A NHS bursary was most often cited by: female students, older students, two adult families (based on small numbers), those of independent status, and of course those studying subjects allied to medicine. Indeed the characteristics of students for whom this form of funding was important reflects the profile of students on courses that are eligible for NHS funding (Tables A2.32 and A2.33).

## 2.6.2. Part-time students

Those part-time students who said that the specific funding and support available to them had affected their decisions (21 per cent of all part-time students) were asked about the specific funding which had affected their decisions (Figure 2.7).

Three-quarters (77 per cent) of part-time students who felt that the availability of a specific form of funding had affected decisions about their study cited a student loan, this equates to 16 per cent of all part-time students. Additionally, 11 per cent of the sub-set of students affected by specific funds, cited sponsorship or financial support from an employer as influencing their decision (or two per cent of all part-time students); however it was very

rare for full-time students to cite this. In contrast to full-time students, other various potential sources of funding (e.g. Maintenance Loan, Maintenance Grant, NHS bursary, university bursary or scholarship) were cited by less than three per cent of the sub-set of part-time students who felt that the availability of a specific source of funding had influenced their decisions (Table A2.29).

Focusing on the two most commonly cited specific funding sources which affected decision-making among part-time students, we observe the following:

- A student loan was most often cited by: female students, those aged 40 years and older, students from Black and minority ethnic backgrounds (based on small numbers), those from intermediate work backgrounds, those with no parental experience of HE, single students, and those studying for a Bachelor's degree (Tables A2.32 and A2.33); and
- Sponsorship or financial support from an employer was most often cited by: male students, those from managerial work backgrounds, those with parental experience of HE, those living with their parents during term time (based on small numbers), those who do not identify as having a disability or health condition, those studying for another undergraduate qualification, and those studying at further education colleges (based on small numbers; Tables A2.32 and A2.33).

## 2.7. Influence of cost of fees pre-entry

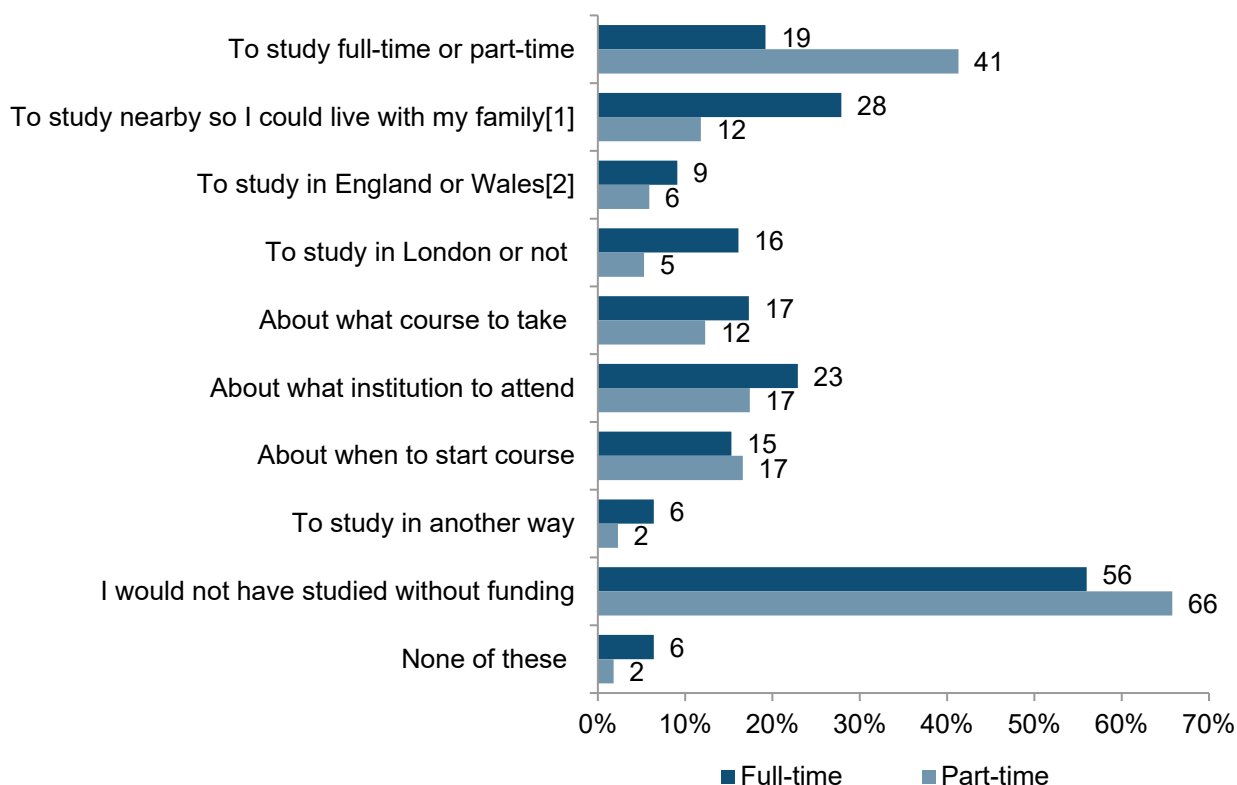
Students were asked whether the cost of fees had affected their decisions about HE study in any way. A quarter (25 per cent) of full-time students and over a quarter of part-time students (29 per cent) reported that it had (Table A2.34). Again this was a question added to the 2014/15 survey that was not asked in the 2011/12 survey (although a similar question was asked in the 2007/08 survey). The figures for full-time and part-time students in the 2007/08 survey were 16 per cent and 23 per cent respectively, so the cost of fees appears to be more likely to influence decisions in the current survey (and under the current and increased fee regime).

Among full-time students, those most likely to say that their decisions about HE were influenced by the cost of fees were: female, aged 20 years or older, from a Black and minority ethnic background, from either a routine/manual or an intermediate work background, single parent students, those living with their parents, those living in London, identifying as having a disability or health condition, studying arts or social science based courses, of independent status, and attending a further education college (Tables A2.35 and A2.36).

Similarly, among part-time students, those most likely to say that they were influenced by the cost of fees were female, from a Black and minority ethnic background and living in London. However, part-time students differed from full-time students in that those from an intermediate or managerial/professional background, studying education and/or for PGCE/ITT, studying at an English HEI and studying at a higher intensity (50 per cent FTE or more) were more likely to report that their HE decisions had been influenced by the cost of fees (Tables A2.35 and A2.36).

Students in 2014/15 who had reported that they had been affected were then asked about the ways in which they had been influenced (i.e. which types of HE decisions were influenced), the findings for these subgroups of full-time and part-time students are discussed below.

**Figure 2.8: Influences of cost of fees on study decisions for English-domiciled students (per cent). It affected my decision ...**



[1] Rather than going to a different university where I would have to live independently

[2] Only students studying in England

Base: Only those students who reported that their decisions had been affected by costs of fees. It is NOT all students.

Multiple response question, allowing respondents to select all that apply. This means the sum of the percentages will be greater than 100.

Source: NatCen/IES SIES 2014/15

### 2.7.1. Full-time students

Those full-time students who said that the cost of fees had affected their decisions (a quarter of all full-time students) were asked about the specific ways in which they were affected (Figure 2.8). Over half (56 per cent) of these full-time students said they would not have studied at all without funding, a very similar proportion to that found in the 2007/08 survey (for 2014/15 respondents this equates to approximately 14 per cent of all full-time students).

A notable minority reported that the cost of fees had influenced decisions regarding where to study: 28 per cent reported that it affected their decision to study at a nearby university so that they could live with their families; 16 per cent felt that their decision whether or not to study in London had been affected; and just under a quarter (23 per cent) felt it had

affected their decision of which institution to attend. Similarly to the influence of funding and support available, a tenth (nine per cent) of full-time English-domiciled students (who studied in England) felt that their decision to study in England or Wales had been affected by the cost of fees. While decisions about location were more commonly cited as being affected, the cost of fees also influenced decisions about which course to take and when to start the course, 17 per cent and 15 per cent respectively (Table A2.34).

Focusing on three of the most commonly cited ways in which decisions were affected, we observed the following.

- ‘Would not have studied without the funding’ was most commonly cited by: female students, older students, students from white backgrounds, those from routine/manual work backgrounds (which follows patterns noted in the 2007/08 survey), those with no parental experience of HE, single parent students or those married/living as couple (with no children), those not living with their parents during term time, those not living in London, those identifying as having a disability or health condition, those studying subjects allied to medicine, and those studying at English HEIs (Tables A2.37 and A2.38);
- ‘Decision to study at a nearby university (so I could live with my family)’ was most commonly cited by: students aged under 20 years, those identifying as Asian/British Asian ethnicity, those from intermediate work backgrounds, two adult families (based on small numbers), those studying for a Bachelor’s degree, those of dependent status, and as expected those living with their parents during term-time (Tables A2.37 and A2.38); and
- ‘Decision about which institution to attend’ was most often cited by: those identifying as white or Asian/Asian British ethnicity, those not living in London, those studying human/social sciences, business and law or creative arts, languages and humanities, those studying for other undergraduate qualifications, those of dependent status, and those studying in FECs (Tables A2.37 and A2.38).

### **2.7.2. Part-time students**

Approximately two-thirds (66 per cent) of part-time students who reported that the cost of fees had affected their decisions about HE, said that they would not have studied at all without funding (this equates to 19 per cent of all part-time students; Table A2.34). This is higher than found in the 2007/08 survey where, of the part-time students who felt they had been influenced by the cost of fees, 48 per cent reported they wouldn’t have studied without funding. Furthermore in the 2014/15 survey, 41 per cent felt that the cost of fees had affected which mode of study they chose (which was very similar to the 39 per cent reported in the 2007/08 survey).

Part-time students were less likely than full-time students to feel that their decisions about location had been affected by the fee costs: of those who reported that the cost of fees had affected their decisions 12 per cent were influenced in their decision to study nearby, five per cent as to whether to study in London or not, and 17 per cent in which institution to attend. Also 17 per cent felt their choice of when to start had been affected. Similar to full-time students, relatively few part-time students (who studied in England) felt their decision

whether to study in England or Wales had been influenced (just six per cent of those who reported that the cost of tuition fees had affected their decision; Figure 2.8).

Focusing on two of the most common ways in which part-time students felt that their decision making had been affected by the cost of fees, we observed the following:

- 'Would not have studied without the funding' was most often cited by: female students, students aged 30 years or older, those from white backgrounds, those from intermediate work backgrounds, those married or living as a couple (without children), those not living with their parents, those not living in London (based on small numbers), those studying education, and those studying at a higher intensity (50 per cent FTE or more, based on small numbers; Tables A2.37 and A2.38); and
- 'The decision to study part-time or full-time' was most often cited by: male students, those from Black and minority ethnic backgrounds, those from routine/manual work backgrounds, those with no parental experience of HE, married students or those living as a couple (without children), those living in London (based on small numbers), those identifying as having a disability or health condition, those studying human or social sciences, business or law, those studying for a Bachelor's degree, and those studying at English HEIs. (Tables A2.37 and A2.38).

## 2.8. Chapter 2 additional tables

**Table A2.1: Key variations in English-domiciled full-time students' total average income, by student characteristics (£)**

	Mean	Median	SE	Base (N) unweighted
<b>English full-time</b>	16,949	16,849	169	3,518
<b>Gender</b>				
Male	16,444	16,432	227	1,509
Female	17,355	17,104	198	2,002
<b>Age (group)</b>				
Under 20	16,423	16,600	181	1,665
20-24	16,775	16,850	268	1,476
25+	18,771	18,155	458	377
<b>Ethnicity</b>				
White	17,155	16,900	159	2,770
Asian/Asian British	14,683	15,150	369	312
Black/Black British	17,510	17,460	833	208
Mixed/other	17,502	17,700	560	215
<b>Socio-economic group</b>				
Managerial and professional	16,988	16,820	188	1,502
Intermediate	17,354	17,345	261	629
Routine/manual	17,030	16,700	327	757
<b>Parental HE</b>				
Yes	16,964	16,897	211	1,761
No	16,961	16,800	216	1,744
<b>Family type</b>				
Two adult family	15,903	15,436	572	127
One adult family	24,977	24,716	729	99
Married or living in a couple	14,877	13,665	638	197
Single	16,774	16,895	167	3,093
<b>Lives with parents</b>				
Yes	15,029	15,080	320	823
No	17,535	17,241	191	2,690
<b>Lives in London</b>				
London	16,777	17,077	643	363
Elsewhere	16,973	16,820	159	3,155

Source: NatCen/IES SIES 2014/15

**Table A2.2: Key variations in English-domiciled full-time students' total average income, by study characteristics (£)**

	<b>Mean</b>	<b>Median</b>	<b>SE</b>	<b>Base (N) unweighted</b>
<b>English full-time</b>	16,949	16,849	169	3,518
<b>Year of study</b>				
1 <sup>st</sup> year	17,023	16,963	249	1,096
2 <sup>nd</sup> year or other	16,924	16,856	234	1,383
Final year or 1 year course	16,876	16,600	256	1,037
<b>Subject</b>				
Medicine and Dentistry	16,115	16,524	564	114
Subjects allied to Medicine	17,224	16,486	535	249
Sciences/Engineering/Technology/IT	16,557	16,740	209	1,227
Human/Social Sciences/Business/Law	17,494	17,200	267	838
Creative Arts/Languages/Humanities	16,730	16,673	321	772
Education	18,203	17,550	703	163
Combined/Other	16,654	16,800	520	154
<b>Level of Study</b>				
Bachelor's Degree (e.g. BSc, BA, Bed etc.)	17,046	16,900	165	2,835
Other Undergraduate	16,197	16,300	443	638
PGCE/DLLS/Other equivalent ITT course	(19,517)	(19,066)	(1,036)	45
<b>Institution Type</b>				
English HEI	17,124	16,970	179	2,530
Welsh HEI	16,516	16,434	206	468
FEC	15,620	15,350	685	520
<b>Status</b>				
Independent	18,059	17,086	356	787
Dependent	16,521	16,705	175	2,728

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15



**Table A2.3: Key variations in English-domiciled part-time students' total average income, by student characteristics (£)**

	<b>Mean</b>	<b>Median</b>	<b>SE</b>	<b>Base (N) unweighted</b>
<b>English part-time</b>	17,256	15,726	338	1,179
<b>Gender</b>				
Male	17,222	15,020	784	549
Female	17,362	16,650	703	628
<b>Age (group)</b>				
Under 25	15,700	14,470	479	455
25-29	16,150	15,689	694	237
30-39	17,803	16,075	1,130	262
40+	19,104	17,452	753	225
<b>Ethnicity</b>				
White	17,559	16,220	357	1,020
Asian/Asian British	12,873	11,862	2,174	55
Black/Black British	12,754	11,550	2,519	52
Mixed/other	(19,187)	(15,165)	(2,663)	47
Black and minority ethnic	15,338	12,532	1,455	154
<b>Socio-economic group</b>				
Managerial/Professional	19,065	17,250	542	486
Intermediate	17,438	15,689	691	297
Routine/manual	15,074	13,900	607	312
<b>Parental HE</b>				
Yes	16,892	15,335	412	447
No	17,291	16,132	480	725
<b>Family type</b>				
Two adult family	16,141	14,936	428	282
One adult family	20,512	18,971	767	83
Married or living in a couple	17,570	15,940	602	272
Single	17,164	15,100	691	540
<b>Lives with parents</b>				
Yes – lives with parents	15,610	14,900	543	393
No – lives elsewhere	17,884	16,494	361	783
<b>Lives in London</b>				
London	18,848	16,220	810	127
Elsewhere	17,005	15,630	343	1,052

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution

Source: NatCen/IES SIES 2014/15

**Table A2.4: Key variations in English-domiciled part-time students' total average income, by study characteristics (£)**

	Mean	Median	SE	Base (N) unweighted
<b>English part-time</b>	17,256	15,726	338	1,179
<b>Year of study</b>				
1 <sup>st</sup> year	18,016	15,465	895	312
2 <sup>nd</sup> year or other	17,144	15,999	567	450
Final year or 1 year course	16,225	15,000	491	413
<b>Subject</b>				
Medicine and Dentistry	-	-	-	14
Subjects allied to Medicine	16,705	16,545	1,623	79
Sciences/Engineering/Technology/IT	16,665	15,689	396	459
Human/Social Sciences/Business/Law	19,942	17,150	1,148	279
Creative Arts/Languages/Humanities	16,632	16,650	971	95
Education	15,690	14,700	776	205
Combined/Other	(15,063)	(13,900)	(581)	48
<b>Level of Study</b>				
Bachelor's Degree (e.g. BSc, BA, Bed etc.)	18,014	16,945	559	652
Other Undergraduate	16,142	14,818	544	466
PGCE/DTLLS/Other equivalent ITT course	16,096	12,969	2,530	61
<b>Institution Type</b>				
English HEI	17,323	16,490	308	852
Welsh HEI	14,502	12,345	940	72
FEC	17,087	14,450	1,041	255
<b>Study Intensity</b>				
50% FTE or above	17,415	15,020	665	775
25% to 49% FTE	15,965	16,000	1,134	133

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. ' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.5: Total student income and main sources of student income for English-domiciled students, by gender (£)**

		Full-time		Part-time	
		Male	Female	Male	Female
Main sources of student Support	Mean	11,620	11,124	2,237	2,814
	Median	12,600	12,610	2,200	2,700
	SE	184	235	448	273
Other sources of student Support	Mean	1,250	2,479	1,532	999
	Median	0	0	0	0
	SE	116	253	528	349
Income from paid work	Mean	1,666	1,776	14,595	10,779
	Median	0	349	12,870	9,900
	SE	145	91	1,204	387
Income from family*	Mean	1,615	1,325	-2,356	517
	Median	600	400	0	0
	SE	267	152	368	523
Social security benefits*	Mean	192	532	659	1,937
	Median	0	0	0	0
	SE	50	88	163	261
Other miscellaneous income*	Mean	101	120	555	316
	Median	0	0	0	0
	SE	21	15	165	40
Estimated total income*	Mean	16,444	17,355	17,222	17,362
	Median	16,432	17,104	15,020	16,650
	SE	227	198	784	703
<i>Base (N) unweighted</i>		<i>1,509</i>	<i>2,002</i>	<i>549</i>	<i>628</i>

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.6: Total student income and main sources of student income for English-domiciled students, by age group at the start of the academic year (£)**

		Full-time			Part-time		
		Under 20	20-24	25+	Under 20	20-24	25+
Main sources of student support	Mean	11,901	11,328	9,839	2,232	2,233	2,647
	Median	12,610	12,500	12,200	1,350	2,250	2,660
	SE	166	210	520	495	364	352
Other sources of student support	Mean	1,050	1,618	5,058	2,191	1,720	1,055
	Median	0	0	2,000	412	0	0
	SE	75	136	558	650	482	401
Income from paid work	Mean	1,269	1,884	2,569	9,077	11,553	13,002
	Median	15	343	0	8,789	10,476	11,700
	SE	85	148	296	1,167	584	841
Income from family*	Mean	2,096	1,762	-984	230	97	-1,119
	Median	800	520	0	100	100	0
	SE	176	185	330	104	361	565
Social security benefits*	Mean	22	92	2,057	213	479	1,634
	Median	0	0	273	0	0	0
	SE	11	25	204	145	244	211
Other miscellaneous income*	Mean	84	91	232	72	133	517
	Median	0	0	0	0	0	0
	SE	16	19	47	55	43	96
Estimated total income*	Mean	16,423	16,775	18,771	14,017	16,215	17,736
	Median	16,600	16,850	18,155	12,780	15,050	16,295
	SE	181	268	458	1,281	501	374
<i>Base (N) unweighted</i>		<i>1,665</i>	<i>1,476</i>	<i>377</i>	<i>113</i>	<i>342</i>	<i>724</i>

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.7: Total student income and main sources of student income for English-domiciled students, by age group at the start of the academic year (part-time students only) (£)**

		Age group			
		Under 25	25-29	30-39	40+
Main sources of student Support	Mean	2,233	2,401	2,801	2,697
	Median	2,000	2,585	2,700	2,632
	SE	380	387	313	397
Other sources of student Support	Mean	1,830	1,347	892	974
	Median	0	0	0	0
	SE	508	470	356	414
Income from paid work	Mean	10,973	12,409	13,787	12,647
	Median	10,215	12,600	12,600	9,360
	SE	553	601	1,878	965
Income from family*	Mean	128	-1,343	-1,475	-510
	Median	100	0	0	0
	SE	275	626	587	670
Social security benefits*	Mean	417	1,143	1,654	2,059
	Median	0	0	0	195
	SE	227	261	443	311
Other miscellaneous income*	Mean	119	192	145	1,236
	Median	0	0	0	0
	SE	41	66	30	211
Estimated total income*	Mean	15,700	16,150	17,803	19,104
	Median	14,470	15,689	16,075	17,452
	SE	479	694	1,130	753
<i>Base (N) unweighted</i>		455	237	262	225

\* Note: figures adjusted for partner contributions where relevant

**Table A2.7: Total student income and main sources of student income for English-domiciled students, by age group at the start of the academic year (part-time students only) (£)**

		Age group			
		Under 25	25-29	30-39	40+
Main sources of student Support	Mean	2,233	2,401	2,801	2,697
	Median	2,000	2,585	2,700	2,632
	SE	380	387	313	397
Other sources of student Support	Mean	1,830	1,347	892	974
	Median	0	0	0	0
	SE	508	470	356	414
Income from paid work	Mean	10,973	12,409	13,787	12,647
	Median	10,215	12,600	12,600	9,360
	SE	553	601	1,878	965
Income from family*	Mean	128	-1,343	-1,475	-510
	Median	100	0	0	0
	SE	275	626	587	670
Social security benefits*	Mean	417	1,143	1,654	2,059
	Median	0	0	0	195
	SE	227	261	443	311
Other miscellaneous income*	Mean	119	192	145	1,236
	Median	0	0	0	0
	SE	41	66	30	211
Estimated total income*	Mean	15,700	16,150	17,803	19,104
	Median	14,470	15,689	16,075	17,452
	SE	479	694	1,130	753
<i>Base (N) unweighted</i>		455	237	262	225

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.8: Total student income and main sources of student income for English-domiciled students, by ethnicity (£)**

		Full-time				Part-time			
		White	Asian/Asian British	Black/Black British	Mixed/Other	White	Asian/Asian British	Black/Black British	Mixed/Other
Main sources of student Support	Mean	11,409	10,333	11,247	12,102	2,464	2,886	3,311	(3,146)
	Median	12,610	12,000	12,610	13,200	2,632	2,800	2,500	(2,632)
	SE	183	429	438	485	405	422	634	(445)
Other sources of student Support	Mean	1,919	1,399	2,586	2,290	1,319	1,071	314	(767)
	Median	0	0	0	375	0	0	0	(0)
	SE	171	192	564	326	489	234	127	(415)
Income from paid work	Mean	1,788	1,381	1,772	1,476	12,865	8,556	6,434	(14,764)
	Median	204	-	231	-	11,700	7,600	2,549	(6,842)
	SE	108	185	281	223	903	2,208	1,469	(2,787)
Income from family*	Mean	1,607	1,115	665	1,090	-916	-305	139	(-443)
	Median	684	100	60	300	0	0	0	(0)
	SE	202	233	333	288	444	370	734	(2,101)
Social security benefits*	Mean	308	391	1,181	445	1,350	553	2,532	(891)
	Median	0	0	0	0	0	0	280	(0)
	SE	50	132	337	168	312	241	777	(386)
Other miscellaneous income*	Mean	123	64	57	99	477	112	23	(62)
	Median	0	0	0	0	0	0	0	(0)
	SE	14	16	19	34	80	47	15	(34)

		Full-time				Part-time			
		White	Asian/Asian British	Black/Black British	Mixed/Other	White	Asian/Asian British	Black/Black British	Mixed/Other
Estimated total income*	Mean	17,155	14,683	17,510	17,502	17,559	12,873	12,754	(19,187)
	Median	16,900	15,150	17,460	17,700	16,220	11,862	11,550	(15,165)
	SE	159	369	833	560	357	2,174	2,519	(2,663)
<i>Base (N) unweighted</i>		2,770	312	208	215	1,020	55	52	47

\* Note: figures adjusted for partner contributions where relevant

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15



**Table A2.9: Total student income and main sources of student income for English-domiciled students, by grouped ethnicity (£)**

		Full-time		Part-time	
		White	BME	White	BME
Main sources of student support	Mean	11,409	11,094	2,464	3,132
	Median	12,610	12,500	2,632	2,632
	SE	183	330	405	350
Other sources of student support	Mean	1,919	2,003	1,319	697
	Median	0	0	0	0
	SE	171	249	489	218
Income from paid work	Mean	1,788	1,526	12,865	10,307
	Median	204	0	11,700	6,842
	SE	108	146	903	1,382
Income from family*	Mean	1,607	972	-916	-211
	Median	684	100	0	0
	SE	202	165	444	877
Social security benefits*	Mean	308	646	1,350	1,351
	Median	0	0	0	0
	SE	50	144	312	410
Other miscellaneous income*	Mean	123	72	477	62
	Median	0	0	0	0
	SE	14	14	80	24
Estimated total income*	Mean	17,155	16,312	17,559	15,338
	Median	16,900	16,214	16,220	12,532
	SE	159	370	357	1,455
<i>Base (N) unweighted</i>		<i>2,770</i>	<i>735</i>	<i>1,020</i>	<i>154</i>

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.10: Total student income and main sources of student income for English-domiciled students, by socio-economic group (£)**

		Full-time			Part-time		
		Managerial/ professional	Intermediate	Routine/ manual	Managerial/ professional	Intermediate	Routine/ manual
Main sources of student support	Mean	10,918	11,700	11,451	1,970	2,822	2,834
	Median	12,525	12,999	13,200	1,316	2,700	2,700
	SE	206	287	322	503	251	275
Other sources of student support	Mean	1,527	2,324	2,425	1,648	918	1,134
	Median	0	0	30	0	0	0
	SE	198	250	264	516	369	390
Income from paid work	Mean	1,597	1,912	2,088	16,702	11,953	8,626
	Median	196	254	304	14,400	11,400	8,100
	SE	124	217	194	687	1,022	625
Income from family*	Mean	2,592	855	251	-2,735	41	418
	Median	1,450	345	150	0	0	0
	SE	286	195	153	383	396	687
Social security benefits*	Mean	209	474	702	897	1,475	1,649
	Median	0	0	0	0	0	0
	SE	56	106	127	174	255	338
Other miscellaneous income*	Mean	145	90	113	583	230	413
	Median	0	0	0	0	0	0
	SE	24	17	29	136	30	138
Estimated total income*	Mean	16,988	17,354	17,030	19,065	17,438	15,074
	Median	16,820	17,345	16,700	17,250	15,689	13,900
	SE	188	261	327	542	691	607
<i>Base (N) unweighted</i>		1,502	629	757	486	297	312

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.11: Total student income and main sources of student income for English-domiciled students, by family type (£)**

		Full-time				Part-time			
		Two Adult	One Adult	Married	Single	Two Adult	One Adult	Married	Single
Main sources of student support	Mean	8,433	10,740	10,383	11,610	2,557	2,566	2,533	2,539
	Median	9,610	13,500	12,300	12,610	2,700	2,632	2,620	2,625
	SE	791	1,043	523	161	446	186	482	327
Other sources of student support	Mean	5,770	6,510	3,233	1,390	1,075	1,603	1,174	1,322
	Median	2,944	3,461	300	0	0	0	0	0
	SE	961	966	492	97	430	407	505	459
Income from paid work	Mean	3,080	1,826	2,583	1,577	12,172	7,899	15,197	12,070
	Median	0	0	1,143	133	9,900	9,000	13,000	11,180
	SE	507	535	314	95	1,288	798	1,523	518
Income from family*	Mean	-3,716	263	-1,512	2,039	-1,469	131	-2,336	394
	Median	-2,953	0	-1,191	700	-1,333	0	-1,616	20
	SE	658	120	496	158	1,060	81	981	38
Social security benefits*	Mean	2,197	5,283	38	63	1,375	7,320	436	635
	Median	1,170	4,875	0	0	554	5,226	0	0
	SE	322	379	21	16	163	1,373	147	165
Other miscellaneous income*	Mean	139	354	152	95	430	994	567	204
	Median	0	0	0	0	0	0	0	0
	SE	43	100	66	14	81	208	246	118
Estimated total income*	Mean	15,903	24,977	14,877	16,774	16,141	20,512	17,570	17,164
	Median	15,436	24,716	13,665	16,895	14,936	18,971	15,940	15,100
	SE	572	729	638	167	428	767	602	691
<i>Base (N) unweighted</i>		127	99	197	3,093	282	83	272	540

\* Note: figures adjusted for partner contributions where relevant

Source: NatGen/IES SIES 2014/15

**Table A2.12: Total student income and main sources of student income for English-domiciled students, by whether lives with parents during term time or not (£)**

		Full-time		Part-time	
		Yes	No	Yes	No
Main sources of student support	Mean	9,930	11,757	2,152	2,690
	Median	11,282	12,681	2,200	2,700
	SE	262	189	350	365
Other sources of student support	Mean	1,602	2,039	1,597	1,123
	Median	0	0	0	0
	SE	159	192	503	417
Income from paid work	Mean	2,436	1,512	11,217	13,019
	Median	1,399	0	10,800	11,700
	SE	132	103	472	860
Income from family*	Mean	926	1,620	220	-1,180
	Median	200	650	100	0
	SE	102	216	133	606
Social security benefits*	Mean	78	479	343	1,691
	Median	0	0	0	0
	SE	22	75	124	255
Other miscellaneous income*	Mean	57	128	80	540
	Median	0	0	0	0
	SE	11	14	43	101
Estimated total income*	Mean	15,029	17,535	15,610	17,884
	Median	15,080	17,241	14,900	16,494
	SE	320	191	543	361
<i>Base (N) unweighted</i>		823	2,690	393	783

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.13: Total student income and main sources of student income for English-domiciled students, by student status (£)**

		Full-time		Part-time
		Independent	Dependent	Independent
Main sources of student support	Mean	10,394	11,702	2,550
	Median	12,410	12,610	2,632
	SE	366	155	362
Other sources of student support	Mean	3,836	1,197	1,238
	Median	1,000	0	0
	SE	365	85	436
Income from paid work	Mean	2,707	1,344	12,524
	Median	570	59	11,375
	SE	228	80	680
Income from family*	Mean	-337	2,155	-825
	Median	0	900	0
	SE	246	190	457
Social security benefits*	Mean	1,295	32	1,347
	Median	0	0	0
	SE	148	11	240
Other miscellaneous income*	Mean	164	91	423
	Median	0	0	0
	SE	29	14	76
Estimated total income*	Mean	18,059	16,521	17,256
	Median	17,086	16,705	15,726
	SE	356	175	338
<i>Base (N) unweighted</i>		787	2,728	1,179

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.14: Total student income and main sources of student income for English-domiciled students, by year of study (£)**

		Full-time			Part-time		
		1 <sup>st</sup> year	2 <sup>nd</sup> year/ other	Final year/ one year course	1 <sup>st</sup> year	2 <sup>nd</sup> year/ other	Final year/ one year course
Main sources of student support	Mean	11,537	11,597	10,681	2,699	2,940	1,584
	Median	12,610	12,610	12,357	2,700	2,700	0
	SE	249	196	263	332	303	225
Other sources of student support	Mean	1,892	1,829	2,145	1,224	937	1,821
	Median	0	0	0	0	0	900
	SE	198	182	216	359	500	246
Income from paid work	Mean	1,423	1,571	2,380	13,582	11,197	13,190
	Median	-	110	643	11,700	10,350	12,480
	SE	92	159	198	840	990	679
Income from family*	Mean	1,564	1,471	1,278	-1,307	72	-1,656
	Median	500	540	400	0	0	0
	SE	189	216	243	362	585	362
Social security benefits*	Mean	499	332	293	1,502	1,384	1,033
	Median	0	0	0	0	0	0
	SE	109	55	53	494	130	288
Other miscellaneous income*	Mean	108	124	98	315	614	252
	Median	0	0	0	0	0	0
	SE	20	19	19	110	92	75
Estimated total income*	Mean	17,023	16,924	16,876	18,016	17,144	16,225
	Median	16,963	16,856	16,600	15,465	15,999	15,000
	SE	249	234	256	895	567	491
<i>Base (N) unweighted</i>		<i>1,096</i>	<i>1,383</i>	<i>1,037</i>	<i>312</i>	<i>450</i>	<i>413</i>

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.15: Total student income and main sources of student income for English-domiciled students, by level of study (£)**

		Full-time			Part-time		
		Bachelor's degree	Other undergrad.	PGCE/ DTLLS	Bachelor's degree	Other undergrad.	PGCE/ DTLLS
Main sources of student support	Mean	11,494	10,530	(11,670)	3,070	1,768	1,973
	Median	12,610	12,187	(12,500)	2,700	1,316	1,600
	SE	198	306	(775)	298	221	319
Other sources of student support	Mean	1,943	1,588	(4,793)	1,004	1,557	1,896
	Median	0	0	(3,600)	0	0	0
	SE	172	272	(920)	474	289	782
Income from paid work	Mean	1,569	2,441	(2,159)	12,480	12,560	12,958
	Median	163	0	(0)	11,375	11,700	9,000
	SE	79	323	(883)	884	852	4,607
Income from family*	Mean	1,604	817	(688)	-658	-1,063	-1,175
	Median	550	200	(750)	0	0	0
	SE	151	394	(655)	330	641	2,069
Social security benefits*	Mean	317	753	(68)	1,625	977	413
	Median	0	0	(0)	0	0	0
	SE	55	139	(64)	275	221	156
Other miscellaneous income*	Mean	120	67	(138)	493	342	31
	Median	0	0	(0)	0	0	0
	SE	14	14	(102)	89	123	17
Estimated total income*	Mean	17,046	16,197	(19,517)	18,014	16,142	16,096
	Median	16,900	16,300	(19,066)	16,945	14,818	12,969
	SE	165	443	(1,036)	559	544	2,530
<i>Base (N) unweighted</i>		2,835	638	45	652	466	61

\* Note: figures adjusted for partner contributions where relevant

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15

**Table A2.16: Total student income and main sources of student income for English-domiciled students, by type of institution (£)**

		Full-time			Part-time		
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC
Main sources of student support	Mean	11,465	11,965	10,097	2,886	702	1,450
	Median	12,610	12,610	11,087	2,700	0	0
	SE	198	371	547	289	348	282
Other sources of student support	Mean	2,046	1,062	1,259	1,073	1,833	1,782
	Median	0	0	0	0	870	1,200
	SE	185	130	268	473	536	275
Income from paid work	Mean	1,562	1,330	3,172	11,861	11,559	14,788
	Median	96	120	1,145	11,180	9,900	11,700
	SE	92	89	429	500	2,162	1,157
Income from family*	Mean	1,650	1,906	-261	-483	58	-2,002
	Median	600	800	0	0	100	0
	SE	189	365	377	399	1,072	496
Social security benefits*	Mean	286	156	1,267	1,493	262	879
	Median	0	0	0	0	0	0
	SE	51	108	267	222	106	297
Other miscellaneous income*	Mean	115	96	86	493	88	192
	Median	0	0	0	0	0	0
	SE	13	35	24	72	39	79
Estimated total income*	Mean	17,124	16,516	15,620	17,323	14,502	17,087
	Median	16,970	16,434	15,350	16,490	12,345	14,450
	SE	179	206	685	308	940	1,041
<i>Base (N) unweighted</i>		2,530	468	520	852	72	255

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15



**Table A2.17: Total student income and main sources of student income for English-domiciled students, by whether lives in London or elsewhere (£)**

		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Main sources of student support	Mean	11,647	11,292	3,284	2,434
	Median	12,500	12,610	2,700	2,632
	SE	595	181	602	409
Other sources of student support	Mean	1,078	2,056	1,348	1,220
	Median	0	0	0	0
	SE	199	180	510	435
Income from paid work	Mean	1,966	1,691	13,526	12,366
	Median	217	118	11,468	11,304
	SE	150	101	531	788
Income from family*	Mean	1,568	1,441	-634	-855
	Median	240	500	0	0
	SE	220	188	461	485
Social security benefits*	Mean	474	373	1,192	1,372
	Median	0	0	0	0
	SE	206	59	282	274
Other miscellaneous income*	Mean	44	121	131	469
	Median	0	0	0	0
	SE	11	13	52	86
Estimated total income*	Mean	16,777	16,973	18,848	17,005
	Median	17,077	16,820	16,220	15,630
	SE	643	159	810	343
<i>Base (N) unweighted</i>		363	3,155	127	1,052

\* Note: figures adjusted for partner contributions where relevant  
Source: NatCen/IES SIES 2014/15

**Table A2.18: Total student income and main sources of student income for English-domiciled students, by location of institute (£)**

		Full-time		Part-time	
		England	Wales	England	Wales
Main sources of student support	Mean	11,279	11,962	2,331	492
	Median	12,600	12,610	2,250	0
	SE	184	371	359	307
Other sources of student support	Mean	1,608	1,057	1,612	1,737
	Median	0	0	0	1,100
	SE	167	130	437	481
Income from paid work	Mean	1,813	1,377	12,141	12,832
	Median	180	129	10,800	9,900
	SE	94	88	684	2,120
Income from family*	Mean	1,456	1,991	-911	-560
	Median	500	800	0	100
	SE	180	366	461	975
Social security benefits*	Mean	314	122	1,006	267
	Median	0	0	0	0
	SE	60	108	239	100
Other miscellaneous income*	Mean	118	89	374	109
	Median	0	0	0	0
	SE	12	34	76	36
Estimated total income*	Mean	16,589	16,600	16,552	14,876
	Median	16,570	16,500	15,165	13,148
	SE	174	206	338	1,197
<i>Base (N) unweighted</i>		<i>3,047</i>	<i>471</i>	<i>1,103</i>	<i>76</i>

\* Note: figures adjusted for partner contributions where relevant  
Source: NatCen/IES SIES 2014/15

**Table A2.19: Total student income and main sources of student income for English-domiciled students, by part-time study intensity (£)**

		<b>50% FTE or above</b>	<b>25 % to 49% FTE</b>
Main sources of student support	Mean	2,621	2,201
	Median	2,632	2,500
	SE	366	374
Other sources of student support	Mean	1,256	1,146
	Median	0	0
	SE	434	464
Income from paid work	Mean	12,460	12,817
	Median	10,800	13,000
	SE	685	1,046
Income from family*	Mean	-760	-1,123
	Median	0	0
	SE	400	815
Social security benefits*	Mean	1,421	989
	Median	0	0
	SE	243	249
Other miscellaneous income*	Mean	393	571
	Median	0	0
	SE	68	169
Estimated total income*	Mean	17,391	16,601
	Median	15,400	16,295
	SE	389	711
<i>Base (N) unweighted</i>		<i>1,003</i>	<i>175</i>

\* Note: figures adjusted for partner contributions where relevant

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2014/15

**Table A2.20: Total student income and main sources of student income for English-domiciled full-time students, by subject (£)**

		Medicine & Dentistry	Subjects allied to Medicine	Science/ Engineering/ Technology/ IT	Human/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other
Main sources of student support	Mean	7,501	3,340	12,175	12,198	12,637	12,097	11,967
	Median	7,000	0	12,610	12,681	12,999	13,200	12,900
	SE	833	573	174	176	253	458	452
Other sources of student support	Mean	4,845	10,189	951	1,090	822	1,794	972
	Median	1,500	11,500	0	0	0	0	0
	SE	922	676	84	118	74	413	204
Income from paid work	Mean	733	1,759	1,508	2,009	1,589	2,901	1,868
	Median	0	0	0	300	275	1,560	0
	SE	209	244	163	190	112	430	377
Income from family*	Mean	2,632	793	1,652	1,557	1,343	357	1,505
	Median	1,300	300	700	400	400	100	400
	SE	604	366	252	189	275	303	366
Social security benefits*	Mean	366	935	161	535	247	924	246
	Median	0	0	0	0	0	0	0
	SE	224	178	43	145	80	302	119
Other miscellaneous income*	Mean	39	207	110	104	92	131	96
	Median	0	0	0	0	0	0	0
	SE	15	64	24	23	27	50	34
Estimated total income*	Mean	16,115	17,224	16,557	17,494	16,730	18,203	16,654
	Median	16,524	16,486	16,740	17,200	16,673	17,550	16,800
	SE	564	535	209	267	321	703	520
<i>Base (N) unweighted</i>		114	249	1,227	838	772	163	154

\* Note: figures adjusted for partner contributions where relevant

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2014/15

**Table A2.21: Total student income and main sources of student income for English-domiciled part-time students, by subject (£)**

		Medicine & Dentistry	Subjects allied to Medicine	Science/ Engineering/ Technology/ IT	Human/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other
Main sources of student support	Mean	-	1,071	2,233	2,878	3,361	2,608	(3,470)
	Median	-	0	2,500	2,700	2,700	2,700	(2,700)
	SE	-	469	571	276	388	258	142
Other sources of student support	Mean	-	3,441	1,480	1,090	224	978	(278)
	Median	-	2,250	0	0	0	0	(0)
	SE	-	652	643	348	148	276	214
Income from paid work	Mean	-	9,885	13,168	15,014	8,540	10,856	(10,193)
	Median	-	8,400	13,000	11,700	7,596	9,535	(10,927)
	SE	-	1,765	1,117	990	535	1,341	917
Income from family*	Mean	-	279	-1,610	-1,032	1,661	175	(-1,195)
	Median	-	40	0	0	50	0	(0)
	SE	-	642	549	576	554	899	572
Social security benefits*	Mean	-	1,607	1,117	1,584	2,118	926	(913)
	Median	-	0	0	0	410	0	(0)
	SE	-	1,105	381	190	537	175	142
Other miscellaneous income*	Mean	-	423	278	408	729	146	(1,405)
	Median	-	0	0	0	0	0	(0)
	SE	-	191	65	95	476	54	341
Estimated total income*	Mean	-	16,705	16,665	19,942	16,632	15,690	(15,063)
	Median	-	16,545	15,689	17,150	16,650	14,700	(13,900)
	SE	-	1,623	396	1,148	971	776	581
<i>Base (N) unweighted</i>		14	79	459	279	95	205	48

\* Note: figures adjusted for partner contributions where relevant

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2014/15

**Table A2.22: Total student income and main sources of student income for English-domiciled students, by subject (£) – Medicine & Dentistry compared to all other subjects**

		Full-time		Part-time	
		Medicine & Dentistry	Other	Medicine & Dentistry	Other
Main sources of student support	Mean	7,501	11,476	-	2,564
	Median	7,000	12,610	-	2,632
	SE	833	170	-	358
Other sources of student support	Mean	4,845	1,828	-	1,233
	Median	1,500	0	-	0
	SE	922	156	-	438
Income from paid work	Mean	733	1,761	-	12,475
	Median	0	156	-	11,250
	SE	209	94	-	664
Income from family*	Mean	2,632	1,413	-	-781
	Median	1,300	484	-	0
	SE	604	171	-	442
Social security benefits*	Mean	366	386	-	1,332
	Median	0	0	-	0
	SE	224	59	-	247
Other miscellaneous income*	Mean	39	114	-	425
	Median	0	0	-	0
	SE	15	12	-	76
Estimated total income*	Mean	16,115	16,979	-	17,249
	Median	16,524	16,850	-	15,714
	SE	564	167	-	338
<i>Base (N) unweighted</i>		<i>114</i>	<i>3,404</i>	<i>14</i>	<i>1,165</i>

\* Note: figures adjusted for partner contributions where relevant

' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.23: Total student income and main sources of student income for English-domiciled students, by parental HE (whether a parent attended a university/college of higher education (£)).**

		Full-time		Part-time	
		Parental HE		Parental HE	
		Yes	No	Yes	No
Main sources of student support	Mean	11,041	11,631	2,295	2,670
	Median	12,575	12,855	2,585	2,632
	SE	220	224	344	380
Other sources of student support	Mean	1,560	2,319	1,273	1,230
	Median	0	0	0	0
	SE	143	217	409	466
Income from paid work	Mean	1,519	1,939	12,413	12,425
	Median	99	200	11,568	11,211
	SE	122	118	709	760
Income from family*	Mean	2,424	499	-718	-883
	Median	1,000	200	0	0
	SE	244	130	425	531
Social security benefits*	Mean	303	468	1,304	1,373
	Median	0	0	0	0
	SE	71	64	282	235
Other miscellaneous income*	Mean	118	105	326	476
	Median	0	0	0	0
	SE	19	17	126	123
Estimated total income*	Mean	16,964	16,961	16,892	17,291
	Median	16,897	16,800	15,335	16,132
	SE	211	216	412	480
<i>Base (N) unweighted</i>		<i>1,761</i>	<i>1,744</i>	<i>447</i>	<i>725</i>

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A2.24: Influences of financial support on study decisions for English-domiciled students (per cent)**

	<b>Full-time</b>	<b>Part-time</b>
<b>Did student funding and support affect decision to study ...?</b>		
Yes	40.7	47.8
No	59.3	52.2
<i>Base (N) unweighted</i>	<i>3,518</i>	<i>1,177</i>
<b>It affected my decision ...</b>		
to study full-time or part-time	29.4	43.3
to study at a nearby university so I could live with my family rather than going to a different university where I would have to live independently	33.8	14.3
to study in England or Wales (only students studying in England)	8.6	3.5
to study in London or not	24.9	3.3
about what course to take	12.9	11.6
about what institution to attend	23.6	14.8
about when to start course	14.9	14.4
to study in another way	3.0	3.2
I would not have studied without funding	63.0	73.0
None of these	2.5	3.2
It took the worry out of things	0.1	0.1
<i>Base* (N) unweighted</i>	<i>1,354</i>	<i>517</i>

Base\*: Only those students who reported that their decisions had been affected by funding/financial support. It is NOT all students.

Source: NatCen/IES SIES 2014/15



**Table A2.25: Students reporting that their HE decisions have been affected by student funding and financial support available, by student characteristics for full-time and part-time English-domiciled students (per cent)**

	Full-time	Part-time
<b>All</b>	40.7	47.8
<b>Gender</b>		
Male	38.2	41.4
Female	42.7	53.6
<b>Age (group)</b>		
Under 20	33.0	na
20-24	41.5	na
25+	59.6	na
Under 25	na	36.0
25-29	na	48.2
30-39	na	52.2
40+	na	53.5
<b>Ethnicity</b>		
White	38.9	47.3
Asian/Asian British	48.9	59.4
Black/Black British	45.1	42.8
Mixed/Other	44.7	(52.3)
BME	46.6	51.0
<b>Socio-economic group</b>		
Managerial and professional	33.9	45.6
Intermediate	44.5	49.0
Routine/manual	45.7	47.4
<b>Parental experience of HE</b>		
Yes	36.4	42.9
No	44.9	50.4
<b>Family type</b>		
Two adult family	49.7	54.9
One adult family	61.5	54.6
Married or living in a couple	50.9	55.7
Single	38.4	36.4
<b>Lives with parents</b>		
Yes	42.2	38.4
No	40.2	50.7
<b>Living in London</b>		
London	44.6	50.1
Elsewhere	40.2	47.4
<b>Disability/Health condition</b>		
Yes	49.0	48.5
No	38.5	47.6
<i>Base (N) unweighted</i>	<i>3,518</i>	<i>1,177</i>

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A2.26: Students reporting that their HE decisions have been affected by student funding and financial support available, by HE study factors for full-time and part-time English-domiciled students (per cent)**

	Full-time	Part-time
<b>All</b>	40.7	47.8
<b>Year of study</b>		
1st Year	39.8	46.4
2nd Year or other	42.1	53.9
Final Year or 1 Year course	40.1	38.5
<b>Subject</b>		
Medicine & Dentistry	40.4	-
Subjects allied to Medicine	44.2	29.3
Sciences/Engineering/Technology/IT	38.0	43.5
Human/Social Sciences/Business/Law	41.7	51.3
Creative Arts/Languages/Humanities	39.7	61.2
Education	53.9	53.8
Combined/other	40.6	(47.4)
<b>Qualification level</b>		
Bachelor's degree	40.1	52.7
Other undergraduate	41.5	39.9
PGCE/ITT	(63.9)	48.0
<b>Type of institution</b>		
English HEI (incl OU)	40.1	49.8
Welsh HEI	31.4	45.0
FEC	48.3	41.0
<b>Status</b>		
Independent	53.8	47.8
Dependent	35.6	na
<b>Part-time intensity</b>		
50% FTE or above	na	42.0
25% to 49% FTE	na	46.3
<i>Base (N) unweighted</i>	<i>3,518</i>	<i>1,177</i>

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. '–' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A2.27: Specific ways in which HE decisions have been affected by student funding and financial support available, by student characteristics for full-time and part-time English-domiciled students (per cent)**

	I would not have studied without funding		Study at a nearby university		Study part-time	Which university to attend	
	Full-time	Part-time	Full-time	Part-time		Full-time	Part-time
<b>All reporting decisions affected by funding/financial support</b>	63.0	73.0	33.8	14.3	43.3	23.6	14.8
<b>Gender</b>							
Male	60.1	71.0	31.1	14.7	42.6	24.0	14.8
Female	65.0	74.3	36.0	14.0	43.8	23.4	14.9
<b>Age (group)</b>							
Under 20	56.2	na	38.1	na	na	24.6	na
20-24	64.3	na	35.5	na	na	24.3	na
25+	71.0	na	24.7	na	na	20.8	na
Under 25	na	63.5	na	22.3	40.4	na	22.2
25-29	na	62.2	na	24.4	52.0	na	11.7
30-39	na	80.1	na	2.7	41.7	na	9.5
40+	na	80.1	na	13.7	39.8	na	18.7
<b>Ethnicity</b>							
White	65.2	76.9	33.0	12.7	41.5	24.0	14.1
Asian/Asian British	52.0	-	43.9	-	-	20.9	-
Black/Black British	57.4	-	27.8	-	-	26.1	-
Mixed/Other	64.0	-	32.4	-	-	21.0	-
BME	56.8	49.1	36.2	22.9	54.2	22.4	18.8
<b>Socio-economic group</b>							
Managerial and professional	62.5	75.8	30.1	10.1	39.0	23.9	15.4
Intermediate	66.5	82.1	37.2	15.0	35.4	27.3	9.3
Routine/manual	62.5	64.2	36.2	16.7	54.8	27.1	17.7
<b>Parental experience of HE</b>							
Yes	60.1	73.3	33.2	18.4	39.3	25.5	14.1
No	65.3	73.1	34.2	12.6	44.9	22.0	15.2
<b>Family type</b>							
Two adult family	69.6	76.9	23.9	8.6	35.4	18.2	16.3
One adult family	65.2	(83.8)	8.3	(16.9)	(39.8)	20.1	(14.8)
Married or living in a couple	61.3	74.7	33.8	10.4	45.3	22.2	10.9
Single	62.6	64.1	36.6	23.0	50.8	24.4	16.8
<b>Lives with parents</b>							
Yes	56.3	62.6	57.9	29.9	54.1	23.3	15.3

	I would not have studied without funding		Study at a nearby university		Study part-time	Which university to attend	
	Full-time	Part-time	Full-time	Part-time		Full-time	Part-time
No	65.1	75.8	26.2	10.4	40.3	23.7	14.9
<b>Living in London</b>							
London	57.8	66.0	31.5	21.4	48.4	24.3	11.9
Elsewhere	63.9	74.2	34.2	13.1	42.5	23.5	15.3
<b>Disability/Health condition</b>							
Yes	64.8	76.4	37.8	16.2	42.3	28.7	21.4
No	62.3	72.2	32.3	13.8	43.4	21.7	13.0
<i>Base (N) unweighted</i>	<i>1,354</i>	<i>517</i>	<i>1,354</i>	<i>517</i>	<i>517</i>	<i>1,354</i>	<i>517</i>

Base: Only those students who reported that their decisions had been affected by funding/financial support. It is NOT all students.

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. '–' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.28: Specific ways in which HE decisions have been affected by student funding and financial support available, by HE study factors for full-time and part-time English-domiciled students (per cent)**

	I would not have studied without funding		Study at a nearby university		Study part-time	Which university to attend	
	Full-time	Part-time	Full-time	Part-time		Full-time	Part-time
<b>All reporting decisions affected by funding/ financial support</b>	63.0	73.0	33.8	14.3	43.3	23.6	14.8
<b>Year of study</b>							
1st Year	60.2	71.8	36.7	16.8	45.2	25.3	13.3
2nd Year or other	67.2	73.9	31.4	9.1	43.7	25.2	14.5
Final Year or 1 Year course	61.3	73.8	33.2	21.9	37.9	18.7	19.2
<b>Subject</b>							
Medicine & Dentistry	(50.0)	-	(29.9)	-	-	(32.8)	-
Subjects allied to Medicine	77.1	(59.1)	33.0	(15.3)	(33.7)	18.9	(22.9)
Sciences/Engineering/ Technology/IT	61.7	68.9	31.1	8.3	38.6	22.8	15.8
Human/Social Sciences/Business/Law	62.3	72.4	35.4	18.1	45.5	27.3	12.5
Creative Arts/Languages/Humanities	66.3	70.4	35.5	22.2	50.3	21.7	21.1
Education	58.5	83.0	41.4	17.4	51.6	22.5	12.8
Combined/other	48.7	-	30.3	-	-	20.7	-
<b>Qualification level</b>							
Bachelor's degree	62.5	74.0	36.1	12.5	42.4	24.1	15.5
Other undergraduate	66.6	71.5	22.3	17.4	43.7	22.8	12.9
PGCE/ITT	-	-	-	-	-	-	-
<b>Type of institution</b>							
English HEI (incl OU)	62.3	71.5	34.5	12.8	44.2	21.6	14.9
Welsh HEI	65.0	-	16.1	-	-	22.8	-
FEC	67.8	72.7	32.1	20.4	39.3	37.0	14.4
<b>Status</b>							
Independent	68.7	73.0	29.3	14.3	43.3	21.9	14.8
Dependent	59.8	na	36.5	na	na	24.6	na
<b>Part-time intensity</b>							
50% FTE or above	na	73.5	na	18.3	48.3	na	14.6
25% to 49% FTE	na	44.6	na	25.1	40.1	na	13.0
<i>Base (N) unweighted</i>	<i>1,354</i>	<i>517</i>	<i>1,354</i>	<i>517</i>	<i>517</i>	<i>1,354</i>	<i>517</i>

Base: Only those students who reported that their decisions had been affected by funding/financial support. It is NOT all students.

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.29: Influences of particular student funds on study decisions for English-domiciled students (per cent)**

	Full-time	Part-time
<b>Did particular student funds affect decision to study ...?</b>		
Yes	36.9	44.2
No	63.1	55.8
<i>Base<sup>1</sup> (N) unweighted</i>	1,353	516
<b>Which funds affected my decision ...</b>		
A Student Loan	43.8	76.8
Welsh Government Fee Grant	0.1	0.0
Other Government Grant	1.3	0.6
Maintenance loan	14.6	0.0
Maintenance Grant/Special Support Grant	12.4	0.2
Living Allowance	0.0	0.5
An NHS bursary	12.6	1.7
Teacher training Scholarship or Bursary	1.0	0.2
Disabled Students' Allowances (DSAs)	2.2	0.8
Money from your university/college (including fee waiver/discounts, bursaries and scholarships)	9.9	1.0
Sponsorship or financial support from an employer	1.2	10.7
Money from parents or other family members	0.3	0.0
Money from family friends	0.1	0.0
Own savings	0.1	0.3
Borrowing money from a bank or similar organisation, including credit cards or overdrafts.	0.0	0.0
Other funding or financial support	20.4	9.3
<i>Base<sup>2</sup> (N) unweighted</i>	447	218

Base<sup>1</sup>: Only those students who reported that their decisions had been affected by funding/financial support. It is NOT all students.

Base<sup>2</sup>: Only those students who reported that particular funds had affected their decisions to study.

Source: NatGen/IES SIES 2014/15

**Table A2.30: Students reporting that their HE decisions have been affected by particular student funds available, by student characteristics for full-time and part-time English-domiciled students (per cent)**

	Full-time	Part-time
<b>All</b>	36.9	44.2
<b>Gender</b>		
Male	31.8	40.0
Female	40.7	47.0
<b>Age (group)</b>		
Under 20	30.1	na
20-24	33.6	na
25+	52.4	na
Under 25	na	27.1
25-29	na	46.5
30-39	na	43.9
40+	na	53.6
<b>Ethnicity</b>		
White	36.5	44.3
Asian/Asian British	40.5	-
Black/Black British	29.6	-
Mixed/Other	43.1	-
BME	38.0	43.9
<b>Socio-economic group</b>		
Managerial and professional	37.9	51.0
Intermediate	38.1	48.0
Routine/manual	42.3	34.7
<b>Parental experience of HE</b>		
Yes	39.1	51.1
No	35.4	41.6
<b>Family type</b>		
Two adult family	54.7	46.0
One adult family	41.6	(46.6)
Married or living in a couple	49.8	46.2
Single	33.9	39.8
<b>Lives with parents</b>		
Yes	31.7	26.2
No	38.6	49.0
<b>Living in London</b>		
London	32.9	48.9
Elsewhere	37.5	43.5

	<b>Full-time</b>	<b>Part-time</b>
<b>Disability/Health condition</b>		
Yes	43.0	54.7
No	35.0	41.2
<i>Base (N) unweighted</i>	<i>1,353</i>	<i>516</i>

Base: Only those students who reported that their decisions had been affected by funding/financial support. It is NOT all students.

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. '–' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15



**Table A2.31: Students reporting that their HE decisions have been affected by particular student funds available, by HE study factors for full-time and part-time English-domiciled students (per cent)**

	Full-time	Part-time
<b>All</b>	36.9	44.2
<b>Year of study</b>		
1st Year	36.8	48.1
2nd Year or other	37.6	42.8
Final Year or 1 Year course	35.9	40.9
<b>Subject</b>		
Medicine & Dentistry	(51.5)	-
Subjects allied to Medicine	50.3	(52.9)
Sciences/Engineering/Technology/IT	31.5	44.0
Human/Social Sciences/Business/Law	36.1	44.8
Creative Arts/Languages/Humanities	35.9	32.9
Education	38.9	53.9
Combined/other	41.5	-
<b>Qualification level</b>		
Bachelor's degree	37.8	46.1
Other undergraduate	30.9	40.9
PGCE/ITT	-	-
<b>Type of institution</b>		
English HEI (incl OU)	35.9	45.8
Welsh HEI	32.4	-
FEC	44.2	37.7
<b>Status</b>		
Independent	47.7	44.2
Dependent	30.5	na
<b>Part-time intensity</b>		
50% FTE or above	na	44.4
25% to 49% FTE	na	42.1
<i>Base (N) unweighted</i>	<i>1,353</i>	<i>516</i>

Base: Only those students who reported that their decisions had been affected by funding/financial support. It is NOT all students.

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. ' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.32: Specific funds affecting HE decisions for those reporting that their HE decisions have been affected, by student characteristics for full-time and part-time English-domiciled students (per cent)**

	A Student Loan		Maintenance loan	Maintenance Grant/Special Support Grant	An NHS bursary		Sponsorship or financial support from an employer
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Part-time
<b>All</b>	43.8	76.8	14.6	12.4	12.6	1.7	10.7
<b>Gender</b>							
Male	52.4	70.5	18.1	13.9	4.0	0.0	19.4
Female	39.1	80.4	12.6	11.5	17.3	2.7	5.7
<b>Age (group)</b>							
Under 20	45.9	na	24.9	8.8	3.3	na	na
20-24	43.5	na	12.4	16.1	10.2	na	na
25+	42.2	na	7.8	11.7	23.1	na	na
Under 25	na	76.1	na	na	na	0.0	13.0
25-29	na	(62.8)	na	na	na	(3.9)	(15.3)
30-39	na	76.4	na	na	na	0.6	10.5
40+	na	87.3	na	na	na	1.8	6.9
<b>Ethnicity</b>							
White	40.7	76.1	14.9	13.1	12.6	2.0	10.9
Asian/Asian British	(51.1)	-	(15.4)	(11.5)	(12.4)	-	-
Black/Black British	-	-	-	-	-	-	-
Mixed/Other	(45.8)	-	(6.1)	(10.8)	(8.4)	-	-
BME	52.6	(80.8)	13.9	10.2	12.7	(0.0)	(9.9)
<b>Socio-economic group</b>							
Managerial and professional	38.7	66.5	15.3	8.7	12.4	2.6	22.0
Intermediate	48.1	93.3	6.5	14.1	16.1	1.6	2.7
Routine/manual	51.5	66.0	15.5	14.8	11.7	0.9	3.5

	A Student Loan		Maintenance loan	Maintenance Grant/Special Support Grant	An NHS bursary		Sponsorship or financial support from an employer
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Part-time
<b>Parental experience of HE</b>							
Yes	47.3	70.6	12.9	8.9	11.8	2.8	15.9
No	40.6	80.0	16.0	15.4	13.3	1.2	8.0
<b>Family type</b>							
Two adult family	(41.0)	69.8	(12.6)	(20.2)	(22.1)	0.9	11.2
One adult family	-	-	-	-	-	-	-
Married or living in a couple	(45.4)	81.1	(8.4)	(15.2)	(13.0)	1.9	10.9
Single	47.0	85.2	16.4	10.8	7.6	0.6	7.5
<b>Lives with parents</b>							
Yes	47.1	(73.6)	5.7	6.6	9.9	(1.3)	(18.2)
No	42.9	77.1	16.8	13.8	13.3	1.8	9.7
<b>Living in London</b>							
London	(54.6)	-	(10.6)	(5.0)	(5.9)	-	-
Elsewhere	42.4	74.6	15.0	13.3	13.4	2.0	12.0
<b>Disability/Health condition</b>							
Yes	50.1	79.2	10.1	12.3	10.2	0.7	4.9
No	41.2	76.2	16.5	12.5	13.7	2.2	12.6
<i>Base (N) unweighted</i>	<i>447</i>	<i>218</i>	<i>447</i>	<i>447</i>	<i>447</i>	<i>218</i>	<i>218</i>

Base: Only those students who reported that their decisions had been affected by funding/financial support and then also that particular funds had affected their decisions to study.  
Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. ' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable  
Source: NatCen/IES SIES 2014/15

**Table A2.33: Specific funds affecting HE decisions, by HE study factors for full-time and part-time English-domiciled students (per cent)**

	A Student Loan		Maintenance loan	Maintenance Grant/Special Support Grant	An NHS bursary		Sponsorship or financial support from an employer
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Part-time
<b>All</b>	43.8	76.8	14.6	12.4	12.6	1.7	10.7
<b>Year of study</b>							
1st Year	44.7	75.2	19.7	9.2	10.1	0.7	11.4
2nd Year or other	44.5	80.6	13.7	13.1	13.5	3.2	6.1
Final Year or 1 Year course	41.2	69.5	7.8	16.2	15.2	0.0	22.9
<b>Subject</b>							
Medicine & Dentistry	-	-	-	-	-	-	-
Subjects allied to Medicine	24.1	-	6.6	5.4	66.5	-	-
Sciences/Engineering/Technology/IT	45.1	73.1	19.2	11.2	0.0	0.0	12.3
Human/Social Sciences/Business/Law	47.9	79.0	12.5	12.8	10.5	1.2	7.0
Creative Arts/Languages/Humanities	54.0	-	14.0	14.1	0.0	-	-
Education	-	(72.7)	-	-	-	(0.0)	(15.4)
Combined/other	-	-	-	-	-	-	-
<b>Qualification level</b>							
Bachelor's degree	43.5	78.7	14.9	12.1	13.7	2.5	5.0
Other undergraduate	50.7	72.9	12.8	9.8	9.9	0.0	23.3
PGCE/ITT	-	-	-	-	-	-	-

	A Student Loan		Maintenance loan	Maintenance Grant/Special Support Grant	An NHS bursary		Sponsorship or financial support from an employer
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Part-time
<b>Type of institution</b>							
English HEI (incl OU)	41.0	78.0	16.0	11.4	13.7	2.1	7.8
Welsh HEI	(45.5)	-	(19.9)	(11.4)	(7.6)	-	-
FEC	59.2	(70.6)	5.5	17.7	7.3	(0.0)	(25.7)
<b>Status</b>							
Independent	43.0	76.8	7.8	12.3	19.2	1.7	10.7
Dependent	44.4	na	20.8	12.4	6.6	Na	na
<b>Part-time intensity</b>							
50% FTE or above	na	69.7	Na	na	na	4.2	14.6
25% to 49% FTE	na	-	Na	na	na	-	-
<i>Base (N) unweighted</i>	<i>447</i>	<i>218</i>	<i>447</i>	<i>447</i>	<i>447</i>	<i>218</i>	<i>218</i>

Base: Only those students who reported that their decisions had been affected by funding/financial support and then also that particular funds had affected their decisions to study. Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.34: Influences of cost of fees on study decisions for English-domiciled students (per cent)**

	<b>Full-time</b>	<b>Part-time</b>
<b>Did cost of fees affect decision to study ...?</b>		
Yes	25.3	29.1
No	74.7	70.9
<i>Base (N) unweighted</i>	3,516	1,177
<b>It affected my decision ...</b>		
to study full-time or part-time	19.2	41.3
to study at a nearby university so I could live with my family rather than going to a different university where I would have to live independently	27.9	11.8
to study in England or Wales (only students studying in England)	9.6	6.0
to study in London or not	16.1	5.3
about what course to take	17.3	12.3
about what institution to attend	22.9	17.4
about when to start course	15.3	16.6
to study in another way	6.4	2.3
I would not have studied without funding	56.0	65.8
None of these	6.4	1.8
<i>Base* (N) unweighted</i>	905	362

Base\*: Only those students who reported that their decisions had been affected by costs of fees. It is NOT all students.

Source: NatCen/IES SIES 2014/15

**Table A2.35: Students reporting that their HE decisions have been affected by the cost of fees, by student characteristics for full-time and part-time English-domiciled students (per cent)**

	<b>Full-time</b>	<b>Part-time</b>
<b>All</b>	25.3	29.1
<b>Gender</b>		
Male	22.6	22.8
Female	27.4	34.6
<b>Age (group)</b>		
Under 20	22.2	na
20-24	28.3	na
25+	26.5	na
Under 25	na	32.9
25-29	na	27.1
30-39	na	24.0
40+	na	33.1
<b>Ethnicity</b>		
White	23.3	26.6
Asian/Asian British	37.9	37.4
Black/Black British	31.1	36.2
Mixed/Other	23.8	(59.8)
BME	32.0	45.9
<b>Socio-economic group</b>		
Managerial and professional	20.6	29.8
Intermediate	26.2	30.5
Routine/manual	27.7	24.4
<b>Parental experience of HE</b>		
Yes	24.7	30.6
No	25.9	28.4
<b>Family type</b>		
Two adult family	20.9	28.4
One adult family	31.2	32.5
Married or living in a couple	22.6	28.9
Single	25.5	29.0
<b>Lives with parents</b>		
Yes	34.1	27.5
No	22.6	29.6
<b>Living in London</b>		
London	35.1	36.1
Elsewhere	24.0	28.0
<b>Disability/Health condition</b>		
Yes	33.6	31.0
No	23.0	28.6
<i>Base (N) unweighted</i>	<b>3,516</b>	<b>1,177</b>

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A2.36: Students reporting that their HE decisions have been affected by the cost of fees, by HE study factors for full-time and part-time English-domiciled students (per cent)**

	<b>Full-time</b>	<b>Part-time</b>
<b>All</b>	25.3	29.1
<b>Year of study</b>		
1st Year	24.0	30.5
2nd Year or other	25.0	30.2
Final Year or 1 Year course	27.6	23.9
<b>Subject</b>		
Medicine & Dentistry	18.7	-
Subjects allied to Medicine	18.2	22.3
Sciences/Engineering/Technology/IT	22.8	28.9
Human/Social Sciences/Business/Law	28.2	27.7
Creative Arts/Languages/Humanities	27.2	30.8
Education	26.8	34.2
Combined/other	37.4	(30.9)
<b>Qualification level</b>		
Bachelor's degree	25.2	34.1
Other undergraduate	25.7	20.4
PGCE/ITT	(27.8)	40.2
<b>Type of institution</b>		
English HEI (incl OU)	24.5	30.6
Welsh HEI	21.4	22.5
FEC	33.4	24.2
<b>Status</b>		
Independent	28.8	29.1
Dependent	23.9	na
<b>Part-time intensity</b>		
50% FTE or above	na	29.8
25% to 49% FTE	na	18.8
<i>Base (N) unweighted</i>	<b>3,516</b>	<b>1,177</b>

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. ' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15



**Table A2.37: Specific ways in which HE decisions have been affected by the cost of fees, by student characteristics for full-time and part-time English-domiciled students (per cent)**

	I would not have studied without funding		Study at a nearby university		Study part-time	Which university to attend	
	Full-time	Part-time	Full-time	Part-time		Full-time	Part-time
<b>All</b>	56.0	65.8	27.9	11.8	41.3	22.9	17.4
<b>Gender</b>							
Male	52.8	59.5	26.8	9.1	46.4	25.0	16.2
Female	57.9	69.4	28.6	13.3	38.5	21.7	18.1
<b>Age (group)</b>							
Under 20	54.4	na	31.9	na	na	24.9	na
20-24	55.3	na	28.0	na	na	22.9	na
25+	61.3	na	18.9	na	na	18.3	na
Under 25	na	58.2	na	15.4	41.4	na	20.7
25-29	na	58.9	na	11.9	37.4	na	17.6
30-39	na	73.5	na	5.2	42.0	na	10.7
40+	na	71.8	na	13.8	43.7	na	19.7
<b>Ethnicity</b>							
White	58.5	71.0	27.7	9.8	36.1	25.0	17.8
Asian/Asian British	51.2	-	37.5	-	-	23.2	-
Black/Black British	47.8	-	21.7	-	-	16.0	-
Mixed/Other	47.1	-	17.6	-	-	8.1	-
BME	49.4	46.4	28.8	18.9	61.3	18.0	15.9
<b>Socio-economic group</b>							
Managerial and professional	56.2	67.9	26.3	12.3	41.1	26.7	17.0
Intermediate	55.8	79.7	37.7	9.9	29.9	25.0	11.1
Routine/manual	61.4	52.8	28.6	14.6	55.4	20.6	27.0
<b>Parental experience of HE</b>							
Yes	53.4	65.2	27.0	9.2	37.2	25.2	17.0
No	58.7	66.0	29.1	13.2	43.3	20.6	17.7
<b>Family type</b>							
Two adult family	(37.7)	70.7	(31.3)	6.9	34.9	(16.4)	19.3
One adult family	(67.9)	(70.1)	(13.9)	(25.6)	(37.5)	(16.2)	(19.4)
Married or living in a couple	64.2	73.3	25.7	9.7	51.6	23.0	13.3
Single	55.6	57.0	28.8	12.8	39.9	23.7	18.4
<b>Lives with parents</b>							
Yes	50.4	52.9	47.5	20.6	42.5	22.6	20.8
No	58.6	69.7	19.2	9.1	40.6	23.1	16.5

	I would not have studied without funding		Study at a nearby university		Study part-time	Which university to attend	
	Full-time	Part-time	Full-time	Part-time		Full-time	Part-time
<b>Living in London</b>							
London	48.5	(55.3)	24.8	(12.4)	(47.6)	18.0	(15.4)
Elsewhere	57.5	68.0	28.6	11.6	40.1	23.9	17.8
<b>Disability/Health condition</b>							
Yes	61.5	67.5	28.0	16.3	47.1	23.3	24.7
No	54.4	65.2	27.9	10.4	39.3	22.9	15.1
<i>Base (N) unweighted</i>	<i>905</i>	<i>362</i>	<i>905</i>	<i>362</i>	<i>362</i>	<i>905</i>	<i>362</i>

Base: Only those students who reported that their decisions had been affected by costs of fees. It is NOT all students.

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. '–' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.38: Specific ways in which HE decisions have been affected by the cost of fees, by HE study factors for full-time and part-time English-domiciled students (per cent)**

	I would not have studied without funding		Study at a nearby university		Study Part-time	Which university to attend	
	Full-time	Part-time	Full-time	Part-time		Full-time	Part-time
<b>All</b>	56.0	65.8	27.9	11.8	41.3	22.9	17.4
<b>Year of study</b>							
1st Year	51.9	73.8	28.4	11.5	34.4	23.1	12.7
2nd Year or other	62.9	61.2	25.7	6.6	44.8	21.8	19.7
Final Year or 1 Year course	52.4	59.5	30.1	23.7	45.8	24.0	23.2
<b>Subject</b>							
Medicine & Dentistry	-	-	-	-	-	-	-
Subjects allied to Medicine	72.5	-	16.6	-	-	13.1	-
Sciences/Engineering/Technology/IT	54.8	67.3	27.9	3.9	39.6	19.9	12.9
Human/Social Sciences/Business/Law	52.7	55.6	27.0	15.5	54.1	29.1	19.4
Creative Arts/Languages/Humanities	58.1	(67.2)	31.1	(18.9)	(32.2)	26.0	(38.3)
Education	(45.1)	71.2	(22.4)	25.5	40.1	(13.7)	19.7
Combined/other	62.3	-	36.0	-	-	18.3	-
<b>Qualification level</b>							
Bachelor's degree	56.4	65.8	29.3	7.5	42.4	22.3	16.8
Other undergraduate	54.9	67.7	19.9	20.2	37.4	27.6	18.5
PGCE/ITT	-	-	-	-	-	-	-
<b>Type of institution</b>							
English HEI (incl OU)	57.0	66.6	27.7	10.7	42.3	20.7	16.7
Welsh HEI	48.8	-	22.1	-	-	20.1	-
FEC	50.9	63.5	30.5	16.3	37.5	37.1	19.9
<b>Status</b>							
Independent	57.6	65.8	24.1	11.8	41.3	19.1	17.4
Dependent	55.1	Na	29.6	Na	Na	24.8	Na
<b>Part-time intensity</b>							
50% FTE or above	na	67.8	na	17.3	44.9	na	17.0
25% to 49% FTE	na	(40.2)	na	(23.1)	(46.0)	na	(10.8)
<i>Base (N) unweighted</i>	<i>905</i>	<i>362</i>	<i>905</i>	<i>362</i>	<i>362</i>	<i>905</i>	<i>362</i>

Base\*: Only those students who reported that their decisions had been affected by costs of fees. It is NOT all students.

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. ' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A2.39: When applying to university or college, how did English-domiciled students expect to pay for their fees and living expenses by mode of study (per cent)**

	<b>Full-time</b>	<b>Part-time</b>
<b>Expected to fund studies via ...?</b>		
A Student Loan	91.4	64.0
Government grant	17.4	6.3
An NHS Bursary	8.3	1.4
Borrowing money from a bank/similar organisation including credit cards or overdrafts	8.5	4.1
Sponsorship for financial support from an employer	0.7	17.1
Doing paid work during term-time	27.1	25.4
Doing paid work during the holidays	35.4	15.0
Money from parents and other family members	36.7	5.6
Money from family friends	1.9	0.9
Using own savings	29.0	14.0
Money from university/college (incl. fee waiver, discount, bursaries and scholarships)	9.7	2.1
Professional career loan	0.2	0.5
Money from anywhere else	0.5	2.1
<i>Base (N) unweighted</i>	<b>3,515</b>	<b>1,178</b>

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

## 3. Sources of income

### 3.1. Summary of key findings

- The most important income sources for full-time students were the Student Loans for Tuition Fees and for Maintenance (state-funded Income Contingent Loans), which together contributed 59 per cent of average total income. This is above the proportion in 2011/12 of 50 per cent, which was in turn above the 38 per cent found in the 2007/08 survey, and reflects the changes in student finance and support arrangements, particularly the increase in fee levels.
- The changes in student funding have resulted in those part-time students studying at least 25 per cent of a full-time equivalent course becoming eligible for a Student Loan for Tuition Fees. Among part-time students this source of income contributed 15 per cent of their average total income, whereas in 2011/12 and earlier surveys part-time students were ineligible for this type of support.
- Among full-time students, who could be charged up to £9,000 for tuition fees in 2014/15, income from the Student Loan for Tuition Fees contributed £6,851 on average to total income (accounting for 40 per cent). Around five out of six full-time students (84 per cent) had taken out a Tuition Fee Loan, and among these students the average amount was £8,165. Two-thirds (67 per cent) of part-time students had taken out a Fee Loan, receiving £3,785 on average, while the average amount across all students (including those who did not take out a loan) was £2,539.
- Income from the Student Loan for Maintenance for full-time students accounted for around one-fifth (19 per cent) of the average total income for the academic year, contributing £3,203 on average. The proportion of full-time students taking out a Student Loan for Maintenance was slightly below the proportion taking out a Fee Loan but still represented the majority of all students (79 per cent compared with 84 per cent taking out a Fee Loan), and the average amount received was £4,066, close to the average estimated by the Student Loans Company (see Section 3.3.1). The likelihood of taking out a Student Loan for Maintenance was associated with age, ethnicity, whether the students' parents had been to university, subject studied, and whether the student lived with their parents during term-time.
- Nearly half of full-time students (48 per cent) received income from non-repayable Maintenance Grants or Special Support Grants, which was higher than the proportion in 2011/12 of 40 per cent, and the average amount received was £2,654. The key factors associated with grant receipt were age, social class, ethnicity, parental experience of HE and subject studied.
- Specific types of students received substantial amounts of finance from other more targeted sources of student support. Focusing on full-time students: 41 per cent of full-time students with dependent children received child-related support, receiving on average £3,174; 19 per cent of disabled students in the sample (i.e. those with a self-declared disability) received income from Disabled Students' Allowances (£1,584 on average); 40 per cent of medicine/dentistry students received support from an NHS bursary (£10,826) and 70 per cent of those studying subjects allied to health received

NHS bursary support (£13,126); 36 per cent of those on courses leading to teaching qualifications received a Training Bursary.

- ‘Other’ sources of student support also included bursaries and scholarships from institutions. Just under a quarter (24 per cent) of English-domiciled full-time students received a bursary or scholarship, receiving £1,865 on average. In contrast, very few part-time students received this type of support (only four per cent), although the average amount was similar at £1,726.
- Income from paid work was the most significant income source for part-time students, accounting for nearly three-quarters (73 per cent) of their total income, and contributing £12,524 on average towards their total income. Among full-time students, income from paid work made up 10 per cent of their total income, and contributed on average £1,725. Despite the average level of income from paid work being at very similar levels (in real terms) to that found in the previous survey, the proportion of total income accounted for by paid work has decreased since 2011/12 for both full-time and part-time students. This has mainly been the result of fee-related income increasing (which has increased total income).
- Just over half (52 per cent) of full-time students did some form of paid work during the term-time, earning on average £3,314. Working was most common among female students, those studying education-related subjects, those living with their parents during term-time, and students of independent status. Among those working, the highest earnings were associated with students aged 25 and over, those with children (whether in a couple or lone parents), those studying towards other undergraduate qualifications, those of independent status, and those studying in a FEC. There were roughly equal proportions of full-time students in continuous work (working across the full academic year) and in more casual jobs (at some point during the academic year), and this is similar to the patterns found in the previous survey.
- The majority of part-time students combined studying with work (83 per cent), earning on average £15,128. Those part-time students least likely to do so were students aged 40 and over, those from routine/manual work groups, those from Black and minority ethnic groups, those living with their parents during term-time, and lone parents.
- On average, full-time students received £1,456 from their families (including parents, other relatives and partners) – this accounted for less than one-tenth (nine per cent) of their average total income, similar to the proportion of income from paid work. Those who gained the most from families tended to be from more ‘traditional’ student backgrounds – single with no children, white, dependent students living away from home to study, from managerial/professional social class backgrounds and whose parents attended university.
- A different pattern was found for part-time students. Overall, income from families was less central to part-time students, and was indeed negative (-£825 on average) in that part-time students contributed income to, rather than received income from, their

families<sup>1</sup>. Variation between part-time students was largely driven by gender, social class and family type.

- Although few full-time students received income from social security benefits (10 per cent), for those who did this represented a key source of support and they received an average of £3,929. This was especially the case for lone parents, who received an average of £5,283, or 21 per cent of their total average income.
- Social security benefits were a common source of income among part-timers, with just over one-third (35 per cent) claiming income from this source. Again, social security benefits played a particularly key role for lone parents.

## 3.2. Introduction

This chapter looks in more detail at the different sources of income available to English-domiciled students during the 2014/15 academic year. Chapter 2 showed that the average total income levels and the amounts received from various sources varied considerably between full- and part-time students, and according to a number of student and study characteristics. This chapter investigates each category of income in more depth. As in the previous chapter, we focus only on key variations between students, and further breakdowns are presented at the end of the chapter.

## 3.3. Main sources of student support

The main sources of student support form the central elements of HE funding policy. Chapter 1 described the major reforms that have happened to student financing in recent years, and since the previous survey in the 2011/12 academic year. In 2014/15 all respondents were subject to the same funding and support arrangements. The key elements included:

- Student Loan for Tuition Fees;
- Student Loan for Maintenance (i.e. to support living costs);
- Maintenance Grant; and
- Access to Learning Funds (termed Financial Contingency Funds in Wales).

There are 'other' sources of student support, which are often targeted towards particular students, or those studying particular courses. These are discussed in more detail in Section 3.4

---

<sup>1</sup> As noted in Chapter two, for those married or in a partnership and sharing financial responsibility (more common among part-time students), income from family includes a share of their partner's income. This is calculated to be half of the difference between the student's income and their partner's income (taking into account any direct contribution the partner makes towards the student's tuition fees). If the partner earns more than the student, the value is positive and shows that the partner contributes to the household and thus the student's total average income. If the partner's income is lower than the student's, the value is negative and indicates that the student has to contribute to the household thus lowering their total average income.

On average, full-time students received £11,336 from the main sources of student support in 2014/15, which accounted for two-thirds (67 per cent) of their total average income (Table 3.1 and Table A3.1). This was a much higher proportion than the 58 per cent found in the 2011/12 survey. A key reason for the difference is the increase in student loans for fees to cover the higher level of fees introduced in 2012/13.

To investigate the changes over time aside from the increase in tuition fees, comparisons have been made excluding the Student Loan for Fees to investigate whether students were relying more on student support compared with 2011/12. Excluding the Student Loan for Fees, full-time students received £4,485 from the main sources of student support, which accounted for 44 per cent of their total average income excluding the fee loan of £10,098; in 2011/12 full-time students received £3,657 from the main sources excluding the fee loan, which comprised 44 per cent of their total average income excluding the fee loan of £8,295. Thus the Student Loan for Maintenance, Maintenance Grant and Access to Learning Funds made up the same proportion of total income excluding the fee loan as they did in 2011/12.

The main sources of student support are a less important source of finance for part-time students than they are for full-time students. The average amount received by part-time students was £2,550, which contributed 15 per cent towards their total average income. This was a much higher proportion than in 2011/12 when the main sources of student support contributed just two per cent of part-time students' total income. This is largely caused by changes in the funding regulations which now allow part-time students to take out a loan for fees.

### **3.3.1. Full-time students**

There was some variation in the extent to which different groups of students relied on the main sources of student support. Younger students aged under 20 relied on these sources more than older students aged 25 and over: 72 per cent of younger students' average total income came from the main sources compared with 52 per cent of older students' total income.

Students without dependent children also relied heavily on the main sources of student support, which made up 69 per cent of single students' total income, and 70 per cent of that of married or cohabiting students, compared with 53 per cent among two-parent families and 43 per cent among one-parent families.

Other students for whom the main sources of student support comprised a high proportion of total income included:

- Students in creative arts, languages and humanities courses (76 per cent), as well as those studying sciences, engineering, technology and IT (74 per cent), and those studying combined subjects (72 per cent);
- Students at Welsh HEIs (72 per cent); and
- Dependent students (71 per cent).

The largest single funding source among the main sources was the Student Loan for Tuition Fees, which is now much larger than the Student Loan for Maintenance due to the increase in tuition fees from 2012/13. The Student Loan for Fees accounted for 60 per



cent of income from the main sources of student support, and 40 per cent of total income from all sources. The Student Loan for Maintenance accounted for 28 per cent of income from the main sources, and 19 per cent of total income. Thus taken together, the Student Loan for Tuition Fees and the Student Loan for Maintenance accounted for 59 per cent of total income from all sources, higher than the proportion in 2011/12 of 50 per cent. The other types of income among the main sources of student support were less widespread, with just under half of all student receiving income from Maintenance Grants, and only two per cent receiving income from Access to Learning Funds (Table 3.2), and because at least half of full-time students did not receive them the median values equalled zero (Table 3.1).

**Table 3.1: Average amount from each of the main sources of student financial support for study and the total amount for the main sources of student financial support, English-domiciled full-time and part-time students (£)**

		<b>Full-time</b>	<b>Part-time</b>
Student Loan for Fees	Mean	6,851	2,539
	Median	9,000	2,632
	SE	117	361
Student Loan for Maintenance	Mean	3,203	0
	Median	3,510	0
	SE	63	0
Maintenance Grant	Mean	1,260	0
	Median	0	0
	SE	39	0
Access to Learning Funds/ Financial Contingency Funds	Mean	22	11
	Median	0	0
	SE	5	4
TOTAL for the main sources of student support (central elements of HE student support policy)	Mean	11,336	2,550
	Median	12,600	2,632
	SE	179	362
<i>Base (N) unweighted</i>		<b>3,518</b>	<b>1,179</b>

Base: all English-domiciled students, this will include those who were not in receipt of the specific income source

Source: NatCen/IES SIES 2014/15

#### **A focus on recipients of main sources of student support**

- Around nine out of 10 full-time students (89 per cent) received some income from the main student support, higher than the proportion in 2011/12 of 85 per cent. The average amount among recipients of this type of support was £12,678 (Table 3.2).

**Table 3.2: Proportion of all students receiving income from each of the main sources of student support and receiving income from the main sources of student financial support overall (%), and for recipients the average amount received from each of the main sources of student financial support for study and overall (£), by mode of study**

	Base (N) recipients unweighted	Mean	SE	% students receiving support
<b>Full-time English-domiciled student</b>				
Student Loan for Fees	3,000	8,165	52	84
Student Loan for Maintenance	2,853	4,066	38	79
Maintenance Grant	1,668	2,654	34	48
Access to Learning Fund	69	976	158	2
TOTAL for main sources of student support	3,207	12,678	89	89
<b>Part-time English-domiciled student</b>				
Student Loan for Fees	648	3,785	185	67
Student Loan for Maintenance	0	0	0	0
Maintenance Grant	0	0	0	0
Access to Learning Fund	15	515	150	2
TOTAL for main sources of student support	651	3,796	183	67

Base: English-domiciled students in receipt of these specific income sources

Source: NatCen/IES SIES 2014/15

Each element of the main sources of student support is explored further below.

### The Student Loan for Maintenance

The Student Loan for Maintenance is a state-funded loan to help towards living costs whilst studying, a loan that must be repaid with payments starting in the April following the date of graduation or leaving the course, and once the borrower is earning over a certain threshold (currently £21,000 a year)<sup>1</sup>. Students repay nine per cent of anything earned over the income threshold. It is therefore an income contingent repayment (ICR) loan. For the vast majority of borrowers, repayments are collected through the tax system. The interest charged on the loan is accrued from the day the first payment is made until the loan is repaid in full. The interest rate is based on the rate of inflation (March Retail Price Index, RPI) and varies according to circumstances (mode of study, whether still studying, and annual income), rising to RPI + three per cent. In 2014/15 students who applied and were eligible<sup>2</sup> could get 65 per cent of the loan regardless of household income (the basic loan): the remaining 35 per cent was income assessed. The table below (Table 3.3) shows the maximum loan rates available in 2014/15 for full-time students in different circumstances, depending on whether they lived at home or away from home, and whether

<sup>1</sup> If the student is part-time they will be due to start repaying the loan in the April after they leave the course or the April which falls four years after the first day of their course (even if they are still studying).

<sup>2</sup> Maintenance Loans were age restricted (unlike Tuition Fee Loans) and only available to those aged under 60 at the start of their course.

studying in London or not. Those receiving a Maintenance Grant had the maximum amount of loan available to them reduced (effectively capped)<sup>1</sup>, and most students in the final year of a course received a lower rate of loan because the loan does not cover the summer vacation following the end of the course.

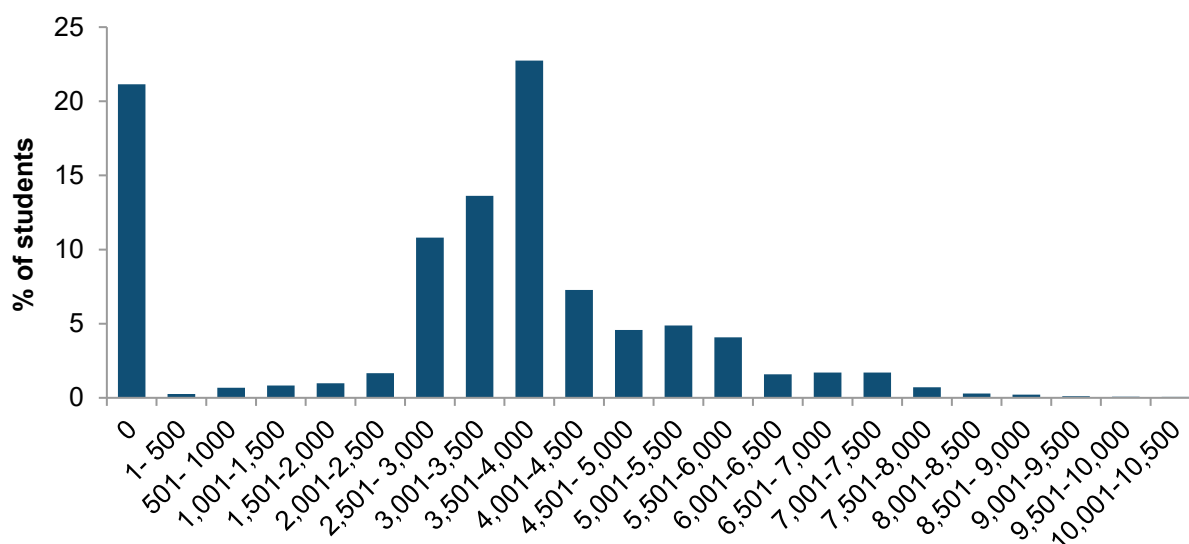
**Table 3.3: Maximum Maintenance Loan rates for 2014/15**

	Amount
Living at your parents' home	Up to £4,418
Living elsewhere or in your own home and studying in London	Up to £7,751
Living elsewhere or in your own home and studying outside London	Up to £5,555
Living and studying abroad for at least one academic term	Up to £6,600

Source: GOV.UK/SFE

In 2014/15 the average Student Loan for Maintenance amounted to £3,203 across all full-time English-domiciled students<sup>2</sup>, and this made up just over a quarter (28 per cent) of the average total income for the academic year. The median value was higher at £3,510 (which means that 50 per cent of students received at least this amount). Figure 3.1 shows the distribution across all full-time students of income from this type of loan, indicating that 21 per cent received no income from a Student Loan for Maintenance, that the majority (47 per cent) received between £2,500 and £4,000, and that a very small group (six per cent) received more than £6,000.

**Figure 3.1: Distribution of income from the Student Loan for Maintenance**



Base: All full-time English-domiciled students (N=3,518). This chart includes students who don't receive a grant and so will have a value of zero for grant income.

<sup>1</sup> The amount of Maintenance Grant received affects the amount of Maintenance Loan students can borrow. The amount of Maintenance Loan that can be received will be reduced by £0.50 for every £1 of Maintenance Grant that a student is entitled to.

<sup>2</sup> Note this will include students who don't take out a Student Loan for Maintenance and for whom the value of the Maintenance Loan would be zero.

### **A focus on Maintenance Loan recipients**

Over three-quarters (79 per cent) of full-time students had taken out a Student Loan for Maintenance during the academic year. This is higher than the proportion in the previous survey (74 per cent) but is lower than the take-up rate reported by the Student Loans Company (SLC) which is in the range 80-90 per cent<sup>1</sup>. Among recipients, the average amount was £4,066 which is close to the average per applicant estimated by the SLC of £3,840<sup>2</sup> (Table 3.2), and almost matches the average amount paid to applicants in 2014/15 (two months into the academic year) of £3,960<sup>3</sup>.

Logistic regression analysis was undertaken to investigate which characteristics were significant influences on the likelihood of taking out a Maintenance Loan (Table A3.5 at the end of the chapter). The model found that, when controlling for other variables, the following factors significantly affected the propensity to take out a Maintenance Loan<sup>4</sup>:

- Parental experience of HE – when controlling for all other characteristics, students whose parents had not gone to university (or polytechnic) were more likely to have taken out a Maintenance Loan, although there was little difference in the overall proportions taking out a loan (79 per cent for those whose parents had not experienced HE, and 78 per cent for those whose parents had experienced HE).
- Age – older students aged 25 and older were significantly less likely than younger students to have taken out a Student Loan for Maintenance (65 per cent, compared with 83 per cent of those aged under 20, and 80 per cent of those aged 20 to 24).
- Ethnicity – Asian/Asian British students were significantly less likely than other students to have taken out a Student Loan for Maintenance (66 per cent,

<sup>1</sup> These are figures for the 2012/13 academic year, and are taken from the Statistical First Release published in November 2014. <http://www.slc.co.uk/media/5423/slcsfr052014.pdf>. The actual estimated take-up among the full-time eligible population of students domiciled in England was 88.9 per cent. Updated figures are provided in tables accompanying the December 2015 Statistical First Release <http://www.slc.co.uk/media/6669/slcsfr052015.pdf>. This puts the take-up rate for Maintenance Loans at 89.2% at publicly funded institutions in 2013/14. The difference may be partly explained by the SLC being an administrative source whereas the survey results are based on students' recall, it may also be partly due to students of all ages being included in SIES sample (as those aged 60 or over are not eligible for Student Loans for Maintenance). The pattern is the same as in 2011/12, when the survey under-estimated take up, but over-estimated the amount, in comparison with the SLC figures. Also the SLC figures include non-completers whereas the SIES sample does not, which may also affect the estimates.

<sup>2</sup> This figure is for England only and is based on provisional figures only (amounts awarded up to Nov 2014). Source: <http://researchbriefings.files.parliament.uk/documents/SN01079/SN01079.pdf>. Updated figures are provided in tables accompanying the December 2015 Statistical First Release <http://www.slc.co.uk/media/6669/slcsfr052015.pdf>; and put the average loan amount of £3,870 in 2014/15 for English-domiciled students in publicly funded providers (including FEIs) in the UK.

<sup>3</sup> See table 6.3 of the SFR Dec 2015 accompanying tables, this is for English-domiciled students (includes alternative providers as well as publicly funded providers across the UK)

<sup>4</sup> The figures quoted in parentheses are overall averages for the groups rather than regression estimates. See Tables A3.3 and A3.4

compared with around 80 per cent of students in other ethnic groups). The proportion of Asian/Asian British students taking out a maintenance loan was similar to the proportion in 2011/12 of 65 per cent, while there have been increases in the take-up rates among students in other ethnic groups.

- Subject studied – there were very stark differences between students studying different subjects in their take up of Maintenance Loans. These differences were related to eligibility for support from other sources such as NHS bursaries<sup>1</sup>. Those studying subjects allied to medicine were least likely to have taken out a Maintenance Loan (20 per cent), followed by those studying medicine and dentistry (52 per cent), while at least four fifths of students in other subject areas had taken out a Maintenance Loan.
- Whether lives with parents during term-time – students living at home while studying were less likely than those living independently to have taken out a Maintenance Loan (68 per cent and 82 per cent respectively).
- Social class was not significant at the variable level, however students from routine/manual backgrounds were significantly more likely than those from managerial/professional backgrounds to take out a maintenance loan, holding all other characteristics constant, although the overall proportions taking out a maintenance loan were the same at 79 per cent (Table A3.3). It may be that differences in the age profile are masking the differences in the overall proportions, as within each age group those from routine/manual backgrounds were more likely than those from managerial professional backgrounds to take out a maintenance loan, but those from routine/manual backgrounds were more likely to be aged over 25 than those from managerial and professional backgrounds, and students aged over 25 had lower average take-up rates. Furthermore, although there were also variations in the take up of Maintenance Loans by family type and student status, these were not significant once other student characteristics were controlled for (i.e. differences by these characteristics were underpinned by associated factors such as age and subject, as independent students and those in two parent families were more likely than other students to be aged 25 and over, and to be studying medicine or subjects allied to medicine).
- Some of the patterns described above follow those found in the 2011/12 survey. However, for this survey, age, ethnicity and parental experience of HE were found to significantly affect the propensity to take out a loan, which was not the case in 2011/12. Conversely type of institution, qualification level and living arrangements (living in London or not) were not found to be significantly associated with loan take up in this survey but were in the previous survey, although in this survey these variables are not far outside the bounds of statistical significance.

---

<sup>1</sup> See chapter 1, some students on health related courses which attract support from the Department of Health are eligible for a reduced rate of maintenance loan from Student Finance England (up to a maximum of £3,263 if studying away from home, in London and not in their final year of study).

## The Student Loan for Tuition Fees

All eligible full-time students entering higher education can get a Student Loan for Tuition Fees. The Student Loan for Fees, like the Student Loan for Maintenance, is a state funded income contingent loan and has the same repayment conditions. In 2014/15, this loan for tuition fees covered any amount up to the full amount charged by the institution for tuition fees. It was worth up to £9,000 for the 2014/15 academic year. The Student Loan for Fees is paid directly to the student's university or college; therefore it is income which the student does not actually see themselves.

The amount that the Student Loan for Tuition Fees contributed to the total average income among all full-time students in 2011/12 was £6,851<sup>1</sup> (Table 3.1). This accounted for 40 per cent of average total income, above the proportion of 24 per cent in the 2011/12 survey.

### A focus on Fee Loan recipients

More than four-fifths of full-time students (84 per cent) took out a Tuition Fee loan, and this is marginally lower than the take-up rate reported by the Student Loans Company (SLC) which was just over 90 per cent<sup>2</sup>. However, the take up of fee loans has increased, from 79 per cent of full-time students in the 2011/12 survey. Among recipients in the survey, the average loan amount was £8,165 (Table 3.2), which is close to the average per applicant in 2014/15 provisionally estimated by the SLC of £7,990<sup>3</sup> and matches the average amount paid to applicants in 2014/15 (two months into the academic year) of £8,160<sup>4</sup>.

## The Maintenance Grant and Special Support Grant

Full-time students could apply for either a non-repayable Maintenance Grant or Special Support Grant to help with living costs, depending on their status and other factors such as personal/household income. Both the Maintenance and the Special Support Grants are aimed at students in low-income households and are paid directly to students' bank accounts. The amounts available from the grants are the same but students who qualify for certain social security benefits may receive the Special Support Grant rather than the Maintenance Grant, as the former does not reduce the amount of Maintenance Loan that can be applied for (see above) and does not affect wider benefit entitlements and amounts.

Table 3.4 shows the maximum grant levels available in 2014/15 for full-time students, depending upon their household income. The eligibility income thresholds for grants have changed from the levels used in 2011/12. The level of £25,000 for a full grant remains the same, but the threshold for a partial grant fell from £50,020 in 2011/12 to £42,620 in

---

<sup>1</sup> This is the overall average figure and will include students who did not take out a Student Loan for Fees.

<sup>2</sup> These are provisional figures for English-domiciled students in publicly funded institutions in the UK for the 2013/14 academic year, and are taken from tables accompanying the Statistical First Release published in December 2015 <http://www.slc.co.uk/media/6669/slcsfr052015.pdf>. The actual estimated take-up among the full-time eligible population of students domiciled in England was 91.6 per cent.

<sup>3</sup> This figure is for English-domiciled students studying in publicly funded institutions in England and is based on provisional figures only for 2014/15. It is taken from tables accompanying the Statistical First Release published in December 2015: <http://www.slc.co.uk/media/6669/slcsfr052015.pdf>.

<sup>4</sup> See table 6.4 of the SFR Dec 2015 accompanying tables, this is for English-domiciled students studying in England only

2014/15. The maximum amount available from the grant however has increased between 2011/12 and 2014/15.

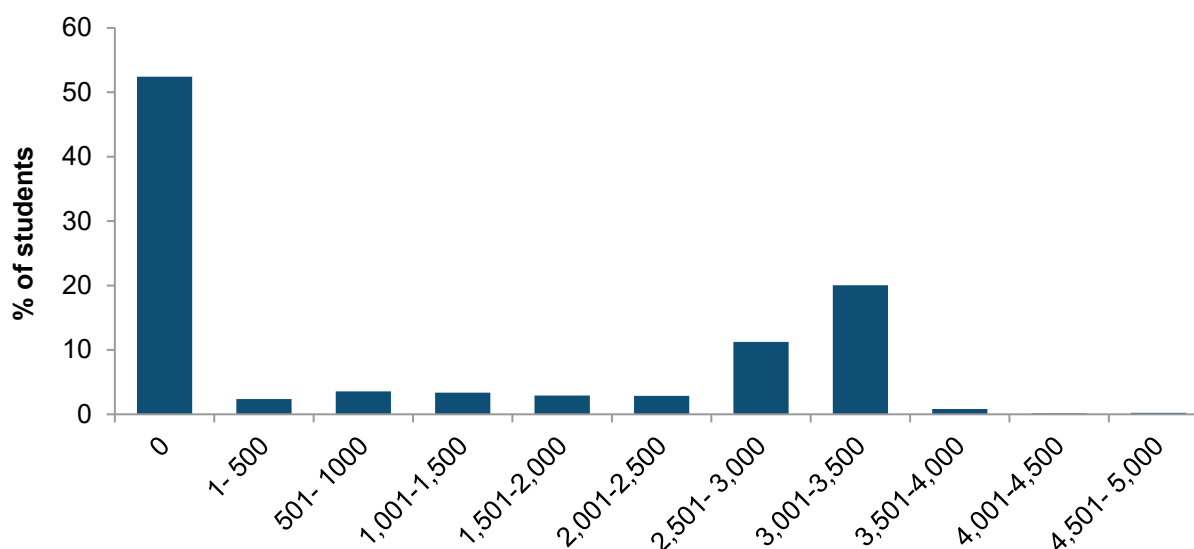
**Table 3.4: Maximum grant levels for 2014/15**

Household income	Amount
More than £42,620	£0
Between £25,001 and £42,620	£3,387 to £50
Up to and including £25,000	£3,387

Source: GOV.UK/SFE (<http://www.slc.co.uk/media/5423/slcsfr052014.pdf> Table 1B)

The average amount of Maintenance or Special Support Grant across all full-time students was £1,260 (Table 3.1). The median value of the grant across all full-time students was zero (which means that at least 50 per cent of students received no grant at all, see below). Figure 3.2 shows the distribution of income from Maintenance or Special Support Grants across all full-time students, and indicates that a slight majority of students (52 per cent) received no income from these grants. Most students who did receive a grant received between £2,500 and £3,500.

**Figure 3.2: Distribution of income from the Maintenance or Special Support Grants**



Base: All full-time English-domiciled students (N=3,518). This chart includes students who don't receive a grant and so will have a value of zero for grant income.

Source: NatCen/IES SIES 2011/12

## A focus on Grant recipients

- Just under half (48 per cent) of all full-time students received a Maintenance Grant, which is higher than the proportion in the previous survey of 40 per cent. The mean amount received was £2,654 and the median was £3,000 (Table 3.2 and Table A3.6). The proportion in receipt of a partial or full grant in SIES is lower than the proportion reported to receive either a partial grant or full grant (58 per cent) by the Student Loans Company<sup>1</sup>.
- Logistic regression analysis was undertaken to investigate which characteristics were significant influences on the likelihood of receiving a grant (Table A3.8). The model found that, when controlling for other variables, the following factors significantly affected the propensity to receive a Maintenance or Special Support Grant<sup>2</sup>:
  - Age – older students aged 25 and older were significantly more likely than younger students to have received a Maintenance Grant (58 per cent, £2,916, compared with 45 per cent, £2,570 for those aged under 20, and 46 per cent, £2,608 for those aged 20 to 24).
  - Social class – students from routine and manual work, and intermediate work backgrounds were significantly more likely than those from managerial/professional work backgrounds to receive a grant, and to receive higher amounts. It is interesting to note that there is little difference in take-up rates and amounts received between those from intermediate backgrounds and from routine/manual backgrounds; 60 per cent of students from intermediate work backgrounds and 58 per cent of those from routine and manual work backgrounds received a grant compared with 30 per cent of students from managerial professional backgrounds, and the average amounts received were £2,740, £2,674 and £2,363 respectively.
  - Ethnicity – Asian/Asian British and Black/Black British students were significantly more likely than white students to have received a grant (64 per cent and 58 per cent of Asian/Asian British and Black/Black British students respectively received a grant, compared with 44 per cent of white students). Asian/Asian British and Black/Black British recipients also had higher average grant amounts compared with white recipients (£2,794, £2,743 and £2,589 respectively).
  - Parental experience of HE – students whose parents had not gone to university (or polytechnic) were more likely to have received a grant than those whose parents had experienced HE (59 per cent compared with 36 per cent).
  - Subject studied – those studying subjects allied to medicine, or medicine and dentistry were significantly less likely than those studying other subjects to have

---

<sup>1</sup>Student Support for Higher Education in England: 2014/15 payments  
<http://www.slcs.co.uk/media/6669/slcsfr052015.pdf>

<sup>2</sup> The figures quoted in parentheses represent the proportion of students in that group receiving a grant, and the mean amount received. See Tables A3.6 and A3.7.



received a grant (14 per cent and 20 per cent respectively, compared with between 49 and 61 per cent of students on other subjects).

- There were also variations in propensity to receive a grant by family type, living arrangements (with parents, or in London), ethnicity and type of institution and student status but these were not significant in the regression model and thus are likely to be explained by other factors such as age, ethnicity and social class (Tables A3.6 and A3.7).

### Access to Learning Fund

The Access to Learning Fund has been a source of money given to institutions by the government (with responsibility transferring to HEFCE in 2014/15) so that they can provide financial assistance to students on low incomes who need extra financial support or who are in financial difficulty. In Welsh HEIs, these are termed Financial Contingency Funds; and some institutions may refer to these funds as 'Hardship loans'.

Overall, full-time English-domiciled students received an average of £22 from these funds<sup>1</sup>.

#### A focus on Access to Learning Fund recipients

- Just two per cent of full-time students actually received money from the Fund, although they received fairly substantial amounts on average, £976.

### 3.3.2. Part-time students

Funding arrangements for part-time students have changed since the previous survey in 2011/12 (see Chapter 1). In 2014/15: tuition fees were capped at £6,750. Part-time students studying at least 25 per cent of a full-time equivalent course could apply for a tuition fee loan up to £6,750. Course grants and fee grants were abolished, and part-time students in 2014/15 continued to be ineligible for maintenance loans or grants.

A key change for part-time students in the 2014/15 survey is the importance of the 'main sources' of student support which include Student Loans for Fees. In this wave of the survey, the main sources of student support contributed £2,550 to average total income, thus making up 15 per cent of part-time students' income. This is a major increase in the contribution of main sources to part-time students' income compared with the 2011/12 survey figure of just two per cent. This is explained by the widening of eligibility to student loans for fees to part-time students (studying at least 25 per cent FTE<sup>2</sup>). In the 2011/12 academic year, different financial support arrangements applied to part-time students than to full-time students, and part-time students tended to qualify for the more targeted 'other' forms of student financial support, which are covered in Section 3.4.

---

<sup>1</sup> This is the overall average so will include those students who did not receive any funding from this source.

<sup>2</sup> Student Loans for Tuition Fees are not available to part-time students who are already qualified to HE level except for those who are 'topping up' from a non-Honours to an Honours degree, however the sample of part-time students for the survey excluded those with existing HE qualifications (screened out at the survey stage).

### **A focus on recipients of main sources of student support**

- Around two-thirds (67 per cent) of part-time students accessed funding from the main sources of student support, and this was a substantial increase on the 2011/12 figure of 33 per cent. The average amount among part-time recipients was £3,796 (Table 3.2).
- Looking at each of the main elements for which part-time students were eligible, the key findings were:
- Sixty-seven per cent received a Student Loan for Tuition Fees, with average amounts of £3,785; and
- Two per cent received Access to Learning Fund support, averaging £515.

## **3.4. Other sources of student support**

### **3.4.1. Introduction**

In addition to the main sources of student support, both full- and part-time students can access other forms of financial support towards their HE study. In 2014/15 these included a variety of funds which each tended to be targeted at particular groups of students according to different personal circumstances (for example, child-related support) or subject of study (such as NHS bursary). In addition, there were a range of bursaries and scholarships along with fee reductions on offer from institutions, many of them also directed at particular types of students (in particular disadvantaged groups) or based on certain criteria such as academic performance or potential. Finally, other funding such as Career Development Loans, financial support/sponsorship from employers, and support from charities or the EU, was also available (although many of these other sources only applied to very small numbers of students).

**Table 3.5: Average amount from each of the other sources of student financial support for study and the average amount for other sources overall, English-domiciled full-time and part-time students (£)**

		<b>Full-time</b>	<b>Part-time</b>
Child related support	Mean	119	0
	Median	0	0
	SE	29	0
Dependent grant	Mean	10	0
	Median	0	0
	SE	4	0
Teaching related support	Mean	51	8
	Median	0	0
	SE	22	6
NHS related support	Mean	992	84
	Median	0	0
	SE	150	51
Disabled Students' Allowances	Mean	85	94
	Median	0	0
	SE	13	35
Employer support	Mean	39	824
	Median	0	0
	SE	15	328
Support from student's university or college	Mean	535	127
	Median	0	0
	SE	44	47
Other (e.g. EU programme/ Care Leavers, Travel)	Mean	104	101
	Median	0	0
	SE	13	32
TOTAL for other sources of student support	Mean	1,935	1,238
	Median	0	0
	SE	163	436
<i>Base (N) unweighted</i>		<b>3,518</b>	<b>1,179</b>

Base: all English-domiciled students, this will include those who were not in receipt of the specific income source

Source: NatCen/IES SIES 2014/15

### 3.4.2. Full-time students

In Chapter 2 we looked at how other sources of student support comprised just 11 per cent of average total income for full-time students, contributing £1,935 on average (Table 2.1 and Table 3.5). However for certain groups of students, this type of income was much more important. For the most part these reflected particular criteria attached to the different funding streams involved, such as whether or not the student had dependent children, and subject of study.

Students for whom this type of income was relatively more important were as follows:

- Those undertaking subjects allied to medicine (mainly nursing but also subjects such as pharmacy, ophthalmics, and other health disciplines), where other sources of income accounted for three-fifths (59 per cent) of their average total income. Medicine and dentistry students were also more likely to rely on this type of income (comprising 30 per cent of their income, on average, derived from Table A2.20).
- Those studying towards teaching qualifications (PGCE/ITT) where other sources comprised 25 per cent of income (derived from Table A2.15).
- Students in a couple or those with children – other sources contributed 36 per cent of average total income for two adult families, 26 per cent of average total income for one adult families, and 22 per cent of total income for married or cohabiting students (Figure 2.1, and Table A2.11).
- Older students – those aged 25 or more, for whom this type of income contributed 27 per cent of their average total income (derived from Table A2.6).
- Black/Black British students, accounting for 15 per cent of their average total income (Figure 2.3 and derived from Table A2.8).
- Independent students where these sources made up 21 per cent of their average total income (derived from Table A2.13).
- Female students where these sources comprised 15 per cent of average total income (derived from Table A2.5).

These patterns closely follow those found in the previous two surveys in 2007/08 and 2011/12, despite the numerous changes that have occurred to student funding over this period.

#### **A focus on recipients**

- Forty-four per cent of full-time students received income from the other sources of student support, which was slightly lower than the proportion found in 2011/12 of 48 per cent. The average amount among recipients in 2014/15 was £4,360, substantially higher than the amount in the 2011/12 survey of £2,206 (uprated to account for RPI increases<sup>1</sup>; Table 3.6).

### **3.4.3. Part-time students**

Part-time students received less on average from the other sources of student support than full-time students. Across all part-time English-domiciled students, the average amount of income received from other sources of student support was £1,238, which accounted for just seven per cent of their total average income (Tables 3.5 and 2.1).

---

<sup>1</sup> see Chapter 7 for explanation of uprating.

There was generally less variation in the amount received from other sources of student support among part-timers than among full-timers. Other sources made up one-fifth (21 per cent) of average total income for those studying subjects allied to medicine, and 16 per cent of average total income for part-time students aged under 20 (Tables A2.20 and A2.6 respectively).

#### **A focus on recipients**

- Just over one-third (35 per cent) of part-time students received income from the other sources of student support, which was substantially lower than the 2011/12 proportion of 54 per cent. This is due to changes to the funding arrangements, with part-time students now eligible for the Student Loan for Tuition Fees. The average amount among recipients of other sources of student support in 2014/15 was £3,527, around four-fifths of the average received by full-time students. This was substantially higher than the amount in 2011/12 of £1,656 (uprated to account for RPI increases; Table 3.6).

#### **3.4.4. Types of specific financial help to certain groups**

The various types of allowances, bursaries and grants available to English-domiciled students studying in 2014/15 varied substantially in terms of eligibility criteria and the scale of the support on offer, depending on individual and HE-study characteristics. Table 3.6 shows the different components of other student support for full- and part-time students, with the proportion in receipt of each, and the average amount obtained. Each of the categories is discussed in turn in the rest of the section.

#### **Funds for students in different circumstances**

##### *Child-related support*

Child-related support includes the Childcare Grant and Parents' Learning Allowance, but excludes Child Tax Credit<sup>1</sup>. Both of these are aimed at full-time students with dependent children in their household. The former contributes towards students' childcare costs during term-time and holidays, for children aged under 15 (or under 17 if the child is registered with special educational needs) who are in a form of childcare that qualifies under the grant. The Childcare Grant is calculated weekly, and depends on the number of children. The maximum for one child in 2014/15 was £150.23 and for more than one child it was £257.55 per week. The Parents' Learning Allowance is intended to contribute towards course-related costs such as books, materials and travel, up to a value of £1,523 per academic year. Neither of these grants is repayable.

Across all English-domiciled full-time students, an average of £119 was received in child-related support<sup>2</sup> (Table 3.5).

---

<sup>1</sup> Child Tax Credit is included in the benefits section of income, see Section 3.7.

<sup>2</sup> This is the overall average and includes non-parents and also student parents who were not eligible for support and so would not have received any funding from this source

### **A focus on recipients of child-related support**

- Among all full-time students, four per cent received child-related support. Nine per cent of full-time students had dependent children in their household, and 41 per cent of these eligible students received child-related financial support. This is very similar to the proportion of eligible students who received support in the 2011/12 survey. The average amount of financial support among full-time recipients was substantial at £3,174 (Table 3.6).
- A higher proportion of part-time students than full-time students had dependent children (36 per cent) but part-time students were not eligible for this type of support.

### *Adult Dependents' Grant*

As with childcare support, this type of support in 2014/15 was only available to full-time students who had a financially dependent adult family member in their household (including a spouse or partner, but discounting grown-up children). The maximum grant available for 2014/15 was £2,757. Again, this grant is not repayable.

Across all full-time students an average of just £10 was received from this source (Table 3.5). So few students actually received the Adult Dependents' Grant (less than one per cent, N=13) that further figures (i.e. the average amount amongst those in receipt of the Grant) cannot be reported due to the reliability thresholds.

### *Disabled Students' Allowances*

Disabled Students' Allowances (DSAs) are available to full-time and part-time students, and are non means-tested non-repayable forms of support paid in addition to the core student funding package. DSAs help pay for any extra costs a student may incur as a direct result of a disability – including a long-term health condition, mental health condition or specific learning difficulty such as dyslexia. The allowance has four elements which cover: specialist equipment; non-medical help (for example, to pay for a note-taker); travel costs and general costs.

Across the whole sample of students<sup>1</sup> in the study an average of £85 was received by full-time students through DSA and £94 by part-time students (Table 3.5).

---

<sup>1</sup> This will include disabled and non-disabled students, and thus students who will have received no funding from this source

### **A focus on recipients of Disabled Students' Allowances**

- Only a small proportion of students accessed this type of funding overall (five per cent of full-time and four per cent of part-time students, Table 3.6).
- However, 21 per cent of full-time and 23 per cent of part-time students in the sample had a (self-declared) disability, and of these students 19 and 16 per cent respectively accessed the support. Among full-time recipients it contributed £1,584 to their total average income. The figure for part-time students was higher, at £2,330, although the figure should be treated with caution as it is based on a small sample size.

### **Funds related to subject of study**

#### *NHS-related support*

This support includes NHS bursaries for full-time and part-time students which: covers tuition fees in full (thus fee costs covered by the Department of Health); provides a £1,000 non means tested bursary to contribute towards living costs and an income assessed award; provides extra weeks allowances for long courses; provides a reduced rate student Maintenance Loan which is not based on income (from Student Finance England); and helps with practice placement expenses. Students starting full-time undergraduate programmes in medicine and dentistry are not eligible for support from NHS bursaries in their first four years (instead are eligible for the standard Student Finance England package), but from year five onwards they are eligible for NHS support. NHS related support is a key component of other student support for some students and for these students it largely takes the place of the main sources of student support.

Across all full-time English-domiciled students the average amount gained from NHS-related support was £992, while among all part-time students the average amount received was £84 (Table 3.5).

### **A focus on recipients of NHS-related support**

- Only eight per cent of full-time students accessed these funds, while among part-time students this proportion was one per cent (Table 3.6). The average amount received by full-time recipients was £12,569, while the small number of part-time recipients (N=24) prevents reporting of the amount due to reliability thresholds.
- Two-fifths (40 per cent) of full-time medicine and dentistry students, and 70 per cent of full-time students studying subjects allied to health received NHS-related support. Average amounts for recipients in these subjects were £10,826 and £13,126 respectively. The amounts received in NHS support represent a large increase on the amounts found in the 2011/12 survey, which is due to the increase in fees and thus the corresponding increase in fee support from the NHS.

### *Teaching-related support*

Among English-domiciled students, the teaching-related financial support available (in addition to the standard funding package) comes in the shape of a training scholarship (from relevant subject associations) or training bursary (from the National College for Teaching and Leadership). The training bursary/scholarship is an incentive awarded to students on selected postgraduate courses that could be used towards their costs during training, no training bursaries were available for undergraduate courses in the academic year 2014/15. The funding available for postgraduate initial teacher training (ITT) courses in 2014/15 depended upon the phase of study (e.g. age group intending to teach) and the subject specialism of the course (and was not dependent on the length of the course). The postgraduate training bursary and scholarship rates and eligible subjects remain focused on shortage subjects: maths, physics, computing and chemistry, and modern foreign languages. The highest rate of scholarship was £25,000 (with criteria for assessment set by the National College for Teaching and Leadership and/or the relevant subject professional body). The highest rate of bursary was £20,000 for trainees in physics, maths, computing, chemistry or languages with a first class honours degree. In addition bursaries of £9,000 were available for trainees in maths and physics who have a relevant degree and an A-Level (minimum B grade or equivalent) in either subject i.e. maths, further maths or physics; and bursaries of up to £9,000 were available for primary trainees and other priority secondary subjects (English, history, biology, geography, music, design and technology and classics) if trainees were qualified with a first or 2:1 undergraduate degree. As in 2011/12 no bursaries were available to those with a lower undergraduate degree classification (e.g. 2:2 or below) or those taking courses at primary level or other subjects at secondary level<sup>1</sup>.

Despite the generous levels of the bursaries available, across all full-time English-domiciled students, an average of just £51 was received in teaching-related support. Tables 3.5 and 3.6). This reflects the relatively low penetration or eligibility of these awards, as the vast majority of full-time English-domiciled students will not be eligible for such awards and thus have a zero value for this type of income. Indeed, so few full-time students actually received this support (less than one per cent, N=13), and similarly for part-time students (less than one per cent, N=4) that further figures cannot be reported due to the reliability thresholds.

---

<sup>1</sup> Taken from the Initial Teacher Training (ITT) Training Bursary Guidance, Academic Year 2014 to 2015 (version 1.5), produced by the National College for Teaching & Leadership: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/427636/training-bursary-guide-2014-to-2015.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/427636/training-bursary-guide-2014-to-2015.pdf)



**Table 3.6: Proportion of English-domiciled students receiving each of the other sources of student support and receiving other sources of student support overall, and average amount among recipients, by mode of study (£)**

	Base (N) recipients unweighted	Mean	SE	% students receiving support
<b>Full-time English-domiciled student</b>				
Child related support	94	3,174	233	4
Dependent grant	13	-	-	1
Teaching related support	13	-	-	1
NHS related support	216	12,569	414	8
Disabled Students' Allowances	184	1,584	150	5
Employer support	28	-	-	1
Support from student's university/college	870	2,077	116	26
Other (e.g. EU programme/ Care Leavers, Travel)	244	1,480	122	7
TOTAL for other sources of student support	1,445	4,360	305	44
<b>Part-time English-domiciled student</b>				
Child related support	0	0	0	0
Dependent grant	0	0	0	0
Teaching related support	4	-	-	<1
NHS related support	24	-	-	1
Disabled Students' Allowances	42	(2,330)	(601)	4
Employer support	368	3,661	176	23
Support from student's university/college	68	2,084	656	6
Other (e.g. EU programme/ Care Leavers, Travel)	58	2,215	328	5
TOTAL for other sources of student support	523	3,527	221	35

Base: all English-domiciled students in receipt of the specific income source

Source: NatCen/IES SIES 2014/15

### **Support from the students' institution**

Students can access a range of financial support direct from their institutions and in 2014/15 these were mainly funded by the National Scholarship Programme (NSP). This programme was part funded by government and part funded by institutions from their increased fee income (where institutions were charging above the £6,000 basic fee for any of their undergraduate courses). This differs somewhat to the position in 2011/12. In 2011/12 institutions charging the maximum fees were required to offer a minimum payment to students who received the full Maintenance Grant or Special Support Grant, or who paid the maximum tuition fees. This minimum amount payable was just £338 (although in practice many institutions offered considerably more than this).

However in 2014/15 with the National Scholarship Programme, institutions could offer a range of support through the programme including: cash award, scholarship or bursary, a fee waiver or discount (e.g. contribution towards fees which reduces the amount of student loan for fees a student can access) or institutional services such as discounted accommodation, help with childcare or IT costs; and this support could be provided in addition to other loans and grants for which students could apply. Both full-time and part-time students could be eligible for NSP support but the programme's purpose was to benefit individual students from disadvantaged backgrounds as they enter HE. Institutions could set their own eligibility criteria and award amount but support was targeted at those with a household income of £25,000 or less (in line with the Maintenance Grant eligibility) and largely targeted towards first year students, with a minimum value of £2,000 per student (pro-rata). As such the National Scholarship Programme represented a significant investment by the sector<sup>1</sup>.

In addition, students can receive bursaries or scholarships from their institutions that are funded by other means (such as charitable foundations). These are often offered to particular groups of students, often based on academic performance or subject of study.

Students are unlikely to know the precise source of the support they receive from their university so these university-based funding sources were aggregated and analysed together<sup>2</sup>.

Across all full-time English-domiciled students the average amount received in financial support from their institution was £535, comprising only three per cent of average total income. Across all part-time English-domiciled students the average was considerably lower at £127 which reflects the fact that relatively fewer part-time students received support from their institutions (Table 3.5).

---

<sup>1</sup> Monitoring data from HEFCE for the 2013/14 academic year found that 225 institutions offer NSP support to its students, and £179.2 million was provided to the 2013/14 cohort. 53 per cent of participating institutions delivered NSP support to first year students only. Over 54,000 full-time students and over 5,000 part-time students received support, and this represented approximately 34 per cent of English new entrants to higher education with a household income of £25,000 or less. The most common form of support was fee waiver or discount, followed by discounted accommodation or institutional services. The most common recipients were those under 21 years old (75%) and full-time students (91%). Source: Outcomes of Student Opportunity allocation and National Scholarship Programme monitoring for 2013-14 (HEFCE paper 2015/09). [http://www.hefce.ac.uk/media/HEFCE,2014/Content/Pubs/2015/201509/HEFCE2015\\_09.pdf](http://www.hefce.ac.uk/media/HEFCE,2014/Content/Pubs/2015/201509/HEFCE2015_09.pdf)

<sup>2</sup> Students were asked about bursaries and scholarships (including National Scholarships) in the same question, thus it is not possible to separate out these different types of funding. This follows the format used in the 2011/12 survey.

### A focus on recipients of institution support

- Just over a quarter (26 per cent) of full-time students received support from their institution, lower than the proportion in 2011/12 of 35 per cent (Table 3.7). The average amount among recipients was £2,077 (this was more than double the average recipient figure found in 2011/12 of £968, uprated to account for RPI increases). This is likely to reflect: a) the NSP aim to target first year students, and b) the NSP minimum thresholds of £2,000 (a much higher amount than under the previous system).
- Exploring further, 24 per cent of full-time students received a bursary or scholarship, and three per cent received support for fees (including fee waivers or fee discounts).
- Fewer part-time students received support from their institutions (six per cent), however among recipients the amount received was very similar to that for full-time students, at £2,084. The proportion receiving support was lower than found in the 2011/12 survey (17 per cent), but, as with full-time students, the amount received was on average considerably higher than found in 2011/12 (£1,115 uprated to account for RPI). Exploring further, three per cent of part-time students received support from their institutions in the form of fee support, and four per cent in the form of bursaries or scholarships.

**Table 3.7: Proportion of English-domiciled student receiving each of the types of support from their institutions and receiving any form of institutional support overall, and average amount among recipients, by mode of study (£)**

	Base (N) recipients unweighted	Mean	SE	% students receiving support
<b>Full-time</b>				
Fee support	110	2,467	226	3
Bursary/scholarship	817	1,865	104	24
Total support from institutions	870	2,077	116	26
<b>Part-time</b>				
Fee support <sup>1</sup>	26	-	-	3
Bursary/scholarship	49	(1,726)	(782)	4
Total support from institutions	68	2,084	656	6

N=(3,518) full-time and (1,179) part-time, unweighted

<sup>1</sup> No data reported as fewer than 30 cases in this category

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all English-domiciled students in receipt of the support

Source: NatCen/IES SIES 2014/15

## A focus on recipients of institution bursaries and scholarships

- Just under a quarter (24 per cent) of English-domiciled full-time students received a bursary and/or scholarship<sup>1</sup> from their institution, which suggests that for this group of students, institutional support was largely in the form of bursaries and scholarships. The average amount received was £1,865 (Table 3.7). In contrast, very few part-time students (four per cent) received this type of support, and the amount received was on average £1,726, although this figure should be treated with caution due to the relatively small number of recipients (N=49).
- In the 2014/15 survey respondents were also asked to identify the ways in which financial support via bursaries or scholarships were received. Support was most commonly in the form of a cash award or money paid into the student's account (83 per cent) followed by discounted university accommodation (12 per cent), pre-paid cards for university goods or services (six per cent) and vouchers for textbooks (four per cent).
- Logistic regression analysis was undertaken to investigate which student and HE-study related factors were significant influences on the likelihood of receiving a bursary/scholarship among full-time English-domiciled students (Table A3.9). The model found that, when controlling for other variables, the following factors significantly affected the propensity to receive a bursary or scholarship:
  - **Social class** – students from routine/manual backgrounds and from intermediate socio-economic groups were significantly more likely to have received a bursary or scholarship than those from managerial/professional backgrounds (27 per cent and 30 per cent respectively, receiving on average £2,029 and £1,880, Table A3.10). This reflects the criteria for bursaries and the widening participation policy intention.
  - **Parental experience of HE** – this can be seen as another indicator of socio-economic background, and students with no parental experience of HE were significantly more likely to have received a bursary or scholarship than those whose parents had been to university (29 per cent compared with 20 per cent, Table A3.10).
  - **Subject** – students on medicine and dentistry courses or studying subjects allied to medicine were significantly less likely than most other students to have received a university bursary or scholarship, with only 12 per cent of students in these two subject areas receiving support through a university bursary or scholarship (Table A3.11).
  - **Type of institution** – those studying at FE colleges were significantly less likely to have received a bursary or scholarship (15 per cent, Table A3.11).

---

<sup>1</sup> Students were asked about bursaries and scholarships in the same question, so it is not possible to separate these two types of funding.

- **Age** – when controlling for other factors, students aged 20 and older were more likely to have received a bursary or scholarship than those aged under 20, although the overall proportions receiving this support were 26 per cent of under 20s, 24 per cent of 20-24 year olds, and 21 per cent of those aged 25 and over.

### **Support from the students' employer**

Some students, in particular those studying part-time, may receive financial support from their employer while they study – this support can be in the form of contributions towards tuition fees and or contributions towards study expenses. Across all full-time English-domiciled students (including those not in receipt of this source of income), the average amount of income from this source was £39. Among all part-time students who were considerably more likely to be in continuous paid work and thus have the potential to be supported by an employer, this was substantially higher at £824 (Table 3.5).

#### **A focus on recipients of employer support**

- Just one per cent of full-time students actually received financial support from an employer while studying, and the small number of recipients (N=28) means that no further analysis was possible due to reliability thresholds.
- Nearly a quarter (23 per cent) of part-time students said they received employer support (Table 3.6), although this has fallen since the 2011/12 survey when the figure was 28 per cent. The average amount received was £3,661 (considerably higher than the amount in 2011/12 of £1,685, uprated to account for RPI increases). This is likely to reflect the amount of fees charged to part-time students as the bulk of employer support was aimed at paying towards tuition fees rather than to cover more general study or living costs. Employers could of course support part-time students in other ways, including giving time off to study, but this was not captured in the survey.

### **Other forms of student support**

This final category of other sources of student support includes financial support from charities, European Union (EU) funds (such as Socrates-Erasmus funding), and the Travel Grant. This financial support can contribute towards meeting tuition fees, extra travel costs (incurred by those on clinical placement or studying abroad) or other living costs while studying.

The average amounts from these sources were very similar across all full-time and part-time students, at £104 and £101 respectively (Table 3.5).

#### **A focus on recipients of other support**

- Seven per cent of full-time students and five per cent of part-time students received support from these other sources, and average amounts for recipients were £1,480 and £2,215 respectively (Table 3.6).

## 3.5. Income from paid work

### 3.5.1. Introduction

In addition to income from specific HE-related student support, many students received income from paid work to help support themselves and fund their studies. Indeed for some students, earnings may make up the largest part of their income. In this section we explore the contribution work can make to students' incomes, as well as students' propensity to undertake paid work and the extent of that working.

Students were asked whether or not they had worked during the academic year and if so how many jobs they had had. For each job, students were asked: when the job began, when it was expected to end, how many hours they worked during term-times (and where relevant during vacations), whether they worked the same hours during term-times and vacations, and how much they earned<sup>1</sup>. They were also asked whether they expected to earn anything from future jobs during the academic year and about any summer vacation work they might have done. Jobs that started before the start of the academic year and expected to continue to the end of the academic year were categorised as 'continuous work'. Jobs that did not cover the entire academic year were categorised as 'other work'<sup>2</sup>.

### 3.5.2. Earnings for full-time students

During the 2014/15 academic year, earnings from paid work made up 10 per cent of income among all full-time students<sup>3</sup>, contributing £1,725 on average (Table 2.1). Income from paid work was the third most significant source of income for full-time students, after the main sources and other sources of student support, whereas in 2011/12 work was the second most significant income source and accounted for 15 per cent of total income. The median value of income from paid work across all full-time students was £130, indicating that 50 per cent of students received little or no income from paid work during the academic year, and that the distribution of earnings was positively skewed (as the mean was above the median).

Of the total income from paid work, the majority came from a continuous job, that is one that a student had before the start of the academic year and was likely to continue until after the end of the academic year. Income from continuous work (across all full-time students) averaged £1,186, or just over two thirds (69 per cent) of total income from paid work, with the remainder, £539, coming from other jobs that were often more casual in terms of the length of time students worked in them (Table 3.8).

---

<sup>1</sup> Students could report differential patterns (ie pay received and hours worked during term-times and vacations) of working for any of the jobs they described.

<sup>2</sup> If the first reported job did not cover the whole academic year it was categorised as 'other' work along with any additional jobs they might have had during the year.

<sup>3</sup> This will include students who don't have paid work and so for whom the value of earnings will be zero.

**Table 3.8: Income from paid work during the academic year 2014/15 (£), English-domiciled full-time and part-time students – all paid work and different types of paid work**

		<b>Full-time</b>	<b>Part-time</b>
Income from continuous job	Mean	1,186	11,463
	Median	0	10,170
	SE	85	680
Other paid work (excluding summer vacation)	Mean	539	1,061
	Median	0	0
	SE	36	72
Income from paid work	Mean	1,725	12,524
	Median	130	11,375
	SE	92	680
<i>Base (N) unweighted</i>		<b>3,518</b>	<b>1,179</b>

Base: all English-domiciled students, this will include those who were not in work

Source: NatCen/IES SIES 2014/15

### **Variations in income from paid work for different groups**

The groups of students who averaged the most income from paid work across all students including those who did not work were:

- Students aged 25 and over, who received £2,569 on average;
- Students in a two adult family, or those who were married or cohabiting (£3,080 and £2,583 respectively);
- Those who lived with their parents (£2,436);
- Those in their final year or studying a one-year course (£2,380);
- Those studying education subjects (£2,901);
- Students on other undergraduate courses (£2,441);
- Students at FE colleges (£3,172); and
- Independent students, who were more likely to be older and married/cohabiting (£2,707).

Tables A3.12 and A3.13 provide detailed breakdowns by all student and HE study characteristics.

### 3.5.3. Patterns of working among full-time students

#### Prevalence of working during the academic year

Just over half (52 per cent) of full-time students did some form of paid work during the academic year, the same proportion as in the previous survey. Among those that did work, average earnings were £3,314, and the median figure was £2,250 indicating a positive skew to the distribution (Table 3.9).

**Table 3.9: Proportion of English-domiciled students working in different types of job and average earnings (£) for those working, by mode of study**

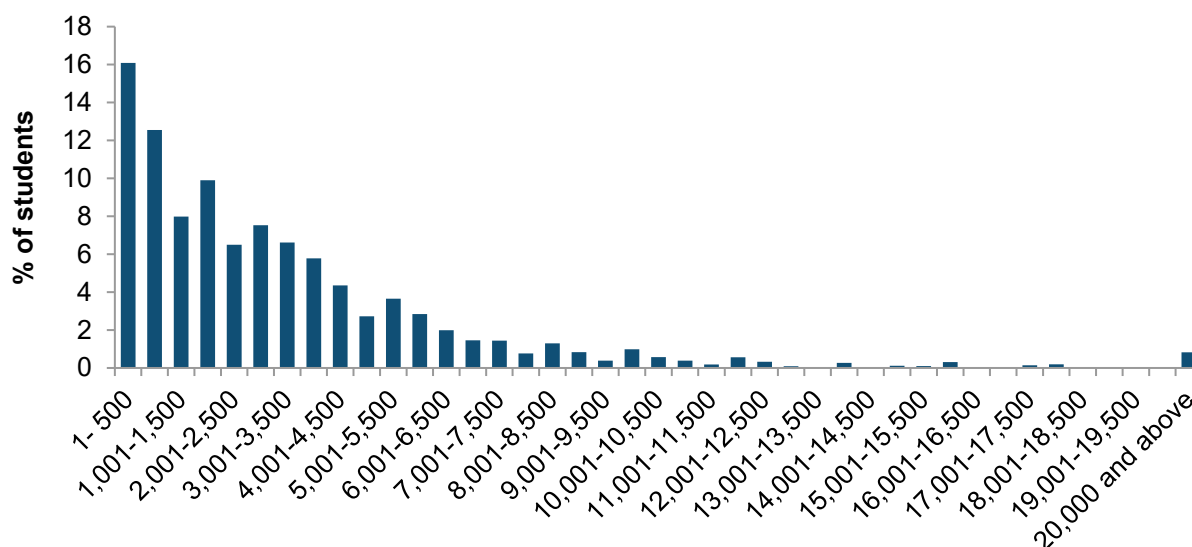
		<b>Full-time</b>	<b>Part-time</b>
Income from continuous job	Mean	3,799	15,634
	Median	2,880	13,104
	SE	189	444
	<i>Unweighted count</i>	<i>1,130</i>	<i>878</i>
	Proportion working	31	73
Other paid work (excluding summer vacation)	Mean	1,889	5,451
	Median	1,076	3,198
	SE	97	379
	<i>Unweighted count</i>	<i>1,053</i>	<i>263</i>
	Proportion working	29	20
Income from paid work	Mean	3,314	15,128
	Median	2,250	13,000
	SE	130	462
	<i>Unweighted count</i>	<i>1,868</i>	<i>1,012</i>
	Proportion working	52	83
<i>Base (N) unweighted</i>		<i>3,518</i>	<i>1,179</i>

Base: all English-domiciled students in paid work  
Source: NatCen/IES SIES 2014/15

Figure 3.3 shows the distribution of earnings among full-time students in paid work. This demonstrates the positive skew, showing that the vast majority of students, approximately four-fifths, earned less than £5,000 during the academic year, but that there were some very high salaries, with nearly two per cent of students earning more than £15,000.



**Figure 3.3: Distribution of earnings from paid work during the academic year, for full-time students in some form of work only**



Base: all English-domiciled full-time students in paid work  
 Source: NatCen/IES SIES 2014/15

There were variations in both the patterns of working, and average earnings of workers, by student and study characteristics. A logistic regression analysis was undertaken to explore which factors were significantly associated with the likelihood of engaging in paid work (Table A3.14). The analysis revealed that students who were significantly more likely to be working while studying, after controlling for other factors, included:

- Female students (56 per cent were working on average);
- Those studying education subjects (65 per cent);
- Independent students (55 per cent); and
- Those living at home with parents (60 per cent).

Students who were significantly less likely to have done paid work during the academic year were:

- Those aged 25 and over (48 per cent);
- Those from routine/manual backgrounds (54 per cent);
- Those from Asian, or mixed/other ethnic backgrounds (40 per cent and 43 per cent respectively);
- Those studying combined/other subjects (46 per cent);

- Those studying for a teaching qualification (48 per cent)<sup>1</sup>; and
- Lone parents (37 per cent).

Social class was found to be significantly associated with the likelihood of working in the 2014/15 survey once controlling for other factors, with respondents in the routine/manual category being significantly less likely to work than those in the managerial and professional category. However, when looking at the overall proportions in work by social class, there was no variation across the three categories, with 54 per cent of respondents in each group being in work. The explanation for this is that for any given combination of other characteristics, routine/manual students were less likely than managerial/professional students to be in work, but that across the sample as a whole, the distribution of student characteristics results in similar proportions of routine/manual and managerial/professional students who were in work. In the 2011/12 and 2007/08 surveys social class was not a significant influence on the propensity to work.

Among those students who were in paid work, earnings were highest among:

- Students aged 25 and over (£5,343);
- Students with children (£6,201 in a two adult family, £4,943 in a one adult family);
- Those studying towards other undergraduate qualifications (£5,090);
- Students at FE colleges (£5,540); and
- Independent status students (£4,952).

### **Average hours worked**

A new question this year asked students who were in work to state how many hours they had worked in the previous week. The average number of hours worked in this reference week by full-time students was 10.3, while the median was lower, at 8.0. Table A3.17 and Table A3.18 provide detailed breakdowns by student and HE study characteristics.

A linear regression analysis was undertaken to explore the significant influences on the number of hours worked in the reference week, controlling for other factors (Table A3.19). The analysis revealed the following significant differences in hours worked:

- Those studying at FECs (18.2 hours) worked longer hours than those at English HEIs (9.3 hours) or Welsh HEIs (6.6 hours);
- Couple students worked significantly longer hours than single students; those in two adult families worked 18.2 hours, and married or cohabiting students without children worked 14.4 hours, compared with 9.3 hours for single students;

---

<sup>1</sup> The unusual finding of those studying education *subjects* being more likely than average to work while those studying education *qualifications* were less likely than average to work is explained by respondents studying education at BEd level or other undergraduate level having above average employment rates, while those studying teaching qualifications (mostly education subjects but also science subjects) having below average employment rates.

- Independent students worked for 14.3 hours, compared with 8.6 hours for dependent students;
- Those living with their parents worked for 13.6 hours, compared with 9.0 hours for those not living with parents; and
- Those studying medicine and dentistry (5.3 hours), and subjects allied to medicine (8.5 hours) worked significantly shorter hours than those studying human/social sciences, business or law (11.0), combined/other courses (12.2 hours) or education (15.8 hours).

### **Continuous and casual work**

As noted previously, students who reported having undertaken paid work during the academic year were asked to give details about all of the jobs they had had including: pay, how many hours they worked during term time and vacation, and when the job started and was expected to end. Work was classed as being 'continuous' if their first job started before the start of the academic year and was expected to go on until after the end of the academic year. Jobs were categorised as 'other' work (non-continuous or casual) if they started after the beginning of the academic year, and were likely to finish before the end of the academic year (or if this was the second or subsequent job).

The proportions of students undertaking continuous work and non-continuous casual work were very similar, at 31 per cent and 29 per cent respectively. This is in line with the findings of the 2011/12 survey, when 28 per cent had a continuous job and 29 per cent had a non-continuous/casual job.

Among those in work in the 2014/15 survey, the earnings from continuous work were twice as high as the earnings from non-continuous/casual jobs (£3,799 and £1,889 respectively, Table 3.9). However, the two types of work were not mutually exclusive, with eight per cent of students working in a continuous job as well as one or more non-continuous jobs during the academic year. Just under a quarter (24 per cent) of students worked solely in a continuous job while a slightly smaller proportion (21 per cent) worked in one or more non-continuous or more casual jobs.

Focusing on the hours worked by full-time students, of the 31 per cent of full-time students that reported a continuous job:

- The majority (67 per cent) said that they worked different hours during term-times and vacations: these students tended to work much longer hours during vacations (22 hours per week on average) than during term-times (10 hours per week); and
- The remaining one-third (33 per cent) of those with a continuous job averaged 16 hours per week during term-times and vacations alike.

For the 21 per cent of students that reported only doing non-continuous or more casual work:

- In the first of such jobs, just over two-thirds (71 per cent) reported doing different hours during term-times and vacation working. Again these students tended to work longer hours in vacations than during term-time (17 hours per week on average compared with nine hours per week) although they tended to work fewer hours than those with a continuous job.

- The remaining 29 per cent of students with only non-continuous work averaged 13 hours a week during term-time and vacation. The average duration of the first 'other' job reported for this group of students was 18 weeks, which perhaps goes some way to explaining the much lower income on average from this type of work over the whole of the academic year (Table 3.9).

### **Summer vacation work (for continuing students only)**

For some students, the summer vacation can be a period during which they can work in order to top up their income and perhaps save money towards the cost of living expenses for the next academic year or pay off debts. For the majority of this report we present income data covering the academic year only and not the summer vacation period. This is to ensure consistent treatment for income and expenditure (the latter is measured for the academic year only as spending patterns are likely to be very different during the summer period). However, in order to show the potential contribution that summer vacation work may make towards student income, income from summer vacation work is presented here.

Students who study at any institution other than the OU<sup>1</sup>, and who were in their second or subsequent year of a course lasting longer than one year (i.e. they were continuing students), were asked if they had undertaken any paid work during the previous summer vacation – between June/July and September 2014. Overall net earnings<sup>2</sup> were calculated for this period<sup>3</sup>. Across all such continuing full-time students<sup>4</sup> who were asked the question, income from summer work was £749 on average – this includes continuing students who worked during summer and those who didn't. Taking this figure into account raises total earnings from paid work across the whole year (not just the academic year) to £2,557 on average for this group of continuing students, giving them an overall total income for the year of £17,635 on average (Table 3.10).

---

<sup>1</sup> OU students were not asked about summer vacation work because their academic year spans 12 months and so effectively they do not have a summer vacation.

<sup>2</sup> Net earnings means earnings after all deductions including tax, national insurance and so on

<sup>3</sup> As the academic year was assumed to be 39 weeks in total, earnings during the summer vacation were only calculated over the 13 weeks prior to the start of the current academic year. This was to ensure that we did not count income that was technically earned at the end of the previous academic year.

<sup>4</sup> This will include students who did not work in their previous summer vacation and for whom the summer vacation earnings will be zero.

**Table 3.10: Income from paid work (£) (including preceding summer vacation earnings), for second and subsequent year English-domiciled students only (excluding OU students)**

		<b>Full-time</b>	<b>Part-time</b>
Income from continuous job	Mean	1,248	12,316
	Median	0	10,800
	SE	100	587
Other paid work (excluding summer vacation)	Mean	560	1,294
	Median	0	0
	SE	48	239
Summer vacation work	Mean	749	1,752
	Median	100	280
	SE	28	182
Total from paid work (academic year only, excluding summer vacation)	Mean	1,808	13,610
	Median	207	11,914
	SE	115	601
Total from paid work (whole calendar year, including summer vacation work)	Mean	2,557	15,362
	Median	1,305	13,800
	SE	120	739
Total income from all sources (academic year only, excluding summer vacation work)	Mean	16,887	17,004
	Median	16,695	16,100
	SE	187	503
Est. total income (whole calendar year, including summer vacation work)	Mean	17,635	18,756
	Median	17,398	17,455
	SE	195	507
<i>Base (N) unweighted</i>		2,353	583

Base: all continuing English-domiciled students, that is students in their second or third year of study (excluding OU students). this will include those who were not in work

Source: NatGen/IES SIES 2014/15

### **A focus on those continuing students who take up summer vacation work**

As noted earlier in this section, not all students do engage in paid work. Just over half (51 per cent) of eligible continuing full-time students were found to have worked during the preceding summer vacation, earning £1,464 on average (Table 3.11). This figure is slightly higher than the proportion in the 2011/12 report of 46 per cent.

**Table 3.11: Proportion of English-domiciled students working during the summer vacation (2nd and subsequent year, non-OU students) and average earnings (£) for those in work**

		<b>Full-time</b>	<b>Part-time</b>
Summer vacation work (continuing students)	Mean	1,464	3,341
	Median	1,200	2,769
	SE	33	291
	<i>N</i> working (unweighted)	1,228	309
	% working	51	52
<i>Base (N) unweighted</i>		<b>2,353</b>	<b>583</b>

Base: all continuing English-domiciled students, that is students in their second or third year of study (excluding OU students), with summer vacation work  
Source: NatCen/IES SIES 2014/15

### 3.5.4. Earnings for part-time students

Earnings from paid work were a particularly important source of income for part-time students, with an average amount of £12,524 accounting for 73 per cent of total income (Table 2.1). The median value of work earnings across all part-time students was £11,375, which means that 50 per cent of students received at least this amount from paid work. This indicates that the distribution of earnings was positively skewed, with a long tail of values towards the upper end of the distribution.

The vast majority of earnings for part-time students (92 per cent) came from a continuous job, averaging £11,463 per student, while earnings from other non-continuous/casual jobs averaged £1,061 (Table 3.8).

The proportion of part-time students' total income from paid work was slightly lower than that found in the previous survey of 80 per cent, although the split between income from continuous work and from other work was very similar to that in 2011/12.

### Variations in income from paid work for different groups

There was considerable variation in income from paid work by student characteristics. Table A3.20 and A3.21 provide detailed breakdowns of average earnings levels across all part-time students, and those with above average earnings include:

- Male students (£14,595);
- Those aged 30 to 39 (£13,787);
- Those from managerial/professional work backgrounds (£16,702);
- Married students or those living with a partner (£15,197);
- Students living in London (£13,526);
- First year students (£13,582);

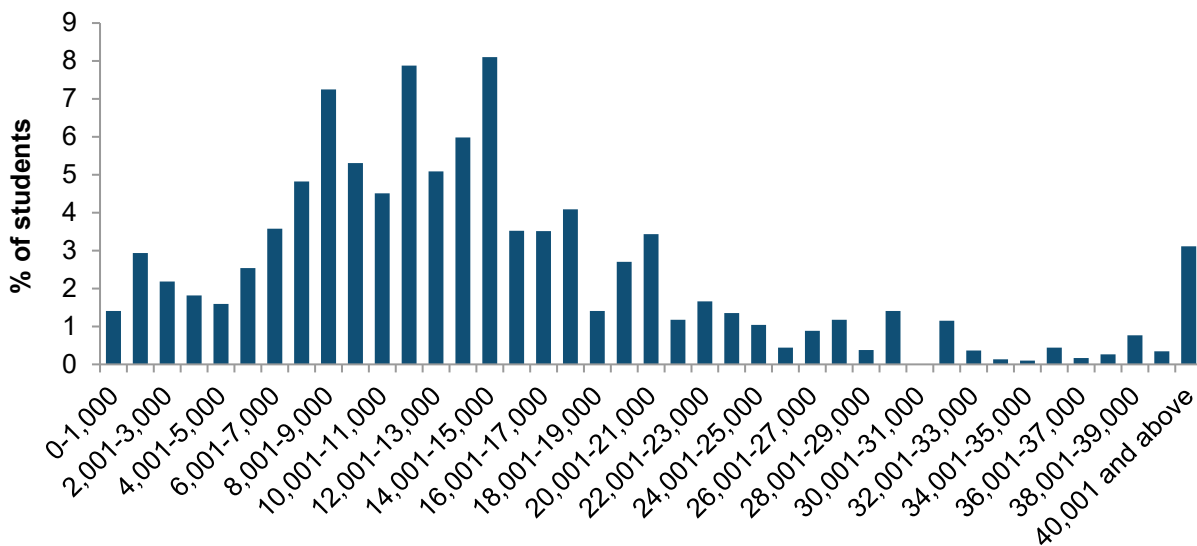
- Those studying human and social sciences, business or law (£15,014); and
- Those studying at FE colleges (£14,788).

### 3.5.5. Patterns of working among part-time students

As with full-time students, variations in earnings among part-time students were influenced by the propensity to engage in paid work. More than four-fifths (83 per cent) of all part-time students did some form of paid work during the 2014/15 academic year, earning £15,128 on average (with a median value of £13,000, Table 3.9). The proportion of part-time students who worked was very similar to the proportion in the 2011/12 survey of 82 per cent.

Figure 3.4 shows the earnings distribution of part-time students in paid work, and shows that there is no consistent pattern. Just under half (49 per cent) of part-time students earned between £7,000 and £15,000, with particular peaks between £8,000 and £9,000, £11,000 and £12,000, and £14,000 and £15,000. One-third (35 per cent) earned more than £15,000, while one in six earned less than £7,000.

**Figure 3.4: Distribution of earnings from paid work during the academic year, for part-time students in some form of work only**



Base: all English-domiciled part-time students with paid work  
 Source: NatCen/IES SIES 2014/15

A logistic regression analysis of the independent influence of the range of personal and study characteristics on the propensity to engage in paid work found that a number of characteristics were found to be significantly associated with paid work when controlling for other factors (Table A3.22). Those most likely to work included:

- Those living with their parents were more likely than other students to work whilst studying (94 per cent, compared with 80 per cent of those not living with parents, Table A3.23); and

- There was considerable variation by subject, with education students most likely to work (91 per cent) and those studying combined/other subjects least likely to work (72 per cent, Table A3.24).

Others who were less likely to engage in paid work whilst studying included:

- Students aged 40 and over were less likely to undertake paid work than were younger students (73 per cent, compared with 84 per cent of those aged 30-39, 86 per cent of those aged 25 to 29, and 88 per cent of those aged under 25, Table A3.23);
- Students from routine/manual backgrounds were less likely to undertake paid work than were those from other backgrounds (77 per cent, compared with 88 per cent of those from intermediate backgrounds and 89 per cent of those from managerial/professional backgrounds, Table A3.23);
- Black and minority ethnic students were less likely than white students to be in paid work (63 per cent, compared with 86 per cent of white students, Table A3.23);
- Lone parent students were less likely than other students to work (75 per cent, Table A3.23); and
- Students in the second/intermediate year were less likely than first year or final year students to undertake paid work (78 per cent, compared with 85 per cent of first year students and 88 per cent of final year students, Table A3.24).

A detailed breakdown of the propensity to undertake paid working and of average earnings by personal and study characteristics are provided in Tables A3.23 and A3.24.

### **Average hours worked**

The average number of hours worked in the previous week by part-time students was 31.7, more than three times the hours worked by full-time students, while the median was higher, at 37.0 hours. Tables A3.25 and 3.26 provide detailed breakdowns by student and HE study characteristics.

A linear regression analysis was undertaken to explore the significant influences on the number of hours worked in the reference week, controlling for other factors (Table A3.27). The analysis revealed the following significant differences in hours worked:

- Female students worked shorter hours than male students (28.6 hours compared with 35.3 hours);
- Students in managerial and professional socio-economic groups worked longer hours than those in other social groups (35.2 hours, compared with 30.2 hours for those in routine and manual groups, and 28.9 hours for those in intermediate groups);
- Those studying creative arts, languages and humanities (21.7 hours), and subjects allied to medicine (27 hours) worked significantly shorter hours than those studying other subjects;
- Those on teacher training courses worked shorter hours than those studying Bachelor's degrees (28.6 hours and 31.3 hours respectively); and



- Respondents with children worked shorter hours than those without children; those in two adult families worked 29.3 hours, and those in one adult families worked 25.6 hours, compared with 32.9 hours worked by single students, and 34.0 hours worked by married or co-habiting students.

### **Continuous and casual work**

Part-time students were far more likely than full-time students to have had a continuous job, with nearly three-quarters (73 per cent) reporting this type of work (Table 3.9). Working in a continuous job was much more prevalent among part-time students than more short-term working or working in multiple jobs and only 20 per cent reported this latter type of casual or non-continuous work. Again, as seen earlier for full-time students, income from continuous employment was much higher on average than from other types of jobs, at £15,634 on average compared with £5,451 on average for 'casual' jobs. These two types of work were not mutually exclusive with one in 10 students working in both types of job during the academic year.

Of the 73 per cent of part-time students who had a continuous job:

- Nearly four-fifths (78 per cent) said that they worked the same hours during term-times and vacation periods (Christmas and Easter). For these students, the hours worked were more or less equivalent to a full working week at 35 hours per week (compared with 36 hours in the previous survey).
- For the remaining 22 per cent of students who reported working different hours during term-times and vacations, the hours worked varied substantially between the two periods. Generally part-time students worked more on average during term-times than during holidays (27 hours per week on average compared with 18 hours). This is a reversal of the pattern of working among full-time students who on average tended to work longer hours during vacations than during term-time.

Of the nine per cent of part-time students who only reported doing a non-continuous job:

- In this job the majority (59 per cent) reported doing the same hours during term-times and vacations working on average for 30 hours per week (up from 27 hours per week in the previous survey). The average job duration for the first reported job was 27 weeks.
- Of part-time students reporting working different hours during term-times and vacations in these casual jobs, average term-time hours were 22 per week and average vacation hours were 16 per week.

### **Summer vacation work (for continuing part-time students only)**

Earnings from summer vacation work were more significant among part-time students than among full-time students. Income from paid work over the summer vacation for all returning part-time students (excluding OU students)<sup>1</sup> amounted to £1,752 on average (Table 3.10). Taking income from summer vacation work into account increased returning

---

<sup>1</sup> This will include students who did not work in their previous summer vacation and for whom the summer vacation earnings will be zero.

students' earnings across the whole year to £15,362 and their overall income to £18,756 on average.

Just over half (52 per cent) of part-time continuing students undertook paid work over the 2014 summer vacation. There was a strong association between term-time working and summer vacation working, with 60 per cent of continuing part-time students who worked during the academic year also working during the summer vacation, compared with only six per cent of those who did not work during the academic year. Students who did work during the summer earned £3,341 on average (Table 3.11).

### 3.6. Income from family

Another key category of income is the financial support that students receive from their families, including support from parents, partners, and other relatives<sup>1</sup>. This support includes:

- Financial contributions towards various costs of studying such as tuition fees, rent and living costs;
- Gifts of money; and
- The value of other gifts, which may include gifts relating to the student's course such as computers, books and other equipment, gifts relating to transport/travel; and other gifts such as electronic equipment, household goods, clothes etc.

Married students or students who share joint financial responsibility with their spouse or partners, can receive financial support from their partners, and can also receive a share of their partner's income, including any social security benefits, thus partner contributions are also counted within income from family.

In the rest of the section we explore parents and other relatives' contributions, and then partner contributions in more depth, first for full-time students and then for part-time students.

#### 3.6.1. Full-time students

The average amount received from families across all full-time English-domiciled students<sup>2</sup> was £1,456, which accounted for nine per cent of the average total income (Table 2.1). There has been a long-term downward trend in the proportion of total income accounted for by support from families; this figure was lower than the corresponding figure in the 2011/12 survey of 14 per cent. Excluding the tuition fee loan from the calculation shows that the average income from family sources was 14 per cent of average total income excluding the fee loan, which is below the corresponding 2011/12 figure of 18 per cent. The figures in the most recent two surveys, on either calculation basis, are in turn lower than the figures of 20 per cent found in 2007/08 and 25 per cent in the 2004/05 survey.

---

<sup>1</sup> This category does not include contributions or gifts from friends, which are included in the miscellaneous income category.

<sup>2</sup> This will include students who did not receive any financial support from their families, and so for whom the value of this income will be zero.

However, for some groups of students, support from their family remains a critical component of their total income package while studying (see below).

**Table 3.12: Types of income from family (including partner) among English-domiciled students, by mode of study (£)**

		<b>Full-time</b>	<b>Part-time</b>
Contributions from parents/other relatives	Mean	1,812	231
	Median	500	0
	SE	146	28
Gifts of money from partner	Mean	6	5
	Median	0	0
	SE	4	3
Share of partner's income	Mean	-362	-1,061
	Median	0	0
	SE	60	478
Total family income	Mean	1,456	-825
	Median	500	0
	SE	175	457
<i>Base (N) unweighted</i>		<b>3,518</b>	<b>1,179</b>

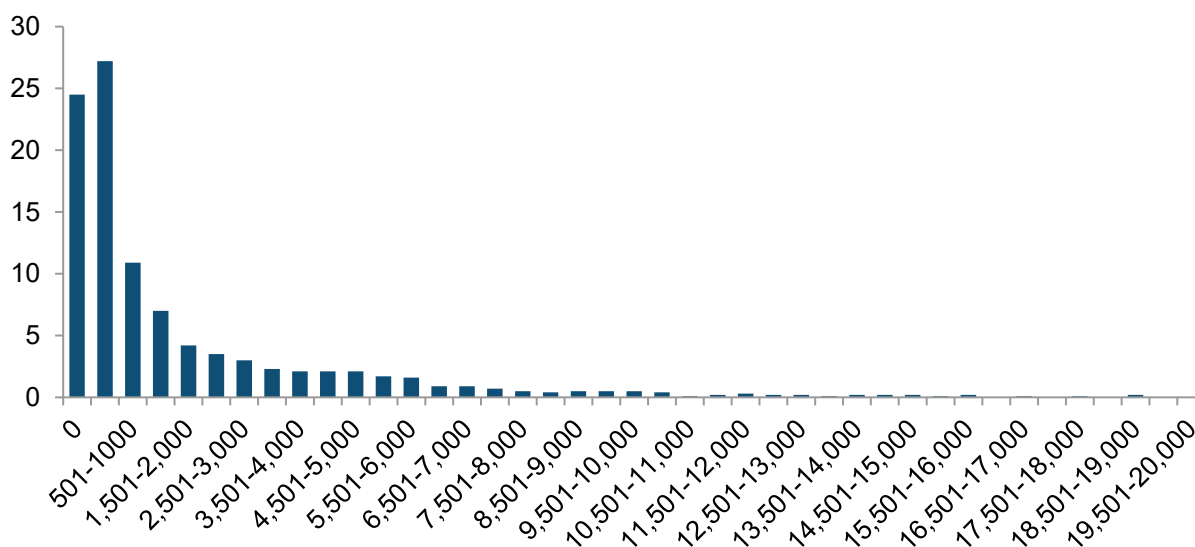
Base: all English-domiciled students, this will include those who were not in receipt of financial support from their families/partners

Source: NatCen/IES SIES 2014/15

Within this category of support, the largest contribution came from students' parents and other relatives, who contributed £1,812 on average (Table 3.12). The median value was considerably smaller than the mean, at £500, which means that 50 per cent of students received little or no financial support from their parents/other relatives, and indicating that the distribution of parental support was positively skewed.

Figure 3.5 shows the distribution of income from parents and other relatives and this shows how the right tail is longer and that the mass of the distribution is concentrated on the left of the figure, illustrating that there were relatively few high values of income from parents/other relatives across the whole of the full-time student sample. A quarter (25 per cent) of full-time student received no income from their parents or other relatives, up from 23 per cent in 2011/12, while 27 per cent received between £1 and £500 (30 per cent in 2011/12), 11 per cent received between £500 and £1,000 (10 per cent in 2011/12), seven per cent received between £1,000 and £1,500 (seven per cent in 2011/12), and four per cent received between £1,500 and £2,000 (four per cent in 2011/12). However, the right tail is longer in this survey than in 2011/12: in the previous survey, five per cent of full-time students received more than £6,500 from their parents or other relatives, whereas in 2014/15 seven per cent received more than £6,500.

**Figure 3.5: Distribution of income from parents and other relatives for full-time English-domiciled students**



Base: all English-domiciled full-time students, this will include those who were not in receipt of financial support from their parents/other relatives

Source: NatGen/IES SIES 2014/15

Other sources of income from families include contributions from partners:

- On average, full-time students ‘contributed’ £362 to their partner’s income rather than received income (ie so this average figure was a negative value and reduced the average amount received overall from families<sup>1</sup>). Only nine per cent of full-time students shared income with their partner (and thus either received or contributed income), the same proportion as found in the 2011/12 survey. Among those that shared income, the average amount received was significantly higher (discussed later in this section).
- Full-time students also received a small contribution from their partners in the form of gifts, including gifts of money, books, computer equipment, and clothes, contributing £6 on average to total income.

A multiple linear regression analysis was undertaken to determine which student and study characteristics were most strongly associated with variations in overall contributions from families among full-time students. This model found that significant differences were determined by a range of factors (Table A3.30):

- Social class – students from intermediate backgrounds gained less from this type of income (£855) and those from routine/manual work backgrounds gained considerably less (£251), compared with students from managerial/professional backgrounds

<sup>1</sup> As noted earlier one source of income is money from family which includes – for those married or in a partnership and sharing financial responsibility – a share of their partner’s income. This is calculated to be half of the difference between the student’s income and their partner’s income (taking into account any direct contribution the partner makes towards the student’s tuition fees). If the partner earns more than the student, the value is positive and shows that the partner contributes to the household and thus the student’s total average income. If the partner’s income is lower than the student’s, the value is negative and indicates that the student has to contribute to the household thus lowering their total average income.

(£2,592). The contributions from families to students from intermediate and routine/manual backgrounds were lower than in 2011/12, while the contribution to students from managerial/professional backgrounds was higher than in 2011/12.

- Parental experience of HE – this characteristic can also be thought of as indicating social class and was a significant influence on contributions from families, with those students whose parents had attended university receiving £2,424, compared with £499 among those whose parents had not experienced HE.
- Ethnicity – the regression model found that, controlling for other factors, mixed/other students had a significantly lower income from family compared with white students, receiving £1,090 on average compared with £1,607 for white students. However, Black/Black British students received the lowest average amount from this source among the different ethnic groups, at £665, although this difference was not significantly different accounting for all other factors.
- Family type – students in couples, either with or without children, received significantly less income from their families compared with single students. Students in two adult families received the least income from this source (-£3,716), while married/cohabiting students also had a negative amount (i.e. they contributed to their family) of £1,512. Single students received the most from this source with an average of £2,039, which contributed 12 per cent of total income (compared with 17 per cent in 2011/12). It is worth noting that lone parent students received a small positive amount from this source, averaging £236, which contributed just one per cent of their total income.
- Location – the model indicated that when taking other factors into account, living in London rather than elsewhere was significantly associated with receiving higher amounts from families (£1,568 on average).
- Living with parents during term-time – students living at home received significantly less from this type of support than those living away (£926 compared with £1,620), and it comprised only six per cent of their average total income compared with nine per cent for those living away (in 2011/12 these proportions were 10 per cent and 15 per cent respectively).
- Student status – independent students gave £337 to their families, while dependent students received £2,155 on average.

Subject of study and year of study were also significant at the variable level, but the individual categories that were significantly different from the reference category, taking all other factors into account, were not the ones with the lowest average amounts.

### A focus on recipients

- Around four-fifths of full-time students, 81 per cent, received income from their families, similar to the proportion in 2011/12 of 82 per cent but below the 86 per cent found in the 2007/08 survey. Among recipients, the average amount received was £1,805.
- Financial support from parents and other relatives, as opposed to support from partners, formed the bulk of this type of support. Three-quarters (75 per cent) of full-time student received contributions from parents or other relatives, and the average amount received was £2,404 (Table 3.13).

**Table 3.13: Proportion of English-domiciled students receiving income from their families, and average amount among recipients (£), by mode of study**

	Base (N) recipients unweighted	Mean	SE	% students receiving support
<b>Full-time English-domiciled student</b>				
Contributions from parents/other relatives	2,749	2,404	168	75
Gifts of money from partner	7	-	-	<1
Share of partner's income	260	-3,879	480	9
Total family income	2,893	1,805	207	81
<b>Part-time English-domiciled student</b>				
Contributions from parents/other relatives	531	615	91	38
Gifts of money from partner	10	-	-	1
Share of partner's income	510	-2,202	1,063	48
Total family income	875	-1,174	660	70

Base: all English-domiciled students in receipt of financial support from these sources

Source: NatCen/IES SIES 2014/15

### Support from parents and other relatives

We saw above that contributions from parents and other relatives was the most important source of overall support from families. We now go on to look at which students received more than others, again using a multiple linear regression model to disentangle the relationships between student and study-related characteristics and the amount received from parents/other relatives while holding all other factors constant (Table A3.31).

This found very similar associations to the model for income from family as a whole, with contributions from parents/relatives associated with social class, parental experience of HE, ethnicity, student status, and whether living with parents during term time. However when focusing on contributions from parents and other relatives, family type and whether living in London or elsewhere was no longer significant and instead, age was found to be associated with support from parents and other relatives (Table A3.32). The key findings were:

- Students aged 25 and older received significantly less (£397) than those aged under 20 (£2,191);
- Social class was significant, and students from routine/manual backgrounds (£759) and intermediate backgrounds (£1,188) received less than those from managerial/professional backgrounds (£2,951);
- Parental experience of HE was also significant in the model, and students with parents who had no previous experience of HE were likely to have received less from their parents/relatives (£1,016 compared with £2,620);
- Black/Black British students received significantly less from parents/relatives than did white students (£792 and £2,016 respectively);
- Students at FE colleges received significantly less (£685) than students at English HEIs (£1,937);
- Students who lived with their parents received significantly lower contributions from their parents and other relatives than did those who lived away from the family home (£995 and £2,062 respectively); and
- Independent students were likely to have received less from their parents/relatives than dependent students (£606 compared with £2,282 on average).

Subject was also significant, with medicine dentistry students receiving the most from parents/relatives (£2,958), and year of study was significant controlling for other factors although the differences in average amounts were masked by other characteristics.

### **3.6.2. Part-time students**

Across all part-time English-domiciled students, the average contribution from family was -£825 (a negative value, and the median was zero, Table 3.12). This was made up from:

- An average positive value of £231 from parents and other relatives;
- An average positive value of £5 in gifts from partners; and
- A negative average value of £1,061 from partners (calculated from the student's share of their partner's income, finding that part-time students contributed more on average to their partners than they received).

Thus the average total income from families was negative ( $£231 + £5 - £1,061 = -£825$ ). These patterns were in line with the findings in the 2011/12 survey, although the contribution to partners' income was greater than the negative figure of £473 (uprated to reflect average earnings increases) found in the previous survey.

A multiple linear regression model found that the key differences between part-time students were largely driven by gender, social class and family type (Table A3.36):

- Male part-time students received significantly less than female students. On average, male part-time students had their income reduced by the contribution they made to family and friends of £2,356, whereas female part-time students gained an average of £517 (Table A3.34).
- Students from routine/manual backgrounds were significantly more likely to receive money from their families, receiving an average of £418, compared with those from managerial and professional work groups who 'lost' income in this category on average with their income reduced by £2,735. Those from intermediate work groups also received a small positive amount on average from their families (£41, Table A3.34).
- Married/cohabiting students gave £2,336, and those in two parent families gave £1,469 to their families, whereas single part-time students received an average of £394. Lone parent students also received significantly less than single students controlling for other factors, although they did receive a small positive amount of £131.

Subject of study was also significant at the variable level: the model indicated that students on arts-based courses received significantly more from their families (£1,661 on average) than did those on social sciences courses (including human sciences, business and law, -£1,032). Furthermore, part-time students at FE colleges received significantly less than those at HEIs, giving £2,002 on average to their families.

#### **A focus on recipients**

Among part-time students, 70 per cent gained income from or shared income with their families, lower than the 76 per cent found in the 2011/12 survey. Among recipients the average amount received was large and negative: -£1,174. This was substantially lower than the 2011/12 amount of -£282 (uprated to reflect RPI increases). Sharing income with partners (rather than receiving income from parents/relatives) formed the bulk of this type of support, with 48 per cent of part-time students sharing financial responsibility with a partner (compared with only nine per cent of full-time students). On average, those part-time students with joint responsibility for their finances contributed £2,202 to their partner (Table 3.13).

### **3.7. Social security benefits**

Students were asked about any benefits they received during the academic year<sup>1</sup>. Benefits that students could receive were: Child Benefit, Child Tax Credit and Carer's Allowance; Working Tax Credit; Job Seekers Allowance (JSA); Employment and Support Allowance (ESA); Income Support; Housing Benefit and Local Housing Allowance; and Pension Credit and Retirement or Widows Pension.

---

<sup>1</sup> For those with joint financial responsibility with a partner, respondents were asked to give the total for benefits received by them and their partner. Half of the total is accounted for here and the remaining half is accounted for in 'Share of partner's income'.



### 3.7.1. Full-time students

Across all full-time students<sup>1</sup>, average income from social security benefits was £385, representing just two per cent of income for this group as a whole (Table 2.1). However, for some full-time students, income from social security benefits made a much more substantial contribution to their total income. A logistic regression model (Table A3.37) indicated that the student and study factors associated with higher levels of benefits included:

- Age – students aged 25 or older were significantly more likely to receive social security benefits than their younger peers, receiving £2,057 on average, and making up 11 per cent of total average income (Table A2.6).
- Family type – students with children or in couples were significantly more likely than single students to receive income from benefits. Lone parents received the most on average (£5,283, or 21 per cent of total income), followed by students in two parent families (£2,197, or 14 per cent of total income, Table A2.11).
- Institution type – students at FE colleges were significantly more likely to receive social security benefits than those at English HEIs, and received £1,267 on average, accounting for eight per cent of average total income (Table A2.16).
- Qualification level – those studying at other undergraduate level were most likely to receive social security benefits, and received £753 on average (five per cent of total income, Table A2.15).

#### A focus on benefit recipients

Overall only a small minority of full-time students, 10 per cent, received income from social security benefits, although the average amount received was substantial, at £3,929 (Table 3.14). Receipt of benefits was slightly more widespread than in 2011/12, when eight per cent received benefits, although the average amount received has fallen from that in the previous survey (£4,312).

**Table 3.14: Proportion of English-domiciled students receiving social security benefits and average income among recipients, by mode of study**

		<b>Full-time</b>	<b>Part-time</b>
Social security benefits	Mean	3,929	3,906
	Median	2,906	2,088
	SE	289	409
	% receiving	10	35
	N receiving (unweighted)*	245	324
<i>Base (N) unweighted</i>		<b>3,518</b>	<b>1,179</b>

<sup>1</sup> This will include students who did not receive any social security benefits, and so for whom the value of this income will be zero.

\*Base: all English-domiciled students in receipt of the specific income source  
Source: NatCen/IES SIES 2014/15

Table 3.15 shows that the types of social security benefits most commonly received by full-time students were:

- Child Benefit (eight per cent);
- Child Tax Credit (six per cent);
- Housing Benefit (three per cent);
- Working Tax Credit (two per cent); and
- Council Tax Benefit (two per cent).

**Table 3.15: Proportion of English-domiciled students in receipt of specific social security benefits (per cent), by mode**

	Full-time	Part-time
Child Benefit	8	24
Child Tax Credits	6	17
Retirement/Widows pension	<1	1
Pension Credit	<1	<1
Carer's Allowance	<1	1
Employment & Support Allowance	<1	2
Incapacity/Invalidity/Sickness Benefit	1	5
Working Tax Credits	2	9
JSA	0	2
Income Support	<1	2
Housing Benefit	3	8
Local Housing Allowance	<1	<1
Universal Credit	0	0
Council Tax Benefit	2	3
Other specific benefits	0	1
Any state benefits	10	35
<i>Base (N) unweighted</i>	<i>3,518</i>	<i>1,179</i>

Base: all English-domiciled students, this will include those who were not in receipt of benefits  
Source: NatCen/IES SIES 2014/15

### 3.7.2. Part-time students

On average, income from social security benefits was much more important for part-time students than for full-time students. Across all part-time students (including those who did not receive income from benefits) the average amount was £1,347, comprising eight per cent of average total income among this group (in 2011/12 benefits made up 12 per cent of average total income of part-time students). This difference between full-timers and

part-timers reflects the profile of part-time students who were more likely to be older and to have dependent children living in the household.

Factors associated with the likelihood of receiving social security benefits as indicated by a logistic regression model (Table A3.38) were similar to those found for full-time students with age and family type being highly significant:

- Older students aged 40 and over were more likely to receive benefits than were those aged under 25. Across all students aged 40 plus, an average of £2,059 was received compared with £417 among those aged under 25 (Table A2.7).
- Parent students were much more likely to receive benefits than those without children. Lone parents received an average of £7,320 (36 per cent of total income), while student in two adult families received an average of £1,375 (nine per cent of total income, Table A2.11).

Social class was also a significant influence on the likelihood of receiving benefits, with part-time students from routine/manual or intermediate backgrounds being more likely to receive benefits than those from managerial/professional backgrounds. However, holding other factors constant, part-time students whose parents had not experienced HE were less likely to receive benefits than those whose parents had been to university. Ethnicity was also significant, with Black and minority ethnic students being more likely than white students to receive benefits, although average amounts received were the same.

Female part-time students received a much higher amount from benefits on average than male part-time students, as did those part-time students not living with their parents during term-time but these factors were not significant in the regression model once other factors had been taken into account (so the differences can be explained by other study and student characteristics such as age, family type, subject of study and study intensity).

#### **A focus on benefit recipients**

Overall just over one third of part-time students, 35 per cent, received income from social security benefits, and the average amount received, £3,906, was very similar to that received by full-time recipients (Table 3.14). Receipt of benefits was less widespread than in 2011/12, when 46 per cent received benefits, although the average amount was similar to the amount in the previous survey.

The types of social security benefits most commonly received by part-time students (Table 3.15) were:

- Child Benefit (24 per cent);
- Child Tax Credit (17 per cent);
- Working Tax Credit (nine per cent);
- Housing Benefit (eight per cent); and
- Incapacity/invalidity/sickness benefit (five per cent).

### 3.8. Miscellaneous income

The ‘miscellaneous’ category of income captured by the survey includes: maintenance payments for students’ own or partner’s children<sup>1</sup> (from a former partner/spouse); money from private pensions or shares; rent received from lodgers; and money generated through the sale of items such as books, computers, course equipment and any other items.

Across all students, income from these sources only contributed a small amount to total income (just one per cent of income among full-time students and two per cent among part-time students) – averaging £111 and £423 respectively (Table 2.1).

#### A focus on miscellaneous income recipients

Although many students did not have any income from these sources, for the 24 per cent of full-time and the 21 per cent of part-time students who did, miscellaneous income made a somewhat larger contribution to their income (averaging £471 for full-time and £2,054 for part-time students; see Table 3.16).

**Table 3.16: Proportion of English-domiciled students receiving income from ‘other’ sources and average income from those receiving (£)**

		<b>Full-time</b>	<b>Part-time</b>
Other miscellaneous income	Mean	471	2,054
	Median	100	200
	SE	41	379
	% receiving	24	21
	N receiving (unweighted)*	860	247
<i>Base (N) unweighted</i>		<b>3,518</b>	<b>1,179</b>

\*Base: English-domiciled students in receipt of miscellaneous income  
Source: NatCen/IES SIES 2014/15

<sup>1</sup> Only asked of those with children.

### 3.9. Chapter 3 additional tables

**Table A3.1: Average amount received from main sources of English-domiciled student support (£), and proportion of total income this represents (%), by student characteristics**

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
<b>English full-time</b>	<b>11,336</b>	<b>67</b>	<b>2,550</b>	<b>15</b>
<b>Gender</b>				
Male	11,620	71	2,237	13
Female	11,124	64	2,814	16
<b>Age</b>				
Under 20	11,901	72	na	na
20-24	11,328	68	na	na
25+	9,839	52	na	na
Under 25	na	na	2,233	14
25-29	na	na	2,401	15
30-39	na	na	2,801	16
40+	na	na	2,701	14
<b>Ethnicity</b>				
White	11,409	67	2,464	14
Asian/Asian British	10,333	70	2,886	22
Black/Black British	11,247	64	3,311	26
Mixed/Other	12,102	69	(3,146)	(16)
BME	11,094	68	3,132	20
<b>Socio- economic group</b>				
Managerial/professional	10,918	64	1,970	10
Intermediate	11,700	67	2,822	16
Routine/manual	11,451	67	2,834	19
<b>Parental experience of HE</b>				
Yes	11,041	65	2,295	14
No	11,631	69	2,670	15
<b>Family type</b>				
Two adult family	8,433	53	2,557	16
One adult family	10,740	43	2,566	13
Married/living in a couple	10,383	70	2,533	14
Single	11,610	69	2,539	15
<b>Lives with parents</b>				
Yes	9,930	66	2,152	14
No	11,757	67	2,690	15
<b>Living in London</b>				
London	11,647	69	3,284	17
Elsewhere	11,292	67	2,434	14

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15

**Table A3.2: Average amount received from main sources of English-domiciled student support (£), and proportion of total income this represents (%), by study factors**

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
<b>English full-time</b>	<b>11,336</b>	<b>67</b>	<b>2,550</b>	<b>15</b>
<b>Year of study</b>				
1st Year	11,537	68	2,699	15
2nd Year or other	11,597	69	2,940	17
Final Year or 1 Year course	10,681	63	1,584	10
<b>Subject</b>				
Medicine & Dentistry	7,501	47	-	-
Subjects allied to medicine	3,340	19	1,071	6
Sciences/Engineering/Technology/IT	12,175	74	2,233	13
Human/Social Sciences/Business/Law	12,198	70	2,878	14
Creative Arts/Languages/Humanities	12,637	76	3,361	20
Education	12,097	66	2,608	17
Combined/other	11,967	72	(3,470)	(20)
<b>Qualification level</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	11,494	67	3,070	17
Other undergraduate	10,530	65	1,768	11
PGCE, DTLLS and other equivalent ITT course	11,670	60	1,973	12
<b>Institution type</b>				
English HEI	11,465	67	2,347	17
Welsh HEI	11,965	72	702	5
FEC	10,097	65	1,450	8
<b>Status</b>				
Independent	10,394	58	2,550	15
Dependent	11,702	71	na	na

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. ' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.3: Proportion of English-domiciled full-time students in receipt of a Student Loan for Maintenance, and for recipients the average amount taken out (£), by student characteristics**

	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
<b>English full-time</b>	<b>2,853</b>	<b>4,066</b>	<b>3,620</b>	<b>38</b>	<b>79</b>	<b>3,518</b>
<b>Gender</b>						
Male	1,248	4,054	3,610	51	81	1,509
Female	1,601	4,076	3,681	48	77	2,002
<b>Age</b>						
Under 20	1,397	4,033	3,610	45	83	1,665
20-24	1,202	3,942	3,610	56	80	1,476
25+	254	4,543	4,000	120	65	377
<b>Ethnicity</b>						
White	2,285	4,049	3,620	43	80	2,770
Asian/Asian British	215	4,054	3,600	135	66	312
Black/Black British	167	4,410	4,000	146	79	208
Mixed/Other	176	3,936	3,645	151	81	215
<b>Socio-economic group</b>						
Managerial/professional	1,219	3,922	3,610	40	79	1,502
Intermediate	509	4,171	3,862	85	76	629
Routine/manual	617	4,253	3,862	100	79	757
<b>Parental experience of HE</b>						
Yes	1,429	3,954	3,610	46	78	1,761
No	1,414	4,172	3,800	49	79	1,744
<b>Family type</b>						
Two adult family	78	4,416	4,000	217	58	127
One adult family	73	5,195	5,166	238	70	99
Married/living in a couple	159	3,758	3,500	140	75	197
Single	2,542	4,023	3,610	39	81	3,093
<b>Lives with parents</b>						
Yes	586	3,579	3,000	71	68	823
No	2,262	4,186	3,800	46	82	2,690
<b>Living in London</b>						
London	282	4,628	4,200	139	78	363
Elsewhere	2,571	3,987	3,610	29	79	3,155

Source: NatCen/IES SIES 2014/15

**Table A3.4: Proportion of English-domiciled full-time students in receipt of a Student Loan for Maintenance, and for recipients the average amount taken out (£), by key HE study characteristics**

	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
<b>English full-time</b>	<b>2,853</b>	<b>4,066</b>	<b>3,620</b>	<b>38</b>	<b>79</b>	<b>3,518</b>
<b>Year of study</b>						
1st Year	881	4,239	3,862	70	78	1,096
2nd Year or other	1,128	4,023	3,645	44	80	1,383
Final Year or 1 Year course	842	3,873	3,525	62	78	1,037
<b>Subject</b>						
Medicine & Dentistry	64	4,216	3,610	120	52	114
Subjects allied to medicine	63	4,133	3,767	241	20	249
Sciences/Engineering/Technology/IT	1,052	3,957	3,610	39	85	1,227
Human/Social Sciences/Business/Law	723	4,031	3,610	64	86	838
Creative Arts/Languages/Humanities	684	4,228	3,784	82	87	772
Education	137	3,987	3,725	140	84	163
Combined/other	129	4,291	3,862	181	81	154
<b>Qualification level</b>						
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	2,310	4,071	3,645	40	79	2,835
Other undergraduate	505	4,061	3,610	74	75	638
PGCE, DTLLS and other equivalent ITT course	38	(3,886)	(3,610)	(204)	(85)	45
<b>Institution type</b>						
English HEI	2,019	4,057	3,610	41	79	2,530
Welsh HEI	411	3,976	3,650	38	88	468
FEC	423	4,169	3,800	128	77	520
<b>Status</b>						
Independent	582	4,342	3,893	96	71	787
Dependent	2,270	3,974	3,610	34	82	2,728

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15



**Table A3.5: Logistic regression model of propensity to take out a Student Loan for Maintenance, full-time English-domiciled students**

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	8.406	0.000	5.209	13.563
<b>Gender</b>				
Female	1.084	0.548	0.830	1.414
Male (ref. category)	1.000			
<b>Age**</b>				
25+	0.505	0.007	0.310	0.823
20-24	1.016	0.904	0.784	1.316
Under 20 (ref. category)	1.000			
<b>Socio-economic group</b>				
Routine/manual	1.459	0.035	1.028	2.069
Intermediate	1.091	0.597	0.785	1.516
Managerial/professional (ref. category)	1.000			
<b>Ethnicity**</b>				
Mixed/other	1.055	0.861	0.571	1.948
Black/Black British	1.048	0.866	0.599	1.833
Asian/Asian British	0.411	0.000	0.278	0.608
White (ref. category)	1.000			
<b>Parental experience of HE**</b>				
No	1.522	0.002	1.174	1.972
Yes (ref. category)	1.000			
<b>Type of institution</b>				
FEC	1.179	0.574	0.658	2.112
Welsh HEI	1.555	0.071	0.962	2.514
English HEI (ref. category)	1.000			
<b>Subject***</b>				
Combined/other	0.671	0.292	0.316	1.423
Education	1.060	0.871	0.519	2.163
Creative arts/languages/humanities	0.927	0.707	0.622	1.383
Sciences/Engineering/Technology/IT	0.923	0.683	0.623	1.367
Subjects allied to medicine	0.030	0.000	0.015	0.062
Medicine & Dentistry	0.139	0.000	0.061	0.315
Human/Social Sciences/Business/ Law (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Year of study</b>				
Final year/one year course	0.924	0.628	0.668	1.278
Intermediate year	1.190	0.279	0.865	1.637
First year (ref. category)	1.000			
<b>Qualification level</b>				
PGCE/ITT	0.969	0.960	0.280	3.353
Other undergraduate	0.723	0.107	0.486	1.075
Bachelor's degree (ref. category)	1.000			
<b>Family type</b>				
Two adult family	0.702	0.395	0.308	1.603
One adult family	1.032	0.946	0.411	2.590
Married or living in a couple	0.946	0.825	0.574	1.559
Single (ref. category)	1.000			
<b>Living in London</b>				
London	0.710	0.134	0.452	1.114
Elsewhere (ref. category)	1.000			
<b>Status</b>				
Independent	0.860	0.547	0.523	1.414
Dependent (ref. category)	1.000			
<b>Lives with parents***</b>				
Yes	0.328	0.000	0.229	0.472
No (ref. category)	1.000			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students, N=2,872

Source: NatCen/IES SIES 2014/15

**Table A3.6: Proportion of English-domiciled full-time students in receipt of a Maintenance Grant or Special Support Grant, and for recipients the average amount received (£), by student characteristics**

	<b>N receiving a grant (unweighted)</b>	<b>Mean</b>	<b>Median</b>	<b>SE</b>	<b>% in receipt of a grant</b>	<b>Base (N) unweighted</b>
<b>English full-time</b>	<b>1,668</b>	<b>2,654</b>	<b>3,000</b>	<b>34</b>	<b>48</b>	<b>3,518</b>
<b>Gender</b>						
Male	703	2,649	3,000	44	47	1,509
Female	961	2,658	3,000	45	48	2,002
<b>Age</b>						
Under 20	747	2,570	3,000	41	45	1,665
20-24	693	2,608	3,000	49	46	1,476
25+	228	2,916	3,200	62	58	377
<b>Ethnicity</b>						
White	1,218	2,589	3,000	37	44	2,770
Asian/Asian British	198	2,794	3,000	59	64	312
Black/Black British	121	2,743	3,000	92	58	208
Mixed/Other	120	2,911	3,300	81	57	215
<b>Socio- economic group</b>						
Managerial/professional	435	2,363	3,000	67	30	1,502
Intermediate	390	2,740	3,100	69	60	629
Routine/manual	453	2,674	3,000	55	58	757
<b>Parental experience of HE</b>						
Yes	629	2,565	3,000	53	36	1,761
No	1,030	2,707	3,000	36	59	1,744
<b>Family type</b>						
Two adult family	65	2,850	3,000	141	49	127
One adult family	70	2,753	3,000	158	67	99
Married/living in a couple	102	2,702	3,000	116	49	197
Single	1,430	2,630	3,000	34	46	3,093
<b>Lives with parents</b>						
Yes	442	2,586	3,000	57	52	823
No	1,224	2,676	3,000	42	46	2,690
<b>Living in London</b>						
London	193	2,731	3,000	82	55	363
Elsewhere	1,475	2,641	3,000	39	46	3,155

Source: NatCen/IES SIES 2014/15

**Table A3.7: Proportion of English-domiciled full-time students in receipt of a Maintenance Grant or Special Support Grant, and for recipients the average amount received (£), by key HE study characteristics**

	N receiving a grant (unweighted)	Mean	Median	SE	% in receipt of a grant	Base (N) unweighted
<b>English full-time</b>	<b>1,668</b>	<b>2,654</b>	<b>3,000</b>	<b>34</b>	<b>48</b>	<b>3,518</b>
<b>Year of study</b>						
1st Year	533	2,677	3,000	46	50	1,096
2nd Year or other	627	2,640	3,000	49	45	1,383
Final Year or 1 Year course	507	2,637	3,000	50	47	1,037
<b>Subject</b>						
Medicine & Dentistry	25	-	-	-	20	114
Subjects allied to medicine	43	(2,845)	(3,000)	(125)	14	249
Sciences/ Engineering/ Technology/IT	595	2,686	3,000	53	49	1,227
Human/Social Sciences/Business/ Law	444	2,730	3,000	65	54	838
Creative Arts/Languages/ Humanities	388	2,593	3,000	56	51	772
Education	89	2,488	3,000	118	61	163
Combined/other	83	2,356	3,000	141	53	154
<b>Qualification level</b>						
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	1,308	2,663	3,000	37	47	2,835
Other undergraduate	343	2,650	3,000	66	52	638
PGCE, DTLLS and other equivalent ITT course	17	-	-	-	(44)	45
<b>Institution type</b>						
English HEI	1,147	2,636	3,000	38	46	2,530
Welsh HEI	197	2,565	3,000	67	43	468
FEC	324	2,786	3,000	84	61	520
<b>Status</b>						
Independent	469	2,802	3,000	51	57	787
Dependent	1,198	2,579	3,000	43	44	2,728

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.8: Logistic regression model of propensity to receive a Maintenance Grant or Special Support Grant, full-time English-domiciled students**

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	0.313	0.000	0.229	0.428
<b>Gender</b>				
Female	1.077	0.512	0.860	1.349
Male (ref. category)	1.000			
<b>Age**</b>				
25+	2.324	0.004	1.324	4.080
20-24	1.189	0.301	0.853	1.659
Under 20 (ref. category)	1.000			
<b>Socio-economic group***</b>				
Routine/manual	2.619	0.000	1.916	3.580
Intermediate	3.080	0.000	2.315	4.097
Managerial/professional (ref. category)	1.000			
<b>Ethnicity***</b>				
Mixed/other	1.388	0.148	0.887	2.171
Black/Black British	1.663	0.021	1.083	2.554
Asian/Asian British	2.020	0.001	1.353	3.014
White (ref. category)	1.000			
<b>Parental experience of HE***</b>				
No	1.878	0.000	1.488	2.371
Yes (ref. category)	1.000			
<b>Type of institution</b>				
FEC	0.913	0.681	0.586	1.422
Welsh HEI	1.075	0.640	0.791	1.459
English HEI (ref. category)	1.000			
<b>Subject***</b>				
Combined/other	0.965	0.905	0.530	1.755
Education	1.627	0.133	0.858	3.084
Creative arts/languages/humanities	1.116	0.433	0.844	1.476
Sciences/Engineering/Technology/IT	0.993	0.949	0.796	1.239
Subjects allied to medicine	0.073	0.000	0.039	0.136
Medicine & Dentistry	0.167	0.000	0.079	0.352
Human/Social Sciences/Business/ Law (ref. category)	1.000			
<b>Year of study</b>				
Final year/one year course	0.899	0.471	0.669	1.207
Intermediate year	0.967	0.784	0.755	1.238
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Qualification level</b>				
PGCE/ITT	0.527	0.201	0.195	1.423
Other undergraduate	1.191	0.207	0.905	1.567
Bachelor's degree (ref. category)	1.000			
<b>Family type</b>				
Two adult family	0.753	0.422	0.372	1.523
One adult family	0.996	0.991	0.447	2.220
Married or living in a couple	0.875	0.556	0.557	1.374
Single (ref. category)	1.000			
<b>Living in London</b>				
London	0.918	0.456	0.731	1.153
Elsewhere (ref. category)	1.000			
<b>Status</b>				
Independent	1.076	0.695	0.741	1.562
Dependent (ref. category)	1.000			
<b>Lives with parents</b>				
Yes	0.879	0.359	0.666	1.161
No (ref. category)	1.000			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students, N=2,872

Source: NatCen/IES SIES 2014/15

**Table A3.9: Logistic regression model of propensity to receive an institutional bursary or scholarship, full-time English-domiciled students**

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	0.313	0.000	0.229	0.428
<b>Gender</b>				
Female	0.967	0.783	0.757	1.235
Male (ref. category)	1.000			
<b>Age*</b>				
25+	1.872	0.021	1.102	3.177
20-24	1.328	0.037	1.017	1.733
Under 20 (ref. category)	1.000			
<b>Socio-economic group***</b>				
Routine/manual	1.745	0.000	1.309	2.325
Intermediate	2.015	0.000	1.567	2.591
Managerial/professional (ref. category)	1.000			
<b>Ethnicity</b>				
Mixed/other	1.215	0.421	0.751	1.966
Black/Black British	1.323	0.182	0.873	2.005
Asian/Asian British	1.780	0.014	1.131	2.801
White (ref. category)	1.000			
<b>Parental experience of HE***</b>				
No	1.442	0.000	1.205	1.726
Yes (ref. category)	1.000			
<b>Type of institution*</b>				
FEC	0.307	0.007	0.131	0.720
Welsh HEI	1.098	0.661	0.717	1.683
English HEI (ref. category)	1.000			
<b>Subject***</b>				
Combined/other	1.341	0.354	0.715	2.512
Education	1.096	0.830	0.468	2.566
Creative arts/languages/humanities	1.039	0.817	0.749	1.440
Sciences/Engineering/Technology/IT	0.848	0.163	0.671	1.071
Subjects allied to medicine	0.259	0.001	0.124	0.541
Medicine & Dentistry	0.244	0.002	0.104	0.575
Human/Social Sciences/Business/ Law (ref. category)	1.000			
<b>Year of study</b>				
Final year/one year course	0.687	0.055	0.468	1.009
Intermediate year	0.687	0.016	0.508	0.930
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Qualification level</b>				
PGCE/ITT	1.579	0.374	0.569	4.383
Other undergraduate	1.390	0.048	1.004	1.926
Bachelor's degree (ref. category)	1.000			
<b>Family type</b>				
Two adult family	0.643	0.244	0.303	1.363
One adult family	0.621	0.204	0.296	1.305
Married or living in a couple	1.430	0.143	0.883	2.314
Single (ref. category)	1.000			
<b>Living in London</b>				
London	0.836	0.580	0.439	1.592
Elsewhere (ref. category)	1.000			
<b>Status</b>				
Independent	0.740	0.167	0.481	1.139
Dependent (ref. category)	1.000			
<b>Lives with parents</b>				
Yes	0.819	0.202	0.601	1.117
No (ref. category)	1.000			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students, N=2,872

Source: NatCen/IES SIES 2014/15



**Table A3.10: Proportion of English-domiciled full-time students in receipt of an institutional bursary or scholarship, and for recipients the average amount received (£), by student characteristics**

	N receiving support (un-weighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
<b>English full-time</b>	<b>817</b>	<b>1,865</b>	<b>1,500</b>	<b>98</b>	<b>24</b>	<b>3,518</b>
<b>Gender</b>						
Male	361	1,796	1,500	123	25	1,509
Female	456	1,924	1,500	116	24	2,002
<b>Age</b>						
Under 20	408	1,809	1,500	89	26	1,665
20-24	335	1,838	1,400	153	24	1,476
25+	74	2,127	2,000	245	21	377
<b>Ethnicity</b>						
White	605	1,958	1,500	116	23	2,770
Asian/Asian British	95	1,449	1,000	125	31	312
Black/Black British	50	1,652	1,500	151	24	208
Mixed/Other	63	1,885	2,000	209	33	215
<b>Socio- economic group</b>						
Managerial/professional	235	1,747	1,000	199	17	1,502
Intermediate	190	1,880	1,400	139	30	629
Routine/manual	195	2,029	1,500	184	27	757
<b>Parental experience of HE</b>						
Yes	334	1,845	1,500	124	20	1,761
No	477	1,886	1,500	128	29	1,744
<b>Family type</b>						
Two adult family	14	-	-	-	15	127
One adult family	18	-	-	-	18	99
Married/living in a couple	47	(2,212)	(1,998)	(394)	28	197
Single	738	1,843	1,500	98	25	3,093
<b>Lives with parents</b>						
Yes	178	1,897	1,060	217	23	823
No	639	1,855	1,500	95	25	2,690
<b>Living in London</b>						
London	89	1,643	1,000	168	25	363
Elsewhere	728	1,897	1,500	105	24	3,155

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.11: Proportion of English-domiciled full-time students in receipt of an institutional bursary or scholarship, and for recipients the average amount received (£), by key HE study characteristics**

	N receiving support (un-weighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
<b>English full-time</b>	<b>817</b>	<b>1,865</b>	<b>1,500</b>	<b>98</b>	<b>24</b>	<b>3,518</b>
<b>Year of study</b>						
1st Year	310	1,990	2,000	128	28	1,096
2nd Year or other	299	1,631	1,000	124	22	1,383
Final Year or 1 Year course	208	1,946	1,060	264	22	1,037
<b>Subject</b>						
Medicine & Dentistry	15	-	-	-	12	114
Subjects allied to medicine	29	-	-	-	12	249
Sciences/Engineering/Technology/IT	310	1,780	1,500	94	26	1,227
Human/Social Sciences/Business/Law	211	1,668	1,060	119	26	838
Creative Arts/Languages/Humanities	183	1,739	1,500	134	25	772
Education	34	(3,330)	(2,500)	(824)	26	163
Combined/other	35	(1,760)	(1,200)	(270)	27	154
<b>Qualification level</b>						
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	670	1,767	1,500	83	24	2,835
Other undergraduate	135	1,785	1,306	190	24	638
PGCE, DTLLS and other equivalent ITT course	12	-	-	-	33	45
<b>Institution type</b>						
English HEI	634	1,910	1,500	101	25	2,530
Welsh HEI	121	1,055	1,000	94	26	468
FEC	62	1,605	1,000	470	15	520
<b>Status</b>						
Independent	175	1,990	1,500	176	22	787
Dependent	642	1,821	1,500	100	25	2,728

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. ' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.12: Average income from paid work during the academic year for full-time students (£), by student characteristics**

	Mean	Median	SE	Unweighted count
<b>English full-time</b>	<b>1,725</b>	<b>130</b>	<b>92</b>	<b>3,518</b>
<b>Gender</b>				
Male	1,666	0	145	1,509
Female	1,776	349	91	2,002
<b>Age</b>				
Under 20	1,269	15	85	1,665
20-24	1,884	343	148	1,476
25+	2,569	0	296	377
<b>Ethnicity</b>				
White	1,788	204	108	2,770
Asian/Asian British	1,381	0	185	312
Black/Black British	1,772	231	281	208
Mixed/Other	1,476	0	223	215
<b>Socio- economic group</b>				
Managerial/professional	1,597	196	124	1,502
Intermediate	1,912	254	217	629
Routine/manual	2,088	304	194	757
<b>Parental experience of HE</b>				
Yes	1,519	99	122	1,761
No	1,939	200	118	1,744
<b>Family type</b>				
Two adult family	3,080	0	507	127
One adult family	1,826	0	535	99
Married/living in a couple	2,583	1,143	314	197
Single	1,577	133	95	3,093
<b>Lives with parents</b>				
Yes	2,436	1,399	132	823
No	1,512	0	103	2,690
<b>Living in London</b>				
London	1,966	217	150	363
Elsewhere	1,691	118	101	3,155

Source: NatCen/IES SIES 2014/15

**Table A3.13: Average income from paid work during the academic year for full-time students (£), by HE study characteristics**

	Mean	Median	SE	Unweighted count
<b>English full-time</b>	<b>1,725</b>	<b>130</b>	<b>92</b>	<b>3,518</b>
<b>Year of study</b>				
1st Year	1,423	0	92	1,096
2nd Year or other	1,571	110	159	1,383
Final Year or 1 Year course	2,380	643	198	1,037
<b>Subject</b>				
Medicine & Dentistry	733	0	209	114
Subjects allied to medicine	1,759	0	244	249
Sciences/Engineering/Technology/IT	1,508	0	163	1,227
Human/Social Sciences/Business/Law	2,009	300	190	838
Creative Arts/Languages/Humanities	1,589	275	112	772
Education	2,901	1,560	430	163
Combined/other	1,868	0	377	154
<b>Qualification level</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	1,569	163	79	2,835
Other undergraduate	2,441	0	323	638
PGCE, DTLLS and other equivalent ITT course	(2,159)	(0)	(883)	45
<b>Institution type</b>				
English HEI	1,562	96	92	2,530
Welsh HEI	1,330	120	90	468
FEC	3,172	1,145	429	520
<b>Status</b>				
Independent	2,707	570	228	787
Dependent	1,344	59	80	2,728

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution

Source: NatCen/IES SIES 2014/15

**Table A3.14: Logistic regression of English-domiciled full-time students' propensity to undertake paid work**

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	0.871	0.449	0.606	1.252
<b>Gender**</b>				
Female	1.356	0.007	1.091	1.685
Male (ref. category)	1.000			
<b>Age**</b>				
25+	0.467	0.003	0.286	0.764
20-24	1.128	0.154	0.954	1.333
Under 20 (ref. category)	1.000			
<b>Socio-economic group**</b>				
Routine/manual	0.726	0.006	0.579	0.910
Intermediate	0.818	0.053	0.668	1.003
Managerial/professional (ref. category)	1.000			
<b>Ethnicity***</b>				
Mixed/other	0.646	0.044	0.423	0.987
Black/Black British	1.199	0.498	0.704	2.044
Asian/Asian British	0.553	0.000	0.410	0.748
White (ref. category)	1.000			
<b>Parental experience of HE</b>				
No	1.118	0.349	0.882	1.418
Yes (ref. category)	1.000			
<b>Type of institution</b>				
FEC	1.550	0.106	0.909	2.643
Welsh HEI	1.174	0.211	0.911	1.515
English HEI (ref. category)	1.000			
<b>Subject**</b>				
Combined/other	0.567	0.024	0.347	0.926
Education	1.919	0.016	1.136	3.239
Creative arts/Languages/Humanities	1.078	0.621	0.797	1.456
Sciences/Engineering/Technology/IT	0.857	0.358	0.614	1.196
Subjects allied to medicine	0.767	0.238	0.491	1.198
Medicine & Dentistry	0.561	0.065	0.304	1.037
Human/Social Sciences/Business/ Law (ref. category)	1.000			
<b>Year of study</b>				
Final year/one year course	1.207	0.128	0.946	1.541
Intermediate year	1.130	0.328	0.881	1.450
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Qualification level**</b>				
PGCE/ITT	0.322	0.009	0.139	0.746
Other undergraduate	0.847	0.268	0.628	1.141
Bachelor's degree (ref. category)	1.000			
<b>Family type**</b>				
Two adult family	0.869	0.640	0.479	1.577
One adult family	0.416	0.014	0.205	0.829
Married or living in a couple	1.433	0.175	0.848	2.423
Single (ref. category)	1.000			
<b>Living in London</b>				
London	1.037	0.799	0.782	1.375
Elsewhere (ref. category)	1.000			
<b>Status***</b>				
Independent	2.508	0.000	1.593	3.949
Dependent (ref. category)	1.000			
<b>Lives with parents***</b>				
Yes	1.775	0.000	1.453	2.170
No (ref. category)	1.000			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students, N=2,872

Source: NatCen/IES SIES 2014/15

**Table A3.15: English-domiciled full-time students' propensity to work and average earnings (£) for those who work, by student characteristics**

	<b>N working (un- weighted)</b>	<b>Mean</b>	<b>Median</b>	<b>SE</b>	<b>% working</b>
<b>English full-time</b>	<b>1,868</b>	<b>3,314</b>	<b>2,250</b>	<b>130</b>	<b>52</b>
<b>Gender</b>					
Male	716	3,549	2,166	251	47
Female	1,150	3,153	2,340	134	56
<b>Age</b>					
Under 20	843	2,526	1,770	121	50
20-24	833	3,379	2,423	219	56
25+	192	5,343	3,600	434	48
<b>Ethnicity</b>					
White	1,533	3,310	2,166	163	54
Asian/Asian British	122	3,471	2,400	330	40
Black/Black British	113	3,179	2,457	425	56
Mixed/Other	94	3,455	2,569	344	43
<b>Socio- economic group</b>					
Managerial/professional	837	2,936	1,924	160	54
Intermediate	339	3,566	2,329	315	54
Routine/manual	417	3,893	2,686	340	54
<b>Parental experience of HE</b>					
Yes	938	2,928	1,818	196	52
No	925	3,707	2,797	175	52
<b>Family type</b>					
Two adult family	66	6,201	3,360	781	50
One adult family	35	(4,943)	(3,780)	(932)	37
Married/living in a couple	133	4,242	3,329	409	61
Single	1,633	3,017	2,040	140	52
<b>Lives with parents</b>					
Yes	486	4,034	3,200	185	60
No	1,380	3,053	1,820	165	50
<b>Living in London</b>					
London	187	3,740	2,938	219	53
Elsewhere	1,681	3,253	2,140	145	52

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15

**Table A3.16: English-domiciled full-time students' propensity to work and average earnings (£) for those who work, by HE study characteristics**

	<b>N working (un-weighted)</b>	<b>Mean</b>	<b>Median</b>	<b>SE</b>	<b>% in working</b>
<b>English full-time</b>	<b>1,868</b>	<b>3,314</b>	<b>2,250</b>	<b>130</b>	<b>52</b>
<b>Year of study</b>					
1st Year	537	2,902	2,007	126	49
2nd Year or other	740	3,019	1,950	253	52
Final Year or 1 Year course	590	4,219	2,973	290	56
<b>Subject</b>					
Medicine & Dentistry	47	(1,981)	(1,036)	(446)	37
Subjects allied to medicine	129	3,536	2,800	366	50
Sciences/Engineering/ Technology/IT	603	3,124	2,036	219	48
Human/Social Sciences/Business/Law	466	3,689	2,540	292	55
Creative Arts/Languages/ Humanities	439	2,782	1,865	143	57
Education	110	4,471	3,360	519	65
Combined/other	74	4,045	2,880	697	46
<b>Qualification level</b>					
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	1,535	2,961	2,060	104	53
Other undergraduate	309	5,090	3,489	499	48
PGCE, DTLLS and other equivalent ITT course	24	-	-	-	48
<b>Institution type</b>					
English HEI	1,319	3,041	2,029	134	51
Welsh HEI	251	2,511	1,493	138	53
FEC	298	5,540	3,870	418	57
<b>Status</b>					
Independent	452	4,952	3,240	356	55
Dependent	1,415	2,634	1,875	102	51

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15



**Table A3.17: English-domiciled full-time students' average hours worked in week before survey completion for those who work, by student characteristics (hours)**

	Mean	Median	SE	N unweighted
<b>All students</b>	<b>10.3</b>	<b>8.0</b>	<b>0.4</b>	<b>1,810</b>
<b>Gender</b>				
Male	10.1	8.0	0.6	686
Female	10.4	8.0	0.5	1,121
<b>Age</b>				
Under 20	8.6	5.0	0.6	812
20-24	10.0	8.0	0.5	810
25+	15.5	15.0	1.4	188
<b>Ethnicity</b>				
White	10.0	7.0	0.5	1,483
Asian/Asian British	10.9	9.0	1.1	123
Black/Black British	11.0	10.0	1.6	107
Mixed/Other	12.3	9.0	1.5	90
<b>Socio-economic group</b>				
Managerial and professional	8.8	6.0	0.5	802
Intermediate	11.4	8.0	0.9	329
Routine and manual + unemployed	11.8	8.0	0.8	404
<b>Parental HE</b>				
Yes	8.8	5.0	0.6	900
No	11.5	10.0	0.5	903
<b>Family type</b>				
Two adult family	18.2	19.0	2.4	64
One adult family	(16.3)	(16.0)	(2.6)	35
Married or living in a couple	14.4	14.0	1.4	125
Single	9.3	7.0	0.4	1,584
<b>Lives with parents</b>				
Yes	13.6	12.0	0.6	482
No	9.0	5.0	0.5	1,325
<b>Living in London</b>				
London	12.2	11.0	0.7	178
Elsewhere	10.0	8.0	0.5	1,632

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15

**Table A3.18: English-domiciled full-time students' average hours worked in week before survey completion for those who work, by HE study characteristics (hours)**

	Mean	Median	SE	N unweighted
<b>All students</b>	<b>10.3</b>	<b>8.0</b>	<b>0.4</b>	<b>1,810</b>
<b>Year of study</b>				
1st Year	10.3	8.0	0.5	506
2nd Year or other	9.3	7.0	0.7	721
Final Year or 1 Year course	11.5	10.0	0.6	582
<b>Subject</b>				
Medicine & Dentistry	(5.3)	(3.0)	(1.0)	48
Subjects allied to medicine	8.5	6.0	1.2	125
Sciences/Engineering/Technology/IT	9.8	7.0	0.6	582
Human/Social Sciences/Business/Law	11.0	8.0	0.7	456
Creative Arts/Languages/Humanities	9.4	7.0	0.5	417
Education	15.8	16.0	1.5	107
Combined/other	12.2	8.0	2.1	75
<b>Level of study</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	9.4	7.0	0.4	1,478
Other undergraduate	14.7	12.0	1.1	308
PGCE, DTLLS and other equivalent ITT course	-	-	-	24
<b>Institution type</b>				
English HEI	9.3	7.0	0.4	1,286
Welsh HEI	6.6	0.0	1.4	229
FEC	18.2	19.0	1.2	295
<b>Status</b>				
Independent	14.3	12.0	0.9	440
Dependent	8.6	6.0	0.4	1,368

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.19: Linear regression model of hours worked in week before survey completion for full-time English-domiciled students in employment**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	<b>5.6</b>	<b>0.000</b>	<b>3.9</b>	<b>7.4</b>
<b>Gender</b>				
Female	0.3	0.590	-0.9	1.6
Male (ref. category)	0.0			
<b>Age</b>				
25+	1.5	0.383	-1.9	4.8
20-24	0.7	0.414	-1.0	2.4
Under 20 (ref. category)	0.0			
<b>Socio-economic group</b>				
Routine/manual	0.6	0.400	-0.9	2.2
Intermediate	0.6	0.442	-1.0	2.3
Managerial/professional (ref. category)	0.0			
<b>Ethnicity</b>				
Mixed/other	2.1	0.155	-0.8	5.0
Black/Black	-1.5	0.303	-4.5	1.4
Asian/Asian British	0.2	0.903	-2.4	2.7
White (ref. category)	0.0			
<b>Parental experience of HE</b>				
No	1.2	0.122	-0.3	2.7
Yes (ref. category)	0.0			
<b>Type of institution**</b>				
FEC	5.0	0.000	2.5	7.6
Welsh HEI	-0.3	0.783	-2.2	1.7
English HEI (ref. category)	0.0			
<b>Subject***</b>				
Combined/other	0.0	0.992	-3.7	3.6
Education	2.9	0.085	-0.4	6.3
Creative arts/languages/humanities	-0.7	0.423	-2.4	1.0
Sciences/Engineering/Technology/IT	-1.0	0.180	-2.5	0.5
Subjects allied to medicine	-4.5	0.002	-7.3	-1.7
Medicine & Dentistry	-4.8	0.000	-7.1	-2.4
Human/Social Sciences/Business/Law (ref. category)	0.0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Year of study</b>				
Final year/one year course	0.2	0.848	-1.9	2.3
Intermediate year	0.2	0.824	-1.3	1.6
First year (ref. category)	0.0			
<b>Qualification level</b>				
PGCE/ITT	-3.8	0.310	-11.2	3.6
Other undergraduate	1.2	0.319	-1.2	3.5
Bachelor's degree (ref. category)	0.0			
<b>Family type*</b>				
Two adult	6.4	0.008	1.8	11.1
One adult family	1.5	0.637	-4.7	7.7
Married or living in a couple	5.1	0.002	1.9	8.3
Single (ref. category)	0.0			
<b>Living in London</b>				
London	1.3	0.152	-0.5	3.1
Elsewhere (ref. category)	0.0			
<b>Status*</b>				
Independent	2.2	0.031	0.2	4.2
Dependent (ref. category)	0.0			
<b>Lives with parents***</b>				
Yes	5.2	0.000	3.8	6.6
No (ref. category)	0.0			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students in work, N=1,520

Source: NatCen/IES SIES 2014/15

**Table A3.20: Average income from paid work during the academic year for part-time students (£), by student characteristics**

	Mean	Median	SE	Unweighted count
<b>English part-time</b>	<b>12,524</b>	<b>11,375</b>	<b>670</b>	<b>1,179</b>
<b>Gender</b>				
Male	14,595	12,870	1,188	549
Female	10,779	9,900	363	628
<b>Age</b>				
Under 25	10,973	10,215	553	455
25-29	12,409	12,600	602	237
30-39	13,787	12,600	1,879	262
40+	12,647	9,360	879	225
<b>Ethnicity</b>				
White	12,865	11,700	894	1,020
Asian/Asian British	8,556	7,600	2,201	55
Black/Black British	6,434	2,549	1,469	52
Mixed/Other	(14,764)	(6,842)	(2,787)	47
<b>Socio- economic group</b>				
Managerial/professional	16,702	14,400	642	486
Intermediate	11,953	11,400	1,021	297
Routine/manual	8,626	8,100	618	312
<b>Parental experience of HE</b>				
Yes	12,413	11,568	718	447
No	12,425	11,211	743	725
<b>Family type</b>				
Two adult family	12,172	9,900	1,235	282
One adult family	7,899	9,000	798	83
Married/living in a couple	15,197	13,000	1,511	272
Single	12,070	11,180	517	540
<b>Lives with parents</b>				
Yes	11,217	10,800	466	393
No	13,019	11,700	847	783
<b>Living in London</b>				
London	13,526	11,468	531	127
Elsewhere	12,366	11,304	777	1,052

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatGen/IES SIES 2014/15

**Table A3.21: Average income from paid work during the academic year for part-time students (£), by HE study characteristics**

	Mean	Median	SE	Unweighted count
<b>English full-time</b>	<b>12,524</b>	<b>11,375</b>	<b>670</b>	<b>1,179</b>
<b>Year of study</b>				
1st Year	13,582	11,700	804	312
2nd Year or other	11,197	10,350	990	450
Final Year or 1 Year course	13,190	12,480	686	413
<b>Subject</b>				
Medicine & Dentistry	-	-	-	14
Subjects allied to medicine	9,885	8,400	1,765	79
Sciences/Engineering/Technology/IT	13,168	13,000	1,105	459
Human/Social Sciences/Business/Law	15,014	11,700	924	279
Creative Arts/Languages/Humanities	8,540	7,596	535	95
Education	10,856	9,535	1,341	205
Combined/other	(10,193)	(10,927)	(917)	48
<b>Qualification level</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	12,480	11,375	873	652
Other undergraduate	12,560	11,700	830	466
PGCE, DTLLS and other equivalent ITT course	12,958	9,000	4,608	61
<b>Institution type</b>				
English HEI	11,861	11,180	484	852
Welsh HEI	11,559	9,900	2,203	72
FEC	14,788	11,700	1,136	255
<b>Study intensity</b>				
50% FTE or above	12,460	10,800	674	1,003
25% to 49% FTE	12,817	13,000	1,047	175

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' - ' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.22: Logistic regression of English-domiciled part-time students' propensity to undertake paid work**

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	7.262	0.000	3.976	13.265
<b>Gender</b>				
Female	1.356	0.476	0.579	3.180
Male (ref. category)	1.000			
<b>Age**</b>				
40+	0.654	0.053	0.425	1.005
30-39	1.348	0.128	0.915	1.987
25-29	0.962	0.923	0.431	2.147
Under 25 (ref. category)	1.000			
<b>Socio-economic group***</b>				
Routine/manual	0.432	0.000	0.313	0.597
Intermediate	0.758	0.144	0.521	1.103
Managerial/professional (ref. category)	1.000			
<b>Ethnicity***</b>				
BME	0.230	0.000	0.141	0.374
White (ref. category)	1.000			
<b>Parental experience of HE</b>				
No	0.733	0.287	0.410	1.310
Yes (ref. category)	1.000			
<b>Lives with parents***</b>				
Yes	7.391	0.000	3.551	15.383
No (ref. category)	1.000			
<b>Living in London</b>				
London	2.412	0.086	0.879	6.619
Elsewhere (ref. category)	1.000			
<b>Family type</b>				
Two adult family	1.360	0.467	0.585	3.164
One adult family	0.726	0.669	0.163	3.238
Married or living in a couple	2.414	0.114	0.803	7.255
Single (ref. category)	1.000			
<b>Type of institution</b>				
FEC	1.638	0.146	0.838	3.204
Welsh HEI	0.401	0.144	0.116	1.383
English HEI (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Subject***</b>				
Combined/other	0.414	0.000	0.266	0.644
Education	2.494	0.026	1.120	5.554
Creative arts/languages/humanities	0.893	0.729	0.464	1.717
Sciences/Engineering/Technology/IT	0.839	0.250	0.620	1.136
Subjects allied to medicine	0.539	0.317	0.158	1.840
Medicine & Dentistry	0.527	0.125	0.231	1.201
Human/Social Sciences/Business/ Law (ref. category)	1.000			
<b>Year of study**</b>				
Final year/one year course	1.656	0.073	0.953	2.875
Intermediate year	0.703	0.023	0.519	0.951
First year (ref. category)	1.000			
<b>Qualification level**</b>				
PGCE/ITT	0.264	0.039	0.075	0.932
Other undergraduate	0.894	0.639	0.554	1.442
Bachelor's degree (ref. category)	1.000			
<b>Study intensity</b>				
25-49% FTE	0.888	0.626	0.546	1.444
50% FTE and above (ref. category)	1.000			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled part-time students, N=1,080

Source: NatCen/IES SIES 2014/15



**Table A3.23: English-domiciled part-time students' propensity to work and average earnings (£) for those who work, by student characteristics**

	<b>N working (un-weighted)</b>	<b>Mean</b>	<b>Median</b>	<b>SE</b>	<b>% working</b>
<b>English part-time</b>	1,012	15,128	13,000	447	83
<b>Gender</b>					
Male	477	17,458	14,400	745	84
Female	533	13,153	11,440	447	82
<b>Age</b>					
Under 25	405	12,432	11,250	484	88
25-29	208	14,364	13,104	657	86
30-39	226	16,393	14,669	1,462	84
40+	173	17,359	13,000	1,298	73
<b>Ethnicity</b>					
White	895	15,021	13,050	575	86
BME	112	16,327	11,700	2,727	63
<b>Socio- economic group</b>					
Managerial/professional	437	18,809	15,300	865	89
Intermediate	266	13,649	12,000	1,024	88
Routine/manual	262	11,209	9,900	485	77
<b>Parental experience of HE</b>					
Yes	396	14,194	12,600	746	88
No	611	15,444	13,050	551	80
<b>Family type</b>					
Two adult family	235	15,313	13,500	883	80
One adult family	60	10,495	10,800	741	75
Married/living in a couple	248	17,630	14,000	1,008	86
Single	467	14,297	12,042	728	84
<b>Lives with parents</b>					
Yes	358	12,002	11,250	454	94
No	653	16,386	13,596	539	80
<b>Living in London</b>					
London	108	16,139	13,216	1,205	84
Elsewhere	904	14,967	13,000	579	83

Source: NatCen/IES SIES 2014/15

**Table A3.24: English-domiciled part-time students' propensity to work and average earnings (£) for those who work, by HE study characteristics**

	<b>N working (un-weighted)</b>	<b>Mean</b>	<b>Median</b>	<b>SE</b>	<b>% in working</b>
<b>English part-time</b>	1,012	15,128	13,000	447	83
<b>Year of study</b>					
1st Year	268	15,983	13,520	1,061	85
2nd Year or other	373	14,330	12,000	771	78
Final Year or 1 Year course	368	14,970	13,050	706	88
<b>Subject</b>					
Medicine & Dentistry	-	-	-	-	-
Subjects allied to medicine	65	12,860	11,250	1,899	77
Sciences/Engineering/ Technology/IT	395	15,859	14,400	680	83
Human/Social Sciences/Business/Law	241	18,060	13,200	1,407	83
Creative Arts /Languages/Humanities	77	10,298	9,360	782	83
Education	184	11,959	9,900	1,367	91
Combined/other	38	(14,088)	(11,400)	(859)	(72)
<b>Qualification level</b>					
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	551	15,487	13,200	537	81
Other undergraduate	408	14,589	12,600	818	86
PGCE, DTLLS and other equivalent ITT course	53	15,216	9,900	4,914	85
<b>Institution type</b>					
English HEI	714	14,714	13,000	345	81
Welsh HEI	63	15,513	11,500	1,640	75
FEC	235	16,372	12,870	1,293	90
<b>Study intensity</b>					
50% FTE and above	863	14,986	12,600	483	83
25-49% FTE	148	15,824	14,243	861	81

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.25: English-domiciled part-time students' average hours worked in week before survey completion for those who work, by student characteristics (hours)**

	Mean	Median	SE	N unweighted
<b>All students</b>	<b>31.7</b>	<b>37.0</b>	<b>0.6</b>	<b>1,021</b>
<b>Gender</b>				
Male	35.3	37.0	0.5	482
Female	28.6	33.0	0.6	537
<b>Age</b>				
Under 25	32.5	37.0	1.2	403
25-29	32.9	37.0	0.7	211
30-39	33.1	37.0	0.8	226
40+	27.9	33.0	1.3	181
<b>Ethnicity</b>				
White	32.0	37.0	0.7	904
Asian/Asian British	(29.7)	(36.0)	(2.8)	40
Black/Black British	(25.5)	(28.0)	(3.5)	37
Mixed/Other	(30.2)	(37.0)	(1.6)	36
<b>Socio-economic group</b>				
Managerial and professional	35.2	37.0	0.7	449
Intermediate	28.9	35.0	0.9	265
Routine and manual + unemployed	30.2	35.0	1.1	260
<b>Parental HE</b>				
Yes	32.6	37.0	0.7	396
No	31.2	37.0	0.7	619
<b>Family type</b>				
Two adult family	29.3	35.0	1.3	236
One adult family	25.6	30.0	2.2	58
Married or living in a couple	34.0	37.0	0.5	251
Single	32.9	37.0	0.6	474
<b>Lives with parents</b>				
Yes - lives with parents	32.3	37.0	0.8	356
No - does not live with parents	31.5	37.0	0.6	662
<b>Living in London</b>				
London	30.0	37.0	1.5	110
Elsewhere	32.0	37.0	0.5	911

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15

**Table A3.26: English-domiciled part-time students' average hours worked in week before survey completion for those who work, by HE study characteristics (hours)**

	Mean	Median	SE	N unweighted
<b>All students</b>	<b>31.7</b>	<b>37.0</b>	<b>0.6</b>	<b>1,021</b>
<b>Year of study</b>				
1st Year	32.3	37.0	1.0	272
2nd Year or other	30.4	35.0	0.9	375
Final Year or 1 Year course	33.0	37.0	0.9	371
<b>Subject</b>				
Medicine & Dentistry	-	-	-	13
Subjects allied to medicine	27.0	28.0	2.9	69
Sciences/Engineering/Technology/IT	35.0	37.0	0.6	400
Human/Social Sciences/Business/Law	32.5	37.0	1.0	239
Creative Arts/Languages/Humanities	21.7	24.0	1.4	74
Education	30.2	33.0	0.9	187
Combined/other	(30.4)	(35.0)	(0.9)	39
<b>Level of study</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	31.3	36.0	0.7	553
Other undergraduate	32.5	37.0	0.8	413
PGCE, DTLLS and other equivalent ITT course	28.6	33.0	1.4	55
<b>Institution type</b>				
English HEI	31.1	36.0	0.5	723
Welsh HEI	34.6	37.0	3.2	63
FEC	33.4	37.0	0.9	235
<b>PT intensity</b>				
50% FTE or above	31.2	36.0	0.7	868
25-49% FTE	33.9	37.0	0.9	152

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.' -' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15

**Table A3.27: Linear regression model of hours worked in week before survey completion for part-time English-domiciled students in employment**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	<b>39.9</b>	<b>0.000</b>	<b>37.3</b>	<b>42.5</b>
<b>Gender**</b>				
Female	-3.9	0.002	-6.4	-1.5
Male (ref. category)	0.0			
<b>Age</b>				
40+	-1.8	0.282	-5.2	1.6
30-39	1.9	0.066	-0.1	3.9
25-29	0.2	0.864	-2.2	2.6
Under 25 (ref. category)	0.0			
<b>Socio-economic group***</b>				
Routine/manual	-4.6	0.000	-6.7	-2.6
Intermediate	-5.6	0.000	-8.3	-3.0
Managerial/professional (ref. category)	0.0			
<b>Ethnicity</b>				
BME	-0.3	0.861	-3.9	3.3
White (ref. category)	0.0			
<b>Parental experience of HE</b>				
No	-0.8	0.405	-2.6	1.1
Yes (ref. category)	0.0			
<b>Type of institution</b>				
FEC	0.4	0.725	-1.9	2.7
Welsh HEI	0.3	0.925	-5.3	5.8
English HEI (ref. category)	0.0			
<b>Subject***</b>				
Combined/other	0.2	0.846	-2.1	2.6
Education	0.3	0.832	-2.4	3.0
Creative arts/languages/humanities	-8.3	0.000	-12.0	-4.6
Sciences/Engineering/Technology/IT	1.6	0.098	-0.3	3.5
Subjects allied to medicine	-5.6	0.033	-10.7	-0.5
Medicine & Dentistry	-8.0	0.174	-19.7	3.7
Human/Social Sciences/Business/Law (ref. category)	0.0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Year of study</b>				
Final year/one year course	1.4	0.305	-1.3	4.2
Intermediate year	0.0	0.994	-1.6	1.6
<b>Qualification level*</b>				
PGCE/ITT	-6.5	0.003	-10.7	-2.3
Other undergraduate	-0.9	0.325	-2.8	0.9
Bachelor's degree (ref. category)	0.0			
<b>Family type***</b>				
Two adult	-4.0	0.000	-6.0	-2.1
One adult family	-5.2	0.010	-9.1	-1.3
Married or living in a couple	0.5	0.510	-0.9	1.9
Single (ref. category)	0.0			
<b>Living in London</b>				
London	-1.5	0.355	-4.6	1.7
Elsewhere (ref. category)	0.0			
<b>Lives with parents</b>				
Yes	-1.8	0.152	-4.4	0.7
No (ref. category)	0.0			
<b>Study intensity</b>				
25-49% FTE	1.5	0.072	-0.1	3.1
50% FTE and above (ref category)	0.0			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled part-time students in work, N=959

Source: NatGen/IES SIES 2014/15

**Table A3.28: Average income from family during the academic year for full-time students (£), by student characteristics**

	Mean	Median	SE	Unweighted count
<b>English full-time</b>	1,456	500	175	3,518
<b>Gender</b>				
Male	1,615	600	267	1,509
Female	1,325	400	152	2,002
<b>Age</b>				
Under 20	2,096	800	176	1,665
20-24	1,762	520	185	1,476
25+	-984	0	330	377
<b>Ethnicity</b>				
White	1,607	684	202	2,770
Asian/Asian British	1,115	100	233	312
Black/Black British	665	60	333	208
Mixed/Other	1,090	300	288	215
<b>Socio- economic group</b>				
Managerial/professional	2,592	1,450	286	1,502
Intermediate	855	345	195	629
Routine/manual	251	150	153	757
<b>Parental experience of HE</b>				
Yes	2,424	1,000	244	1,761
No	499	200	130	1,744
<b>Family type</b>				
Two adult family	-3,716	-2,953	658	127
One adult family	263	0	120	99
Married/living in a couple	-1,512	-1,191	496	197
Single	2,039	700	158	3,093
<b>Lives with parents</b>				
Yes	926	200	102	823
No	1,620	650	216	2,690
<b>Living in London</b>				
London	1,568	240	220	363
Elsewhere	1,441	500	188	3,155

\* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

**Table A3.29: Average income from family during the academic year for full-time students (£), by HE study characteristics**

	Mean	Median	SE	Unweighted count
<b>English full-time</b>	1,456	500	175	3,518
<b>Year of study</b>				
1st Year	1,564	500	189	1,096
2nd Year or other	1,471	540	216	1,383
Final Year or 1 Year course	1,278	400	243	1,037
<b>Subject</b>				
Medicine & Dentistry	2,632	1,300	604	114
Subjects allied to medicine	793	300	366	249
Sciences/Engineering/Technology/IT	1,652	700	252	1,227
Human/Social Sciences/Business/Law	1,557	400	189	838
Creative Arts/Languages/Humanities	1,343	400	275	772
Education	357	100	303	163
Combined/other	1,505	400	366	154
<b>Qualification level</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	1,604	550	151	2,835
Other undergraduate	817	200	394	638
PGCE, DTLLS and other equivalent ITT course	(688)	(750)	(655)	45
<b>Institution type</b>				
English HEI	1,650	600	189	2,530
Welsh HEI	1,906	800	372	468
FEC	-261	0	377	520
<b>Status</b>				
Independent	-337	0	246	787
Dependent	2,155	900	190	2,728

\* Note: figures adjusted for partner contributions where relevant

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15



**Table A3.30: Linear regression model of income from family for full-time English-domiciled students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	<b>4,074</b>	<b>0.000</b>	<b>3,312</b>	<b>4,836</b>
<b>Gender</b>				
Female	44	0.832	-374	462
Male (ref. category)	0			
<b>Age</b>				
25+	-168	0.606	-816	480
20-24	-6	0.969	-311	299
Under 20 (ref. category)	0			
<b>Socio-economic group***</b>				
Routine/manual	-1,194	0.000	-1,680	-708
Intermediate	-960	0.000	-1,347	-573
Managerial/professional (ref. category)	0			
<b>Ethnicity*</b>				
Mixed/other	-529	0.041	-1,037	-21
Black/Black British	-712	0.118	-1,611	187
Asian/Asian British	-79	0.730	-534	376
White (ref. category)	0			
<b>Parental experience of HE***</b>				
No	-1,138	0.000	-1,588	-688
Yes (ref. category)	0			
<b>Type of institution</b>				
FEC	-471	0.156	-1,128	185
Welsh HEI	-443	0.073	-929	43
English HEI (ref. category)	0			
<b>Subject*</b>				
Combined/other	-25	0.954	-888	837
Education	-337	0.276	-951	277
Creative arts/languages/humanities	-526	0.026	-986	-66
Sciences/Engineering/Technology/IT	-272	0.265	-756	212
Subjects allied to medicine	251	0.516	-520	1,023
Medicine & Dentistry	1,041	0.051	-4	2,087
Human/Social Sciences/Business/Law (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Year of study**</b>				
Final year/one year course	-95	0.716	-618	428
Intermediate year	-511	0.002	-830	-191
First year (ref. category)	0			
<b>Qualification level</b>				
PGCE/ITT	-349	0.637	-1,822	1,124
Other undergraduate	-195	0.459	-718	329
Bachelor's degree (ref. category)	0			
<b>Family type***</b>				
Two adult family	-4,911	0.000	-6,356	-3,466
One adult family	-583	0.134	-1,349	184
Married or living in a couple	-3,242	0.000	-4,275	-2,208
Single (ref. category)	0			
<b>Living in London*</b>				
London	511	0.041	21	1,000
Elsewhere (ref. category)	0			
<b>Status***</b>				
Independent	-903	0.000	-1,320	-486
Dependent (ref. category)	0			
<b>Lives with parents***</b>				
Yes	-892	0.000	-1,194	-591
No (ref. category)	0			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students, N=2,872

Source: NatCen/IES SIES 2014/15

**Table A3.31: Linear regression model of income from parents/relatives for full-time English-domiciled students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	4,096	0.000	3,429	4,763
<b>Gender</b>				
Female	-225	0.139	-525	75
Male (ref. category)	0			
<b>Age**</b>				
25+	-779	0.004	-1,292	-266
20-24	41	0.796	-272	353
Under 20 (ref. category)	0			
<b>Socio-economic group***</b>				
Routine/manual	-1,344	0.000	-1,649	-1,039
Intermediate	-1,103	0.000	-1,379	-827
Managerial/professional (ref. category)	0			
<b>Ethnicity**</b>				
Mixed/other	-430	0.070	-895	36
Black/Black British	-1,105	0.000	-1,635	-574
Asian/Asian British	-263	0.128	-604	78
White (ref. category)	0			
<b>Parental experience of HE***</b>				
No	-933	0.000	-1,183	-682
Yes (ref. category)	0			
<b>Type of institution*</b>				
FEC	-468	0.016	-845	-90
Welsh HEI	-381	0.092	-825	64
English HEI (ref. category)	0			
<b>Subject*</b>				
Combined/other	-132	0.679	-765	502
Education	-338	0.118	-764	89
Creative arts/languages/ humanities	-374	0.068	-775	28
Sciences/Engineering/ Technology/IT	-154	0.374	-500	191
Subjects allied to medicine	-68	0.744	-483	347
Medicine & Dentistry	948	0.042	34	1,863
Human/Social Sciences/Business/ Law (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Year of study*</b>				
Final year/one year course	-99	0.581	-458	260
Intermediate year	-369	0.015	-662	-75
First year (ref. category)	0			
<b>Qualification level</b>				
PGCE/ITT	-277	0.427	-971	417
Other undergraduate	195	0.328	-201	592
Bachelor's degree (ref. category)	0			
<b>Family type</b>				
Two adult family	-227	0.364	-726	271
One adult family	77	0.742	-387	541
Married or living in a couple	-336	0.072	-704	31
Single (ref. category)	0			
<b>Living in London</b>				
London	236	0.179	-112	584
Elsewhere (ref. category)	0			
<b>Status***</b>				
Independent	-780	0.000	-1,070	-491
Dependent (ref. category)	0			
<b>Lives with parents***</b>				
Yes	-930	0.000	-1,241	-618
No (ref. category)	0			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students, N=2,872

Source: NatCen/IES SIES 2014/15

**Table A3.32: Average income from parents/relatives for full-time students (£), by student characteristics**

	Mean	Median	SE	Unweighted count
<b>English full-time</b>	1,812	500	146	3,518
<b>Gender</b>				
Male	2,073	600	206	1,509
Female	1,596	400	122	2,002
<b>Age</b>				
Under 20	2,191	820	172	1,665
20-24	1,980	600	171	1,476
25+	397	0	87	377
<b>Ethnicity</b>				
White	2,012	650	170	2,770
Asian/Asian British	1,173	100	169	312
Black/Black British	792	0	194	208
Mixed/Other	1,556	350	212	215
<b>Socio- economic group</b>				
Managerial/professional	2,951	1,400	240	1,502
Intermediate	1,188	300	96	629
Routine/manual	759	200	74	757
<b>Parental experience of HE</b>				
Yes	2,620	1,000	216	1,761
No	1,016	200	81	1,744
<b>Family type</b>				
Two adult family	312	0	141	127
One adult family	263	0	120	99
Married/living in a couple	979	100	222	197
Single	2,037	700	158	3,093
<b>Lives with parents</b>				
Yes	995	200	92	823
No	2,062	600	172	2,690
<b>Living in London</b>				
London	1,593	200	205	363
Elsewhere	1,843	500	154	3,155

Source: NatCen/IES SIES 2014/15

**Table A3.33: Average income from parents/relatives during the academic year for full-time students (£), by HE study characteristics**

	Mean	Median	SE	Unweighted count
<b>English full-time</b>	1,812	500	175	3,518
<b>Year of study</b>				
1st Year	1,832	490	166	1,096
2nd Year or other	1,873	550	191	1,383
Final Year or 1 Year course	1,696	400	163	1,037
<b>Subject</b>				
Medicine & Dentistry	2,958	1,300	522	114
Subjects allied to medicine	1,211	200	147	249
Sciences/Engineering/Technology/IT	2,045	700	199	1,227
Human/Social Sciences/Business/Law	1,779	400	160	838
Creative Arts/Languages/Humanities	1,737	400	218	772
Education	1,065	160	146	163
Combined/other	1,662	400	305	154
<b>Qualification level</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	1,855	540	151	2,835
Other undergraduate	1,640	200	394	638
PGCE, DTLLS and other equivalent ITT course	(1,430)	(400)	(655)	45
<b>Institution type</b>				
English HEI	1,937	560	165	2,530
Welsh HEI	2,148	800	300	468
FEC	685	50	137	520
<b>Status</b>				
Independent	606	0	90	787
Dependent	2,282	900	178	2,728

\* Note: figures adjusted for partner contributions where relevant

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15

**Table A3.34: Average income from family for part-time students (£), by student characteristics**

	Mean	Median	SE	Unweighted count
<b>English part-time</b>	-825	0	450	1,179
<b>Gender</b>				
Male	-2,356	0	348	549
Female	517	0	516	628
<b>Age</b>				
Under 25	128	100	275	455
25-39	-1,343	0	626	237
30-39	-1,475	0	588	262
40+	-510	0	617	225
<b>Ethnicity</b>				
White	-916	0	435	1,020
Asian/Asian British	-305	0	362	55
Black/Black British	139	0	734	52
Mixed/Other	(-443)	(0)	(2,101)	47
<b>Socio- economic group</b>				
Managerial/professional	-2,735	0	346	486
Intermediate	41	0	396	297
Routine/manual	418	0	686	312
<b>Parental experience of HE</b>				
Yes	-718	0	427	447
No	-883	0	520	725
<b>Family type</b>				
Two adult family	-1,469	-1,333	1,034	282
One adult family	131	0	81	83
Married/living in a couple	-2,336	-1,616	971	272
Single	394	20	39	540
<b>Lives with parents</b>				
Yes	220	100	133	393
No	-1,180	0	596	783
<b>Living in London</b>				
London	-634	0	462	127
Elsewhere	-855	0	477	1,052

\* Note: figures adjusted for partner contributions where relevant

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Source: NatCen/IES SIES 2014/15

**Table A3.35: Average income from family during the academic year for part-time students (£), by HE study characteristics**

	Mean	Median	SE	Unweighted count
<b>English part-time</b>	-825	0	450	1,179
<b>Year of study</b>				
1st Year	-1,307	0	332	312
2nd Year or other	72	0	585	450
Final Year or 1 Year course	-1,656	0	354	413
<b>Subject</b>				
Medicine & Dentistry	-	-	-	14
Subjects allied to medicine	279	40	647	79
Sciences/Engineering/Technology/IT	-1,610	0	543	459
Human/Social Sciences/Business/Law	-1,032	0	528	279
Creative Arts/Languages/Humanities	1,661	50	553	95
Education	175	0	900	205
Combined/other	(-1,195)	(0)	(572)	48
<b>Qualification level</b>				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	-658	0	317	652
Other undergraduate	-1,063	0	631	466
PGCE, DTLLS and other equivalent ITT course	-1,175	0	2,074	61
<b>Institution type</b>				
English HEI	-483	0	390	852
Welsh HEI	58	100	1,092	72
FEC	-2,002	0	474	255
<b>Study intensity</b>				
50% FTE and above	-760	0	392	1,003
25-49% FTE	-1,123	0	815	175

\* Note: figures adjusted for partner contributions where relevant

Data are reported in brackets when the total number of cases in this category is between 30 and 50 and so should be treated with caution. '–' indicates that data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable

Source: NatCen/IES SIES 2014/15



**Table A3.36: Linear regression model of income from family for part-time English-domiciled students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	-2,789	0.012	-4,936	-642
<b>Gender***</b>				
Female	2,395	0.000	1,593	3,197
Male (ref. category)	0			
<b>Age</b>				
40+	-207	0.619	-1,038	624
30-39	-109	0.796	-954	735
25-29	-575	0.097	-1,257	108
Under 25 (ref. category)	0			
<b>Socio-economic group***</b>				
Routine/manual	2,906	0.000	1,649	4,164
Intermediate	2,353	0.000	1,196	3,510
Managerial/professional (ref. category)	0			
<b>Ethnicity</b>				
BME	-431	0.620	-2,167	1,305
White (ref. category)	0			
<b>Parental experience of HE</b>				
No	0	1.000	-905	905
Yes (ref. category)	0			
<b>Type of institution*</b>				
FEC	-1,563	0.042	-3,070	-55
Welsh HEI	970	0.352	-1,105	3,044
English HEI (ref. category)	0			
<b>Subject*</b>				
Combined/other	-975	0.070	-2,033	82
Education	865	0.447	-1,399	3,128
Creative arts/languages/humanities	2,090	0.000	1,182	2,998
Sciences/Engineering/Technology/IT	-671	0.147	-1,586	244
Subjects allied to medicine	1,114	0.325	-1,138	3,367
Medicine & Dentistry	-3,362	0.096	-7,342	618
Human/Social Sciences/Business/ Law (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Year of study</b>				
Final year/one year course	-48	0.932	-1,169	1,073
Intermediate year	873	0.136	-284	2,031
First year (ref. category)	0			
<b>Qualification level</b>				
PGCE/ITT	525	0.783	-3,286	4,336
Other undergraduate	970	0.248	-696	2,635
Bachelor's degree (ref. category)	0			
<b>Family type***</b>				
Two adult family	-2,221	0.011	-3,901	-541
One adult family	-1,191	0.000	-1,805	-577
Married or living in a couple	-2,328	0.038	-4,527	-129
Single (ref. category)	0			
<b>Living in London</b>				
London	-467	0.416	-1,611	677
Elsewhere (ref. category)	0			
<b>Lives with parents</b>				
Yes	533	0.105	-116	1,182
No (ref. category)	0			
<b>Study intensity</b>				
25-49% FTE	574	0.494	-1,098	2,246
50% FTE and above (ref. category)	0			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled part-time students, N=1,080

Source: NatGen/IES SIES 2014/15

**Table A3.37: Logistic regression model of propensity to receive benefits, full-time English-domiciled students**

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	0.006	0.000	0.002	0.018
<b>Gender</b>				
Female	1.275	0.504	0.618	2.630
Male (ref. category)	1.000			
<b>Age*</b>				
25+	6.615	0.009	1.625	26.924
20-24	2.257	0.082	0.898	5.672
Under 20 (ref. category)	1.000			
<b>Socio-economic group</b>				
Routine/manual	0.641	0.331	0.259	1.590
Intermediate	0.821	0.625	0.367	1.836
Managerial/professional (ref. category)	1.000			
<b>Ethnicity</b>				
Mixed/other	1.340	0.724	0.256	7.004
Black/Black British	3.483	0.027	1.162	10.444
Asian/Asian British	1.614	0.547	0.332	7.847
White (ref. category)	1.000			
<b>Parental experience of HE</b>				
No	0.670	0.178	0.371	1.207
Yes (ref. category)	1.000			
<b>Type of institution*</b>				
FEC	4.011	0.004	1.605	10.025
Welsh HEI	1.550	0.211	0.774	3.102
English HEI (ref. category)	1.000			
<b>Subject</b>				
Combined/other	0.113	0.158	0.005	2.388
Education	0.727	0.680	0.156	3.392
Creative arts/languages/humanities	1.115	0.809	0.456	2.723
Sciences/Engineering/Technology/IT	0.896	0.821	0.342	2.347
Subjects allied to medicine	0.708	0.522	0.241	2.075
Medicine & Dentistry	0.944	0.910	0.340	2.618
Human/Social Sciences/Business/ Law (ref. category)	1.000			
<b>Year of study</b>				
Final year/one year course	0.507	0.057	0.252	1.021
Intermediate year	1.061	0.868	0.520	2.167
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Qualification level*</b>				
PGCE/ITT	0.160	0.080	0.020	1.250
Other undergraduate	1.904	0.145	0.795	4.563
Bachelor's degree (ref. category)	1.000			
<b>Family type***</b>				
Two adult family	109.933	0.000	38.647	312.710
One adult family	346.642	0.000	64.646	1858.738
Married or living in a couple	2.406	0.049	1.004	5.766
Single (ref. category)	1.000			
<b>Living in London</b>				
London	0.269	0.089	0.059	1.232
Elsewhere (ref. category)	1.000			
<b>Status</b>				
Independent	1.817	0.310	0.566	5.837
Dependent (ref. category)	1.000			
<b>Lives with parents</b>				
Yes	0.833	0.765	0.247	2.810
No (ref. category)	1.000			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled full-time students, N=2,872

Source: NatCen/IES SIES 2014/15

**Table A3.38: Logistic regression of model of propensity to receive benefits, part-time English-domiciled students**

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Intercept</b>	0.042	0.005	0.005	0.362
<b>Gender</b>				
Female	1.106	0.718	0.634	1.927
Male (ref. category)	1.000			
<b>Age***</b>				
40+	4.333	0.004	1.647	11.398
30-39	1.390	0.566	0.442	4.372
25-29	2.853	0.136	0.710	11.465
Under 25 (ref. category)	1.000			
<b>Socio-economic group***</b>				
Routine/manual	3.216	0.000	2.219	4.661
Intermediate	2.704	0.000	1.799	4.063
Managerial/professional (ref. category)	1.000			
<b>Ethnicity***</b>				
BME	2.613	0.000	1.800	3.794
White (ref. category)	1.000			
<b>Parental experience of HE*</b>				
No	0.517	0.025	0.291	0.919
Yes (ref. category)	1.000			
<b>Lives with parents*</b>				
Yes	0.434	0.038	0.198	0.952
No (ref. category)	1.000			
<b>Living in London</b>				
London	1.014	0.963	0.564	1.823
Elsewhere (ref. category)	1.000			
<b>Family type***</b>				
Two adult family	35.968	0.000	19.859	65.145
One adult family	268.366	0.000	50.194	1434.822
Married or living in a couple	0.858	0.598	0.481	1.530
Single (ref. category)	1.000			
<b>Type of institution</b>				
FEC	1.366	0.104	0.936	1.995
Welsh HEI	1.264	0.593	0.528	3.026
English HEI (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
<b>Subject</b>				
Combined/other	1.409	0.393	0.633	3.135
Education	0.886	0.780	0.371	2.113
Creative arts/languages/humanities	2.153	0.214	0.634	7.318
Sciences/Engineering/Technology/IT	0.745	0.465	0.335	1.660
Subjects allied to medicine	1.419	0.645	0.311	6.469
Medicine & Dentistry	3.380	0.224	0.464	24.615
Human/Social Sciences/Business/ Law (ref. category)	1.000			
<b>Year of study</b>				
Final year/one year course	0.414	0.061	0.164	1.045
Intermediate year	1.003	0.988	0.702	1.432
First year (ref. category)	1.000			
<b>Qualification level</b>				
PGCE/ITT	0.952	0.948	0.212	4.276
Other undergraduate	1.178	0.507	0.719	1.930
Bachelor's degree (ref. category)	1.000			
<b>Study intensity**</b>				
25-49% FTE	0.265	0.006	0.105	0.670
50% FTE and above (ref. category)	1.000			

Note: \*p<0.05, \*\*p<0.01. \*\*\*p<0.001

Base: all English-domiciled part-time students, N=1,080

Source: NatCen/IES SIES 2014/15

## 4. Total student expenditure

### 4.1. Summary of key findings

- The average (mean) total expenditure of full-time English-domiciled students in 2014/15 was £19,922 including tuition fee costs. The average total expenditure of part-time students was £18,375.
- Participation costs (tuition fee and other related costs) and living costs constituted the largest categories of expenditure for full-time students (46 per cent and 35 per cent respectively). For part-time students the majority of expenditure was on living costs (49 per cent) with participation costs accounting for a further 25 per cent.
- Housing costs accounted for around one-fifth of total expenditure for full-time and part-time students (18 per cent and 20 per cent respectively).
- Full-time students who were female, living independently and in owned, rented or university accommodation (as opposed to living with their parents) were more likely to have higher expenditure. This is the first survey year that gender difference has emerged; it seems to be related to female students spending more on living costs, particularly personal items.
- The subject of the course being taken was also associated with different levels of spending for full-time students.
- The expenditure of part-time students was related to their age, family type, socio-economic background and type of institution they were studying in, with students with children, from managerial and professional categories and those studying in HEIs having higher expenditure.

### 4.2. Introduction

This chapter examines students' total expenditure for the academic year 2014/15, looking separately at full-time and part-time students. Unlike estimates of student income, those for expenditure have been derived from two sources, using information collected in the questionnaire in combination with a seven-day diary of spending.

The questionnaire survey covered the largest items of expenditure, such as rent, household bills and the purchase of larger items such as computers. The diary covered smaller items of spending such as food and drink and smaller household goods. Annual estimates were obtained by multiplying weekly totals by the number of weeks in an academic year (39). Monthly totals were first converted to weekly totals and then multiplied by the number of weeks in an academic year.

Some measures of expenditure, such as 'living costs', included both diary and questionnaire data. Other measures, such as 'housing costs' used questionnaire data only.

Given the lower response rates to the diary, those measures that included diary data had smaller base sizes than those that used questionnaire data only<sup>1</sup>.

Estimates of expenditure for students who shared joint financial responsibility for housing costs or other essential expenditure with a partner have been adjusted where that expenditure was judged to be joint rather than individual, following the procedure used for joint income<sup>2</sup>.

In this chapter we present an overview of expenditure, showing:

- Total average expenditure for full-time and part-time students in England and the profile of expenditure under the four main categories of living costs, housing costs, participation costs and spending on children.
- Variations in total expenditure levels for different types of (full-time and part-time) students. The following chapter looks in more detail at the different sub-categories of expenditure. Figure 4.1 explains what is contained in the total expenditure calculation and the four sub-categories.

**Figure 4.1: Components of expenditure**

Components	Description (component parts)
<b>Participation costs</b>	This is the largest category for full-time students and the second largest for part-time students. The category covers the costs that students incur as a direct result of attending university or college, including all course fees paid by the students or paid by their families on their behalf. <sup>3</sup> Also included are the costs of course-related books, equipment and stationery; the costs of travelling to and from their university or college; the costs of any childcare that parents obtain in order to allow them to study. This sub-category is examined in more detail in Sections 5.3-5.5.
<b>Living costs</b>	This is the largest category for part-time students and the second largest for full-time students. It includes expenditure on: food and drink; personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes; entertainment, including nightclubs, concerts, sports and gambling; household goods including cleaning and servicing costs; and non-course travel such as

<sup>1</sup> Expenditure data were gathered from the main survey and also the expenditure diary, this meant that the bases for expenditure figures may differ depending on the category of expenditure, how this was derived and the sources of data used to construct the variable. Bases for expenditure will also differ for the same reasons from the base numbers used in reporting income figures. In addition some imputation was undertaken for the income figures to ensure these figures were based on the full set of cases but such an approach was not possible for expenditure figures. See Chapter 10 (Section 10.5) for a more detailed explanation.

<sup>2</sup> Joint financial responsibility was defined as either regularly sharing the costs of housing or other essential expenditure with a partner. The adjustment procedure was to divide joint expenditure by two. Full details are provided in the technical appendix.

<sup>3</sup> Students were asked 'How much are the tuition fees for your course?'



Components	Description (component parts)
	holidays and visits to family and friends. This sub-category is examined in more detail in Section 5.6.
<b>Housing costs</b>	This is the third-largest category of expenditure for most students and includes rent, mortgage costs, retainers <sup>1</sup> , council tax and household bills. This sub-category is examined in more detail in Section 5.7.
<b>Spending on children</b>	This is the smallest category when looking at overall levels of expenditure by students and covers all spending by parents on their child(ren), including the costs of any childcare that is not related to their study. This sub-category is examined in more detail in Section 5.8.

As in the previous chapters, due to the diversity of the student population and the range of costs different students incur on their courses in higher education, the chapters covering expenditure can only discuss the main variations between students. Additional tables at the end of the chapters present further results for key groups of students. Trends since 2011/12 are discussed in Chapter 7.

## 4.3. Total expenditure

### 4.3.1. Introduction

In this section, we look at the overall level of spending and its main constituent categories for full-time and part-time students. We also look at the overall profiles of expenditure, in terms of the proportion of expenditure falling into different categories.

### 4.3.2. Key findings

The average (mean) total expenditure of full-time English-domiciled students in 2014/15 was £19,922. The average total expenditure of part-time students was £18,375 (Table 4.1). This diverged from 2011/12 findings when part-time students reported higher total expenditure than full-time students. This was due to tuition fee increases for full-time students in 2012/13. The median level of total expenditure was £18,652 for full-time students, which means that 50 per cent of the full-time student group had expenditure at or above this figure (and 50 per cent at or below). The median for part-time students was £17,587. For both groups, the mean value was slightly higher than the median, which indicates that the distribution was positively skewed, that is the highest expenditure values for each group were further from the median than were the lowest values. This pattern is consistent with previous SIES findings<sup>2</sup>.

---

<sup>1</sup> Retainer costs are the monies students pay to secure their accommodation for the next term/academic year. These are usually paid to secure the property over the summer period and ensure the accommodation is held ready for students to move in to at the start of the tenancy period.

<sup>2</sup> A number of the highest values for sub-categories of expenditure were judged to be outliers and were trimmed to the level of the next highest value that was consistent with the shape of the distribution. Further details are provided in the technical appendix.

Full-time and part-time students' expenditure on housing costs was similar (£3,610 and £3,621 respectively). This is different from the findings of the 2011/12 survey when part-time students reported higher expenditure than full-time students. This is due to the fact that part-time students were younger than in SIES 2011/12 and were more likely to live with parents in 2014/15 and thus incurred lower housing costs. See Chapter 5 for more detail.

The part-time students' expenditure on living costs was also lower in 2014/15 compared to the figures published in the 2011/12 report. This is because joint financial responsibility was erroneously not taken into account when calculating the food expenditure (a sub category of living costs) in 2011/12, thus living costs were inflated as a result. Expenditure on food was consequently also inflated. See Chapter 7 for recalculated figures for 2011/12 taking account of joint financial responsibility.

Full-time students reported two times higher expenditure on participation costs (which include tuition fees) compared to part-time students (£9,181 and £4,631, respectively). Full-time students also reported higher participation costs than part-time students in 2011/12, but the difference was not as large and the overall levels for both groups were substantially lower. This was due to tuition fee increases for full-time students in 2012/13.

**Table 4.1: Total student expenditure and main sources of student expenditure, by English-domiciled full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Livings costs*	Mean	6,956	9,036
	Median	5,536	8,263
	SE	225	402
	<i>Unweighted</i>	<i>1,933</i>	<i>592</i>
Housing costs*	Mean	3,610	3,621
	Median	3,660	3,331
	SE	100	154
	<i>Unweighted</i>	<i>3,275</i>	<i>1,050</i>
Participation costs	Mean	9,181	4,631
	Median	9,345	4,070
	SE	90	219
	<i>Unweighted</i>	<i>1,966</i>	<i>611</i>
Spending on children*	Mean	408	916
	Median	0	0
	SE	68	55
	<i>Unweighted</i>	<i>3,503</i>	<i>1,155</i>
Estimated total expenditure	Mean	19,922	18,375
	Median	18,652	17,587
	SE	263	512
	<i>Unweighted</i>	<i>1,866</i>	<i>557</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students completing a diary. For housing costs and spending on children, the base is all English-domiciled students completing the main questionnaire (as these categories of expenditure were captured in the main questionnaire). See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

The results include students with no expenditure in a given category. See the next box and Table 4.2 for the results excluding students with zero expenditure.

Source: NatGen/IES SIES 2014/15

### A focus on those with housing or child-care costs

The overall mean for spending on children was low at £408 for full-time students and £916 for part-time students. However, as most students did not have any spending in this category (as they did not have children), this does not give a good indicator of the level of expenditure when students do have child-related expenses. As Table 4.2 shows, only nine per cent of full-time students and 36 per cent of part-time students had spending in this category. For students incurring child-related costs, the mean level of spending was £4,416 for full-time students and £2,543 for part-time students, considerably higher than the mean based on all students.

Similarly, when looking at students' housing costs, 13 per cent of full-time students and nine per cent of part-time students reported having no housing costs (typically because they lived with a parent or other relatives). Thus, the housing costs of those who incurred such expenditure (Table 4.2) were higher at £4,151 for full-time students and £3,959 for part-time students, than the overall averages (at £3,610 and £3,621 respectively, see Table 4.1).

For all other categories of expenditure and total expenditure, all students incurred costs so there was no difference in the means based on the whole sample versus those incurring costs.

**Table 4.2: Expenditure on children and housing for students who incurred costs in expenditure categories, by English-domiciled full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Housing costs*	Mean	4,151	3,959
	Median	3,931	3,587
	SE	89	150
	<i>Unweighted</i>	2,856	924
	% incurring cost	87	91
Spending on children*	Mean	4,416	2,543
	Median	2,745	1,924
	SE	507	187
	<i>Unweighted</i>	220	357
	% incurring cost	9	36

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: All English-domiciled students who incurred costs on housing and children

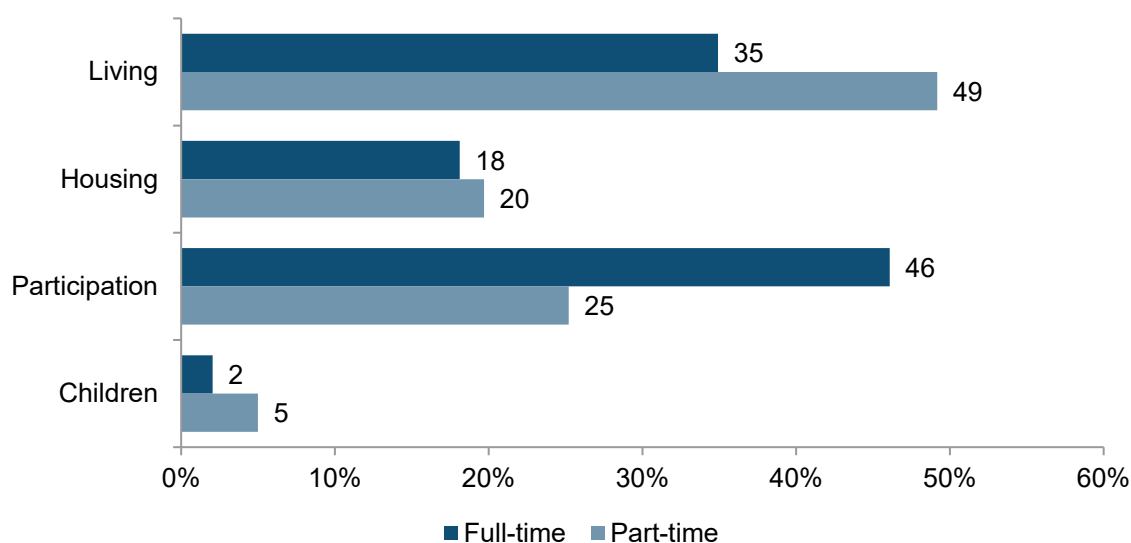
Source: NatCen/IES SIES 2014/15

### 4.3.3. Composition of total expenditure

Figure 4.2 shows how the expenditure of full-time and part-time students respectively was distributed between the four sub-categories (described above). As well as differences in total expenditure levels, the profiles of expenditure differed in some ways for the two groups:

- Participation costs constituted the largest category of expenditure for full-time students (46 per cent), whilst for part-time students the majority of expenditure was on living costs (49 per cent).
- Living costs represented the second highest category of expenditure for full-time students (35 per cent); for part-time students the second highest category of expenditure was participation costs (25 per cent).
- Housing costs accounted for around one-fifth of total expenditure for each group (18 per cent for full-time students and 20 per cent for part-time students).
- Spending on children was the smallest category of expenditure (two per cent for full-time students and five per cent for part-time students), largely reflecting the low proportion of students with child-related spending.

**Figure 4.2: Profile of expenditure for English-domiciled full-time and part-time students**



Base: All English-domiciled students who completed a diary

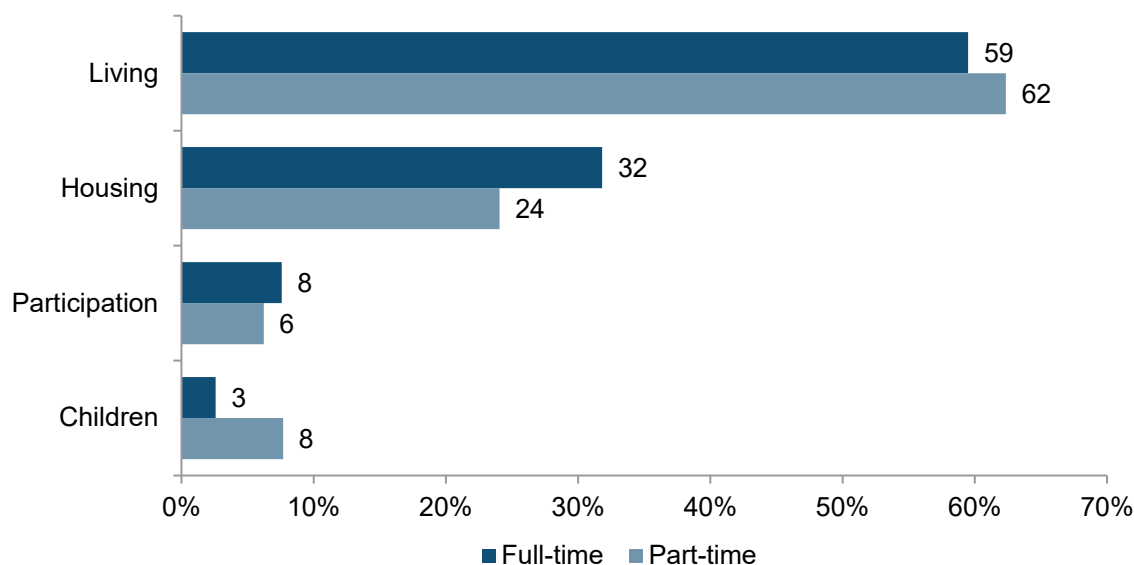
Source: NatCen/IES SIES 2014/15

Figure 4.3 shows the breakdown of total expenditure excluding the tuition fees:

- With tuition fees taken out from the participation costs, the living costs became the biggest expense category for both full-time and part-time students with both spending around three-fifths of their costs on this (59 per cent for full-time and 62 per cent for part-time students).

- Full-time students spent proportionately more on housing (32 per cent) compared with part-time students (24 per cent).
- Both spent a similar proportion on participation costs other than fees (eight per cent in the case of full-time students and six per cent in the case of part-time students).
- Spending on children made up a substantially larger proportion of the spending of part-time students (eight per cent) compared with full-time students (three per cent).

**Figure 4.3: Breakdown of total expenditure excluding the tuition fees**



Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

## 4.4. Variations in total expenditure between student groups

### 4.4.1. Introduction

In this section we look at key differences in total expenditure between different types of students (in terms of their socio-economic background, study-related factors and location)<sup>1</sup>. Full- and part-time students are considered separately. Many of the groups overlap (for example, older students are less likely to live with their parents), so differences in expenditure between groups may reflect variations in other socio-economic or institutional characteristics. As with analysis of income, multivariate regression<sup>2</sup> was used to assess which family and housing circumstances are likely to significantly affect the level

<sup>1</sup> It is well-established that disabled people incur additional costs compared with people without a disability; for this reason we have included disability status in the regression model of total expenditure.

See for example, Tibble, M. (2005) Review of existing research on the extra costs of disability. DWP Working Paper No 21 and Zaidi, A. and Burchardt, T. (2005). 'Comparing Incomes When Needs Differ: Equalization For The Extra Costs Of Disability In The U.K'. Review of Income and Wealth, 51(1).

The measure of disability used in SIES covered a range of different physical, mental and learning health conditions but did not include an indication of the severity of impairment.

<sup>2</sup> See also Section 1.4.2 for further details on multivariate analysis techniques and interpretation of results.

of expenditure, while controlling for variations in other background factors (see Table 4.3 and Table 4.4).

#### **4.4.2. Full-time students**

##### **Student background**

Total expenditure was related to a wide set of student characteristics. Even after controlling for other factors, gender, dependency status, family type, housing circumstances and course subject had statistically significant impacts on the level of expenditure<sup>1</sup>.

Expenditure was higher among independent students (£22,903) than dependent students (£18,896; Table A4.7). This difference was also significant in the regression model when controlling for other factors (Table 4.3).

Expenditure also varied by gender. While controlling for all other factors, female students have, on average, higher expenditure (£20,613) compared to male students (£19,108; Tables 4.3 and A4.1).

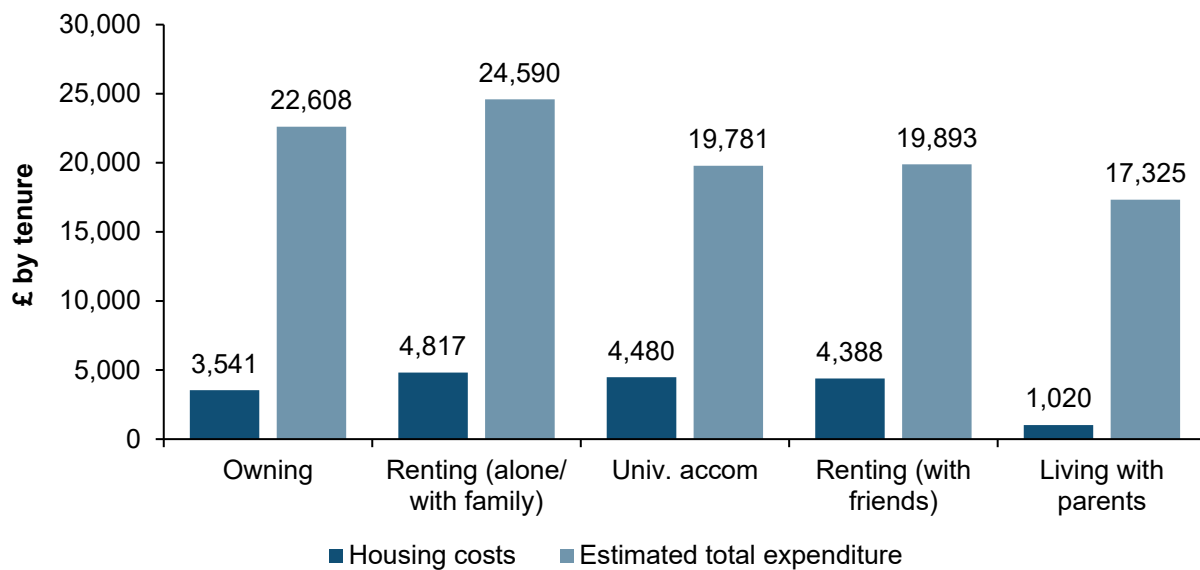
Students who had children were more likely to have higher expenditure than single students.

Housing tenure was an indicator of the level of total expenditure. Full-time students who owned or were buying their home or who were renting (alone or with their family) had higher total expenditure on average (£22,608 and £24,590 respectively). This compared to £19,893 for those renting with friends, £19,781 for those living in university accommodation and £17,325 for those living with their parents (Table A4.9). The regression showed that students who owned their home, those who rented with friends or family and students living in university accommodation had significantly higher expenditure than those living with parents (Figure 4.4).

---

<sup>1</sup> Ethnicity was also found to be significant in the model, with Black and minority ethnic students having higher expenditure. The number of Black and minority ethnic students was small, however, so this finding should be treated with caution.

**Figure 4.4: Total expenditure and housing costs by tenure for English-domiciled full-time students (£)**



Base: All English-domiciled full-time students (1,850)

Source: NatGen/IES SIES 2014/15

Expenditure among full-time students did not vary by their parents' experience of higher education, socio-economic group or disability status (after controlling for other factors).

### HE-related factors

Table 4.3 shows that total expenditure varied significantly for students studying some subjects compared to the subject group composed of human, social sciences, business and law. Students studying medicine and dentistry tended to have significantly<sup>1</sup> lower total expenditure (£17,998) compared to the above subject group (£20,797; Table A4.12). This was due to students studying medicine and dentistry reporting lower living expenses. Similarly, those studying subjects allied to medicine (£20,658) and sciences, engineering, technology and IT (£18,991) had significantly lower levels of expenditure compared to those studying human, social science, business and law.

---

<sup>1</sup> The sample size for medicine and dentistry students was not large, so these findings should be treated with caution.

**Table 4.3: Linear regression model estimates: total expenditure for English-domiciled full-time students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	16,005	0.000	14,805	17,205
<b>Gender *</b>				
Female	1,078	0.010	268	1,888
Male (ref. category)	0.000			
<b>Age group</b>				
20-24	742	0.055	-15	1,498
25+	-328	0.806	-2,992	2,337
Under 20 (ref. category)	0.000			
<b>Ethnicity *</b>				
Asian/Asian British	-80	0.925	-1,785	1,625
Black/Black British	3,482	0.024	466	6,499
Mixed/Other	979	0.180	-466	2,424
White (ref. category)	0.000			
<b>Physical, mental or learning disability</b>				
Disabled	595	0.229	-386	1,575
No disability (ref. category)	0.000			
<b>Socio-economic group</b>				
Routine/manual/unemployed	-263	0.634	-1,366	839
Intermediate	-109	0.814	-1,039	821
Not classifiable	306	0.729	-1,456	2,069
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	205	0.590	-554	965
Yes (ref. category)	0.000			
<b>Status **</b>				
Independent	2,632	0.004	852	4,413
Dependent (ref. category)	0.000			
<b>Family type **</b>				
Two adult family	3,009	0.025	392	5,626
One adult family	5,819	0.005	1,818	9,820
Married or living in a couple	-932	0.406	-3,162	1,299
Single (ref. category)	0.000			
<b>Housing tenure ***</b>				
Owning	2,855	0.018	509	5,200
Renting (with family/alone)	4,432	0.000	2,715	6,150
University accommodation	3,103	0.000	1,998	4,208
Renting (with friends)	2,858	0.000	1,903	3,813
Other	-8,678	0.000	-12,301	-5,056



	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Whether lives London</b>				
London	495	0.598	-1,377	2,367
Elsewhere (ref. category)	0.000			
<b>Institution type</b>				
Welsh HEI	-369	0.315	-1,099	360
FEC	-1,064	0.319	-3,184	1,056
English HEI (ref. category)	0.000			
<b>Subject ***</b>				
Medicine & Dentistry	-3,289	0.002	-5,309	-1,270
Subjects allied to medicine	-1,842	0.032	-3,521	-163
Sciences/Engineering/ Technology/IT	-1,121	0.035	-2,159	-83
Creative Arts/Languages/ Humanities	-493	0.493	-1,926	940
Education	-905	0.526	-3,749	1,938
Combined/other	-304	0.625	-1,540	932
Human/Social Sciences/ Business/Law (ref. category)	0.000			
<b>Qualification level</b>				
Other undergraduate	-43	0.930	-1,036	949
PGCE/ITT	-270	0.906	-4,831	4,290
Bachelor's (ref. category)	0.000			
<b>Year of study</b>				
2nd Year or other	93	0.842	-835	1,020
Final Year or 1 Year course	-121	0.852	-1,413	1,171
1st year (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: 1 Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All English-domiciled full-time students who completed a diary (1,850)

Source: NatCen/IES SIES 2014/15

## Location factors

Total expenditure was, on average, slightly higher for those living in London (£20,685) than for those living elsewhere (£19,816; Table A4.10). Average housing costs were substantially higher in London than elsewhere (£4,077 compared with £3,550). However, the multivariate regression analysis indicated that, after controlling for other factors (including housing tenure) there was no statistically significant difference between expenditures in London versus elsewhere. As was also observed in previous waves of this study, a higher proportion of London-based students lived at home (or in parent-owned accommodation) compared to other students (31 per cent compared to 22 per cent; Table A4.16). When looking just at students who incurred housing costs, it became clear that full-time students living in London have substantially higher average housing costs than students living elsewhere when controlling for their living arrangements (for example, full-time students in London, not living with their parents paid on average £5,405 for their

housing each academic year, compared with £4,325 paid on average by full-time students living away from their parents elsewhere; Table A4.16). This means that those students who lived in London and incurred housing costs, and especially those who did not live with their parents, were likely to also have higher total expenditure levels than suggested by the analyses based on all students.

### 4.4.3. Part-time students

#### Student background

We identified two background characteristics that contributed to part-time students having significantly different expenditure levels. These were students' socio-economic group and family type (see Table 4.4).

The overall expenditure appeared to vary significantly by socio-economic group in the multivariate analysis. The bivariate analysis showed those from a managerial and professional background had an average total expenditure of £19,780 whilst those with the lowest levels of average expenditure came from an intermediate background (£17,282; see Table A4.5).

Part-time students with children had higher expenditure than single students. Parents spent on average £21,674 compared with £16,100 spent by single students (Table A4.8).

#### HE-related factors

Looking at study characteristics, overall expenditure also varied by the type of institution that part-time students attended. Students at HEIs had higher expenditure (in particular, those studying at English HEIs £19,010) than students studying in FECs (£16,456; Table A4.11).

**Table 4.4: Linear regression model estimates: total expenditure for English-domiciled part-time students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	14,769	0.000	12,233	17,305
<b>Gender</b>				
Female	1,363	0.136	-444	3,171
Male (ref. category)	0.000			
<b>Age group</b>				
25-29	-262	0.863	-3,294	2,771
30-39	1,677	0.221	-1,048	4,403
40+	1,667	0.326	-1,718	5,052
Under 25 (ref. category)	0.000			
<b>Ethnicity</b>				
BME	-1,896	0.105	-4,203	412
White (ref. category)	0.000			
<b>Physical, mental or learning disability</b>				
Disabled	-31	0.953	-1,067	1,006
No disability (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Socio-economic group ***</b>				
Routine/manual/unemployed	-1,242		-3,582	1,098
Intermediate	-2,724	0.000	-4,018	-1,429
Not classifiable	-2,018		-5,346	1,310
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	768	0.194	-405	1,941
Yes (ref. category)	0.000			
<b>Family type ***</b>				
One or two adult family	3,793	0.000	1,924	5,663
Married or living in a couple	-487	0.598	-2,337	1,362
Single (ref. category)	0.000			
<b>Housing tenure</b>				
Owning	971	0.610	-2,839	4,781
Renting privately	582	0.470	-1,028	2,192
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Whether lives London</b>				
London	1,853	0.105	-403	4,108
Elsewhere (ref. category)	0.000			
<b>Institution type *</b>				
HEI	2,388	0.005	769	4,007
FEC (ref. category)	0.000			
<b>Qualification level</b>				
Other undergraduate	30	0.968	-1,472	1,532
Bachelor's (ref. category)	0.000			
<b>Year of study</b>				
2nd Year or other	-1,779		-3,775	217
Final Year or 1 Year course	276	0.777	-1,672	2,224
1st year (ref. category)	0.000			
<b>Study intensity</b>				
25%-49%	-1,152	0.295	-3,344	1,040
50% FTE or above (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: 1 Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All English-domiciled part-time students who completed a diary (550)

Source: NatCen/IES SIES 2014/15

## 4.5. Chapter 4 additional tables

**Table A4.1: Total student expenditure and main sources of student expenditure for English-domiciled students, by gender (£)**

		Full-time		Part-time	
		Male	Female	Male	Female
Livings costs*	Mean	6,386	7,433	8,734	9,308
	Median	5,156	5,884	7,509	8,690
	SE	246	324	741	271
	<i>Unweighted</i>	<i>840</i>	<i>1,092</i>	<i>287</i>	<i>304</i>
Housing costs*	Mean	3,447	3,751	3,195	4,006
	Median	3,580	3,782	3,091	3,842
	SE	119	106	195	183
	<i>Unweighted</i>	<i>1,416</i>	<i>1,854</i>	<i>503</i>	<i>545</i>
Participation costs	Mean	9,168	9,191	4,653	4,614
	Median	9,280	9,410	3,974	4,125
	SE	105	127	363	173
	<i>Unweighted</i>	<i>853</i>	<i>1,112</i>	<i>296</i>	<i>314</i>
Spending on children*	Mean	229	554	584	1,207
	Median	0	0	0	0
	SE	84	98	83	75
	<i>Unweighted</i>	<i>1,506</i>	<i>1,991</i>	<i>538</i>	<i>615</i>
Estimated total expenditure*	Mean	19,108	20,613	17,095	19,558
	Median	18,185	19,116	15,560	18,921
	SE	321	378	941	531
	<i>Unweighted</i>	<i>816</i>	<i>1,050</i>	<i>275</i>	<i>281</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatGen/IES SIES 2014/15

**Table A4.2: Total student expenditure and main sources of student expenditure for English-domiciled students, by age group at start of the academic year (£)**

		Full-time			Part-time			
		Under 20	20-24	25+	Under 25	25-29	30-39	40+
Livings costs*	Mean	5,820	7,119	9,703	8,790	8,119	8,938	10,525
	Median	4,706	5,669	8,748	7,600	7,141	8,590	9,289
	SE	153	290	589	974	553	413	501
	<i>Unweighted</i>	932	827	174	249	132	122	89
Housing costs*	Mean	3,604	3,331	4,313	2,240	3,472	4,390	4,230
	Median	3,718	3,527	3,951	1,800	3,149	3,900	4,143
	SE	124	116	248	154	244	167	258
	<i>Unweighted</i>	1,561	1,378	336	419	215	241	175
Participation costs	Mean	9,448	9,213	8,340	4,827	4,197	4,987	4,400
	Median	9,417	9,310	9,160	4,400	3,610	4,600	4,010
	SE	52	105	341	262	286	403	205
	<i>Unweighted</i>	948	844	174	255	135	126	95
Spending on children*	Mean	19	43	2,379	187	661	1,339	1,386
	Median	0	0	558	0	0	375	0
	SE	11	16	313	59	135	175	236
	<i>Unweighted</i>	1,665	1,475	363	452	236	254	213
Estimated total expenditure*	Mean	18,911	19,558	23,643	15,833	16,564	20,502	20,334
	Median	18,038	18,399	22,138	14,586	15,264	19,647	20,362
	SE	188	372	1,002	1,086	823	673	801
	<i>Unweighted</i>	902	797	167	238	125	116	78

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.3: Total student expenditure and main sources of student expenditure for English-domiciled full-time students, by ethnicity (£)**

		Full-Time				Part-time	
		White	Asian	Black	Mixed/Other	White	Ethnic minority
Livings costs*	Mean	6,690	7,261	9,521	6,918	9,160	8,087
	Median	5,536	5,345	6,734	5,365	8,418	7,956
	SE	183	641	1,231	629	432	742
	<i>Unweighted</i>	<i>1,578</i>	<i>150</i>	<i>78</i>	<i>122</i>	<i>531</i>	<i>61</i>
Housing costs*	Mean	3,619	2,580	4,673	3,985	3,512	4,445
	Median	3,675	1,844	3,990	3,857	3,222	3,753
	SE	94	256	394	230	99	713
	<i>Unweighted</i>	<i>2,618</i>	<i>276</i>	<i>178</i>	<i>196</i>	<i>919</i>	<i>130</i>
Participation costs	Mean	9,079	9,165	9,951	9,647	4,571	5,120
	Median	9,310	9,345	9,822	9,335	4,000	5,096
	SE	97	401	206	126	197	557
	<i>Unweighted</i>	<i>1,606</i>	<i>155</i>	<i>77</i>	<i>123</i>	<i>550</i>	<i>61</i>
Spending on children*	Mean	286	269	1,789	600	926	858
	Median	0	0	0	0	0	0
	SE	59	94	576	268	58	202
	<i>Unweighted</i>	<i>2,763</i>	<i>309</i>	<i>204</i>	<i>215</i>	<i>1,004</i>	<i>149</i>
Estimated total expenditure*	Mean	19,626	18,555	24,391	21,004	18,503	17,291
	Median	18,609	17,307	21,014	18,437	17,698	14,965
	SE	199	700	1,545	1,024	483	1,417
	<i>Unweighted</i>	<i>1,538</i>	<i>141</i>	<i>71</i>	<i>113</i>	<i>502</i>	<i>55</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.4: Total student expenditure and main sources of student expenditure for English-domiciled students, by disability (£)**

		Full-time		Part-time	
		No disability	Disabled	No disability	Disabled
Livings costs*	Mean	6,905	7,105	9,118	8,685
	Median	5,484	5,718	8,296	7,699
	SE	210	454	395	544
	<i>Unweighted</i>	<i>1,503</i>	<i>419</i>	<i>464</i>	<i>124</i>
Housing costs*	Mean	3,520	3,903	3,497	4,037
	Median	3,600	3,815	3,222	3,751
	SE	110	129	153	189
	<i>Unweighted</i>	<i>2,527</i>	<i>726</i>	<i>833</i>	<i>212</i>
Participation costs	Mean	9,137	9,339	4,593	4,807
	Median	9,320	9,420	3,950	4,600
	SE	104	101	222	308
	<i>Unweighted</i>	<i>1,527</i>	<i>427</i>	<i>475</i>	<i>132</i>
Spending on children*	Mean	392	469	952	782
	Median	0	0	0	0
	SE	69	120	74	115
	<i>Unweighted</i>	<i>2,711</i>	<i>767</i>	<i>915</i>	<i>234</i>
Estimated total expenditure*	Mean	19,813	20,230	18,343	18,431
	Median	18,577	18,934	17,616	16,548
	SE	284	443	444	1,064
	<i>Unweighted</i>	<i>1,442</i>	<i>413</i>	<i>438</i>	<i>115</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.5: Total student expenditure and main sources of student expenditure for English-domiciled students, by socio-economic group (£)**

		Full-time			Part-time		
		Managerial and professional	Intermediate	Routine/manual/unemployed	Managerial and professional	Intermediate	Routine/manual/unemployed
Livings costs*	Mean	6,254	7,178	7,480	10,115	8,270	8,553
	Median	5,326	6,385	5,793	9,137	7,482	7,470
	SE	260	347	318	586	355	428
	<i>Unweighted</i>	<i>875</i>	<i>363</i>	<i>405</i>	<i>260</i>	<i>159</i>	<i>143</i>
Housing costs*	Mean	3,851	3,548	3,473	3,865	3,791	3,287
	Median	3,795	3,675	3,564	3,640	3,555	3,063
	SE	133	154	136	187	216	183
	<i>Unweighted</i>	<i>1,435</i>	<i>585</i>	<i>705</i>	<i>434</i>	<i>271</i>	<i>277</i>
Participation costs	Mean	9,260	8,952	9,146	4,606	4,386	4,833
	Median	9,350	9,245	9,370	4,125	3,667	3,752
	SE	68	215	164	162	278	482
	<i>Unweighted</i>	<i>893</i>	<i>371</i>	<i>412</i>	<i>263</i>	<i>163</i>	<i>153</i>
Spending on children*	Mean	237	524	623	996	1,029	779
	Median	0	0	0	0	0	0
	SE	82	116	126	109	110	99
	<i>Unweighted</i>	<i>1,498</i>	<i>624</i>	<i>755</i>	<i>475</i>	<i>290</i>	<i>310</i>
Estimated total expenditure*	Mean	19,421	20,190	20,348	19,780	17,282	17,928
	Median	18,560	19,116	18,902	18,177	15,841	17,616
	SE	306	457	506	787	722	718
	<i>Unweighted</i>	<i>856</i>	<i>346</i>	<i>392</i>	<i>246</i>	<i>147</i>	<i>135</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15



**Table A4.6: Total student expenditure and main sources of student expenditure for English-domiciled students, by parental experience of higher education (£)**

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Livings costs*	Mean	6,485	7,414	8,596	9,293
	Median	5,326	5,737	7,749	8,558
	SE	243	305	491	416
	<i>Unweighted</i>	<i>988</i>	<i>943</i>	<i>244</i>	<i>348</i>
Housing costs*	Mean	3,766	3,457	3,344	3,756
	Median	3,724	3,600	3,160	3,488
	SE	124	116	162	178
	<i>Unweighted</i>	<i>1,650</i>	<i>1,619</i>	<i>401</i>	<i>647</i>
Participation costs	Mean	9,214	9,152	4,383	4,773
	Median	9,334	9,370	3,954	4,195
	SE	97	137	207	271
	<i>Unweighted</i>	<i>1,007</i>	<i>957</i>	<i>247</i>	<i>364</i>
Spending on children*	Mean	234	583	1,011	862
	Median	0	0	0	0
	SE	55	102	144	95
	<i>Unweighted</i>	<i>1,757</i>	<i>1,734</i>	<i>439</i>	<i>710</i>
Estimated total expenditure*	Mean	19,574	20,269	17,568	18,824
	Median	18,477	18,823	15,748	18,077
	SE	289	407	603	688
	<i>Unweighted</i>	<i>955</i>	<i>909</i>	<i>228</i>	<i>329</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.7: Total student expenditure and main sources of student expenditure for English-domiciled full-time students, by status (£)**

		<b>Independent</b>	<b>Dependent</b>
Livings costs*	Mean	9,383	6,108
	Median	7,946	4,962
	SE	469	161
	<i>Unweighted</i>	358	1,574
Housing costs*	Mean	3,847	3,523
	Median	3,708	3,637
	SE	173	113
	<i>Unweighted</i>	701	2,571
Participation costs	Mean	8,845	9,296
	Median	9,342	9,345
	SE	249	60
	<i>Unweighted</i>	362	1,604
Spending on children*	Mean	1,478	0
	Median	0	0
	SE	200	0
	<i>Unweighted</i>	772	2,728
Estimated total expenditure*	Mean	22,903	18,896
	Median	20,609	18,076
	SE	711	195
	<i>Unweighted</i>	341	1,525

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled full-time students who completed a diary. For housing costs and spending on children, the base is all English-domiciled full-time students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.8: Total student expenditure and main sources of student expenditure for English-domiciled students, by family type (£)**

		Full-time					Part-time				
		Two adult family	One adult family	Parents	Married/living as couple	Single	Two adult family	One adult family	Parents	Married/living as couple	Single
Livings costs*	Mean	10,728	(11,597)	11,138	7,573	6,522	8,942	(12,324)	9,721	8,836	8,533
	Median	10,139	(10,365)	10,139	6,200	5,195	7,963	(11,706)	8,855	7,509	7,470
	SE	784	(859)	511	895	189	433	(762)	299	831	588
	<i>Unweighted</i>	50	34	84	108	1,740	125	31	156	131	304
Housing costs*	Mean	3,412	6,020	4,526	3,892	3,497	3,907	5,183	4,215	3,641	3,076
	Median	3,355	6,120	3,951	3,446	3,638	3,751	5,170	3,900	3,285	2,310
	SE	166	350	275	383	106	207	455	104	250	312
	<i>Unweighted</i>	113	84	197	178	2,898	251	75	326	231	492
Participation costs	Mean	8,770	(7,924)	8,377	8,715	9,288	4,583	(4,673)	4,602	4,667	4,634
	Median	9,600	(8,933)	9,167	9,345	9,350	4,100	(4,149)	4,125	4,230	3,840
	SE	8,770	(7,924)	498	8,715	9,288	4,583	(4,673)	324	4,667	4,634
	<i>Unweighted</i>	52	36	88	107	1,771	133	32	165	132	313
Spending on children*	Mean	3,001	6,583	4,551	10	2	1,951	4,633	2,601	36	43
	Median	2,109	5,075	2,883	0	0	1,643	4,573	1,965	0	0
	SE	487	841	499	7	1	200	304	195	25	19
	<i>Unweighted</i>	118	94	212	197	3,092	261	81	342	272	540
Estimated total expenditure*	Mean	(25,005)	(29,293)	26,949	20,275	19,253	19,895	-	21,674	17,057	16,100
	Median	(23,819)	(31,619)	26,642	18,324	18,288	20,362	-	21,181	16,795	14,529
	SE	(1,097)	(2,074)	1,203	1,511	186	726	-	634	1,025	926
	<i>Unweighted</i>	49	30	79	101	1,686	117	29	146	118	292

\*Note: figures adjusted for joint financial responsibility where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.9: Total student expenditure and main sources of student expenditure for English-domiciled full-time and part-time students, by tenure (£)**

		Full-time					
		Owning	Renting alone/with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent-owned accom.
Livings costs*	Mean	9,815	9,304	5,774	6,303	7,563	-
	Median	9,932	8,368	4,619	5,115	6,109	-
	SE	923	568	347	240	367	-
	<i>Unweighted</i>	54	173	496	788	398	16
Housing costs*	Mean	3,541	4,817	4,480	4,388	1,020	-
	Median	3,265	4,275	4,313	3,942	0	-
	SE	247	236	100	101	94	-
	<i>Unweighted</i>	109	366	800	1,206	762	24
Participation costs	Mean	7,999	9,023	9,599	9,243	9,071	-
	Median	9,135	9,410	9,465	9,300	9,335	-
	SE	486	319	44	85	178	-
	<i>Unweighted</i>	54	177	508	799	403	16
Spending on children*	Mean	1,417	2,353	4	17	30	-
	Median	946	0	0	0	0	-
	SE	191	356	4	11	12	-
	<i>Unweighted</i>	114	401	833	1,274	823	26
Estimated total expenditure*	Mean	22,608	24,590	19,781	19,893	17,325	-
	Median	20,598	22,067	18,712	18,569	16,079	-
	SE	1,376	977	323	259	399	-
	<i>Unweighted</i>	52	163	488	767	380	15

\*Note: figures adjusted for joint financial responsibility where relevant.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled full-time students who completed a diary. For housing costs and spending on children, the base is all English-domiciled full-time students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatGen/IES SIES 2014/15

		Part-time					
		Owning	Renting (alone/with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent- owned accom.
Livings costs*	Mean	10,082	8,426	-	-	8,972	-
	Median	9,645	7,956	-	-	7,401	-
	SE	625	252	-	-	627	-
	<i>Unweighted</i>	<i>181</i>	<i>143</i>	<i>1</i>	<i>25</i>	<i>224</i>	<i>10</i>
Housing costs*	Mean	4,022	4,672	-	(4,934)	1,577	-
	Median	3,583	4,156	-	(4,346)	1,290	-
	SE	231	154	-	(488)	136	-
	<i>Unweighted</i>	<i>350</i>	<i>264</i>	<i>2</i>	<i>47</i>	<i>370</i>	<i>17</i>
Participation costs	Mean	4,698	4,383	-	-	4,621	-
	Median	4,100	3,850	-	-	4,081	-
	SE	352	210	-	-	245	-
	<i>Unweighted</i>	<i>187</i>	<i>151</i>	<i>1</i>	<i>26</i>	<i>227</i>	<i>10</i>
Spending on children*	Mean	1,251	1,213	-	32	341	-
	Median	471	0	-	0	0	-
	SE	203	76	-	33	180	-
	<i>Unweighted</i>	<i>386</i>	<i>283</i>	<i>2</i>	<i>50</i>	<i>392</i>	<i>19</i>
Estimated total expenditure*	Mean	20,210	19,330	-	-	15,362	-
	Median	19,174	18,469	-	-	13,666	-
	SE	1,275	672	-	-	763	-
	<i>Unweighted</i>	<i>166</i>	<i>138</i>	<i>1</i>	<i>25</i>	<i>217</i>	<i>10</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled part-time students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students part-time who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatGen/IES SIES 2014/15

**Table A4.10: Total student expenditure and main sources of student expenditure for English-domiciled students, by whether lives in London or elsewhere (£)**

		Full-time		Part-time	
		Lives in London	Lives Elsewhere	Lives in London	Lives Elsewhere
Livings costs*	Mean	7,003	6,949	8,375	9,149
	Median	5,283	5,584	8,659	7,963
	SE	577	231	682	408
	<i>Unweighted</i>	152	1,781	58	534
Housing costs*	Mean	4,077	3,550	4,694	3,454
	Median	4,050	3,600	4,552	3,222
	SE	330	102	722	96
	<i>Unweighted</i>	315	2,960	107	943
Participation costs	Mean	9,526	9,132	5,431	4,499
	Median	9,641	9,311	5,653	3,974
	SE	429	87	672	186
	<i>Unweighted</i>	154	1,812	60	551
Spending on children*	Mean	592	382	619	964
	Median	0	0	0	0
	SE	297	66	93	63
	<i>Unweighted</i>	362	3,141	126	1,029
Estimated total expenditure*	Mean	20,685	19,816	18,637	18,331
	Median	19,676	18,577	18,196	17,400
	SE	941	256	1,214	507
	<i>Unweighted</i>	141	1,725	53	504

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.11: Total student expenditure and main sources of student expenditure for English-domiciled students, by type of institution (£)**

		Full-time			Part-time		
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC
Livings costs*	Mean	6,768	5,989	8,845	9,203	(9,233)	8,511
	Median	5,437	4,905	8,368	8,590	(9,030)	7,956
	SE	232	347	819	586	(984)	509
	<i>Unweighted</i>	<i>1,421</i>	<i>282</i>	<i>230</i>	<i>432</i>	<i>39</i>	<i>121</i>
Housing costs*	Mean	3,667	3,771	3,088	3,773	2,755	3,141
	Median	3,725	3,510	2,730	3,518	2,832	2,880
	SE	101	176	484	203	239	248
	<i>Unweighted</i>	<i>2,363</i>	<i>450</i>	<i>462</i>	<i>757</i>	<i>66</i>	<i>227</i>
Participation costs	Mean	9,398	9,371	7,252	4,838	(3,599)	4,005
	Median	9,425	9,350	7,250	4,550	(2,440)	3,274
	SE	85	104	434	304	(1,168)	563
	<i>Unweighted</i>	<i>1,445</i>	<i>285</i>	<i>236</i>	<i>444</i>	<i>40</i>	<i>127</i>
Spending on children*	Mean	325	44	1,191	907	786	951
	Median	0	0	0	0	0	0
	SE	70	44	235	45	189	187
	<i>Unweighted</i>	<i>2,521</i>	<i>468</i>	<i>514</i>	<i>834</i>	<i>70</i>	<i>251</i>
Estimated total expenditure*	Mean	19,974	19,264	19,665	19,010	(16,843)	16,456
	Median	18,703	17,815	18,722	18,077	(14,830)	14,943
	SE	269	342	1,208	838	(976)	1,066
	<i>Unweighted</i>	<i>1,374</i>	<i>277</i>	<i>215</i>	<i>408</i>	<i>36</i>	<i>113</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.12: Total student expenditure and main sources of student expenditure for English-domiciled full-time and part-time students, by subject (£)**

		Full-time						
		Medicine/ Dentistry	Allied to medicine	Science/ Eng./ Tech./ IT	Human/ Social Sci./Bus./ Law	Creative Art/Lang./ Hum.	Education	Comb./ other
Livings costs*	Mean	5,520	8,521	6,077	7,562	6,576	9,046	7,123
	Median	5,345	6,904	4,825	5,913	4,943	7,105	5,637
	SE	550	674	263	401	485	1,243	448
	<i>Unweighted</i>	70	120	680	489	280	77	217
Housing costs*	Mean	3,947	3,382	3,605	3,745	3,836	3,157	3,282
	Median	4,230	3,600	3,688	3,760	3,600	3,495	3,420
	SE	236	178	114	144	213	298	161
	<i>Unweighted</i>	107	193	1,070	862	472	143	427
Participation costs	Mean	8,571	8,192	9,197	9,437	9,640	7,974	9,207
	Median	9,509	9,423	9,266	9,362	9,580	9,167	9,390
	SE	513	480	88	100	210	676	198
	<i>Unweighted</i>	72	117	695	495	287	77	223
Spending on children*	Mean	287	754	237	454	188	1,518	411
	Median	0	0	0	0	0	0	0
	SE	111	137	86	127	73	682	128
	<i>Unweighted</i>	114	204	1,131	914	512	156	471
Estimated total expenditure*	Mean	17,998	20,658	18,991	20,797	19,994	21,632	19,887
	Median	18,226	19,368	18,012	19,119	19,137	20,221	18,416
	SE	876	1,194	307	459	691	1,580	678
	<i>Unweighted</i>	67	115	665	472	268	73	206



		Part-time						
		Medicine/ Dentistry	Allied to medicine	Science/ Eng./Tech./ IT	Human/Social Sci./ us./ Law	Creative Art/Lang./Hum.	Education	Comb./ other
Livings costs*	Mean	-	-	8,664	9,848	(8,889)	9,240	8,431
	Median	-	-	7,963	8,864	(6,974)	8,855	7,482
	SE	-	-	788	487	(596)	862	402
	<i>Unweighted</i>	3	26	237	117	34	102	73
Housing costs*	Mean	-	4,531	3,394	3,832	(3,677)	3,474	3,613
	Median	-	4,335	3,160	3,210	(3,753)	3,430	3,740
	SE	-	508	187	311	(626)	208	240
	<i>Unweighted</i>	13	51	397	234	49	183	123
Participation costs	Mean	-	-	4,314	4,943	(4,978)	4,016	5,098
	Median	-	-	3,658	4,533	(4,353)	3,850	5,112
	SE	-	-	210	346	(661)	213	562
	<i>Unweighted</i>	3	26	242	121	35	109	75
Spending on children*	Mean	-	787	640	1,028	1,218	1,255	1,070
	Median	-	0	0	0	0	0	0
	SE	-	220	98	114	358	236	206
	<i>Unweighted</i>	13	59	422	262	56	198	145
Estimated total expenditure*	Mean	-	-	17,251	19,254	(19,089)	18,767	18,566
	Median	-	-	16,522	18,284	(18,235)	16,580	18,302
	SE	-	-	719	854	(700)	1,399	661
	<i>Unweighted</i>	3	24	225	108	32	99	66

\*Note: figures adjusted for joint financial responsibility where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.13: Total student expenditure and main sources of student expenditure for English-domiciled students, by qualification type (£)**

		Full-time			Part-time		
		Other undergraduate	PGCE/ITT	Bachelor's degree	Other undergraduate	PGCE/ITT	Bachelor's degree
Livings costs*	Mean	7,474	-	6,812	9,082	-	9,071
	Median	5,722	-	5,470	7,956	-	8,590
	SE	566	-	233	641	-	382
	<i>Unweighted</i>	330	22	1,581	220	26	346
Housing costs*	Mean	3,434	(3,210)	3,654	3,376	3,036	3,800
	Median	3,432	(3,510)	3,695	3,061	3,353	3,600
	SE	249	(457)	95	213	372	186
	<i>Unweighted</i>	578	41	2,656	418	51	581
Participation costs	Mean	8,540	-	9,347	4,247	(3,328)	4,926
	Median	9,060	-	9,410	3,605	(2,795)	4,600
	SE	243	-	85	414	(491)	276
	<i>Unweighted</i>	341	22	1,603	224	30	357
Spending on children*	Mean	859	(287)	319	887	707	945
	Median	0	(0)	0	0	0	0
	SE	205	(175)	63	158	179	60
	<i>Unweighted</i>	632	45	2,826	455	61	639
Estimated total expenditure*	Mean	19,900	-	19,906	17,566	-	19,015
	Median	18,232	-	18,636	15,347	-	18,077
	SE	738	-	267	1,005	-	659
	<i>Unweighted</i>	314	21	1,531	206	26	325

\*Note: figures adjusted for joint financial responsibility where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution. - indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire (See Section 4.2). The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.14: Total student expenditure and main sources of student expenditure for English-domiciled students, by year of study (£)**

		Full-time			Part-time		
		1st year	2nd year or other	Final year or 1 year course	1st year	2nd year or other	Final year or 1 year course
Livings costs*	Mean	6,632	6,867	7,595	8,966	8,866	9,446
	Median	5,263	5,581	6,258	7,956	8,375	8,826
	SE	312	314	329	466	521	544
	<i>Unweighted</i>	590	790	553	135	249	207
Housing costs*	Mean	3,739	3,689	3,311	3,560	3,543	3,840
	Median	3,784	3,675	3,428	3,175	3,420	3,585
	SE	159	119	113	247	200	251
	<i>Unweighted</i>	1,031	1,281	962	278	406	363
Participation costs	Mean	9,269	9,257	8,929	4,996	4,591	4,132
	Median	9,445	9,345	9,230	4,600	3,706	3,940
	SE	148	104	181	388	311	193
	<i>Unweighted</i>	601	798	566	138	255	217
Spending on children*	Mean	535	334	322	906	876	1,011
	Median	0	0	0	0	0	0
	SE	129	77	68	110	42	141
	<i>Unweighted</i>	1,094	1,375	1,032	306	441	404
Estimated total expenditure*	Mean	19,968	19,953	19,803	18,608	17,850	18,951
	Median	18,776	18,572	18,487	18,770	16,795	17,587
	SE	402	332	379	958	861	668
	<i>Unweighted</i>	578	756	532	129	234	193

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled students who completed a diary. For housing costs and spending on children, the base is all English-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.15: Total student expenditure and main sources of student expenditure for English-domiciled part-time students, by intensity of study (£)**

		<b>50% FTE or above</b>	<b>25 to 49% FTE</b>
Livings costs*	Mean	9,042	9,001
	Median	8,232	8,594
	SE	319	1,112
	<i>Unweighted</i>	<i>512</i>	<i>80</i>
Housing costs*	Mean	3,592	3,777
	Median	3,330	3,331
	SE	186	280
	<i>Unweighted</i>	<i>903</i>	<i>146</i>
Participation costs	Mean	4,672	4,411
	Median	4,081	3,954
	SE	213	463
	<i>Unweighted</i>	<i>527</i>	<i>83</i>
Spending on children*	Mean	919	904
	Median	0	0
	SE	60	150
	<i>Unweighted</i>	<i>984</i>	<i>170</i>
Estimated total expenditure*	Mean	18,518	17,525
	Median	17,616	15,204
	SE	457	1,740
	<i>Unweighted</i>	<i>484</i>	<i>73</i>

\*Note: figures adjusted for joint financial responsibility where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all English-domiciled part-time students who completed a diary. For housing costs and spending on children, the base is all English-domiciled part-time students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2014/15

**Table A4.16: Further details of living arrangements and housing costs for English-domiciled students, by whether lives in London or elsewhere**

		Column per cent			
		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Living arrangement <sup>1</sup>	Lives with parents	31	22	27	25
	Does not	69	78	73	75
	<i>Unweighted bases</i>	362	3,151	126	1,050
Incurs housing costs <sup>2</sup>	No housing costs	47	54	(36)	28
	Housing costs	53	46	(64)	72
	<i>Unweighted bases</i>	101	661	31	339
Living arrangement <sup>3</sup>		Housing costs (£)			
		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Lives with parents	Mean	3,243	1,954	-	2,036
	Median	1,620	1,225	-	1,800
	SE	407	165	-	88
	<i>Unweighted bases</i>	48	316	20	232
Does not	Mean	5,405	4,325	5,704	4,207
	Median	4,680	4,002	5,773	3,900
	SE	297	80	399	86
	<i>Unweighted bases</i>	208	2,284	74	598

\*Note: figures adjusted for joint financial responsibility where relevant. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

<sup>1</sup> Base: All English-domiciled students <sup>2</sup> Base: English-domiciled students living with parents <sup>3</sup> Base: English-domiciled students who incur living costs

Source: NatCen/IES SIES 2014/15

## 5. HE Participation and other costs

### 5.1. Summary of key findings

- Full-time English-domiciled students spent an average of £9,181 on participation costs in the academic year 2014/15 – that is the costs they incurred as a direct result of attending university or college (including tuition fee costs, direct course costs e.g. books and equipment) and facilitation costs (e.g. travel).
- Part-time students spent considerably less than their full-time counterparts on these costs: an average of £4,631.
- Among full-time students, participation costs varied by financial dependence (i.e. whether a student was independent or dependent on parental income), institution type and also by course studied.
- Among part-time students, participation costs varied according to age, whether they lived in London, qualification level and year of study.
- Across all full-time students, an average of £512 was spent on direct course costs such as books, computers and equipment, and part-time students spent £410. First year students, those studying creative arts/languages/humanities courses, and those studying at FECs reported the highest expenditure on these items.
- Across all part-timers in the study, spending on direct course costs was highest among first-year students, those studying creative arts/languages/humanities and those studying at HEIs.
- Full-time students spent an average of £404 over the academic year on facilitation costs (such as course-related travel); part-time students spent a higher amount, averaging £517.
- Living costs accounted for £6,956 of full-time students' and £9,036 of part-time students' spending.
- Among full-time students, living costs varied by gender and financial dependence (i.e. student status). Among part-time students, the living costs varied by age, socio-economic group, family circumstances and housing tenure; with those with managerial or professional backgrounds and single parent students having higher living costs compared with single students, while those who rented their accommodation reported lower living costs compared with those living with parents.
- Housing costs accounted for £3,610 of spending on average among all full-time students and £3,621 among all part-time students. Full-time students typically lived in rented (non-university) property with friends or other students, with their parents or relatives, or in university provided accommodation. Full-time students living with parents spent £1,020, while students renting on their own or with family spent £4,817. Part-time students were more likely to be buying or renting a property (alone or with family) rather than to be renting with friends or living at the university accommodation.

- Nine per cent of full-time students and 36 per cent of part-time students were parents who lived with their children; among these, full-time students spent £4,416 and part-time students spent £2,543 on their children during the academic year.

## 5.2. Introduction

In this chapter we explore in more detail the main areas of student expenditure, that is the different sub-categories of student spending outlined at the beginning of Chapter 4. We begin by looking at total participation costs (including tuition fee costs, Section 5.3), that is the total costs that students incur directly because of their higher education course. Participation costs also comprise: direct course costs (Section 5.4); and facilitation costs (Section 5.5) and are the largest area of spending for full-time students.

The three other sub-categories of spending are then discussed in more detail. They are:

- Living costs (Section 5.6), which is by far the largest category for part-time students. This category includes expenditure on food and drink, personal entertainment, household goods and non-course travel.
- Housing costs (Section 5.7), which account for around one-fifth of spending for both full-time and part-time students (a third for full-time students and over a quarter for part-time students when tuition fees are excluded from participation costs).
- Spending on children (Section 5.8), represents a very small share of total spending on average across all students, but is much higher for those students with children.

Throughout this chapter, findings for full- and part-time students are presented separately.

## 5.3. Total participation costs (including fee costs)

### 5.3.1. Introduction

In this section, we look at the overall level of spending on participation and its main constituents. As Chapter 4 showed, participation costs accounted for 46 per cent of total expenditure in the 2014/15 academic year for full-time students, but less (25 per cent) for part-time students. We also look at the overall breakdown of expenditure on participation.

Participation costs include spending on tuition fees. For the 2014/15 academic year, English-domiciled students studying full-time in England or Wales paid variable annual tuition fees of up to £9,000 (this rate also applied to PGCE students). Fees for part-time students varied according to the institution and intensity of study but the maximum possible was £6,750 (see Chapter 1).

### 5.3.2. Full-time students

English-domiciled full-time students reported spending on average (mean) £9,181 on participation costs in the 2014/15 academic year. This was substantially higher than the amount spent by part-time students (£4,631).

Table 5.1 shows the total participation costs for full and part-time students. Total participation costs for full-time students consisted of:

- an average of £8,281 on tuition fees;
- an average of £512 on direct course costs; and
- an average of £404 on facilitation costs.

As shown in Figure 5.1, both full-time and part-time students spent the majority of the participation cost on tuition fees. The proportion was higher among full-time students (90 per cent) than among part-time students (81 per cent). See box below for the discussion of the results for students who incurred a particular expense while excluding those who did not.

**Table 5.1: Total student participation costs and main sources of student participation costs for English-domiciled students, by full-time and part-time status (£)**

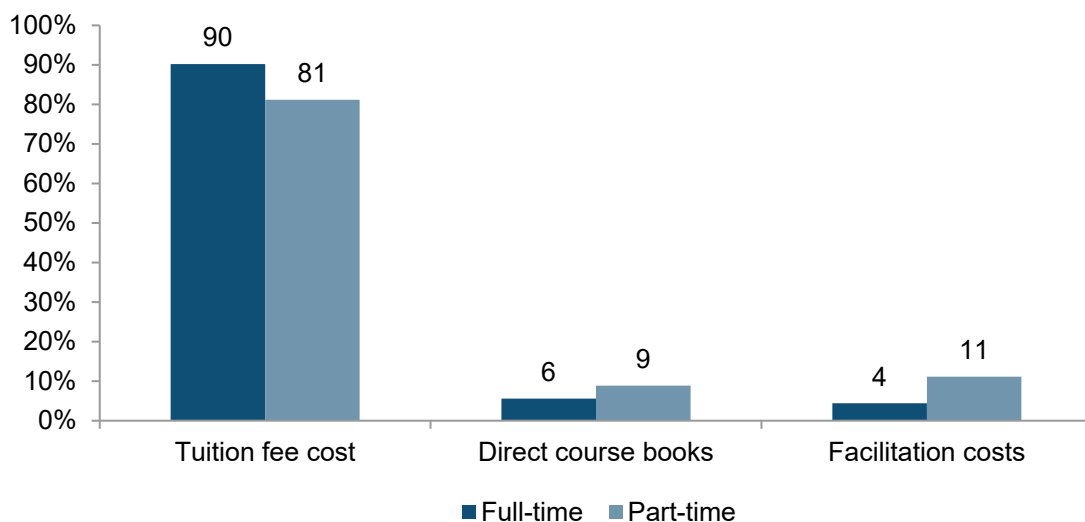
		<b>Full-time</b>	<b>Part-time</b>
Tuition fee cost	Mean	8,281	3,760
	Median	9,000	3,000
	SE	56	143
	<i>Unweighted</i>	<i>3,500</i>	<i>1,163</i>
Direct course costs (e.g. books and equipment)	Mean	512	410
	Median	310	310
	SE	17	24
	<i>Unweighted</i>	<i>3,453</i>	<i>1,153</i>
Costs of facilitating participation (e.g. travel)	Mean	404	517
	Median	50	100
	SE	35	158
	<i>Unweighted</i>	<i>1,980</i>	<i>622</i>
Total participation costs	Mean	9,181	4,631
	Median	9,345	4,070
	SE	90	219
	<i>Unweighted</i>	<i>1,966</i>	<i>611</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary. See separate estimates (Table 5.2) for those incurring these participation costs.

Source: NatCen/IES SIES 2014/15



**Figure 5.1: Main sources of student participation costs for English-domiciled students, by full-time and part-time status**



Base: All English-domiciled students who completed a diary

Source: NatGen/IES SIES 2014/15

**A focus on those incurring different types of participation costs**

- Not all students incurred costs under each of the sub-categories of participation. For example, 51 per cent of full-time students incurred some facilitation costs, whereas almost all (96 per cent) reported direct course costs (Table 5.2). The average figures for those who had incurred such costs were £530 for direct course costs (similar to the average for all full-time students, £512) and £739 for facilitation costs (considerably higher than the average for all full-time students, £404).

Full-time students' participation costs varied substantially according to their individual and course characteristics. Multiple linear regression analysis was used to identify which of these were significantly associated with participation costs, when controlling for other potentially confounding factors (Table 5.3). The model found that significant variations in participation costs were associated with a range of factors, such as: student status, the type of institution and subject studied. Each of these factors is discussed below.

**Table 5.2: Total student participation costs and main sources of student participation costs for English-domiciled students who incurred costs in participation, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Tuition fee cost	Mean	8,435	3,776
	Median	9,000	3,000
	SE	47	147
	N	3,456	1,152
	% incurring cost	99	99
Direct course costs (e.g. books and equipment)	Mean	530	454
	Median	340	390
	SE	17	28
	N	3,332	1,021
	% incurring cost	96	89
Costs of facilitating participation (e.g. travel)	Mean	739	825
	Median	400	390
	SE	45	242
	N	1,015	355
	% incurring cost	51	57
Total participation costs	Mean	9,190	4,632
	Median	9,345	4,070
	SE	89	219
	N	1,964	610
	% incurring cost	100	100

Base: All English-domiciled students who incurred participation costs

Source: NatCen/IES SIES 2014/15

### **Student factors**

The student's financial dependence status was shown to be significantly related to total participation costs (Table 5.3), when controlling for other factors (this was however not a significant factor in the 2011/12 survey). The regression results showed that, independent students were more likely to have higher total participation costs when other factors were controlled for. Bivariate analysis (Table A5.6) showed, as in 2011/12, that independent students had higher direct course costs and facilitation costs and lower fee costs.

A student's age was also seen to be a significant contributory factor to participation costs; those who were aged 25 or over had significantly lower participation costs when compared to those under 20 (£8,340 and £9,448 respectively; Table A5.2). This was driven by older students having lower tuition fee costs, suggesting that the courses that these students choose were somehow different from the ones chosen by younger students. Total participation costs did not vary by the ethnic background of the student, gender, socio-economic group, parental experience of higher education, family circumstances and housing tenure. This follows patterns found in the 2011/12 survey.

## **HE study factors**

Expenditure on participation varied with the subject of the course being taken. Students studying education (£7,974), and subjects allied to medicine (such as nursing; £8,192) reported the lowest levels of participation costs. Medical and dentistry students and students studying sciences, engineering, technology and IT also reported lower average participation spending (£8,571 and £9,197) compared to students studying human and social sciences, business and law (£9,437; Table A5.12). This was mostly explained by their lower tuition fee costs (£7,992, £7,078 and £7,911 for those studying education, subjects allied to medicine and medicine and dentistry compared with £8,491 for those studying human and social sciences, business and law) – although students of subjects allied to medicine did report somewhat higher average facilitation costs than other students. Course subject remained a significant predictor of total participation costs after controlling for other factors. The findings are consistent with the descriptive analysis discussed above, with subjects allied to medicine, medicine and dentistry, sciences, engineering, technology, IT and education being shown to have significantly lower participation costs in the statistical model compared to human and social sciences. This reflects the support provided via NHS bursaries to students on accelerated medical courses which cover, and thus reduce spending on, tuition fees whilst also contributing to living costs (see Section 3.4.4 or 1.1.2). Furthermore, there is evidence that students of science and technology subjects also have lower expenditure on participation compared to human and social sciences.

Neither the type of qualification, nor the year of the course, had a significant impact on the average participation cost when controlling for other factors (Tables 5.3, A5.14 and A5.15). The type of institution, however, was significantly related to participation costs and this differs to the 2011/12 survey. Students attending FECs were shown to have significantly lower participation costs on average (£7,252), compared to students studying at English HEIs (£9,398; Table A5.11). This was due to the tuition fees being lower for students attending FECs (Table A5.11), and the greater likelihood that these students were studying towards other undergraduate qualifications such as HND and Foundation Degrees (which can have lower tuition fees)

## **Location factors**

The regression model found that total participation costs for students in London were not significantly different from those incurred by students living elsewhere once other factors were taken into account (Table A5.10). This is despite the fact that in bivariate analysis students living in London appeared to have higher direct course costs and facilitation costs, as in 2011/12.

**Table 5.3: Linear regression model estimates: total participation costs for English-domiciled full-time students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	9,561	0.000	9,091	10,032
<b>Gender</b>				
Female	87	0.392	-115	289
Male (ref. category)	0.000			
<b>Age group **</b>				
20-24	-53	0.632	-275	168
25+	-1,129	0.003	-1,856	-403
Under 20 (ref. category)	0.000			
<b>Ethnicity</b>				
Asian/Asian British	184	0.486	-341	708
Black/Black British	662	0.029	69	1,256
Mixed/Other	234	0.126	-68	535
White (ref. category)	0.000			
<b>Socio-economic group</b>				
Routine/manual/unemployed	-211	0.123	-480	59
Intermediate	-220	0.117	-498	57
Not classifiable	-64	0.710	-410	281
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	186	0.152	-70	442
Yes (ref. category)	0.000			
<b>Status **</b>				
Independent	681	0.002	257	1,105
Dependent (ref. category)	0.000			
<b>Family type</b>				
Two adult family	320	0.490	-603	1,243
One adult family	-612	0.376	-1,984	761
Married or living in a couple	-544	0.114	-1,222	135
Single (ref. category)	0.000			
<b>Housing tenure *</b>				
Owning	-42	0.936	-1,091	1,007
Renting (with family/alone)	505	0.051	-2	1,013
University accommodation	178	0.396	-238	593
Renting (with friends)	-115	0.494	-449	219
Other	-2,377	0.211	-6,142	1,388
Lives with parents1 (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Whether lives London</b>				
London	188	0.499	-367	744
Elsewhere (ref. category)	0.000			
<b>Institution type ***</b>				
Welsh HEI	-34	0.790	-285	218
FEC	-2,153	0.000	-2,915	-1,391
English HEI (ref. category)	0.000			
<b>Subject ***</b>				
Medicine & Dentistry	-1,047	0.022	-1,934	-160
Subjects allied to medicine	-1,370	0.004	-2,277	-462
Sciences/Engineering/Technology/IT	-264	0.020	-484	-44
Creative Arts/Languages/Humanities	165	0.441	-261	591
Education	-1,095	0.013	-1,952	-239
Combined/other	-132	0.518	-537	274
Human/Social Sciences/ Business/Law (ref. category)	0.000			
<b>Qualification level</b>				
Other undergraduate	-14	0.943	-402	374
PGCE/ITT	-349	0.720	-2,289	1,591
Bachelor's (ref. category)	0.000			
<b>Year of study</b>				
2nd Year or other	-39	0.821	-379	302
Final Year or 1 Year course	-63	0.767	-489	362
1st year (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: <sup>1</sup> Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All English-domiciled full-time students who completed a diary (1,958)

Source: NatGen/IES SIES 2014/15

### 5.3.3. Part-time students

English-domiciled part-time students reported spending an average of £4,631 on participation costs in the 2014/15 academic year (Table 5.1), a lower average than for full-time students. This difference was almost entirely due to lower tuition fee costs (an average of £3,760 compared with £8,281 for full-time students). Full-time students spent more on direct course costs (£512 and £410 respectively).

Although most part-time students reported incurring tuition fee costs and direct course costs, only around six in 10 (57 per cent) reported facilitation costs (Table 5.2). For those part-time students who incurred these costs the average cost was £825, which again was higher than the mean for full-time students incurring facilitation costs (£739).

As with full-time students, a multiple linear regression analysis was carried out to identify which characteristics were most strongly associated with high or low participation costs (Table 5.4). The findings of this analysis are discussed below.

## **Student factors**

There was some variation on participation costs by age, with students aged 40 or over reporting lower participation costs than those aged under 25. The difference in bivariate estimates was small (£4,400 and £4,827; Table A5.2), suggesting that the difference was masked by compositional differences between these two groups. The difference was driven by younger students incurring higher tuition fee costs, which suggests that younger students chose courses that were more expensive.

## **HE study factors**

Diverging from the 2011/12 results, institution type was not significantly related to participation costs, when controlling for other factors. This is likely to be because The Open University was no longer included as a separate category in the analysis in 2014/15 and was instead included among part-time students.

However the regression analysis showed that the qualification level and year of study were significantly related to participation costs. Students pursuing other courses compared to Bachelor's degrees were more likely to have lower participation costs (Table A5.14). With regards to year of study, students on their first year were likely to have higher costs than those on their second and third year (Table A5.15).

## **Location factors**

Similar to the findings of the 2011/12 survey, whether the student lived in London or elsewhere was significantly related to participation costs, when controlling for other factors. Those who lived in London had significantly higher participation costs than those who were living elsewhere (£5,431 and £4,499 respectively; Table A5.10)

**Table 5.4: Linear regression model estimates: total participation costs for English-domiciled part-time students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	6,055	0.000	4,726	7,383
<b>Gender</b>				
Female	-411	0.175	-1,012	190
Male (ref. category)	0.000			
<b>Age group *</b>				
25-29	-635	0.207	-1,633	364
30-39	135	0.603	-384	654
40+	-599	0.037	-1,161	-37
Under 25 (ref. category)	0.000			
<b>Ethnicity</b>				
BME	515	0.135	-166	1,196
White (ref. category)	0.000			
<b>Socio-economic group</b>				
Routine/manual/unemployed	393	0.234	-263	1,048
Intermediate	-170	0.507	-683	343
Not classifiable	689	0.127	-203	1,582
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	304	0.098	-59	667
Yes (ref. category)	0.000			
<b>Family type</b>				
Two adult family	-69	0.836	-736	598
One adult family	265	0.578	-687	1,216
Married or living in a couple	25	0.947	-722	771
Single (ref. category)	0.000			
<b>Housing tenure</b>				
Owning	93	0.844	-853	1,038
Renting	-313	0.182	-778	153
Other	-579	0.522	-2,388	1,230
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Whether lives London *</b>				
London	985	0.046	16	1,953
Elsewhere (ref. category)	0.000			
<b>Institution type</b>				
FEC	-726	0.112	-1,627	176
HEI (ref. category)	0.000			
<b>Subject</b>				
Medicine/Dentistry/Subjects allied to medicine	168	0.780	-1,036	1,372
Sciences/Engineering/Technology/IT	-793	0.114	-1,786	199
Creative Arts/Languages/Humanities	-223	0.570	-1,007	562
Education	-702	0.057	-1,426	23
Combined/other	28	0.951	-886	942

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Human/Social Sciences/Business/Law (ref. category)	0.000			
<b>Qualification level **</b>				
Other	-611	0.001	-962	-259
Bachelor's (ref. category)	0.000			
<b>Year of study ***</b>				
2nd Year or other	-860	0.000	-1,261	-459
Final Year or 1 Year course	-678	0.033	-1,300	-56
1st year (ref. category)	0.000			
<b>Study intensity</b>				
25%-49%	-178	0.639	-935	579
50% FTE or above (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: <sup>1</sup> Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All English-domiciled part-time students who completed a diary (606)

Source: NatCen/IES SIES 2014/15

## 5.4. Direct course costs

### 5.4.1. Introduction

Direct course costs include spending on books, computers, special equipment for the student's course and other course-related expenditure such as amenity fees, photocopying, printing and stationery.

### 5.4.2. Full-time students

Compared with the cost of tuition fees, expenditure on direct course costs made up a smaller proportion of full-time students' participation costs – they spent on average £512 (six per cent of total participation costs) on these items in the 2014/15 academic year. Full-time students spent the most on computers (£253), followed by printing, photocopying and stationery (£105), then books (£101) and other equipment (£31) as shown in Table 5.5.

As we might expect, some of the differences in expenditure on direct costs were related to HE study factors:

- Full-time students in their first year reported the highest direct course costs than students in other years (£572 compared with £465; Table A5.17). Higher direct costs among first year students were mainly driven by spending on computer and books.
- Expenditure on direct course costs varied by subject type from £461 (amongst those doing medicine and dentistry or science, engineering, technology or IT) to £719 (among those studying creative arts, languages or humanities; Table A5.18)
- Full-time students attending FECs reported the highest spending on direct course costs (£682) and those attending English and Welsh HEIs considerably less (£494 and £449 respectively). As shown in Table A5.20, students attending FECs had particularly high



expenditure on computers and equipment for their course (this may be related to the more vocational nature of HE courses delivered in FE).

### 5.4.3. Part-time students

Part-time students spent less on direct course costs compared with full-time students (£410 and £512 respectively). This was different to 2011/12 when full-time and part-time students reported similar direct costs. As with full-time students, their largest items of expenditure were computers (£243) then printing, photocopying and stationery (£88) followed by books (£65) and other equipment (£12; Table 5.5).

Part-time students in their first year of study, and final year of study reported the highest expenditure on direct course costs (Table A5.17), as did those studying creative arts, languages or humanities (Table A5.19). Part-time students studying at HEIs reported higher direct course costs than those studying at FECs (Table A5.20).

**Table 5.5: Total student direct course costs and main sources for English-domiciled students, by full-time and part-time status (£)**

		Full-time	Part-time
Books	Mean	101	65
	Median	60	30
	SE	3	10
	<i>Unweighted</i>	<i>3,440</i>	<i>1,162</i>
Computers	Mean	253	243
	Median	0	0
	SE	9	9
	<i>Unweighted</i>	<i>3,466</i>	<i>1,171</i>
Equipment	Mean	31	12
	Median	0	0
	SE	3	4
	<i>Unweighted</i>	<i>3,467</i>	<i>1,169</i>
Printing, photocopying and stationery	Mean	105	88
	Median	50	50
	SE	5	6
	<i>Unweighted</i>	<i>3,430</i>	<i>1,137</i>
Total direct course costs	Mean	512	410
	Median	310	310
	SE	17	24
	<i>Unweighted</i>	<i>3,453</i>	<i>1,153</i>

Base: All English-domiciled students completing the main questionnaire

Source: NatCen/IES SIES 2014/15

## **5.5. Facilitation costs**

### **5.5.1. Introduction**

The final element of participation costs is that associated with facilitating study – such as travel to and from the university or college, and any trips or related to the course.

### **5.5.2. Full-time students**

Full-time students spent on average £404 on facilitation costs (Table 5.6), accounting for four per cent of their total participation costs. Study related travel accounted for most of this average (£268) with smaller amounts spent on course related trips (£71), study related parking (£28) and child related travel (£17).

Full-time students who lived with their parents reported higher facilitation costs due to higher expenditure on study related travel (£397), especially compared with those who lived in university accommodation (£182) or who were renting with friends or other students (£250; Table A5.21).

### **5.5.3. Part-time students**

Part-time students reported higher facilitation costs on average than full-time students (£517, compared with £404; Table 5.6). These costs also accounted for a higher proportion of part-time students' participation costs (11 per cent compared with four per cent; Figure 5.1). This was fuelled by higher study related travel costs and higher child related travel costs and slightly higher study related parking. Less was spent by part-time students on course related trips, compared with full-time students.

Part-time students who were single reported higher study related travel costs (£342) than students who were married (£286) or living in a two-adult family (£269; Table A5.22). However part-time students living in two adult families had the highest facilitation costs (£737) due to high child-related travel costs of £418.

**Table 5.6: Total student facilitation costs and main items of expenditure for English-domiciled students, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Course related trips	Mean	71	50
	Median	0	0
	SE	9	6
	<i>Unweighted</i>	<i>1,977</i>	<i>622</i>
Study related travel	Mean	268	298
	Median	0	0
	SE	26	63
	<i>Unweighted</i>	<i>1,991</i>	<i>633</i>
Child related travel	Mean	17	134
	Median	0	0
	SE	7	117
	<i>Unweighted</i>	<i>1,991</i>	<i>633</i>
Study related parking	Mean	28	32
	Median	0	0
	SE	5	9
	<i>Unweighted</i>	<i>1,991</i>	<i>633</i>
Total facilitation costs	Mean	404	517
	Median	50	100
	SE	35	158
	<i>Unweighted</i>	<i>1,980</i>	<i>622</i>

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

## 5.6. Living costs

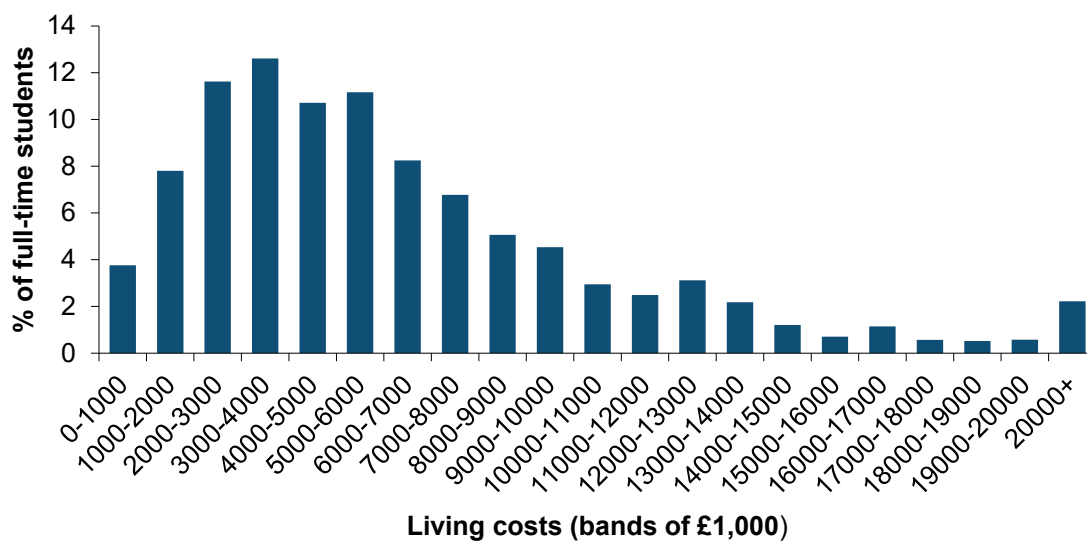
### 5.6.1. Introduction

The next section examines the living costs of students in greater detail, showing the relative importance of the different types of costs that fall within this category. As highlighted above, and discussed in Chapter 4, one-third (35 per cent) of the costs reported by full-time students – and 49 per cent of those reported by part-time students – were general living costs, including food, entertainment, personal items, and other spending not directly related to their course.

### 5.6.2. Full-time students

Full-time students reported spending on average £6,956 on living costs over the academic year 2014/15 (Table 5.7). Figure 5.2 shows the distribution of expenditure on living costs among full-time students. The distribution is positively skewed, with a long tail of values towards the upper end of the distribution. The median value was £5,536, which means that half of the students spent less than £5,536 on living costs.

**Figure 5.2: Distribution of living costs among full-time students**



Base: All full-time English-domiciled students who completed a diary (N=1,937).

Source: NatGen/IES SIES 2014/15

Looking at the overall mean:

- Food accounted for just over a quarter (26 per cent) of this expenditure (£1,842).
- Personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes accounted for almost one-third (28 per cent; £1,914).
- Spending on entertainment contributed just over one-sixth (18 per cent, £1,235). The median expenditure for entertainment was substantially lower than mean (£683), suggesting that half of the students spent £683 or less.
- Around one-sixth (22 per cent) was spent on travel not associated with their course (£1,549).
- A smaller amount (five per cent) was spent on household goods (£347; Figure 5.3).

In 2011/12, students allocated proportionately more to travel (23 per cent) and less to personal items (27 per cent) and entertainment (16 per cent) compared with 2014/15. Proportions allocated to other categories of living costs have not changed.

Within the ‘personal items’ category, the largest items of expenditure were clothes, shoes and accessories (full-time students spent on average £797 on such items) followed by spending on gifts and cards (an average of £240 over the academic year; Table A5.23).

Within the ‘entertainment’ category the largest items of expenditure were alcohol consumed outside the home (an average of £388 for the academic year), cinema, theatre and concerts (£173), sports, hobbies, clubs and societies (£152) and other items worth over £50 (such as furniture, household appliances and other household goods; £128). Students spent a further £124 on average on nightclubs and £113 on average on alcohol consumed in the home (Table A5.24).

**Table 5.7: Total student living costs and main components for English-domiciled students, by full-time and part-time status (£)**

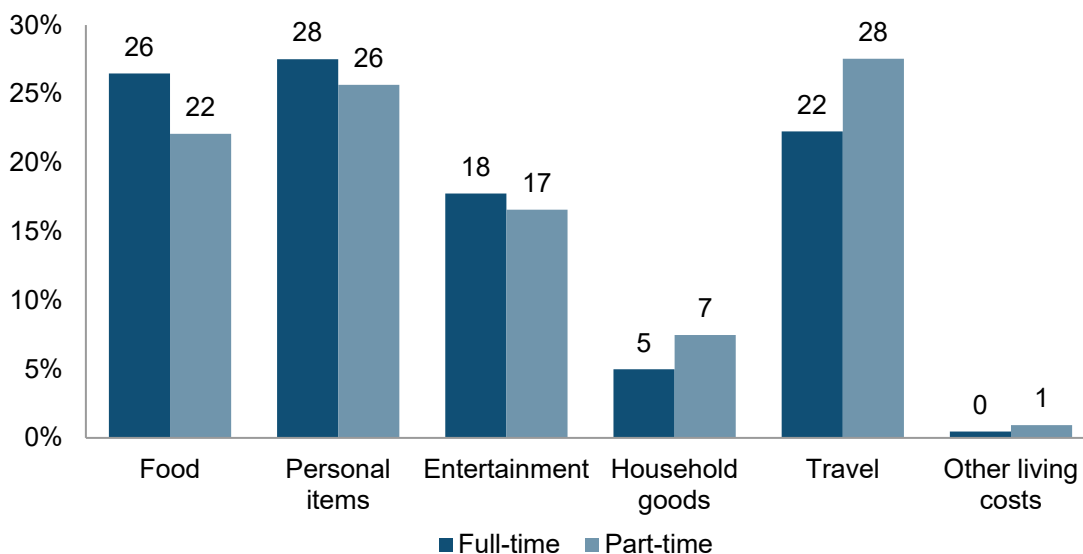
		<b>Full-time</b>	<b>Part-time</b>
Food	Mean	1,842	1,997
	Median	1,470	1,677
	SE	55	57
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Personal items	Mean	1,914	2,318
	Median	1,145	1,622
	SE	91	113
	<i>Unweighted</i>	<i>1,956</i>	<i>609</i>
Entertainment	Mean	1,235	1,499
	Median	683	890
	SE	50	118
	<i>Unweighted</i>	<i>1,971</i>	<i>617</i>
Household goods	Mean	347	676
	Median	50	256
	SE	40	63
	<i>Unweighted</i>	<i>1,977</i>	<i>622</i>
Non-course travel	Mean	1,549	2,489
	Median	959	2,229
	SE	55	158
	<i>Unweighted</i>	<i>1,962</i>	<i>611</i>
Other living costs	Mean	32	84
	Median	0	0
	SE	6	16
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Total living costs*	Mean	6,956	9,036
	Median	5,536	8,263
	SE	225	402
	<i>Unweighted</i>	<i>1,933</i>	<i>592</i>

\*Note: figures adjusted for joint financial responsibility where relevant

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Figure 5.3: Living costs among English-domiciled full-time and part-time students**



Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

### Student background

Gender and independence status were significantly related to living costs. Female students had higher living expenses compared to males, when controlling for all other variables in the model (£7,433 compared with £6,386; Table A5.25). This was a departure from previous findings and seems to be related to higher expenditure on personal items among female students in 2014/15.

Living costs also varied significantly by student economic dependence status (Table A5.30), with independent students having significantly higher costs compared to students who had a dependent status (£9,383 compared with £6,108, with spending higher in all categories).

Ethnicity, socio-economic group, parental experience of higher education, family type and housing tenure were not related to expenditure on living costs for full-time students. The living costs for parents were high in the bi-variate analysis compared to single students (£11,138 compared to £6,522; Table A5.31), but the difference did not become significant in the regression model. This is most likely related to the fact that the number of parents among full-time students is low<sup>1</sup>.

### HE study and location factors

The year of study, type of institution, qualification and whether the student lived in London were not related to living costs when controlling for other factors, which was also found in the 2011/12 survey (Table A5.39 and Table A5.34). Subject was not significant in 2014/15, but was significant in 2011/12. As discussed in Chapter 4, those studying in London were more likely than those studying elsewhere to live at home with their parents (Table A4.16), which may have had some impact on the reported living costs of London students

<sup>1</sup> It does not seem to be related to all parents being classified as economically independent as removing independence status from the model did not make family type significant.

(although it should be noted that living costs did not vary significantly by tenure overall, as discussed above). For example, spending on 'non course travel', a category of living cost that includes travel to and from family homes, was lower among London students than those studying elsewhere (Table A5.34).

**Table 5.8: Linear regression model estimates: total living costs for English-domiciled full-time students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	5,839	0.000	4,834	6,844
<b>Gender *</b>				
Female	750	0.037	45	1,455
Male (ref. category)	0.000			
<b>Age group</b>				
20-24	846	0.014	176	1,517
25+	509	0.609	-1,473	2,490
Under 20 (ref. category)	0.000			
<b>Ethnicity</b>				
Asian/Asian British	445	0.573	-1,130	2,020
Black/Black British	2,420	0.020	395	4,444
Mixed/Other	89	0.859	-913	1,091
White (ref. category)	0.000			
<b>Socio-economic group</b>				
Routine/manual/unemployed	144	0.774	-860	1,149
Intermediate	130	0.757	-710	971
Not classifiable	747	0.307	-706	2,200
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	50.640	0.873	-579	681
Yes (ref. category)	0.000			
<b>Status **</b>				
Independent	1,847	0.006	563	3,131
Dependent (ref. category)	0.000			
<b>Family type</b>				
Two adult family	1,459	0.123	-405	3,324
One adult family	1,677	0.153	-640	3,994
Married or living in a couple	-392	0.590	-1,844	1,059
Single (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Housing tenure</b>				
Owning	249	0.778	-1,515	2,013
Renting (with family/alone)	15	0.983	-1,410	1,441
University accommodation	-638	0.228	-1,686	411
Renting (with friends)	-710	0.115	-1,599	179
Other	1,242	0.481	-2,269	4,753
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Whether lives London</b>				
London	-575	0.372	-1,857	706
Elsewhere (ref. category)	0.000			
<b>Institution type</b>				
Welsh HEI	-77	0.808	-710	556
FEC	886	0.295	-794	2,567
English HEI (ref. category)	0.000			
<b>Subject</b>				
Medicine & Dentistry	-2,217	0.005	-3,723	-711
Subjects allied to medicine	-374	0.543	-1,600	851
Sciences/Engineering/Technology/IT	-975	0.034	-1,875	-74
Creative Arts/Languages/Humanities	-727	0.145	-1,713	259
Education	79	0.951	-2,462	2,619
Combined/other	-497	0.298	-1,445	451
Human/Social Sciences/Business/Law (ref. category)	0.000			
<b>Qualification level</b>				
Other undergraduate	65	0.873	-748	878
PGCE/ITT	-96	0.944	-2,798	2,606
Bachelor's (ref. category)	0.000			
<b>Year of study</b>				
2nd Year or other	419	0.286	-359	1,197
Final Year or 1 Year course	389	0.453	-644	1,422
1st year (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: <sup>1</sup> Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All English-domiciled full-time students who completed a diary (1,925)

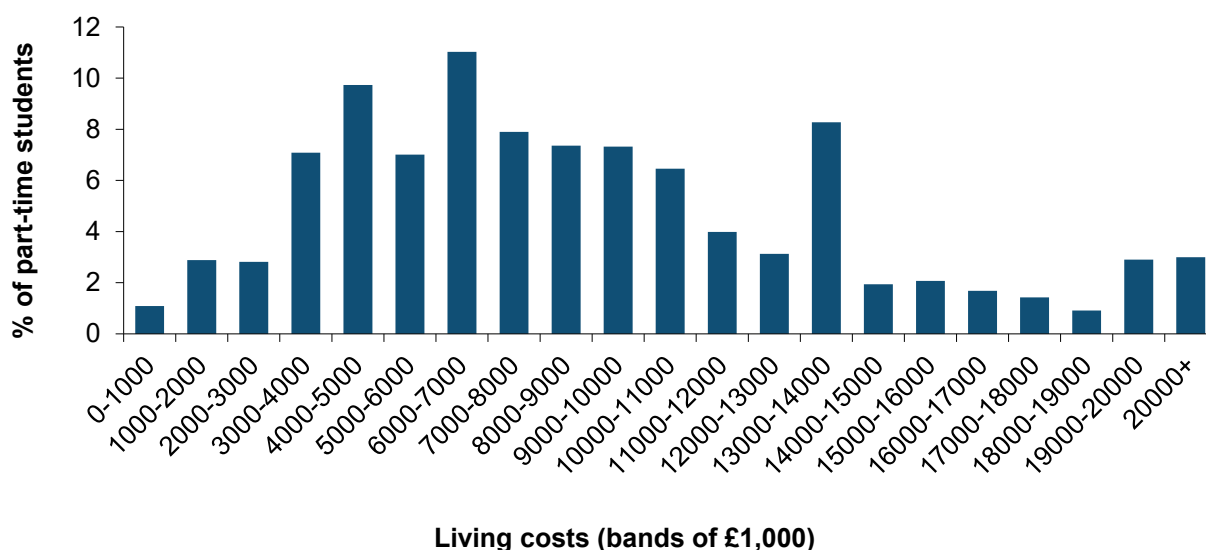
Source: NatCen/IES SIES 2014/15



### 5.6.3. Part-time students

Part-time English-domiciled students reported spending a total of £9,036 on average on living costs over the 2014/15 academic year (Table 5.7). This was considerably higher than the average amount spent by full-time students (£6,956). Figure 5.4 shows the distribution of expenditure on living costs among part-time students. The distribution is positively skewed with a long tail of high values. The median value of £8,263 is lower than the mean, showing that half of the students spent £8,263 or less on living costs. The distribution also indicates that approximately three-quarters (86 per cent) of part-time students spent between £3,000 and £14,000 on living costs.

**Figure 5.4: Distribution of living costs among part-time students**



Base: All part-time English-domiciled students who completed a diary (N=424).  
Source: NatCen/IES SIES 2014/15

As with full-time students, the two greatest items of expenditure for part-time students were food (£1,997), personal items (£2,318) and non-course travel (£2,489).

### Student background

There was greater variability in the living costs of part-time students, and differences in living costs were found to be associated with age, socio-economic group, family type and housing tenure.

The regression model showed the differences in living costs by family circumstances were significant when controlling for other factors: one adult student families (compared to single students) appeared to have significantly higher living costs<sup>1</sup> (Table A5.31). This was similar to findings in the 2011/12 survey.

Living costs were related to housing tenure in the bivariate analysis; part-time students who were living with their parents had higher expenditure on living costs (£8,325) than

<sup>1</sup> The number of part-time students who are single parents is low in the sample, so these findings should be treated with caution.

part-time students renting their accommodation either on their own or with their family (£7,826). Looking at different types of living expenses, students living with their parents stood out by having a higher expenditure on non-course travel and entertainment (Table A5.33). Housing tenure was indeed significant in the regression model when controlling for other factors, as it was in 2011/12.

Students' socio-economic background (Table A5.28) was significantly related to living costs. The regressions show that students from intermediate social backgrounds were likely to spend less on all dimensions of living costs compared to students from managerial and professional social backgrounds (£8,270 compared with £10,115). Looking at categories of living expenditure, the differences between socio-economic groups were the largest in the case of non-course travel (£3,018 among students from managerial and professional backgrounds compared to £2,173 among students from intermediate social backgrounds).

Gender, ethnicity and whether or not their parent(s) had attended higher education were not related to living costs in the regression model (Tables 5.9, A5.26, A5.27 and A5.29).

### HE study and location factors

The type of institution, the intensity of study, the qualification studied for, the year of study and whether the student was studying in London or elsewhere were not significantly related to living costs, when controlling for other factors (Tables A5.38 and A5.34).

**Table 5.9: Linear regression model estimates: total living costs for English-domiciled part-time students**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	10,628	0.000	8,397	12,859
<b>Gender</b>				
Female	-38	0.945	-1,149	1,072
Male (ref. category)	0.000			
<b>Age group *</b>				
25-29	652	0.548	-1,519	2,822
30-39	-677	0.408	-2310	956
40+	-951	0.290	-2742	839
Under 25 (ref. category)	0.000			
<b>Ethnicity</b>				
BME	-858	0.252	-2,347	631
White (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Socio-economic group **</b>				
Routine/manual/unemployed	-1,066	0.170	-2,605	473
Intermediate	-1,727	0.002	-2,803	-651
Not classifiable	-1812	0.209	-4,673	1,049
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	771	0.053	-9	1,552
Yes (ref. category)	0.000			
<b>Family type **</b>				
Two adult family	309	0.650	-1,055	1,674
One adult family	4,339	0.004	1,428	7,249
Married or living in a couple	163	0.804	-1,153	1,480
Single (ref. category)	0.000			
<b>Housing tenure ***</b>				
Owning	244	0.851	-2,361	2,849
Renting (with family/alone)	-1482	0.103	-3,275	3,12
Renting (with friends)	-2804	0.002	-4,511	-1,097
Other	302	0.762	-1,701	2,306
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Whether lives London</b>				
London	346	0.655	-1,206	1,898
Elsewhere (ref. category)	0.000			
<b>Institution type</b>				
Welsh HEI	-353	0.789	-2,990	2,284
FEC	-1,535	0.088	-3,309	238
FEC (ref. category)	0.000			
<b>Subject</b>				
Medicine & Dentistry	-4,016	0.034	-7,721	-312
Subjects allied to medicine	294	0.854	-2,918	3,506
Sciences/Engineering/Technology/IT	-763	0.367	-2,449	924
Creative Arts/Languages/Humanities	-490	0.579	-2,258	1,278
Education	-447	0.669	-2,540	1,646
Combined/other	-1216	0.035	-2,343	-89
Human/Social Sciences/Business/Law (ref. category)	0.000			
<b>Qualification level</b>				
Other undergraduate	895	0.186	-448	2,239
PGCE/ITT	-937	0.379	-3,060	1,186
Bachelor's (ref. category)	0.000			
<b>Year of study</b>				
2nd Year or other	-519	0.196	-1,316	278

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Final Year or 1 Year course	415	0.593	-1,137	1,967
1st year (ref. category)	0.000			
<b>Study intensity</b>				
25%-49%	-79	0.901	-1,355	1,197
50% FTE or above (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: <sup>1</sup> Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All English-domiciled part-time students who completed a diary (588)

Source: NatGen/IES SIES 2014/15

## 5.7. Housing costs

### 5.7.1. Introduction

This section examines students' housing costs, showing how these varied according to their housing tenure, and the relative importance of different types of costs in this category.

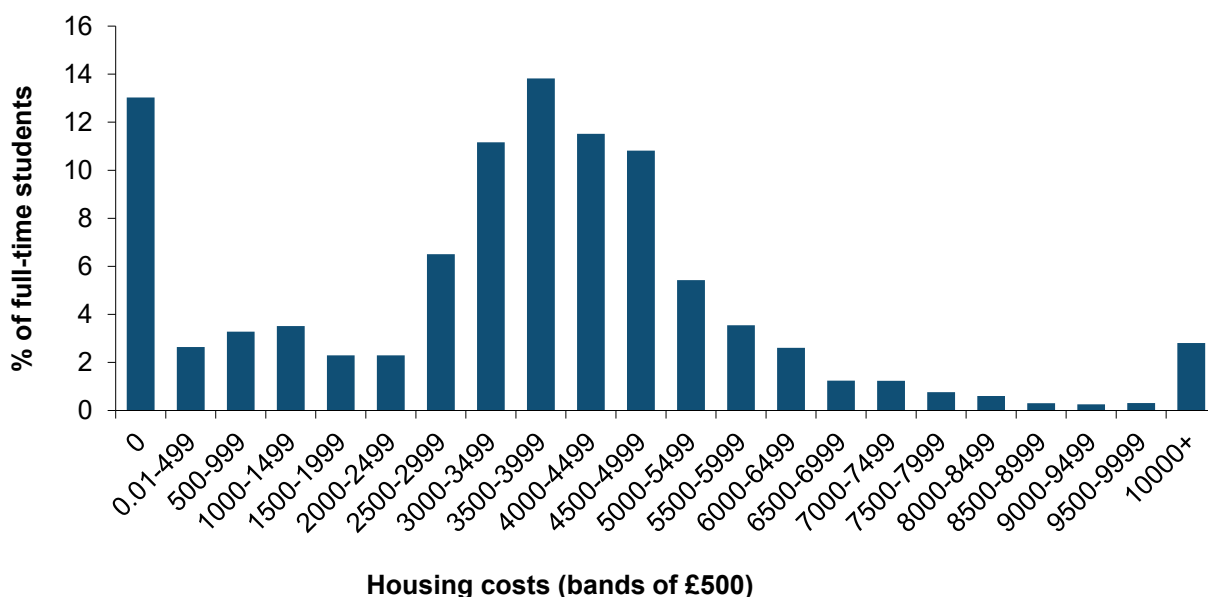
### 5.7.2. Full-time students

Full-time students most commonly lived in rented (non-university) property with friends or other students (33 per cent), with their parents or relatives (23 per cent) or in university accommodation (23 per cent). Smaller proportions rented alone or with family (14 per cent) or were buying a property with a mortgage (five per cent). A minority of students lived in a property owned by their parents (but not with them; just one per cent; Figure 5.6) and another one per cent in accommodation that did not fit into any of the main categories (such as living with friends/students in a house/flat they own, living in a house/flat owned by grandparents or other relatives and living with grandparents or other relatives).

A smaller proportion of English-domiciled full-time students participating in SIES 2014/15 were renting privately with friends than in 2011/12 (33 per cent compared with 41 per cent in the 2011/12 study), while higher proportions were in university accommodation (23 per cent up from 16 per cent) perhaps reflecting the increased investment in student accommodation among HEIs and thus increased availability of university accommodation.

Full-time students spent on average £3,610 on housing costs over the 2014/15 academic year (Table 5.10). Figure 5.5 shows the distribution of spending on housing costs among all full-time students. It shows how almost 16 per cent spent little or nothing on housing (less than £500 for the academic year), but that there was a peak between £3,000 and £5,000. Only a small proportion (five per cent) of full-time students spent over £7,500 on housing costs in 2014/15. The mean and median housing costs were similar (£3,610 and 3,660), showing that the distribution was not substantially skewed.

**Figure 5.5: Distribution of housing costs among full-time students**



Base: All full-time English-domiciled students (N=3,347). This chart includes students who do not have any housing costs and so will have a value of zero for housing expenditure.

Source: NatCen/IES SIES 2014/15

**Table 5.10: Total student housing costs for English-domiciled students, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Mortgage and rent costs*	Mean	3,062	2,723
	Median	3,150	2,520
	SE	86	132
	<i>Unweighted</i>	<i>3,404</i>	<i>1,110</i>
Retainer costs*	Mean	165	8
	Median	0	0
	SE	18	5
	<i>Unweighted</i>	<i>3,501</i>	<i>1,177</i>
Other housing costs*	Mean	386	871
	Median	35	781
	SE	20	29
	<i>Unweighted</i>	<i>3,348</i>	<i>1,094</i>
Total housing costs*	Mean	3,610	3,621
	Median	3,660	3,331
	SE	100	154
	<i>Unweighted</i>	<i>3,275</i>	<i>1,050</i>

\*Note: figures adjusted for joint financial responsibility where relevant

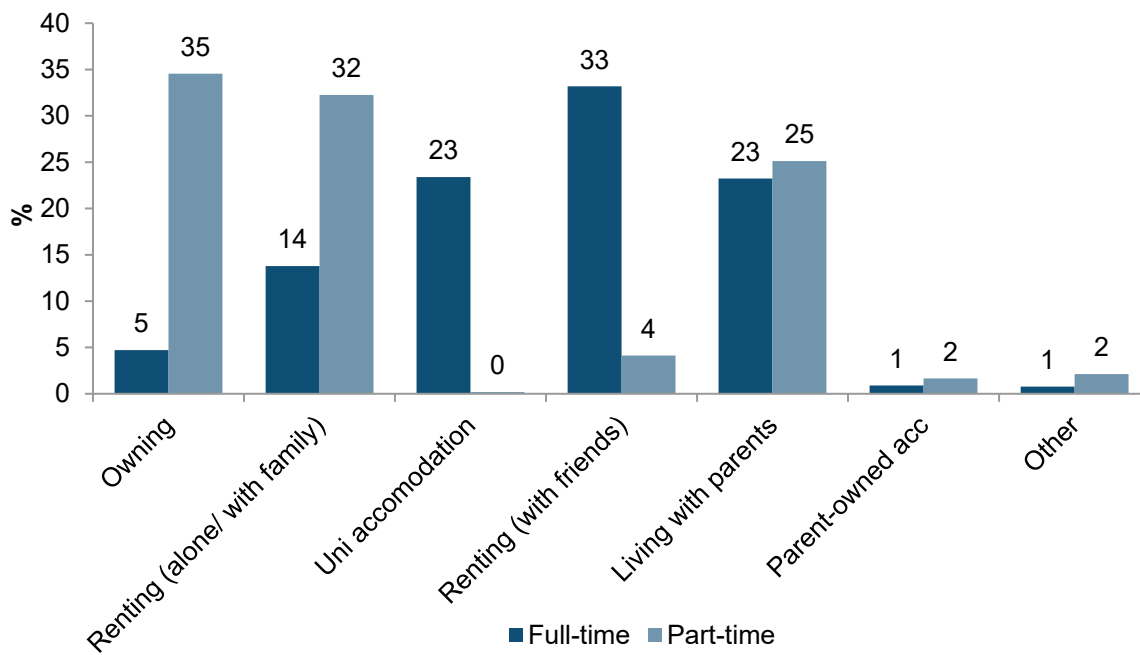
Base: All English-domiciled students

Source: NatCen/IES SIES 2014/15

Housing costs varied according to students' housing tenure:

- As in 2011/12, those who rented, either alone or with a partner or relatives, reported the highest average housing costs, at £4,817. Rental costs were high for this group (£3,721) as were other housing costs, such as household bills and council tax payments (£977; Table 5.12).
- Full-time students who lived in university accommodation reported the second highest average housing costs of £4,480. This was different to 2011/12 when students who rented privately with friends or owed their accommodation had higher housing costs than those who lived in university accommodation.
- Full-time students who rented with friends or other students reported an average expenditure of £4,388 on housing. This group reported the highest expenditure on retainer costs (these are the costs incurred to secure a property over the summer vacation period), at £427.
- Full-time students who owned or were buying their home spent an average of £3,541 on housing. These students had the second highest housing costs in 2011/12, but only fourth highest in 2014/15 and appeared to be the only group that had not seen a substantial rise in housing costs.
- There is evidence from SIES that students living in university accommodation spent less on internet costs than those who were renting other types of accommodation. Specifically, while those living in university accommodation spent an average of only £4 per month on landline telephone, broadband, Wi-Fi or television costs, among students who own their accommodation this total rose to £43 (Table A5.42).
- Unsurprisingly, full-time students living in London who rented their accommodation reported much higher total housing costs than those who lived elsewhere (£5,600 compared with £4,378). This was driven by higher rental costs in London (£4,352 compared with £3,475 elsewhere), and to some extent by higher other housing costs (of £868 compared with £548 elsewhere; Table 5.11).

**Figure 5.6: Tenure of English-domiciled students by full-time and part-time status**



Base: All English-domiciled students  
Source: NatCen/IES SIES 2014/15

**Table 5.11: Total student housing costs for English-domiciled students who are renting their accommodation, by whether they live in London or elsewhere (£)**

		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Rental costs*	Mean	4,352	3,475	5,078	3,300
	Median	3,780	3,150	5,220	3,150
	SE	299	80	319	136
	<i>Unweighted</i>	<i>145</i>	<i>1,514</i>	<i>57</i>	<i>272</i>
Retainer costs*	Mean	263	333	38	15
	Median	0	0	0	0
	SE	47	37	41	14
	<i>Unweighted</i>	<i>150</i>	<i>1,520</i>	<i>59</i>	<i>281</i>
Other housing costs*	Mean	868	548	796	1,081
	Median	600	351	799	928
	SE	158	33	143	52
	<i>Unweighted</i>	<i>138</i>	<i>1,456</i>	<i>55</i>	<i>262</i>
Total housing costs*	Mean	5,600	4,378	5,945	4,395
	Median	4,830	3,937	5,995	4,062
	SE	378	87	489	200
	<i>Unweighted</i>	<i>132</i>	<i>1,440</i>	<i>54</i>	<i>257</i>

\*Note: figures adjusted for joint financial responsibility where relevant

Base: All English-domiciled students

Source: NatCen/IES SIES 2014/15

### 5.7.3. Part-time students

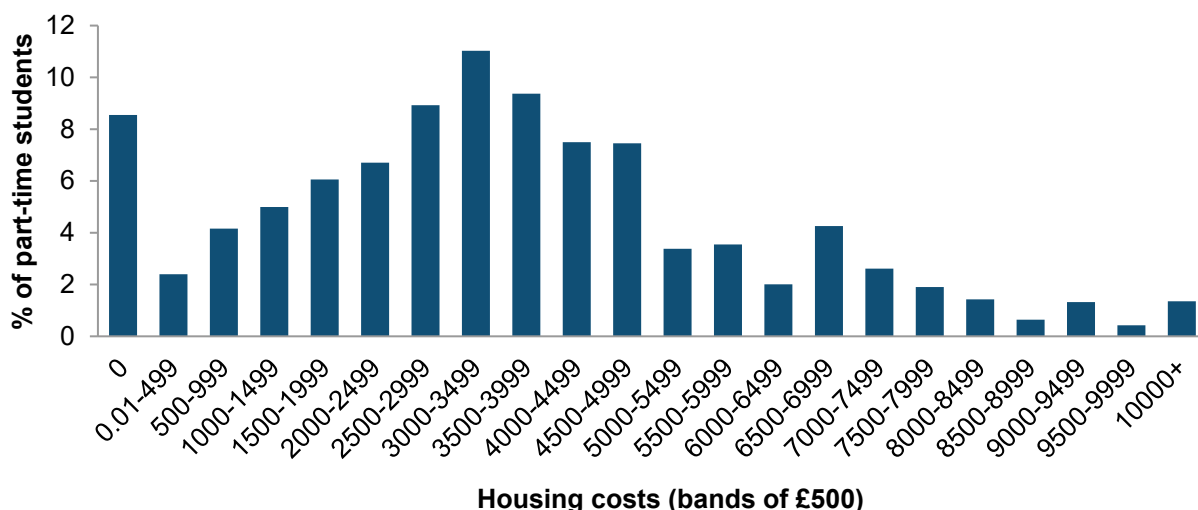
Considerably more part-time students than full-time students owned or were buying their homes (35 per cent compared with five per cent) or were renting (alone or with relatives; 32 per cent compared with 14 per cent). A sizeable minority of part-time students lived with parents or relatives while studying (25 per cent; Figure 5.6).

Compared with the 2011/12 study, a higher proportion of part-time students were living with parents or relatives (25 per cent compared with 14 per cent) and a smaller proportion owned or were buying their homes (35 per cent compared with 52 per cent). This could be related to the fact that part-time students were younger in 2014/15 compared to 2011/12.

Overall housing costs were very similar for part-time and full-time students (Table 5.10), whereas in the 2011/12 survey, part-time students had higher housing costs on average. This was due to higher proportions of part-time students living with their parents in the 2014/15 survey. Figure 5.7 shows the distribution of housing costs among part-time students. It shows how 11 per cent of part-time students had little or no housing costs (indicated by the first two bands). The most common category in the distribution was £3,000 to £3,499, which is also where the median value falls (£3,331), but the vast majority (69 per cent) paid between £1,000 and £6,000 in 2014/15 towards housing costs. This compares to 73 per cent in 2011/12.



**Figure 5.7: Distribution of housing costs among part-time students**



Base: All part-time English-domiciled students (N=833). This chart includes students who do not have any housing costs and so will have a value of zero for housing expenditure.

Source: NatCen/IES SIES 2014/15

Part-time students who lived with their parents or relatives reported the greatest savings on housing costs; their average spending on housing was £1,577, substantially less than those who owned or were buying a house (£4,022) or were renting (£4,672; Table 5.12).

As with their full-time counterparts, part-time students who rented their accommodation in London reported higher rental costs than those who lived elsewhere (£5,078 compared with £3,300) and thus higher overall living costs of £5,945 compared with £4,395 for those who lived elsewhere (Table 5.11).

## 5.8. Spending on children

This section reports on the amounts that students spent on children, excluding child related travel (which was included in facilitation costs) and general food and drink (which was included in living costs).

### 5.8.1. Full-time students

The average spending on children among full-time students was relatively low, as just nine per cent of full-time students were parents living with dependent children. Among these, average spending on children was £4,416 over the academic year (see Chapter 4; Table 4.2).

### 5.8.2. Part-time students

A much higher proportion of part-time students than full-time students were parents living with dependent children (36 per cent). These parents spent an average of £2,543 on their children over the academic year (see Chapter 4; Table 4.2).

**Table 5.12: Total student housing costs and main sources for English-domiciled students, by tenure (£)**

		Full-time						Part-time		
		Owning	Renting (alone/family)	Univ accom	Renting (friend)	Lives with parents	Parent owned accom	Owning	Renting (alone/family)	Lives with parents
Mortgage and rent costs*	Mean	2,504	3,721	4,378	3,514	851	-	2,748	3,569	1,414
	Median	2,250	3,555	4,176	3,168	0	-	2,588	3,240	1,125
	SE	247	205	99	88	94	-	249	143	120
	<i>Unweighted</i>	111	395	820	1264	782	24	376	280	386
Retainer costs*	Mean	0	80	29	427	27	-	2	11	0
	Median	0	0	0	0	0	-	0	0	0
	SE	0	17	8	42	11	-	2	11	0
	<i>Unweighted</i>	120	405	833	1265	821	26	401	290	392
Other housing costs*	Mean	1,071	977	64	424	185	-	1,206	1,078	175
	Median	987	799	0	306	0	-	1,038	918	0
	SE	62	85	18	28	23	-	31	0	24
	<i>Unweighted</i>	112	379	810	1215	782	26	364	269	374
Total housing costs*	Mean	3,541	4,817	4,480	4,388	1,020	-	4,022	4,672	1,577
	Median	3,265	4,275	4,313	3,942	0	-	3,583	4,156	1,290
	SE	247	236	100	101	94	-	235	161	142
	<i>Unweighted</i>	109	366	800	1206	762	24	350	264	370

\*Note: figures adjusted for joint financial responsibility where relevant

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled students

Source: NatCen/IES SIES 2014/15

## 5.9. Chapter 5 additional tables

**Table A5.1: Total student participation costs and main sources of student participation costs for English-domiciled students, by gender (£)**

		Full-time		Part-time	
		Male	Female	Male	Female
Tuition fee cost	Mean	8,339	8,242	3,699	3,823
	Median	9,000	9,000	3,000	3,000
	SE	82	74	164	170
	<i>Unweighted</i>	<i>1,506</i>	<i>1,987</i>	<i>545</i>	<i>616</i>
Direct course costs (e.g. books and equipment)	Mean	487	533	406	416
	Median	250	360	250	350
	SE	19	20	29	27
	<i>Unweighted</i>	<i>1,484</i>	<i>1,963</i>	<i>538</i>	<i>613</i>
Costs of facilitating participation (e.g. travel)	Mean	377	427	702	358
	Median	25	50	156	59
	SE	41	44	282	63
	<i>Unweighted</i>	<i>859</i>	<i>1,120</i>	<i>301</i>	<i>320</i>
Total participation costs	Mean	9,168	9,191	4,653	4,614
	Median	9,280	9,410	3,974	4,125
	SE	105	127	364	175
	<i>Unweighted</i>	<i>853</i>	<i>1,112</i>	<i>296</i>	<i>314</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.2: Total student participation costs and main sources of student participation costs for English-domiciled students, by age group at the start of the academic year (£)**

		Full-time			Part-time			
		Under 20	20 -24	25+	Under 25	25 -29	30 -39	40+
Tuition fee cost	Mean	8,641	8,287	7,279	4,049	3,700	3,747	3,553
	Median	9,000	9,000	8,620	3,300	3,000	3,100	2,750
	SE	37	60	173	142	185	250	130
	<i>Unweighted</i>	<i>1,660</i>	<i>1,470</i>	<i>370</i>	<i>453</i>	<i>234</i>	<i>257</i>	<i>219</i>
Direct course costs (e.g. books and equipment)	Mean	483	482	663	375	376	451	428
	Median	295	250	549	200	300	409	350
	SE	16	24	53	28	25	44	45
	<i>Unweighted</i>	<i>1,638</i>	<i>1,448</i>	<i>367</i>	<i>447</i>	<i>234</i>	<i>256</i>	<i>216</i>
Costs of facilitating participation (e.g. travel)	Mean	344	428	515	349	408	795	426
	Median	25	35	164	0	172	175	100
	SE	31	44	79	117	111	402	95
	<i>Unweighted</i>	<i>955</i>	<i>848</i>	<i>177</i>	<i>257</i>	<i>136</i>	<i>128</i>	<i>101</i>
Total participation costs	Mean	9,448	9,213	8,340	4,827	4,197	4,987	4,400
	Median	9,417	9,310	9,160	4,400	3,610	4,600	4,010
	SE	52	105	341	261	286	404	204
	<i>Unweighted</i>	<i>948</i>	<i>844</i>	<i>174</i>	<i>255</i>	<i>135</i>	<i>126</i>	<i>95</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.3: Total student participation costs and main sources of student participation costs for English-domiciled students, by ethnic group (£)**

		Full-time				Part-time	
		White	Asian	Black	Mixed/ Other	White	Ethnic minority
Tuition fee cost	Mean	8,300	8,024	8,181	8,563	3,705	4,116
	Median	9,000	9,000	9,000	9,000	3,000	4,000
	SE	66	214	142	97	103	398
	<i>Unweighted</i>	<i>2,757</i>	<i>310</i>	<i>206</i>	<i>214</i>	<i>1,006</i>	<i>153</i>
Direct course costs (e.g. books and equipment)	Mean	479	633	670	560	389	558
	Median	290	500	560	260	300	465
	SE	18	36	78	52	22	48
	<i>Unweighted</i>	<i>2,732</i>	<i>298</i>	<i>201</i>	<i>212</i>	<i>1,000</i>	<i>149</i>
Costs of facilitating participation (e.g. travel)	Mean	336	627	852	415	496	694
	Median	30	100	429	98	78	215
	SE	28	122	176	68	166	193
	<i>Unweighted</i>	<i>1,614</i>	<i>157</i>	<i>80</i>	<i>124</i>	<i>560</i>	<i>61</i>
Total participation costs	Mean	9,079	9,165	9,951	9,647	4,571	5,120
	Median	9,310	9,345	9,822	9,335	4,000	5,096
	SE	97	401	206	126	198	554
	<i>Unweighted</i>	<i>1,606</i>	<i>155</i>	<i>77</i>	<i>123</i>	<i>550</i>	<i>61</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.4: Total student participation costs and main sources of student participation costs for English-domiciled students, by socio-economic group (£)**

		Full-time			Part-time		
		Managerial/ professional	Intermediate	Routine/ manual/ unemployed	Managerial/ professional	Intermediate	Routine/ manual/ unemployed
Tuition fee cost	Mean	8,479	8,153	7,995	3,634	3,785	3,781
	Median	9,000	9,000	9,000	3,170	3,000	3,000
	SE	67	91	115	131	251	187
	<i>Unweighted</i>	<i>1,501</i>	<i>626</i>	<i>748</i>	<i>475</i>	<i>293</i>	<i>311</i>
Direct course costs (e.g. books and equipment)	Mean	459	505	580	429	369	429
	Median	250	310	400	300	270	395
	SE	17	25	32	31	26	28
	<i>Unweighted</i>	<i>1,497</i>	<i>619</i>	<i>748</i>	<i>476</i>	<i>292</i>	<i>308</i>
Costs of facilitating participation (e.g. travel)	Mean	304	442	454	433	382	814
	Median	0	75	129	50	78	195
	SE	27	67	45	101	70	478
	<i>Unweighted</i>	<i>894</i>	<i>374</i>	<i>415</i>	<i>270</i>	<i>166</i>	<i>153</i>
Total participation costs	Mean	9,260	8,952	9,146	4,606	4,386	4,833
	Median	9,350	9,245	9,370	4,125	3,667	3,752
	SE	68	215	164	165	278	478
	<i>Unweighted</i>	<i>893</i>	<i>371</i>	<i>412</i>	<i>263</i>	<i>163</i>	<i>153</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.5: Total student participation costs and main sources of student participation costs for English-domiciled students, by parental experience of higher education (£)**

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Tuition fee cost	Mean	8,376	8,186	3,658	3,809
	Median	9,000	9,000	3,000	3,000
	SE	59	81	156	149
	<i>Unweighted</i>	<i>1,755</i>	<i>1,733</i>	<i>439</i>	<i>717</i>
Direct course costs (e.g. books and equipment)	Mean	466	560	405	414
	Median	290	370	330	300
	SE	19	23	27	27
	<i>Unweighted</i>	<i>1,739</i>	<i>1,705</i>	<i>437</i>	<i>712</i>
Costs of facilitating participation (e.g. travel)	Mean	380	429	441	559
	Median	15	78	195	78
	SE	46	44	84	219
	<i>Unweighted</i>	<i>1,014</i>	<i>964</i>	<i>252</i>	<i>370</i>
Total participation costs	Mean	9,214	9,152	4,383	4,773
	Median	9,334	9,370	3,954	4,195
	SE	97	137	205	271
	<i>Unweighted</i>	<i>1,007</i>	<i>957</i>	<i>247</i>	<i>364</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.6: Total student participation costs and main sources of student participation costs for full-time English-domiciled students, by status (£)**

		Full-time	
		Independent	Dependent
Tuition fee cost	Mean	7,646	8,524
	Median	9,000	9,000
	SE	113	42
	<i>Unweighted</i>	777	2,720
Direct course costs (e.g. books and equipment)	Mean	642	462
	Median	500	256
	SE	37	15
	<i>Unweighted</i>	766	2,685
Costs of facilitating participation (e.g. travel)	Mean	594	339
	Median	195	10
	SE	81	27
	<i>Unweighted</i>	365	1,614
Total participation costs	Mean	8,845	9,296
	Median	9,342	9,345
	SE	249	60
	<i>Unweighted</i>	362	1,604

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15



**Table A5.7: Total student participation costs and main sources of student participation costs for English-domiciled students, by family type (£)**

		Full-time				Part-time			
		Two adult family	One adult family	Married/ living as couple	Single	Two adult family	One adult family	Married/ living as couple	Single
Tuition fee cost	Mean	6,891	7,179	7,820	8,449	3,569	3,597	3,736	3,931
	Median	7,500	8,190	9,000	9,000	3,000	3,000	3,000	3,000
	SE	269	345	235	43	116	181	127	240
	<i>Unweighted</i>	123	99	195	3,081	274	82	267	538
Direct course costs (e.g. books and equipment)	Mean	651	905	576	481	381	440	441	405
	Median	550	695	400	285	250	450	360	290
	SE	73	111	51	17	52	34	20	26
	<i>Unweighted</i>	121	97	194	3,040	275	82	264	530
Costs of facilitating participation (e.g. travel)	Mean	566	(790)	384	380	737	(415)	414	420
	Median	215	(195)	226	25	50	(200)	100	117
	SE	186	(229)	58	35	407	(129)	108	78
	<i>Unweighted</i>	52	37	108	1,782	139	32	135	315
Total participation costs	Mean	8,770	(7,924)	8,715	9,249	4,583	(4,673)	4,667	4,634
	Median	9,600	(8,933)	9,345	9,350	4,100	(4,149)	4,230	3,840
	SE	483	(876)	395	67	389	(365)	263	325
	<i>Unweighted</i>	52	36	107	1,776	133	32	132	313

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.8: Total student participation costs and main sources of student participation costs for full-time English-domiciled students, by tenure (£)**

		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent-owned accom.
Tuition fee cost	Mean	7,103	7,596	8,867	8,604	7,924	-
	Median	8,620	9,000	9,000	9,000	9,000	-
	SE	261	153	33	52	110	-
	<i>Unweighted</i>	116	404	832	1,270	818	26
Direct course costs (e.g. books and equipment)	Mean	632	662	442	425	579	-
	Median	540	500	280	220	400	-
	SE	67	46	20	22	31	-
	<i>Unweighted</i>	114	403	823	1,258	802	25
Costs of facilitating participation (e.g. travel)	Mean	334	633	270	323	585	384
	Median	98	226	0	0	195	-
	SE	158	94	38	31	73	-
	<i>Unweighted</i>	56	179	509	803	408	16
Total participation costs	Mean	7,999	9,023	9,599	9,243	9,071	-
	Median	9,135	9,410	9,465	9,300	9,335	-
	SE	486	319	44	85	178	-
	<i>Unweighted</i>	54	177	508	799	403	16

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled full-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled full-time students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.9: Total student participation costs and main sources of student participation costs for part-time English-domiciled students, by tenure (£)**

		Owning	Renting (alone/ with family)	Renting (with friends)	Living with parents
Tuition fee cost	Mean	3,620	3,680	(5,069)	3,866
	Median	3,000	3,000	(5,200)	3,000
	SE	119	154	(421)	152
	<i>Unweighted</i>	390	287	49	387
Direct course costs (e.g. books and equipment)	Mean	418	386	(398)	423
	Median	300	330	(300)	290
	SE	33	26	(51)	37
	<i>Unweighted</i>	390	284	49	387
Costs of facilitating participation (e.g. travel)	Mean	783	338	-	426
	Median	78	156	-	100
	SE	368	44	-	110
	<i>Unweighted</i>	195	152	27	228
Total participation costs	Mean	4,698	4,383	-	4,621
	Median	4,100	3,850	-	4,081
	SE	350	210	-	244
	<i>Unweighted</i>	187	151	26	227

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled part-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled part-time students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.10: Total student participation costs and main sources of student participation costs for English-domiciled students, by whether lives in London (£)**

		Full-time		Part-time	
		Elsewhere	London	Elsewhere	London
Tuition fee cost	Mean	8,282	8,272	3,627	4,603
	Median	9,000	9,000	3,000	4,700
	SE	60	241	74	603
	<i>Unweighted</i>	<i>3,139</i>	<i>361</i>	<i>1,038</i>	<i>125</i>
Direct course costs (e.g. books and equipment)	Mean	480	744	395	511
	Median	290	550	300	450
	SE	15	56	25	67
	<i>Unweighted</i>	<i>3,105</i>	<i>348</i>	<i>1,029</i>	<i>124</i>
Costs of facilitating participation (e.g. travel)	Mean	368	661	509	563
	Median	39	226	78	234
	SE	32	116	167	192
	<i>Unweighted</i>	<i>1,823</i>	<i>157</i>	<i>560</i>	<i>62</i>
Total participation costs	Mean	9,132	9,526	4,499	5,431
	Median	9,311	9,641	3,974	5,653
	SE	87	429	186	672
	<i>Unweighted</i>	<i>1,812</i>	<i>154</i>	<i>551</i>	<i>60</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.11: Total student participation costs and main sources of student participation costs for English-domiciled students, by institution type (£)**

		Full-time			Part-time		
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC
Tuition fee cost	Mean	8,537	8,601	6,089	3,948	2,484	3,155
	Median	9,000	9,000	6,000	3,300	1,780	3,000
	SE	51	184	230	241	718	224
	<i>Unweighted</i>	<i>2,514</i>	<i>468</i>	<i>518</i>	<i>838</i>	<i>71</i>	<i>254</i>
Direct course costs (e.g. books and equipment)	Mean	494	449	682	417	462	389
	Median	300	295	500	340	160	200
	SE	19	28	44	27	121	66
	<i>Unweighted</i>	<i>2,484</i>	<i>466</i>	<i>503</i>	<i>833</i>	<i>70</i>	<i>250</i>
Costs of facilitating participation (e.g. travel)	Mean	391	284	552	401	(434)	890
	Median	50	0	195	78	(0)	172
	SE	37	70	103	81	(247)	494
	<i>Unweighted</i>	<i>1,456</i>	<i>285</i>	<i>239</i>	<i>453</i>	<i>42</i>	<i>127</i>
Total participation costs	Mean	9,398	9,371	7,252	4,838	(3,599)	4,005
	Median	9,425	9,350	7,250	4,550	(2,440)	3,274
	SE	85	105	434	304	(1,196)	569
	<i>Unweighted</i>	<i>1,445</i>	<i>285</i>	<i>236</i>	<i>444</i>	<i>40</i>	<i>127</i>

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.12: Total student participation costs and main sources of student participation costs for full-time English-domiciled students, by subject of study (£)**

		Medicine/ Dentistry	Subjects allied to Medicine	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum	Education	Comb/ other
Tuition fee cost	Mean	7,911	7,078	8,498	8,491	8,424	7,992	8,018
	Median	9,000	9,000	9,000	9,000	9,000	9,000	9,000
	SE	360	257	86	62	119	272	114
	<i>Unweighted</i>	112	197	1,134	916	510	158	472
Direct course costs (e.g. books and equipment)	Mean	461	513	461	495	719	478	474
	Median	360	385	250	300	400	280	350
	SE	49	36	18	27	57	97	27
	<i>Unweighted</i>	113	200	1,116	902	505	153	463
Costs of facilitating participation (e.g. travel)	Mean	323	654	293	387	500	318	539
	Median	100	265	0	31	146	15	50
	SE	56	159	39	45	74	87	91
	<i>Unweighted</i>	75	121	698	496	288	77	225
Total participation costs	Mean	8,571	8,192	9,197	9,437	9,640	7,974	9,207
	Median	9,509	9,423	9,266	9,362	9,580	9,167	9,390
	SE	513	480	88	100	210	676	198
	<i>Unweighted</i>	72	117	695	495	287	77	223

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled full-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled full-time students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.13: Total student participation costs and main sources of student participation costs for part-time English-domiciled students, by subject of study (£)**

		<b>Medicine/ Dentistry</b>	<b>Subjects allied to Medicine</b>	<b>Science/ Eng/ Tech/ IT</b>	<b>Human/ Social/ Sci/ Bus/ Law</b>	<b>Creat/ Art/ Lang/ Hum</b>	<b>Education</b>	<b>Comb/ other</b>
Tuition fee cost	Mean	-	4,078	3,563	4,044	4,060	3,603	3,772
	Median	-	2,800	3,000	3,500	2,740	3,170	3,100
	SE	-	529	107	331	557	210	150
	<i>Unweighted</i>	13	56	426	263	58	200	147
Direct course costs (e.g. books and equipment)	Mean	-	491	356	481	571	442	326
	Median	-	450	240	450	520	415	200
	SE	-	57	26	26	104	57	41
	<i>Unweighted</i>	14	62	421	257	57	195	147
Costs of facilitating participation (e.g. travel)	Mean	-	-	330	613	(327)	265	953
	Median	-	-	59	186	(350)	0	35
	SE	-	-	77	144	(62)	64	640
	<i>Unweighted</i>	3	28	245	124	35	110	77
Total participation costs	Mean	-	-	4,314	4,943	(4,978)	4,016	5,098
	Median	-	-	3,658	4,533	(4,353)	3,850	5,112
	SE	-	-	209	346	(660)	186	555
	<i>Unweighted</i>	3	26	242	121	35	109	75

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled part-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled part-time students who completed a diary.

Source: NatGen/IES SIES 2014/15

**Table A5.14: Total student participation costs and main sources of student participation costs for English-domiciled students, by qualification type (£)**

		Full-time			Part-time		
		Bachelor's degree	Other undergraduate	PGCE/ITT	Bachelor's degree	Other undergraduate	PGCE / ITT
Tuition fee cost	Mean	8,483	7,277	(8,458)	4,050	3,348	3,154
	Median	9,000	7,900	(9,000)	3,500	3,000	2,469
	SE	49	192	(463)	251	169	571
	<i>Unweighted</i>	<i>2,818</i>	<i>637</i>	<i>45</i>	<i>641</i>	<i>461</i>	<i>61</i>
Direct course costs (e.g. books and equipment)	Mean	505	556	(450)	415	406	369
	Median	300	400	(275)	335	300	300
	SE	19	37	(79)	28	38	50
	<i>Unweighted</i>	<i>2,784</i>	<i>624</i>	<i>45</i>	<i>638</i>	<i>455</i>	<i>60</i>
Costs of facilitating participation (e.g. travel)	Mean	386	506	-	414	688	(495)
	Median	50	26	-	59	195	(410)
	SE	36	96	-	98	321	(141)
	<i>Unweighted</i>	<i>1,614</i>	<i>344</i>	<i>22</i>	<i>363</i>	<i>229</i>	<i>30</i>
Total participation costs	Mean	9,347	8,540	-	4,926	4,247	(3,328)
	Median	9,410	9,060	-	4,600	3,605	(2,795)
	SE	85	243	-	276	414	(491)
	<i>Unweighted</i>	<i>1,603</i>	<i>341</i>	<i>22</i>	<i>357</i>	<i>224</i>	<i>30</i>

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15



**Table A5.15: Total student participation costs and main sources of student participation costs for English-domiciled students, by year of study (£)**

		Full-time			Part-time		
		1st year	2 <sup>nd</sup> year or other	Final year or 1 year course	1st year	2 <sup>nd</sup> year or other	Final year or 1 year course
Tuition fee cost	Mean	8,299	8,454	8,016	3,956	3,782	3,399
	Median	9,000	9,000	9,000	3,500	2,800	3,000
	SE	85	69	97	134	255	160
	<i>Unweighted</i>	<i>1,091</i>	<i>1,375</i>	<i>1,032</i>	<i>308</i>	<i>445</i>	<i>406</i>
Direct course costs (e.g. books and equipment)	Mean	572	465	490	439	375	432
	Median	430	255	230	410	250	260
	SE	21	21	28	33	20	42
	<i>Unweighted</i>	<i>1,076</i>	<i>1,358</i>	<i>1,017</i>	<i>302</i>	<i>444</i>	<i>403</i>
Costs of facilitating participation (e.g. travel)	Mean	418	398	389	634	398	541
	Median	39	50	50	78	100	172
	SE	57	32	52	350	74	91
	<i>Unweighted</i>	<i>604</i>	<i>804</i>	<i>571</i>	<i>141</i>	<i>261</i>	<i>219</i>
Total participation costs	Mean	9,269	9,257	8,929	4,996	4,591	4,132
	Median	9,445	9,345	9,230	4,600	3,706	3,940
	SE	148	104	181	377	310	194
	<i>Unweighted</i>	<i>601</i>	<i>798</i>	<i>566</i>	<i>138</i>	<i>255</i>	<i>217</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.16: Total student participation costs and main sources of student participation costs for part-time English-domiciled students, by intensity of study (£)**

		<b>50% FTE or above</b>	<b>25 to 49% FTE</b>
Tuition fee cost	Mean	3,848	3,320
	Median	3,100	2,750
	SE	154	149
	<i>Unweighted</i>	993	169
Direct course costs (e.g. books and equipment)	Mean	415	389
	Median	335	260
	SE	25	35
	<i>Unweighted</i>	983	169
Costs of facilitating participation (e.g. travel)	Mean	527	461
	Median	100	78
	SE	170	163
	<i>Unweighted</i>	535	86
Total participation costs	Mean	4,672	4,411
	Median	4,081	3,954
	SE	213	463
	<i>Unweighted</i>	527	83

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled part-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled part-time students who completed a diary.

Source: NatCen/IES SIES 2014/15

**Table A5.17: Total student direct course costs and main sources of direct costs for English-domiciled students, by year of study (£)**

		Full-time			Part-time		
		1 <sup>st</sup> year	2 <sup>nd</sup> year or other	Final year or 1 year course	1 <sup>st</sup> year	2 <sup>nd</sup> year or other	Final year or 1 year course
Books	Mean	118	96	83	66	57	79
	Median	100	50	50	40	30	30
	SE	5	4	5	12	10	13
	<i>Unweighted</i>	<i>1,081</i>	<i>1,353</i>	<i>1,004</i>	306	446	406
Computers	Mean	302	225	218	274	221	235
	Median	70	0	0	200	0	0
	SE	14	13	15	21	10	25
	<i>Unweighted</i>	<i>1,085</i>	<i>1,366</i>	<i>1,013</i>	309	449	409
Equipment	Mean	34	28	30	18	8	9
	Median	0	0	0	0	0	0
	SE	5	4	5	9	2	3
	<i>Unweighted</i>	<i>1,087</i>	<i>1,363</i>	<i>1,015</i>	308	448	409
Printing, photocopying and stationery	Mean	102	100	116	80	92	92
	Median	50	50	50	40	50	45
	SE	6	7	9	9	8	9
	<i>Unweighted</i>	<i>1,071</i>	<i>1,350</i>	<i>1,007</i>	301	435	397
Total direct course costs	Mean	572	465	490	439	375	432
	Median	430	255	230	410	250	260
	SE	21	21	28	33	20	42
	<i>Unweighted</i>	<i>1,076</i>	<i>1,358</i>	<i>1,017</i>	302	444	403

Base: All English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A5.18: Total student direct costs and main sources of direct costs for full-time English-domiciled students, by subject of study (£)**

		Medicine/ Dentistry	Subject allied to Medicine	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creative/ Art/ Lang/ Hum	Education	Comb/ other
Books	Mean	124	114	81	120	101	104	95
	Median	100	100	50	100	60	50	50
	SE	18	11	5	5	8	13	8
	<i>Unweighted</i>	<i>114</i>	<i>204</i>	<i>1,111</i>	<i>904</i>	<i>489</i>	<i>153</i>	<i>464</i>
Computers	Mean	195	237	263	255	288	175	239
	Median	0	0	0	0	0	0	0
	SE	28	30	14	18	27	27	22
	<i>Unweighted</i>	<i>114</i>	<i>204</i>	<i>1,118</i>	<i>912</i>	<i>492</i>	<i>155</i>	<i>470</i>
Equipment	Mean	46	43	18	6	97	21	37
	Median	0	0	0	0	0	0	0
	SE	12	13	3	3	14	7	7
	<i>Unweighted</i>	<i>114</i>	<i>204</i>	<i>1,120</i>	<i>912</i>	<i>492</i>	<i>155</i>	<i>469</i>
Printing, photocopying and stationery	Mean	97	116	83	106	141	142	100
	Median	50	70	40	50	54	60	40
	SE	16	12	6	10	19	39	9
	<i>Unweighted</i>	<i>112</i>	<i>200</i>	<i>1,112</i>	<i>906</i>	<i>487</i>	<i>152</i>	<i>460</i>
Total direct course costs	Mean	461	513	461	495	719	478	474
	Median	360	385	250	300	400	280	350
	SE	49	36	18	27	57	97	27
	<i>Unweighted</i>	<i>113</i>	<i>200</i>	<i>1,116</i>	<i>902</i>	<i>505</i>	<i>153</i>	<i>463</i>

Base: All English-domiciled full-time students

Source: NatGen/IES SIES 2014/15

**Table A5.19: Total student direct costs and main sources of direct costs for part-time English-domiciled students, by subject of study (£)**

		Medicine/ Dentistry	Subject allied to Medicine	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum	Education	Comb/ other
Books	Mean	-	110	39	84	79	91	64
	Median	-	55	0	50	50	50	30
	SE	-	24	11	15	11	21	11
	<i>Unweighted</i>	14	63	425	261	55	196	148
Computers	Mean	-	218	258	270	203	255	177
	Median	-	0	0	200	0	170	0
	SE	-	62	19	16	47	39	35
	<i>Unweighted</i>	14	64	426	262	56	200	149
Equipment	Mean	-	18	5	10	62	8	16
	Median	-	0	0	0	0	0	0
	SE	-	8	1	2	57	3	7
	<i>Unweighted</i>	14	64	426	261	56	199	149
Printing, photocopying and stationery	Mean	-	149	55	112	186	89	70
	Median	-	90	30	50	100	50	50
	SE	-	26	5	15	15	12	8
	<i>Unweighted</i>	14	62	416	255	55	192	143
Total direct course costs	Mean	-	491	356	481	571	442	326
	Median	-	450	240	450	520	415	200
	SE	-	57	27	26	107	57	41
	<i>Unweighted</i>	14	62	421	257	57	195	147

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled part-time students

Source: NatGen/IES SIES 2014/15

**Table A5.20: Total student direct course costs and main sources of direct costs for English-domiciled students, by institution type (£)**

		Full-time			Part-time		
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC
Books	Mean	100	87	113	65	54	65
	Median	60	50	60	40	0	25
	SE	3	5	13	13	12	15
	<i>Unweighted</i>	<i>2,481</i>	<i>465</i>	<i>494</i>	<i>838</i>	<i>72</i>	<i>252</i>
Computers	Mean	244	227	336	252	364	212
	Median	0	0	300	0	0	0
	SE	9	13	35	9	124	33
	<i>Unweighted</i>	<i>2,495</i>	<i>467</i>	<i>504</i>	<i>847</i>	<i>72</i>	<i>252</i>
Equipment	Mean	26	43	71	8	2	27
	Median	0	0	0	0	0	0
	SE	3	10	12	2	1	12
	<i>Unweighted</i>	<i>2,495</i>	<i>467</i>	<i>504</i>	<i>846</i>	<i>72</i>	<i>251</i>
Printing, photocopying and stationery	Mean	102	87	134	90	49	80
	Median	50	45	50	50	25	20
	SE	6	8	18	4	7	23
	<i>Unweighted</i>	<i>2,472</i>	<i>466</i>	<i>492</i>	<i>820</i>	<i>67</i>	<i>250</i>
Total direct course costs	Mean	494	449	682	417	462	389
	Median	300	295	500	340	160	200
	SE	19	28	44	27	121	67
	<i>Unweighted</i>	<i>2,484</i>	<i>466</i>	<i>503</i>	<i>833</i>	<i>70</i>	<i>250</i>

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A5.21: Total student facilitation costs and main sources of facilitation costs for full-time English-domiciled students, by tenure (£)**

		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent- owned accom.
Course related trips	Mean	105	75	59	56	103	-
	Median	0	0	0	0	0	-
	SE	36	18	14	8	30	-
	<i>Unweighted</i>	56	178	508	803	407	16
Study related travel	Mean	56	353	182	250	397	-
	Median	0	0	0	0	0	-
	SE	22	56	22	28	61	-
	<i>Unweighted</i>	56	181	508	807	411	16
Child related travel	Mean	140	89	0	1	1	-
	Median	0	0	0	0	0	-
	SE	113	34	0	0	1	-
	<i>Unweighted</i>	56	181	508	807	411	16
Study related parking	Mean	33	73	4	15	52	-
	Median	0	0	0	0	0	-
	SE	10	32	1	4	11	-
	<i>Unweighted</i>	56	181	508	807	411	16
Total facilitation costs	Mean	334	633	270	323	585	-
	Median	98	226	0	0	195	-
	SE	158	94	38	31	73	-
	<i>Unweighted</i>	56	179	509	803	408	16

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled full-time students who completed a diary

Source: NatGen/IES SIES 2014/15

**Table A5.22: Total student facilitation costs and main sources of facilitation costs for English-domiciled students, by family type (£)**

		Full-time				Part-time			
		Two adult family	One adult family	Married/ living as couple	Single	Two adult family	One adult family	Married/ living as couple	Single
Course related trips	Mean	133	(92)	69	67	33	(83)	82	39
	Median	0	(0)	0	0	0	(20)	0	0
	SE	58	(39)	22	9	12	(36)	16	12
	<i>Unweighted</i>	51	37	108	1,780	139	32	135	315
Study related travel	Mean	132	(371)	214	274	269	(242)	286	342
	Median	0	(0)	0	0	0	(0)	0	0
	SE	43	(121)	46	28	70	(97)	112	63
	<i>Unweighted</i>	51	37	110	1,792	140	33	139	320
Child related travel	Mean	146	(269)	0	1	418	(43)	4	0
	Median	0	(0)	0	0	0	(0)	0	0
	SE	78	(141)	0	1	363	(35)	3	0
	<i>Unweighted</i>	51	37	110	1,792	140	33	139	320
Study related parking	Mean	36	(58)	104	21	15	(39)	37	41
	Median	0	(0)	0	0	0	(0)	0	0
	SE	19	(38)	59	4	6	(30)	10	11
	<i>Unweighted</i>	51	37	110	1,792	140	33	139	320
Total facilitation costs	Mean	566	(790)	384	380	737	(415)	414	420
	Median	215	(195)	226	25	50	(200)	100	117
	SE	186	(229)	58	35	407	(129)	108	78
	<i>Unweighted</i>	52	37	108	1,782	139	32	135	315

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15



**Table A5.23: Total student personal costs and main sources of personal costs for English-domiciled students, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Telephone, broadband and television packages	Mean	102	211
	Median	27	158
	SE	6	11
	<i>Unweighted</i>	<i>3,478</i>	<i>1152</i>
Mobile phone contract	Mean	168	208
	Median	135	162
	SE	5	8
	<i>Unweighted</i>	<i>3,494</i>	<i>1168</i>
TV licence	Mean	42	75
	Median	0	54
	SE	4	5
	<i>Unweighted</i>	<i>3,463</i>	<i>1149</i>
Audio-visual equipment	Mean	26	54
	Median	0	0
	SE	2	5
	<i>Unweighted</i>	<i>3,481</i>	<i>1157</i>
Technical equipment (mobile phone handsets, games consoles etc.)	Mean	77	96
	Median	0	0
	SE	4	7
	<i>Unweighted</i>	<i>3,479</i>	<i>1156</i>
Glasses, contact lenses and dental treatments	Mean	75	164
	Median	0	80
	SE	4	14
	<i>Unweighted</i>	<i>3,478</i>	<i>1164</i>
Clothes #	Mean	797	708
	Median	0	0
	SE	51	70
	<i>Unweighted</i>	<i>1,983</i>	<i>627</i>
CD and DVDs etc. #	Mean	13	5
	Median	0	0
	SE	2	2
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Cigarettes and tobacco #	Mean	66	122
	Median	0	0
	SE	9	15
	<i>Unweighted</i>	<i>1,992</i>	<i>632</i>

		<b>Full-time</b>	<b>Part-time</b>
Newspapers and books #	Mean	85	103
	Median	0	0
	SE	9	13
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Gifts and cards #	Mean	240	353
	Median	0	0
	SE	24	36
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Prescriptions and medicine #	Mean	100	128
	Median	0	0
	SE	16	28
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Toiletries #	Mean	209	277
	Median	31	78
	SE	16	26
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Haircuts and grooming #	Mean	42	55
	Median	0	0
	SE	8	23
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Other personal spending #	Mean	8	4
	Median	0	0
	SE	2	1
	<i>Unweighted</i>	<i>1,994</i>	<i>633</i>
Total personal costs* #	Mean	1,914	2,318
	Median	1,145	1,622
	SE	91	113
	<i>Unweighted</i>	<i>1,956</i>	<i>609</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

# Base: The bases for these categories of spending relate to all English-domiciled students completing the diary. For other categories of expenditure (such as 'mobile phone contract') the base is all English-domiciled students completing the main questionnaire (where questions about these areas of spending were asked).

Source: NatGen/IES SIES 2014/15

**Table A5.24: Total student entertainment costs and main sources of entertainment costs for English-domiciled students, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Items worth over £50	Mean	128	229
	Median	50	100
	SE	7	18
	<i>Unweighted</i>	1,960	613
Cinema, theatre and concerts	Mean	173	270
	Median	0	0
	SE	13	38
	<i>Unweighted</i>	1,983	629
Nightclubs, discos	Mean	124	41
	Median	0	0
	SE	10	19
	<i>Unweighted</i>	1,983	629
Sports, hobbies, clubs, societies	Mean	152	194
	Median	0	0
	SE	15	49
	<i>Unweighted</i>	1,983	629
Religious activities	Mean	25	25
	Median	0	0
	SE	8	9
	<i>Unweighted</i>	1,983	629
National lottery or betting	Mean	38	122
	Median	0	0
	SE	4	12
	<i>Unweighted</i>	1,983	629
Other lifestyle	Mean	33	19
	Median	0	0
	SE	11	6
	<i>Unweighted</i>	1,983	629
Alcohol consumed outside home	Mean	388	391
	Median	0	0
	SE	20	83
	<i>Unweighted</i>	1,983	629
Alcohol bought for home	Mean	113	220
	Median	0	0
	SE	9	24
	<i>Unweighted</i>	1,983	629
Total entertainment costs*	Mean	1,235	1,499
	Median	683	890
	SE	50	118
	<i>Unweighted</i>	1,971	617

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.25: Total student living costs and main sources of student living costs for English-domiciled students, by gender (£)**

		Full-time		Part-time	
		Male	Female	Male	Female
Food	Mean	1,789	1,886	1,649	2,294
	Median	1,437	1,521	1,457	2,086
	SE	81	88	133	63
	<i>Unweighted</i>	866	1,127	307	325
Personal items	Mean	1,508	2,255	2,054	2,545
	Median	825	1,548	1,343	2,238
	SE	91	131	171	146
	<i>Unweighted</i>	850	1,105	293	315
Entertainment	Mean	1,369	1,123	1,637	1,375
	Median	763	646	1,041	819
	SE	88	62	230	0
	<i>Unweighted</i>	857	1,113	302	314
Household goods	Mean	271	410	633	714
	Median	0	50	176	351
	SE	29	56	126	35
	<i>Unweighted</i>	861	1,115	303	318
Non-course travel	Mean	1,391	1,681	2,685	2,326
	Median	767	1,154	2,340	2,205
	SE	63	73	244	111
	<i>Unweighted</i>	855	1,106	294	316
Other living costs	Mean	27	37	76	91
	Median	0	0	0	0
	SE	9	8	18	27
	<i>Unweighted</i>	866	1,127	307	325
Total living costs*	Mean	6,386	7,433	8,734	9,308
	Median	5,156	5,884	7,509	8,690
	SE	246	324	739	259
	<i>Unweighted</i>	840	1,092	287	304

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.26: Total student living costs and main sources of student living costs for English-domiciled students, by age group at the start of the academic year (£)**

		Full-time			Part-time			
		Under 20	20-24	25+	Under 25	25-29	30-39	40+
Food	Mean	1,553	1,819	2,721	1,585	1,669	2,034	2,676
	Median	1,332	1,443	2,009	1,178	1,415	2,007	2,363
	SE	50	60	237	134	167	81	155
	<i>Unweighted</i>	962	854	178	262	138	128	105
Personal items	Mean	1,566	2,018	2,636	2,049	2,047	2,287	2,903
	Median	780	1,205	2,112	1,390	1,473	1,983	2,300
	SE	79	136	168	317	159	143	225
	<i>Unweighted</i>	945	836	175	254	134	125	96
Entertainment	Mean	1,140	1,295	1,352	1,533	1,561	1,583	1,276
	Median	624	695	785	780	912	1,041	884
	SE	53	89	138	353	204	120	113
	<i>Unweighted</i>	950	844	177	257	135	128	97
Household goods	Mean	239	302	760	672	474	713	836
	Median	0	0	250	0	100	390	390
	SE	24	35	136	162	81	101	100
	<i>Unweighted</i>	953	846	178	261	137	126	98
Non-course travel	Mean	1,252	1,640	2,151	2,756	2,353	2,347	2,554
	Median	749	1,047	1,880	2,390	2,340	2,205	2,229
	SE	56	74	176	278	156	263	199
	<i>Unweighted</i>	944	842	176	253	135	126	97
Other living costs	Mean	24	34	54	85	62	94	92
	Median	0	0	0	0	0	0	0
	SE	5	10	30	31	25	24	56
	<i>Unweighted</i>	962	854	178	262	138	128	105
Total living costs*	Mean	5,820	7,119	9,703	8,790	8,119	8,938	10,525
	Median	4,706	5,669	8,748	7,600	7,141	8,590	9,289
	SE	153	290	589	974	553	413	501
	<i>Unweighted</i>	932	827	174	249	132	122	89

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.27: Total student living costs and main sources of student living costs for English-domiciled students, by ethnicity (£)**

		Full-time				Part-time	
		White	Asian	Black	Mixed/ Other	White	Ethnic minority
Food	Mean	1,795	1,595	2,561	2,004	2,010	1,907
	Median	1,470	1,170	1,598	1,716	1,655	1,719
	SE	46	148	511	181	59	223
	<i>Unweighted</i>	<i>1,620</i>	<i>162</i>	<i>81</i>	<i>125</i>	<i>570</i>	<i>62</i>
Personal items	Mean	1,749	2,644	2,707	1,881	2,297	2,494
	Median	1,051	1,581	2,115	1,221	1,578	1,706
	SE	95	193	360	237	111	333
	<i>Unweighted</i>	<i>1,595</i>	<i>154</i>	<i>80</i>	<i>122</i>	<i>548</i>	<i>61</i>
Entertainment	Mean	1,268	996	1,344	1,092	1,567	979
	Median	763	300	414	624	928	585
	SE	58	171	273	191	138	154
	<i>Unweighted</i>	<i>1,606</i>	<i>154</i>	<i>80</i>	<i>125</i>	<i>554</i>	<i>62</i>
Household goods	Mean	276	499	814	469	669	742
	Median	50	0	156	109	256	234
	SE	24	119	220	157	62	176
	<i>Unweighted</i>	<i>1,611</i>	<i>155</i>	<i>80</i>	<i>125</i>	<i>560</i>	<i>61</i>
Non-course travel	Mean	1,554	1,430	1,830	1,381	2,556	1,941
	Median	982	659	1,200	790	2,331	1,500
	SE	53	186	258	167	181	309
	<i>Unweighted</i>	<i>1,599</i>	<i>155</i>	<i>78</i>	<i>125</i>	<i>549</i>	<i>61</i>
Other living costs	Mean	28	11	90	57	71	192
	Median	0	0	0	0	0	0
	SE	6	8	54	35	13	99
	<i>Unweighted</i>	<i>1,620</i>	<i>162</i>	<i>81</i>	<i>125</i>	<i>570</i>	<i>62</i>
Total living costs*	Mean	6,690	7,261	9,521	6,918	9,160	8,087
	Median	5,536	5,345	6,734	5,365	8,418	7,956
	SE	183	641	1,231	629	442	765
	<i>Unweighted</i>	<i>1,578</i>	<i>150</i>	<i>78</i>	<i>122</i>	<i>531</i>	<i>61</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.28: Total student living costs and main sources of student living costs for English-domiciled students, by socio-economic group (£)**

		Full-time			Part-time		
		Managerial/ professional	Inter- mediate	Routine/ manual/ unemployed	Managerial/ professional	Inter- mediate	Routine/ manual/ unemployed
Food	Mean	1,721	1,887	1,946	2,133	1,913	1,877
	Median	1,447	1,502	1,470	1,910	1,619	1,502
	SE	82	127	132	91	89	147
	<i>Unweighted</i>	<i>897</i>	<i>375</i>	<i>415</i>	<i>273</i>	<i>170</i>	<i>155</i>
Personal items	Mean	1,518	2,084	2,215	2,464	2,205	2,332
	Median	898	1,390	1,377	1,797	1,561	1,641
	SE	96	151	127	223	142	231
	<i>Unweighted</i>	<i>887</i>	<i>365</i>	<i>413</i>	<i>263</i>	<i>165</i>	<i>149</i>
Entertainment	Mean	1,241	1,108	1,192	1,651	1,517	1,330
	Median	741	663	624	1,086	780	791
	SE	66	80	95	214	171	232
	<i>Unweighted</i>	<i>891</i>	<i>371</i>	<i>412</i>	<i>268</i>	<i>165</i>	<i>151</i>
Household goods	Mean	250	433	349	821	556	646
	Median	39	0	100	345	256	195
	SE	35	85	46	118	48	105
	<i>Unweighted</i>	<i>894</i>	<i>372</i>	<i>413</i>	<i>268</i>	<i>167</i>	<i>153</i>
Non-course travel	Mean	1,475	1,638	1,655	3,018	2,173	2,228
	Median	960	1,000	1,000	2,760	1,954	2,210
	SE	61	124	109	146	173	224
	<i>Unweighted</i>	<i>887</i>	<i>371</i>	<i>411</i>	<i>267</i>	<i>164</i>	<i>149</i>

		Full-time			Part-time		
		Managerial/ professional	Inter- mediate	Routine/ manual/ unemployed	Managerial/ professional	Inter- mediate	Routine/ manual/ unemployed
Other living costs	Mean	36	36	33	102	45	100
	Median	0	0	0	0	0	0
	SE	9	16	13	40	21	25
	<i>Unweighted</i>	<i>897</i>	<i>375</i>	<i>415</i>	<i>273</i>	<i>170</i>	<i>155</i>
Total living costs*	Mean	6,254	7,178	7,480	10,115	8,270	8,553
	Median	5,326	6,385	5,793	9,137	7,482	7,470
	SE	260	347	318	610	363	414
	<i>Unweighted</i>	<i>875</i>	<i>363</i>	<i>405</i>	<i>260</i>	<i>159</i>	<i>143</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled full-time students completing diary

Source: NatCen/IES SIES 2014/15



**Table A5.29: Total student living costs and main sources of student living costs for English-domiciled students, by parental experience of higher education (£)**

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Food	Mean	1,737	1,945	1,852	2,066
	Median	1,461	1,492	1,416	1,794
	SE	59	96	114	89
	<i>Unweighted</i>	<i>1,018</i>	<i>972</i>	<i>256</i>	<i>375</i>
Personal items	Mean	1,758	2,064	2,212	2,379
	Median	975	1,294	1,561	1,648
	SE	109	112	174	127
	<i>Unweighted</i>	<i>1,002</i>	<i>952</i>	<i>249</i>	<i>360</i>
Entertainment	Mean	1,207	1,262	1,457	1,509
	Median	740	649	969	858
	SE	58	76	177	108
	<i>Unweighted</i>	<i>1,009</i>	<i>959</i>	<i>249</i>	<i>367</i>
Household goods	Mean	261	431	571	737
	Median	39	50	176	350
	SE	34	56	113	61
	<i>Unweighted</i>	<i>1,011</i>	<i>963</i>	<i>254</i>	<i>368</i>
Non-course travel	Mean	1,458	1,641	2,533	2,464
	Median	940	970	2,319	2,210
	SE	64	74	211	159
	<i>Unweighted</i>	<i>1,005</i>	<i>955</i>	<i>250</i>	<i>361</i>
Other living costs	Mean	35	30	28	116
	Median	0	0	0	0
	SE	7	11	10	25
	<i>Unweighted</i>	<i>1,018</i>	<i>972</i>	<i>256</i>	<i>375</i>
Total living costs*	Mean	6,485	7,414	8,596	9,293
	Median	5,326	5,737	7,749	8,558
	SE	243	305	500	447
	<i>Unweighted</i>	<i>988</i>	<i>943</i>	<i>244</i>	<i>348</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.30: Total student living costs and main sources of student living costs for full-time English-domiciled students, by status (£)**

		Full-time	
		Independent	Dependent
Food	Mean	2,411	1,646
	Median	1,893	1,365
	SE	152	39
	<i>Unweighted</i>	369	1,624
Personal items	Mean	2,592	1,679
	Median	1,921	916
	SE	153	83
	<i>Unweighted</i>	363	1,592
Entertainment	Mean	1,482	1,150
	Median	790	639
	SE	134	45
	<i>Unweighted</i>	365	1,605
Household goods	Mean	651	242
	Median	195	0
	SE	99	23
	<i>Unweighted</i>	366	1,610
Non-course travel	Mean	2,142	1,344
	Median	1,800	800
	SE	146	46
	<i>Unweighted</i>	361	1,600
Other living costs	Mean	46	28
	Median	0	0
	SE	20	4
	<i>Unweighted</i>	369	1,624
Total living costs*	Mean	9,383	6,108
	Median	7,946	4,962
	SE	469	161
	<i>Unweighted</i>	358	1,574

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.31: Total student living costs and main sources of student living costs for English-domiciled students, by family type (£)**

		Full-time					Part-time				
		Parents (all)	Two adult family	One adult family	Married/ living as couple	Single	Parents (all)	Two adult family	One adult family	Married/ living as couple	Single
Food	Mean	2,911	2,361	(3,528)	1,946	1,735	2,244	1,945	(3,350)	1,867	1,832
	Median	2,496	2,121	(3,159)	1,345	1,416	2,126	1,989	(2,886)	1,390	1,459
	SE	266	297	(467)	486	39	90	74	(326)	159	109
	<i>Unweighted</i>	89	52	37	110	1,794	173	140	33	139	320
Personal items	Mean	3,131	2,957	(3,327)	1,809	1,808	2,377	2,224	(2,955)	2,179	2,343
	Median	2,899	2,346	(3,090)	1,119	1,043	1,806	1,494	(2,884)	1,449	1,675
	SE	210	358	(286)	189	91	167	160	(408)	289	129
	<i>Unweighted</i>	87	51	36	108	1,760	166	134	32	133	309
Entertainment	Mean	1,263	1,388	(1,123)	1,364	1,224	1,623	1,397	(2,444)	1,478	1,380
	Median	813	944	(796)	718	663	1,041	1,041	(1,044)	1,153	675
	SE	184	234	(309)	252	53	117	85	(392)	317	227
	<i>Unweighted</i>	89	52	37	110	1,771	168	136	32	134	314
Household goods	Mean	967	619	(1,358)	521	276	663	591	(928)	798	628
	Median	380	300	(600)	195	0	395	390	(500)	275	0
	SE	172	135	(254)	93	30	56	62	(146)	151	99
	<i>Unweighted</i>	88	52	36	110	1,778	165	133	32	138	318
Non-course travel	Mean	2,681	3,193	(2,096)	1,739	1,430	2,709	2,716	(2,683)	2,515	2,268
	Median	2,197	2,790	(1,749)	1,500	823	2,452	2,340	(2,735)	2,205	1,815
	SE	243	285	(316)	181	49	155	219	(338)	164	253
	<i>Unweighted</i>	86	51	35	108	1,767	165	133	32	134	311

		Full-time					Part-time				
		Parents (all)	Two adult family	One adult family	Married/living as couple	Single	Parents (all)	Two adult family	One adult family	Married/living as couple	Single
Other living costs	Mean	42	37	(48)	161	23	81	75	(100)	95	83
	Median	0	0	(0)	0	0	0	0	(0)	0	0
	SE	26	32	(44)	64	4	25	24	(93)	45	22
	<i>Unweighted</i>	89	52	37	110	1,794	173	140	33	139	320
Total living costs*	Mean	11,138	10,728	(11,597)	7,573	6,522	9,721	8,942	(12,324)	8,836	8,533
	Median	10,139	10,139	(10,365)	6,200	5,195	8,855	7,963	(11,706)	7,509	7,470
	SE	577	784	(859)	895	189	304	438	(750)	831	583
	<i>Unweighted</i>	84	50	34	108	1,740	156	125	31	131	304

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.32: Total student living costs and main sources of student living costs for full-time English-domiciled students, by tenure (£)**

		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent- owned accom.
Food	Mean	2,093	2,736	1,687	1,780	1,583	-
	Median	1,693	2,184	1,443	1,482	1,037	-
	SE	322	263	75	68	92	-
	<i>Unweighted</i>	56	182	509	807	412	16
Personal items	Mean	2,705	2,535	1,428	1,678	2,372	-
	Median	2,040	2,108	678	970	1,390	-
	SE	356	166	128	110	189	-
	<i>Unweighted</i>	54	177	504	794	403	16
Entertainment	Mean	1,262	1,330	1,140	1,295	1,221	-
	Median	840	796	585	826	546	-
	SE	177	144	123	72	97	-
	<i>Unweighted</i>	56	179	503	802	406	16
Household goods	Mean	653	770	218	254	352	-
	Median	255	273	70	0	0	-
	SE	151	114	46	29	66	-
	<i>Unweighted</i>	56	180	508	804	404	16
Non-course travel	Mean	2,998	1,746	1,229	1,252	2,015	-
	Median	2,790	1,550	690	800	1,525	-
	SE	299	128	88	66	113	-
	<i>Unweighted</i>	54	177	503	800	404	16

		<b>Owning</b>	<b>Renting (alone/ with family)</b>	<b>Univ. accom.</b>	<b>Renting (with friends)</b>	<b>Living with parents</b>	<b>Parent- owned accom.</b>
Other living costs	Mean	45	75	20	37	14	-
	Median	0	0	0	0	0	-
	SE	32	40	9	7	6	-
	<i>Unweighted</i>	56	182	509	807	412	16
Total living costs*	Mean	9,815	9,304	5,774	6,303	7,563	-
	Median	9,932	8,368	4,619	5,115	6,109	-
	SE	923	568	347	240	367	-
	<i>Unweighted</i>	54	173	496	788	398	16

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled full-time students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.33: Total student living costs and main sources of student living costs for part-time English-domiciled students, by tenure (£)**

		Owning	Renting (alone/ with family)	Renting (with friends)	Living with parents
Food	Mean	2,151	2,053	-	1,683
	Median	1,823	1,944	-	1,250
	SE	107	76	-	127
	<i>Unweighted</i>	199	155	27	232
Personal items	Mean	2,764	2,311	-	2,347
	Median	2,165	1,957	-	1,635
	SE	231	97	-	264
	<i>Unweighted</i>	187	148	25	225
Entertainment	Mean	1,460	1,491	-	1,620
	Median	1,088	702	-	791
	SE	140	97	-	296
	<i>Unweighted</i>	192	150	26	229
Household goods	Mean	1,379	739	-	562
	Median	700	390	-	0
	SE	170	188	-	133
	<i>Unweighted</i>	192	152	27	231
Non-course travel	Mean	1,835	1,133	-	1,963
	Median	1,317	753	-	1,355
	SE	132	137	-	167
	<i>Unweighted</i>	192	149	27	226
Other living costs	Mean	132	53	-	85
	Median	0	0	-	0
	SE	42	12	-	28
	<i>Unweighted</i>	199	155	27	232
Total living costs*	Mean	9,637	7,826	-	8,325
	Median	9,369	7,663	-	6,760
	SE	648	270	-	596
	<i>Unweighted</i>	181	142	25	223

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled part-time students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.34: Total student living costs and main sources of student living costs for English-domiciled students, by whether student lives in London (£)**

		Full-time		Part-time	
		Elsewhere	London	Elsewhere	London
Food	Mean	1,832	1,911	1,982	2,089
	Median	1,483	1,268	1,655	1,798
	SE	57	238	46	258
	<i>Unweighted</i>	<i>1,836</i>	<i>158</i>	<i>571</i>	<i>62</i>
Personal items	Mean	1,883	2,130	2,326	2,272
	Median	1,125	1,340	1,561	1,721
	SE	90	242	100	288
	<i>Unweighted</i>	<i>1,802</i>	<i>154</i>	<i>549</i>	<i>60</i>
Entertainment	Mean	1,234	1,242	1,539	1,261
	Median	712	460	905	858
	SE	51	153	125	269
	<i>Unweighted</i>	<i>1,814</i>	<i>157</i>	<i>556</i>	<i>61</i>
Household goods	Mean	335	432	686	614
	Median	50	70	282	100
	SE	45	63	60	183
	<i>Unweighted</i>	<i>1,820</i>	<i>157</i>	<i>562</i>	<i>60</i>
Non-course travel	Mean	1,593	1,236	2,576	1,971
	Median	980	695	2,320	1,500
	SE	57	156	179	216
	<i>Unweighted</i>	<i>1,809</i>	<i>153</i>	<i>550</i>	<i>61</i>
Other living costs	Mean	30	49	81	103
	Median	0	0	0	0
	SE	7	19	15	64
	<i>Unweighted</i>	<i>1,836</i>	<i>158</i>	<i>571</i>	<i>62</i>
Total living costs*	Mean	6,949	7,003	9,149	8,375
	Median	5,584	5,283	7,963	8,659
	SE	231	577	401	682
	<i>Unweighted</i>	<i>1,781</i>	<i>152</i>	<i>534</i>	<i>58</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15



**Table A5.35: Total student living costs and main sources of student living costs for English-domiciled students, by institution type (£)**

		Full-time			Part-time		
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC
Food	Mean	1,806	1,732	2,181	2,118	(1,694)	1,611
	Median	1,482	1,432	1,436	1,830	(1,476)	1,502
	SE	53	98	269	93	(299)	125
	<i>Unweighted</i>	<i>1,468</i>	<i>286</i>	<i>240</i>	<i>463</i>	<i>43</i>	<i>127</i>
Personal items	Mean	1,852	1,626	2,524	2,354	(2,480)	2,200
	Median	1,094	866	1,832	1,648	(1,828)	1,533
	SE	91	180	391	147	(373)	188
	<i>Unweighted</i>	<i>1,437</i>	<i>283</i>	<i>236</i>	<i>445</i>	<i>40</i>	<i>124</i>
Entertainment	Mean	1,224	1,056	1,385	1,471	(1,238)	1,591
	Median	675	663	780	890	(897)	858
	SE	50	80	242	128	(114)	234
	<i>Unweighted</i>	<i>1,448</i>	<i>284</i>	<i>239</i>	<i>449</i>	<i>41</i>	<i>127</i>
Household goods	Mean	332	213	511	685	(405)	653
	Median	39	51	100	273	(117)	200
	SE	45	27	80	76	(106)	137
	<i>Unweighted</i>	<i>1,458</i>	<i>284</i>	<i>235</i>	<i>453</i>	<i>43</i>	<i>126</i>
Non-course travel	Mean	1,493	1,314	2,096	2,509	(3,557)	2,398
	Median	890	824	2,012	2,319	(3,335)	2,210
	SE	58	118	202	206	(424)	192
	<i>Unweighted</i>	<i>1,446</i>	<i>283</i>	<i>233</i>	<i>447</i>	<i>40</i>	<i>124</i>
Other living costs	Mean	27	30	77	73	(39)	123
	Median	0	0	0	0	(0)	0
	SE	5	13	44	13	(9)	54
	<i>Unweighted</i>	<i>1,468</i>	<i>286</i>	<i>240</i>	<i>463</i>	<i>43</i>	<i>127</i>
Total living costs*	Mean	6,768	5,989	8,845	9,203	(9,233)	8,511
	Median	5,437	4,905	8,368	8,590	(9,030)	7,956
	SE	232	349	819	586	(1,009)	476
	<i>Unweighted</i>	<i>1,421</i>	<i>282</i>	<i>230</i>	<i>432</i>	<i>39</i>	<i>121</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.36: Total student living costs and main sources of student living costs for full-time English-domiciled students, by subject of study (£)**

		<b>Medicine/ Dentistry</b>	<b>Subjects allied to Medicine</b>	<b>Science/ Eng/ Tech/ IT</b>	<b>Human/ Social/ Sci/ Bus/ Law</b>	<b>Creat/ Art/ Lang/ Hum.</b>	<b>Educ</b>	<b>Comb/ other</b>
Food	Mean	1,324	2,082	1,715	1,884	1,931	2,602	1,737
	Median	1,209	1,693	1,365	1,448	1,492	1,940	1,599
	SE	148	190	74	97	217	402	98
	<i>Unweighted</i>	75	123	701	499	291	78	227
Personal items	Mean	1,531	2,407	1,516	2,103	1,807	2,358	2,355
	Median	1,146	1,759	777	1,350	980	1,836	1,221
	SE	261	242	94	143	129	418	261
	<i>Unweighted</i>	71	120	689	494	284	77	221
Entertainment	Mean	714	1,227	1,110	1,489	1,310	949	1,187
	Median	468	713	585	936	729	371	520
	SE	108	178	78	123	117	214	127
	<i>Unweighted</i>	75	122	693	493	287	78	223
Household goods	Mean	319	497	288	361	301	626	347
	Median	100	100	0	39	50	89	81
	SE	133	146	39	74	71	188	65
	<i>Unweighted</i>	75	122	697	495	288	78	222
Non-course travel	Mean	1,542	2,265	1,410	1,682	1,065	2,495	1,422
	Median	1,275	1,690	800	1,000	617	2,070	790
	SE	169	196	79	111	89	284	115
	<i>Unweighted</i>	74	120	692	494	284	77	221

		<b>Medicine/ Dentistry</b>	<b>Subjects allied to Medicine</b>	<b>Science/ Eng/ Tech/ IT</b>	<b>Human/ Social/ Sci/ Bus/ Law</b>	<b>Creat/ Art/ Lang/ Hum.</b>	<b>Educ</b>	<b>Comb/ other</b>
Other living costs	Mean	6	37	20	25	82	11	37
	Median	0	0	0	0	0	0	0
	SE	4	24	6	10	29	6	16
	<i>Unweighted</i>	<i>75</i>	<i>123</i>	<i>701</i>	<i>499</i>	<i>291</i>	<i>78</i>	<i>227</i>
Total living costs*	Mean	5,520	8,521	6,077	7,562	6,576	9,046	7,123
	Median	5,345	6,904	4,825	5,913	4,943	7,105	5,637
	SE	550	674	263	401	485	1,243	448
	<i>Unweighted</i>	<i>70</i>	<i>120</i>	<i>680</i>	<i>489</i>	<i>280</i>	<i>77</i>	<i>217</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled full-time students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.37: Total student living costs and main sources of student living costs for part-time English-domiciled students, by subject of study (£)**

		Medicine/ Dentistry	Subjects allied to Medicine	Science/ Eng/ Tech./ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum	Educ	Comb/ other
Food	Mean	-	-	1,780	2,141	(2,423)	2,205	1,855
	Median	-	-	1,571	1,794	(1,268)	1,814	1,502
	SE	-	-	84	83	(307)	218	176
	<i>Unweighted</i>	3	29	249	126	35	113	78
Personal items	Mean	-	-	2,092	2,713	(2,188)	2,623	1,946
	Median	-	-	1,622	1,872	(1,989)	2,109	1,400
	SE	-	-	150	170	(146)	339	223
	<i>Unweighted</i>	3	27	244	122	34	103	76
Entertainment	Mean	-	-	1,547	1,525	(840)	1,267	1,788
	Median	-	-	819	928	(527)	858	1,309
	SE	-	-	291	158	(353)	206	319
	<i>Unweighted</i>	3	27	247	121	34	109	76
Household goods	Mean	-	-	604	721	(446)	733	760
	Median	-	-	100	351	(84)	410	367
	SE	-	-	139	92	(63)	77	181
	<i>Unweighted</i>	3	28	247	124	35	108	77
Non-course travel	Mean	-	-	2,670	2,660	(2,889)	2,545	1,848
	Median	-	-	2,601	2,331	(2,205)	2,663	1,450
	SE	-	-	255	301	(384)	220	125
	<i>Unweighted</i>	3	27	242	122	35	108	74

		<b>Medicine/ Dentistry</b>	<b>Subjects allied to Medicine</b>	<b>Science/ Eng/ Tech./ IT</b>	<b>Human/ Social/ Sci/ Bus/ Law</b>	<b>Creat/ Art/ Lang/ Hum</b>	<b>Educ</b>	<b>Comb/ other</b>
Other living costs	Mean	-	-	75	60	(44)	212	45
	Median	-	-	0	0	(0)	0	0
	SE	-	-	16	22	(22)	94	24
	<i>Unweighted</i>	3	29	249	126	35	113	78
Total living costs*	Mean	-	-	8,664	9,848	(8,889)	9,240	8,431
	Median	-	-	7,963	8,864	(6,974)	8,855	7,482
	SE	-	-	785	487	(596)	830	401
	<i>Unweighted</i>	3	26	237	117	34	102	73

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled part-time students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.38: Total student living costs and main sources of student living costs for English-domiciled students, by qualification type (£)**

		Full-time			Part-time		
		Bachelor's degree	Other undergraduate	PGCE/ ITT	Bachelor's degree	Other undergraduate	PGCE/ ITT
Food	Mean	1,799	1,963	-	2,113	1,809	(1,933)
	Median	1,470	1,448	-	1,944	1,502	(1,457)
	SE	50	194	-	44	174	(260)
	<i>Unweighted</i>	<i>1,627</i>	<i>345</i>	<i>22</i>	<i>371</i>	<i>231</i>	<i>31</i>
Personal items	Mean	1,905	2,000	-	2,295	2,345	-
	Median	1,132	1,098	-	1,672	1,539	-
	SE	95	234	-	133	160	-
	<i>Unweighted</i>	<i>1,596</i>	<i>338</i>	<i>22</i>	<i>357</i>	<i>225</i>	<i>27</i>
Entertainment	Mean	1,237	1,270	-	1,486	1,566	-
	Median	690	712	-	858	1,050	-
	SE	49	162	-	101	196	-
	<i>Unweighted</i>	<i>1,607</i>	<i>342</i>	<i>22</i>	<i>360</i>	<i>229</i>	<i>28</i>
Household goods	Mean	347	320	-	638	753	-
	Median	50	50	-	256	255	-
	SE	47	51	-	40	120	-
	<i>Unweighted</i>	<i>1,616</i>	<i>339</i>	<i>22</i>	<i>364</i>	<i>229</i>	<i>29</i>
Non-course travel	Mean	1,465	1,800	-	2,443	2,633	-
	Median	890	1,195	-	2,187	2,340	-
	SE	59	141	-	173	200	-
	<i>Unweighted</i>	<i>1,602</i>	<i>338</i>	<i>22</i>	<i>357</i>	<i>225</i>	<i>29</i>

		Full-time			Part-time		
		Bachelor's degree	Other undergraduate	PGCE/ ITT	Bachelor's degree	Other undergraduate	PGCE/ ITT
Other living costs	Mean	33	32	-	88	42	(561)
	Median	0	0	-	0	0	(0)
	SE	5	19	-	17	14	(272)
	<i>Unweighted</i>	<i>1,627</i>	<i>345</i>	<i>22</i>	<i>371</i>	<i>231</i>	<i>31</i>
Total living costs*	Mean	6,812	7,474	-	9,071	9,082	-
	Median	5,470	5,722	-	8,590	7,956	-
	SE	233	566	-	381	622	-
	<i>Unweighted</i>	<i>1,581</i>	<i>330</i>	<i>22</i>	<i>346</i>	<i>220</i>	<i>26</i>

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled students who completed a diary

Source: NatGen/IES SIES 2014/15

**Table A5.39: Total student living costs and main sources of student living costs for English-domiciled students, by year of study (£)**

		Full-time			Part-time		
		1st year	2 <sup>nd</sup> year or other	Final year or 1 year course	1st year	2 <sup>nd</sup> year or other	Final year or 1 year course
Food	Mean	1,769	1,834	1,967	2,025	1,949	2,040
	Median	1,365	1,541	1,599	1,688	1,619	1,697
	SE	107	73	90	133	90	136
	<i>Unweighted</i>	606	812	575	146	264	222
Personal items	Mean	1,880	1,851	2,058	2,341	2,197	2,507
	Median	1,094	1,092	1,287	1,500	1,680	1,997
	SE	140	125	109	159	205	149
	<i>Unweighted</i>	599	795	562	140	257	211
Entertainment	Mean	1,204	1,266	1,240	1,654	1,293	1,624
	Median	634	695	707	1,113	791	1,058
	SE	91	78	80	140	154	160
	<i>Unweighted</i>	598	803	569	140	258	218
Household goods	Mean	318	333	412	770	629	611
	Median	78	0	39	345	200	255
	SE	48	45	65	140	42	88
	<i>Unweighted</i>	602	806	569	143	259	219
Non-course travel	Mean	1,373	1,503	1,889	2,135	2,658	2,746
	Median	764	1,000	1,278	1,751	2,470	2,755
	SE	82	74	103	216	152	211
	<i>Unweighted</i>	596	802	563	139	254	217



		Full-time			Part-time		
		1st year	2 <sup>nd</sup> year or other	Final year or 1 year course	1st year	2 <sup>nd</sup> year or other	Final year or 1 year course
Other living costs	Mean	27	32	43	49	89	133
	Median	0	0	0	0	0	0
	SE	11	8	14	28	16	48
	<i>Unweighted</i>	606	812	575	146	264	222
Total living costs*	Mean	6,632	6,867	7,595	8,966	8,866	9,446
	Median	5,263	5,581	6,258	7,956	8,375	8,826
	SE	312	313	329	445	521	544
	<i>Unweighted</i>	590	790	553	135	249	207

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.40: Total student living costs and main sources of student living costs for part-time English-domiciled students, by study intensity (£)**

		Over 50% FTE or above	25% to 49% FTE
Food	Mean	1,974	2,123
	Median	1,638	1,794
	SE	57	168
	<i>Unweighted</i>	544	88
Personal items	Mean	2,310	2,363
	Median	1,561	1,827
	SE	87	348
	<i>Unweighted</i>	524	84
Entertainment	Mean	1,511	1,414
	Median	884	912
	SE	125	208
	<i>Unweighted</i>	531	85
Household goods	Mean	671	703
	Median	279	150
	SE	52	225
	<i>Unweighted</i>	534	88
Non-course travel	Mean	2,534	2,230
	Median	2,229	2,170
	SE	136	350
	<i>Unweighted</i>	527	83
Other living costs	Mean	83	90
	Median	0	0
	SE	21	51
	<i>Unweighted</i>	544	88
Total living costs*	Mean	9,042	9,001
	Median	8,232	8,594
	SE	326	1,114
	<i>Unweighted</i>	512	80

\*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled part-time students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.41: Total student living costs and main sources of student participation for English-domiciled students, by disability (£)**

		Full-time		Part-time	
		Disabled	No disability	Disabled	No disability
Food*	Mean	1,864	1,829	2,099	1,971
	Median	1,599	1,436	1,716	1,638
	SE	86	65	132	60
	<i>Unweighted</i>	433	1,548	134	495
Personal items*	Mean	2,072	1,873	2,547	2,237
	Median	1,242	1,102	1,941	1,553
	SE	175	86	169	107
	<i>Unweighted</i>	424	1,521	131	474
Entertainment*	Mean	1,247	1,236	1,301	1,558
	Median	696	683	869	905
	SE	133	50	161	126
	<i>Unweighted</i>	426	1,533	128	485
Household goods*	Mean	411	326	668	680
	Median	78	25	140	278
	SE	62	39	88	71
	<i>Unweighted</i>	426	1,539	133	485
Non-course travel*	Mean	1,517	1,555	2,151	2,579
	Median	800	981	2,187	2,257
	SE	128	55	185	188
	<i>Unweighted</i>	424	1,526	131	476
Other living costs*	Mean	21	36	73	88
	Median	0	0	0	0
	SE	8	6	24	18
	<i>Unweighted</i>	433	1,548	134	495
Total living costs*	Mean	7,105	6,905	8,685	9,118
	Median	5,718	5,484	7,699	8,296
	SE	454	210	534	393
	<i>Unweighted</i>	419	1,503	124	464

\*Note figure adjusted for joint financial responsibility where relevant

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

**Table A5.42: Total student costs for landline telephones, broadband, Wi-Fi and television packages and main sources for full-time English-domiciled students, by tenure (£)**

		Full-time					
		Ownin g	Rent ing (alone/ family)	Univ. accom .	Rent ing (friend)	Lives with parent s	Parent owned accom .
Total spending on landline telephones , broadband, Wi-Fi and television packages	Mean	43	34	4	9	9	-
	Median	35	30	0	6	0	-
	SE	4	2	1	0	1	-
	<i>Unweighte d</i>	<i>117</i>	<i>405</i>	<i>829</i>	<i>1,263</i>	<i>811</i>	<i>26</i>

- indicates that the data have been suppressed as the total number of cases in this category is lower than 30 and is thus not reliable

Base: All English-domiciled full-time students

Source: NatCen/IES SIES 2014/15

## 6. Overall financial position

### 6.1. Summary of key findings

- Estimates for savings levels at the start of the academic year were very similar among full-time and part-time students at £2,143 and £2,061 on average respectively. Among both full-time and part-time students, savings levels were projected to remain steady over time as the year progressed.
- Key differences in the level of savings were found for students from different socio-economic backgrounds, different family circumstances and different ethnic backgrounds. Levels of savings also varied by gender, whether a student's parents had gone to university, qualification type and subject study.
- Nearly all full-time students (95 per cent) had some borrowings, up from 91 per cent in 2011/12. The key component of borrowing for full-time students was student loan debt.
- Total borrowing increased steadily by year of study among full-time students. The average was £31,208 for final year students on a three year or longer course.
- Borrowing among full-time students on their third or higher year varied according to living arrangements status and subject being studied.
- The proportion of part-time students with some form of borrowing increased from 63 per cent to 84 per cent since the last survey. Among part-time students, the predicted level of borrowing by the end of the academic year was, on average, £6,154, predominantly from student loans – an average of £4,156), reflecting the availability of tuition fee loans for part-time students from 2014/15.
- The proportion of part-time students using commercial credit was lower than in 2011/12 (43 per cent compared with 50 per cent in 2011/12) but remained much higher among part-time than full-time students (43 per cent and 14 per cent respectively). The average amounts (for those with this source of borrowing) were similar at £3,782 for part-time students and £3,547 for full-time students.
- One-third of full-time students (33 per cent) and one-fifth of part-time students (21 per cent) had outstanding overdraft debt, with the average values being £303 for full-time and £161 for part-time students. These figures were lower than those reported by students in 2011/12, particularly for part-time students of whom 37 per cent had overdraft debt in 2011/12. Thirty-nine per cent of full-time students had overdraft debt in 2011/12.
- One-tenth of both full-time and part-time students had arrears (e.g. 11 and 12 per cent respectively). The levels were similar in 2011/12.
- Estimated average net debt (that is total borrowing minus savings) on graduation was £28,811 for full-time final year students on a three year course. This is substantially higher than the average observed in 2011/12, due to an increase in student fees from the 2012/13 academic year.

## 6.2. Introduction

In this chapter we concentrate on students' overall financial position and discuss: how students use, build up and deplete savings while studying in HE; how much students are borrowing and from which sources; and the extent of the debt they expect to have by the end of their course.

It is important to note that for this analysis, savings and borrowings were examined separately from income and expenditure; the analysis does not therefore take account of the net difference between students' reported total income and expenditure. This is in keeping with the established methodology set out in the Family Expenditure Survey and the previous waves of SIES. The main reasons for this are:

- It reflects the aggregate nature of the data – looking at total income and expenditure across all students (or groups of students) rather than incomings and outgoings of an average student. Students bridge the gap between income and expenditure in a number of ways, using savings, borrowing from family, banks or credit cards. In some cases the gap may be temporary and can be dealt with by simply 'doing without', delaying payments or economising on certain items.
- SIES accepts estimates and there will always be some measurement errors due to the process itself (relying on memory/accuracy of recall of facts during interviews and diary keeping). Furthermore, while we imputed for missing values on income sources this was not done for missing values on savings nor most types of debt<sup>1</sup>. Assumptions have also been made about how income is shared between partners. Any detailed comparisons between income and expenditure of students are likely to exacerbate any measurement inaccuracies and could lead to spurious results.

### Estimates for student loan

Unfortunately, the borrowing and net debt analysis in this chapter is not able to draw on data from all students who responded to the survey. This is because the question capturing student loans, taken out in previous years, did not work as expected. In particular, it appears that about half of second and third year full-time students who could be expected to have taken out a student loan in previous years (because they took it out in the current financial year) reported that they had not taken out the loan. This is likely to be due to the question wording and affects both 2014/15 and 2011/12 estimates. See Chapter 10 for more information.

It has been decided to use as much reliable information as is available in the report. This means that we report on all groups that are not affected by the issue (first year full-time students and all part-time students) and on those affected students (i.e. second and third year full-time students) who said that they had taken out a student loan before. All estimates are broken down by year of study as follows:

- First year continuing students;

---

<sup>1</sup> The only debt variable to include imputed values is the student loan which is both a source of income and debt. As savings and other sources of debt discussed in this chapter do not include imputed values, the base sizes in this chapter differ somewhat from those in the income chapters.

- Second year continuing students;
- Third year (excluding final year) and other (of a longer course);
- Final year of a one year course;
- Final year of a two year course; and
- Final year of a three year course and other final year students.

This also means that borrowing and debt figures that were included in the 2011/12 report for full-time students were not accurate and should not be used to make comparisons with the 2014/15 report (see instead figures reported in Chapter 7 of this report where comparisons are made with adjusted 2011/12 data).

This chapter includes:

- An examination of savings or money 'set aside' at the beginning of the academic year, and students' estimates of their levels of savings by the end of the academic year;
- Analysis of borrowing levels and sources; and
- An assessment of the overall financial position of the student body - taking into account savings and borrowing to estimate net debt.

## **6.3. Savings**

### **6.3.1. Introduction**

There are several ways of off-setting the financial demands of being a student, including taking on paid work to increase income (as discussed in Section 3.5). Another way is to rely on savings and this section examines how students use savings while studying in HE.

Savings are defined in this report as money that students have 'set aside' and this could be money kept in banks, building society accounts or ISAs. It may also be money that students have set aside in their current accounts that they do not intend to spend. Some individuals are defined as having shared financial responsibility with a partner (see Glossary in Chapter 1) – in these circumstances, joint savings are taken into account, but the overall amount has been halved to provide individual estimates of savings.

### 6.3.2. Savings over time

Overall, 60 per cent of full-time students and 45 per cent of part-time students reported having savings at the start of the academic year. This represents a slight increase from the previous survey for full-time students (56 per cent) but the proportion of part-time students with savings remained static. Predictions for the end of the year suggest that few students will have exhausted their savings by then, as 57 per cent of full-time students and 47 per cent of part-time students still expected to have savings at this point (a higher proportion than in the previous survey for full-time students (54 per cent) and a similar proportion for part-time students (49 per cent)).

The average (mean) level of total predicted savings by the end of the current academic year was similar for full-time and part-time students at £2,267 and £2,088 respectively. Looking at the median figures indicates that half of full-time students predicted having £200 or less set aside while half of part-time students predicted having no savings at all by the end of the year. A minority predicted very high levels of savings (10 per cent of full-time and part-time students predicted £5,000 or more, and five per cent of part-time students predicted £10,000 or more).

#### Full-time students

The amount of savings was expected to remain steady over time. On average, full-time continuing students (i.e. those who had already started HE, not first year or one year only students) started the current academic year with an average of £2,368 and predicted they would end the year with only slightly less (£2,267). Overall, full-time students (whether continuing or not) started this current academic year with an average of £2,143 in savings and predicted that by the end of the year they would have £2,032 on average (Table 6.1).

**Table 6.1: Levels of savings (£): all English-domiciled students**

		All full-time <sup>1</sup>	Continuing full-time <sup>2</sup>	All part-time <sup>1</sup>	Continuing part-time <sup>2</sup>
Savings at the start of academic year*	Mean	2,143	2,368	2,061	3,130
	Median	300	300	0	50
	SE	183	243	301	548
	% with savings	61	59	45	47
	<i>Unweighted bases</i>	<i>3,400</i>	<i>2,260</i>	<i>1,128</i>	<i>551</i>
Predicted savings at end of academic year*	Mean	2,032	2,267	2,088	2,907
	Median	200	200	0	100
	SE	168	226	246	467
	% with savings	57	56	47	48
	% with savings over £5,000	10	11	10	12
	% with savings over £10,000	4	4	5	7
	<i>Unweighted bases</i>	<i>3,390</i>	<i>2,258</i>	<i>1,131</i>	<i>552</i>

\* Note: Figures adjusted for partner contribution where relevant

1. Base: all English-domiciled students (answering the question)

2. Base: all English-domiciled students in their second year or above (answering the question)

Source: NatCen/IES SIES 2014/15



### A focus on those with savings

- However, if we consider just those students with savings (60 per cent at the start of the year and 57 per cent at the end of the year), the average levels were much higher. Half of full-time student ‘savers’ started the year with more than £1,200 in savings, and the average (mean) amount put aside at the start was £3,527. Half of these ‘savers’ predicted they would still have at least £1,500 by the end of the year, with the average predicted at year-end remaining relatively steady and increasing only slightly to £3,585 (Table 6.2).

### Part-time students

Among part-time continuing students, the average savings at the start of the academic year of £3,130 were predicted to fall slightly to £2,907 by the end of the year (Table 6.1). Looking at all part-time students (whether continuing or not), levels of savings were also predicted to remain steady over the coming year – with average savings at the start of the academic year at £2,061 predicted to increase very slightly to £2,088 on average.

### A focus on those with savings

- However, restricting the analysis to looking at levels of saving among ‘savers’ only (Table 6.2) shows a depletion in savings levels predicted over the coming academic year. On average, continuing part-time students with savings began the current academic year with £6,188 set aside, but this was predicted to fall by about £630 to an average per saver of £5,557 at the end of the academic year. Among all part-time students, the average predicted depletion of savings was much lower, at about £170, from £4,618 at the beginning of the year to a predicted £4,446.

**Table 6.2: Levels of savings (£): all English-domiciled students with savings**

		All full-time <sup>1</sup>	Continuing full-time <sup>2</sup>	All part-time <sup>1</sup>	Continuing part-time <sup>2</sup>
Savings at the start of academic year*	Mean	3,527	4,025	4,618	6,188
	Median	1,200	1,501	1,500	2,500
	SE	253	340	473	857
	Unweighted bases	2,116	1,343	560	281
Predicted savings at end of academic year*	Mean	3,585	4,013	4,446	5,557
	Median	1,500	1,500	1,500	2,000
	SE	244	320	339	692
	Unweighted bases	1,967	1,275	601	298

\* Note: Figures adjusted for partner contribution where relevant

1. Base: English-domiciled students with savings (answering the question)

2. Base: English-domiciled students in their second year or above with savings (answering the question)

Source: NatCen/IES SIES 2014/15

Overall, average levels of savings were higher in 2014/15 than in 2011/12; this is discussed in more detail in Chapter 7.

### **6.3.3. Predicted savings by end of the academic year**

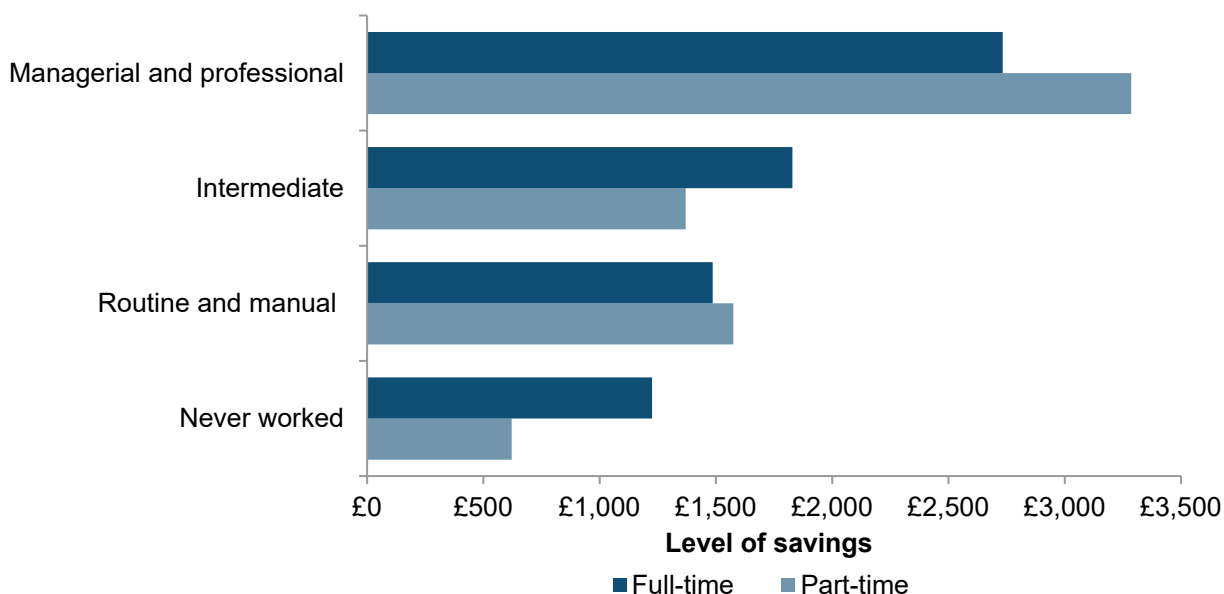
The amount of savings students estimated that they would have accrued or retained by the end of the current academic year varied according to a number of individual and study-related characteristics. The predicted level of savings varied by socio-economic background, family type, housing type/tenure and subject studied for both full- and part-time students. For part-time students, gender also played a role. These, along with other characteristics significantly related to predicted year-end savings levels in the bivariate analysis, are discussed below (Table A6.1). This analysis is performed for each characteristic on its own without controlling for other variables.

#### **Socio-economic background**

Full-time students from managerial and professional backgrounds predicted much higher average savings levels than students from other backgrounds (£2,733 compared with average savings of £1,829 for full-time students from intermediate backgrounds and £1,486 for full-time students from routine and manual work backgrounds (Table A6.1)). Those in the higher socio-economic group were also more likely to predict they would have any savings at the end of the year (63 per cent compared with 49 per cent from intermediate and 50 per cent from routine and manual work backgrounds). These differences were similar to those observed in 2011/12.

The same pattern was observed among part-time students. Average end-year predicted saving levels (i.e. the amount students predicted they would have set aside by the end of the year) were higher among students from managerial and professional backgrounds (£3,286) than among those from intermediate and routine or manual backgrounds (£1,370 and £1,575 respectively). Part-time students in the higher socio-economic group were also more likely to predict they would have any savings at the end of the year (56 per cent compared with 49 per cent from intermediate and 36 per cent from both intermediate and from routine and manual work backgrounds). This was in contrast to findings in 2011/12 when predictions about having savings at the end of the year were similar for the socio-economic groups.

**Figure 6.1: Levels of savings (£) at the end of the year by socio-economic background, English-domiciled full-time and part-time students**



Unweighted bases: full-time 3,390; part-time 1,131

\* Note: Figures adjusted for joint finances where relevant

The 'never worked' category relates to parental occupation (if a dependent student) or to the student's own occupation (if independent) so a socio-economic group could not be derived

Base: All English-domiciled students (answering the question)

Source: NatCen/IES SIES 2014/15

### Family circumstances

Among full-time students, those with children were the least likely to predict having any savings by the end of the academic year (18 per cent of lone parents and 20 per cent of two-parent families). This compares with 51 per cent of full-time students in childless couples and 61 per cent of single full-time students.

Full-time students with children also predicted having the lowest average level of savings at the end of the year (£81 among lone parents and £809 among those in couple families). This compares with £1,628 among childless couples and £2,236 among single students.

Among part-time students, lone parents reported the most precarious financial circumstances. One-fifth of lone parent part-time students predicted having some savings at the end of the academic year and an average level of £422 of savings was predicted. This compares with 44 per cent of part-time students in couple families predicting some savings by the end of the year with an average level of end-of-year predicted savings of £1,437. As with full-time students, childless part-time students were the most likely to predict having some savings (46 per cent among couples and 56 per cent among single students) and these students also predicted the highest levels of savings at £2,587 and £2,612 on average students living with a partner and single students respectively (Figure 6.2).

**Figure 6.2: Levels of savings (£) at the end of the year by family circumstances, English-domiciled full-time and part-time students**



Unweighted bases: full-time 3,390; part-time 1,131

\* Note: Figures adjusted for joint finances where relevant

Base: All English-domiciled students (answering the question)

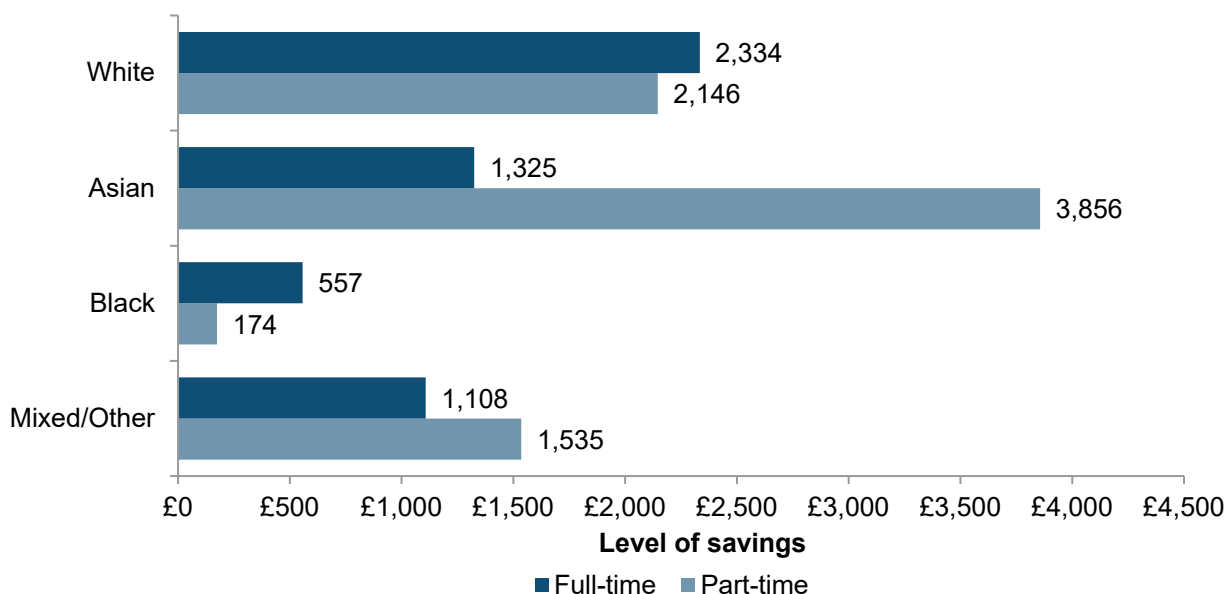
Source: NatCen/IES SIES 2014/15

### **Ethnic background**

Predicted savings at the end of the academic year were considerably lower among students from Black and minority ethnic (BME) backgrounds (Figure 6.3). Indeed among full-time students the average level among students from BME groups (£1,027) was less than half of the average level predicted by white students (£2,334). Among part-time students, the difference in level of predicted savings was less pronounced: £1,704 for part-time students from BME groups and £2,146 for white students.

However, this comparison masks considerable differences between different ethnic minority groups. Black/Black British students had the lowest average savings of only £557 on average among full-time students and £174 among part-time students. These students were also the least likely to predict having any savings (48 per cent of full-time students and 42 per cent of part-time students). This compared with 62 per cent of full-time and 68 per cent of part-time Asian/Asian British students and 57 per cent of full-time and 47 per cent of part-time white students (Figure 6.3 and Table A6.1).

**Figure 6.3: Average levels of savings (£) at the end of the year by ethnicity, English-domiciled full-time and part-time students**



Unweighted bases: full-time 3,389; part-time 1,131

\* Note: Figures adjusted for joint finances where relevant

Base: All English-domiciled students (answering the question)

Source: NatCen/IES SIES 2014/15

### Other characteristics

Predicted savings levels were also related to a number of other characteristics. Among part-time students, men predicted higher levels of savings at the end of the year (£2,745) compared with women (£1,535). A similar pattern emerged among full-time students, although the difference was smaller and not statistically significant (£2,282 on average predicted by men and £1,826 on average predicted by women; Table A6.1).

Students whose parents had attended university had higher levels of savings on average (£2,519 for full-time students and £2,380 for part-time students) compared with those whose parents had not (£1,552 for full-time students and £1,960 for part-time students).

Among both full-time and part-time students, predicted year-end levels of savings were lowest among students living alone or with their family in rented accommodation (£585 for full-time and £735 for part-time students). Full-time students who owned their own accommodation predicted the highest levels of savings (£2,702 for full-time students and £2,786 for part-time students). This relationship between tenure and predicted savings levels could be due to the association between housing tenure and family circumstances as this has not been controlled for.

HE-study related factors associated with predicted levels of savings at the end of the academic year included the qualification studied for and the course subject. Full-time students studying medicine/dentistry, subjects allied to medicine, humanities/social sciences/business/law predicted average savings of at least £2,100 whereas those on combined/other courses predicted average savings of just £1,612. Among part-time students the variation in predicted savings by subject studied was more extreme and ranged from an average of £1,441 for those studying education to £2,831 for those studying for combined or other degrees.

Students studying towards PGCE/ITT degrees predicted higher levels of savings at the end of the academic year (£3,311 among full-time and £2,337 among part-time students on average) compared with those studying towards Bachelor's degrees (£1,987 for full-time students and £2,007 for part-time students) and other undergraduate degrees (£2,119 for full-time students and £2,197 for part-time students)<sup>1</sup> (Table A6.1).

## 6.4. Borrowings

### 6.4.1. Introduction

Students have access to a wide range of borrowing options and can accrue substantial debt over the duration of their course. This section discusses the sources and levels of borrowing students predicted they would have at the end of the academic year.

The main categories of debt discussed in this section are:

- Commercial sources of credit, such as bank loans, credit cards and any hire-purchase agreements;
- Bank overdrafts;
- Arrears, including any outstanding unpaid bills;
- Career Development Loans;
- Student loans, including Maintenance and Tuition Fee Loans (for the current academic year) as well as amounts owing from previous years; and
- Any outstanding (and repayable) Hardship loans: Access to Learning Funds (ALF) for those studying in an HEI in England, or Financial Contingency Funds (FCF) for those studying in an HEI in Wales.

Study related borrowings, such as student loans, career development loans and repayable ALF/FCF loans have not been adjusted for students living as a couple but other sources of debt have been adjusted for joint finances. As with income, expenditure and savings, these types of debt have been halved for students living with a partner to reflect the student's individual share.

As discussed in the introduction to this chapter, the information on previous student loans was not robust for some second and third year full-time students. In particular, it appears that many of them have not reported a previous student loan when in fact it is very likely, based on their other answers, that they had taken one out. For this reason, the student loan, total borrowing and net debt amounts are presented only for the second and third year students for whom information on previous student loan is available. This will lead to slight over estimation of overall student loan amounts, as zeros, i.e. students who genuinely did not have a student loan are excluded. All first year full-time students and all part-time students are included in the analysis. All results are broken down by year of

---

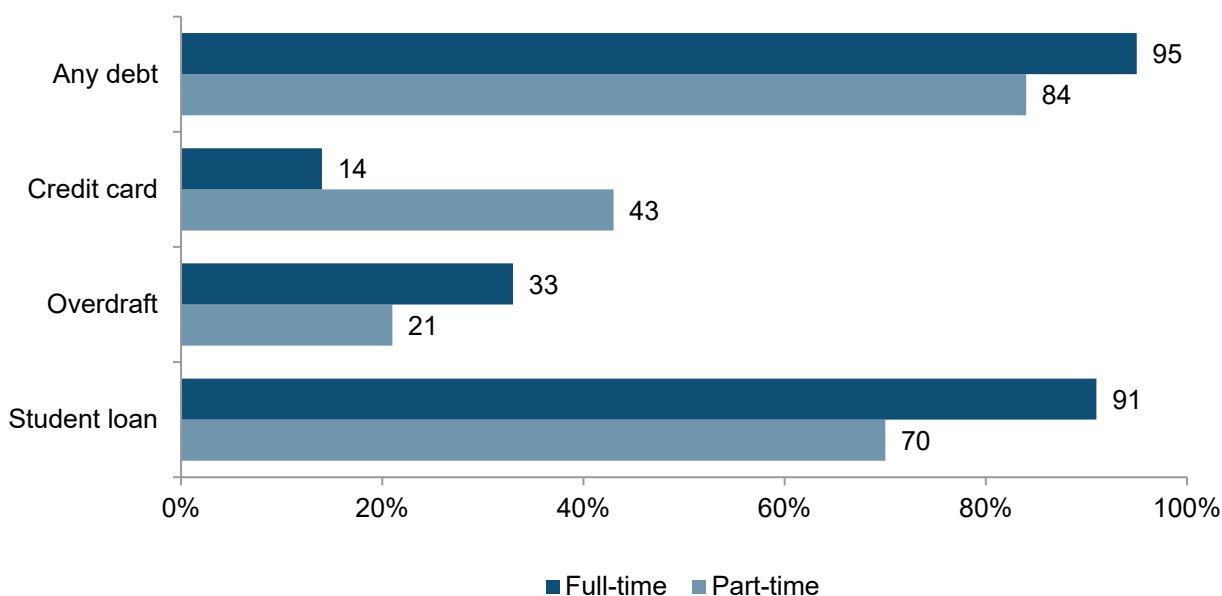
<sup>1</sup> Those studying towards their PGCE or ITT also reported relatively high levels of savings (£3,311 full-time and £2,337 part-time), although the relatively small numbers of students studying towards these qualifications (n=103) means these findings should be interpreted with caution.

study to allow meaningful comparisons. Estimates of percentage of students with borrowing are presented for all students, as it is the amount of student loan that is affected.

### Estimates for student loan

The vast majority of students had some form of borrowings though the proportion was higher among full-time than part-time students with 95 per cent and 84 per cent respectively, (Figure 6.4 and Table 6.3). For full-time students the proportion was very similar to the previous survey (91 per cent) but much higher for part-time students (63 per cent in 2011/12). Average levels of total borrowing among full-time students were more than twice as high as found among part-time students. The sources of borrowing and levels of debt are discussed separately for full-time and part-time students below.

**Figure 6.4: Prevalence of student debt and main sources of borrowing, English-domiciled students**



Unweighted bases: full-time 3,353; part-time 1,133

Any debt includes commercial credit, overdraft, arrears, student loan and other forms of formal borrowing.  
Base: All English-domiciled students (answering the question)

Source: NatCen/IES SIES 2014/15

#### 6.4.2. Full-time students

This section starts by discussing borrowing via commercial credit, overdrafts and other loans, from data which is available for all students, and moves then to student loan and total borrowing, from data which is available only for a subset of full-time students.

One-third of full-time students had an overdraft (33 per cent) while less than one-fifth (14 per cent) had taken out commercial credit (Table 6.3). The level of overdraft borrowing is slightly lower than that observed in 2011/12 (39 per cent), while the proportion using commercial credit has not changed. However, where students had used these sources, they tended to borrow relatively heavily from them: the average amount owed in commercial credit was £3,547 and in overdrafts £931 (Table 6.6). The average amount owing in arrears was £710. Career Development Loans and outstanding ALF/FCF loans had virtually no impact on predicted average overall borrowing levels.

A series of tables now follow indicating total student borrowing and the sources of borrowing across all full-time students and across all part-time students. Table 6.3 presents the figures across all years, and tables 6.4 and 6.5 present the borrowing figures by year of study for full-time students and part-time students separately. This enables figures to be presented for outstanding student loans (given the caveats noted above) and to illustrate how borrowing increases as students progress with their courses.

**Table 6.3: Total student borrowing and main sources of student borrowing for English-domiciled students, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Commercial credit	Mean	487	1,638
	Median	0	0
	SE	88	169
	% with borrowing	14	43
Overdraft	Mean	303	161
	Median	0	0
	SE	21	16
	% with borrowing	33	21
Arrears	Mean	81	135
	Median	0	0
	SE	8	22
	% with borrowing	11	12
Outstanding student loan debt	Mean	..	4,156
	Median	..	2,700
	SE	..	439
	% with borrowing	91	70
Hardship loans	Mean	5	3
	Median	0	0
	SE	2	4
	% with borrowing	1	0
Total borrowing	Mean	..	6,154
	Median	..	4,900
	SE	..	391
	% with borrowing	95	84
	<i>Unweighted bases</i>	3,353	1,129

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15



**Table 6.4: Student borrowing and main sources of student borrowing for full-time English-domiciled students, by year of study (£)**

		<b>1st year of a longer course</b>	<b>2nd year of a longer course</b>	<b>3rd or higher year of a longer course (excl final year)</b>	<b>Final year of a 1 year course</b>	<b>Final year of a 2 year course</b>	<b>Final year of 3 year course or other final year</b>
Commercial credit	Mean	481	387	479	1,040	550	572
	Median	0	0	0	0	0	0
	SE	132	76	301	498	147	185
	<i>Unweighted bases</i>	<i>1,087</i>	<i>1,207</i>	<i>163</i>	<i>65</i>	<i>218</i>	<i>739</i>
Overdraft	Mean	233	322	282	165	331	428
	Median	0	0	0	0	0	0
	SE	41	17	63	56	130	42
	<i>Unweighted bases</i>	<i>1,087</i>	<i>1,208</i>	<i>164</i>	<i>67</i>	<i>219</i>	<i>744</i>
Arrears	Mean	95	62	87	71	107	81
	Median	0	0	0	0	0	0
	SE	15	11	61	45	32	16
	<i>Unweighted bases</i>	<i>1,091</i>	<i>1,214</i>	<i>164</i>	<i>66</i>	<i>217</i>	<i>746</i>
Outstanding student loan debt *	Mean	11,083	22,722	30,868	(23,614)	19,225	29,997
	Median	12,500	24,938	35,535	(25,000)	16,903	33,860
	SE	262	428	1,364	(2,406)	1,240	858
	<i>Unweighted bases</i>	<i>1,089</i>	<i>491</i>	<i>77</i>	<i>34</i>	<i>75</i>	<i>311</i>
Hardship loans	Mean	7	3	33	0	1	0
	Median	0	0	0	0	0	0
	SE	5	2	28	0	1	0
	<i>Unweighted bases</i>	<i>1,094</i>	<i>1,219</i>	<i>164</i>	<i>67</i>	<i>220</i>	<i>749</i>

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Total borrowing *	Mean	11,926	23,606	31,942	(27,095)	20,107	31,208
	Median	12,610	25,000	36,200	(30,000)	17,500	34,123
	SE	287	472	1,435	(2,516)	1,371	931
	<i>Unweighted bases</i>	<i>1,070</i>	<i>489</i>	<i>77</i>	<i>33</i>	<i>75</i>	<i>307</i>

Note: figures adjusted for partner contributions where relevant

\* Outstanding student loan debt and Total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: all full-time English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table 6.5: Student borrowing and main sources of student borrowing for part-time English-domiciled students, by year of study (£)**

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Commercial credit	Mean	1,750	1,419	2,117	(1,265)	1,656	1,223
	Median	0	0	0	(0)	0	0
	SE	297	324	332	(346)	274	322
	<i>Unweighted bases</i>	305	277	165	48	258	93
Overdraft	Mean	144	167	168	201	155	216
	Median	0	0	0	0	0	0
	SE	28	27	29	90	30	71
	<i>Unweighted bases</i>	307	278	166	51	261	93
Arrears	Mean	223	101	44	122	33	161
	Median	0	0	0	0	0	0
	SE	79	17	7	80	11	86
	<i>Unweighted bases</i>	307	283	167	53	265	94
Outstanding student loan debt *	Mean	3,622	4,744	6,765	1,912	2,760	4,004
	Median	2,700	3,500	5,125	0	0	2,450
	SE	291	263	1205	535	405	517
	<i>Unweighted bases</i>	306	281	165	51	266	94
Hardship loans	Mean	9	0	0	0	0	0
	Median	0	0	0	0	0	0
	SE	9	0	0	0	0	0
	<i>Unweighted bases</i>	312	283	167	53	266	94

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Total borrowing *	Mean	5,787	6,493	9,206	(3,385)	4,629	5,624
	Median	5,250	5,194	7,694	(2,500)	2,750	3,500
	SE	363	456	1556	(587)	547	625
	<i>Unweighted bases</i>	296	275	163	46	257	92

Note: figures adjusted for partner contributions where relevant

\* Outstanding student loan debt and Total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: all part-time English-domiciled students

Source: NatCen/IES SIES 2014/15

Full-time first year students on a course lasting more than one year had on average £11,083 outstanding in student loan debt (Table 6.4). Students on a second year of a longer course for whom student loan data were available had an outstanding student loan debt of £22,722 on average and students on the final year of a three year or longer course for whom student loan data were available had a student loan debt of £29,997 on average.

The differences between second and third year students were similar when looking at total borrowing, but the amounts reported were slightly higher, meaning that borrowing from other sources was not offset by savings (Table 6.4). Total borrowing ranged from £11,926 among first year students on a longer course to £31,208 among final year students on a three year or longer course for whom data on student loan was available.

**Table 6.6: Total student borrowing and main sources of student borrowing for English-domiciled students with debt, by full-time and part-time status (£)**

		<b>Full-time</b>	<b>Part-time</b>
Commercial credit	Mean	3,547	3,782
	Median	1,500	2,000
	SE	496	412
	<i>Unweighted bases</i>	395	492
Overdraft	Mean	931	774
	Median	750	500
	SE	45	60
	<i>Unweighted bases</i>	1,088	265
Arrears	Mean	710	1,139
	Median	400	400
	SE	45	98
	<i>Unweighted bases</i>	352	116
Outstanding student loan debt	Mean	..	5,908
	Median	..	5,000
	SE	..	338
	<i>Unweighted bases</i>	3,131	698
Hardship loans	Mean	-	-
	Median	-	-
	SE	-	-
	<i>Unweighted bases</i>	13	2
Total borrowing	Mean	..	7,350
	Median	..	5,650
	SE	..	263
	<i>Unweighted bases</i>	3,178	879

\*Note: figures adjusted for partner contributions where relevant

Data has been removed when the total number of cases in this category is lower than 30

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students with borrowing (and answering the question)

Source: NatCen/IES SIES 2014/15

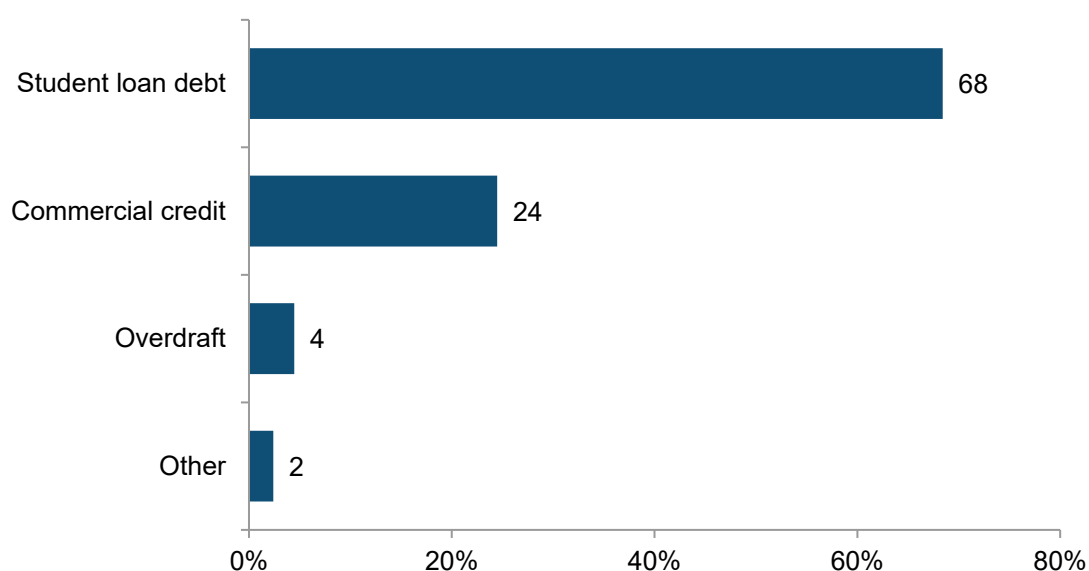
### 6.4.3. Part-time students

The proportion of part-time students with some form of borrowing increased from 63 per cent to 84 per cent since the last survey (this compares to a rise from 91 to 95 per cent of full-time students; Table 6.3).

Among part-time students, the predicted levels of borrowing by the end of the academic year were, on average, £6,154. The key component of predicted borrowing was outstanding student loans (£4,156). The amount of student loan debt was substantially higher in 2014/15 compared to 2011/12. This is due to part-time students being able to access a tuition fee loan for the first time in 2014/15.

The proportion of part-time students using commercial credit was lower than in 2011/12 (43 per cent compared with 50 per cent in 2011/12) but remained much higher among part-time than full-time students (43 per cent and 14 per cent respectively). The average amount of debt for students with that type of borrowing was similar at £3,782 for part-time students and £3,547 for full-time students; Table 6.6).

**Figure 6.5: Proportion of borrowing from different sources, part-time English-domiciled students**



Unweighted bases: 879

Base: All English-domiciled part-time students

Source: NatCen/IES SIES 2014/15

Figure 6.5 shows the proportion of overall borrowing from different categories for part-time students. Over two-thirds (68 per cent) of the borrowing was in the form of student loan debt. One-quarter of borrowing (24 per cent) was in the form of commercial credit, with other forms of borrowing making up a small proportion of the overall borrowing.

#### **6.4.4. Differences by student and study characteristics**

##### **Full-time students**

The sample size for second and third year full-time students for whom reliable student loan data were available was small, so instead of breaking down total borrowing by student and study characteristics, a regression analysis was run for final year students on a three-year or longer course. Breaks for all part-time students are presented in the additional tables.

##### **Third or higher year students**

The sample size of full-time students who took out a student loan and for whom student loan information is available, was not large enough to allow the year breaks to be further broken down by student and study variables. Instead this section discusses the results of regression analysis that included all of the standard break variables used in this report. It focuses on total borrowing of full-time students on their third or higher year, both those for whom it is a final year and those who are continuing their studies. As Table 6.4 shows, this is a relatively homogenous group in terms of borrowing.

The results presented in Table A6.19 show that, when controlling for other factors total borrowing was affected by students' accommodation circumstances and the subject they were studying. In particular, students who were renting with friends or lived in university accommodation had higher borrowing than those who were living with their parents or in parent owned property. Students studying dentistry, medicine or subjects allied to medicine also reported significantly lower borrowing than those studying human and social sciences, business or law.

Note that these results only apply for students who took out a student loan. Results may be different for all students, as different groups of students vary in their probability of taking out a student loan.

##### **Borrowing from commercial and other sources among all full-time students**

Predicted borrowing patterns from other sources among full-time students varied according to a range of characteristics, with the greatest differences according to: gender, age, family status, living arrangements, independence status, housing type/tenure, type of institution and subject of study. It should be noted that these differences do not control for other characteristics and so some may be due to associations with other characteristics that are related to borrowing levels<sup>105</sup>.

Female students reported higher levels of borrowing using commercial credit compared to male students (£628 compared to £321; Table A6.2). However, there were no differences in other sources of borrowing (excluding student loan).

Predicted borrowing from commercial sources (that is, commercial credit plus bank overdraft) also increased with age, with mature students having an average of £1,975 of commercial loan debt and an average of £445 owed on their bank overdraft (compared with £292 and £354 respectively among students aged 20-24 and £115 and £206 respectively among students aged under 20). Mature students also reported the highest

---

<sup>105</sup> The proportion of students using commercial credit, overdraft and arrears is low, which means that the sample is too small for regression analysis of amounts received.

levels of arrears on average (£215, compared with £71 and £39 on average among those aged 20-24 and those aged under 20 respectively; Table A6.3).

Differences also emerged in relation to family type. Single full-time students had the lowest predicted level of commercial credit borrowing (£249) and two-parent families the highest (an average of £2,702; Table A6.7).

Borrowing using arrears varied by socio-economic background. Full-time students from routine and manual work backgrounds owed higher amounts in arrears on average (£104 compared with £47 on average for students from managerial and professional backgrounds and £70 for those from intermediate occupational backgrounds; Table A6.6).

Borrowing from sources other than student loan also varied by housing type/tenure. Students who owned their property had much higher average commercial credit debt (£3,722) compared to students in all other types of accommodation (Table A6.9). Together with renters (alone or with family or with friends) they were also more likely to use overdraft compared to those in university accommodation or living with parents. Students renting with family or alone had higher levels of arrears (£238) compared to students in other types of accommodation.

English-domiciled full-time students studying in Welsh HEIs had lower commercial credit debt and arrears (£95 and £47), particularly compared to students in FECs (£951 and £136; Table A6.12). Looking at subject of study, students studying subjects allied to medicine had higher levels of both commercial credit borrowing and arrears than other students (Table A6.13).

All these patterns follow those found in the previous survey. However, in contrast to the findings of the previous (2011/12) survey, borrowing levels in 2014/15 varied significantly by dependent student status. Dependent students in full-time education also reported lower levels of arrears (£39 on average compared with £189 among independent students) and lower levels of commercial credit (£172 compared with £1,309 among independent students; Table A6.8).

### **Part-time students**

The main variations in borrowing among part-time students related to their age, housing tenure, subject studied, institution type, qualification and year of study, discussed in turn below.

Total average levels of predicted debt were highest for part-time students aged 30-39 (£7,052) and lowest among students aged under 25 (£4,893). This was largely explained by differences in student loan debt and commercial credit. Students aged under 25 had lower levels of each type of debt than older students on part-time courses (Table A6.4).

Part-time students living with friends in rented accommodation predicted the highest levels of borrowing by the end of the year, at £9,618, while part-time students living with their parents predicted the lowest levels of borrowing (£5,009). Owner occupiers reported higher levels of commercial credit (£2,185) and renters predicted higher levels of arrears than other part-time students (£236 among those renting with family or alone and £153 among those renting with friends, compared to £81 among those living with parents and £84 among those owning their accommodation; Table A6.10). Part-time students renting with friends also had the largest predicted overdraft (£478).



Part-time students in English HEIs had the highest levels of average borrowing (£6,686), compared to £4,314 reported by students at FECs (Table A6.12). Students at English and Welsh HEIs reported higher average student loan debt than students in FECs (£4,622, £4,580 and £2,538, respectively). Students at English HEIs also reported higher average overdraft borrowing (£187) and arrears (£162) than students in FECs, whose average overdraft was £74 and arrears £43.

Part-time students studying for their PGCE had the highest predicted levels of total borrowing (£8,833), followed by part-time Bachelor's students (£7,246), while those studying part-time for foundation and other undergraduate degrees had the lowest predicted total borrowing (£4,192). For part-time students on all types of course, student loan debt made up most of the predicted borrowing (£6,293 for PGCE students, £5,009 for those studying for a Bachelor's degree and £2,624 for those on other types of course; Table A6.15).

Total borrowing overall for part-time students varied by the subject of the course studied, with the highest levels reported by those studying creative arts, languages, humanities (£7,920) and the lowest levels reported by those studying on combined or other courses (£5,219; Table A6.14).

Part-time students in the final year of their course or on one year courses had lower levels of borrowing (£4,637) than those on their first year of a longer course (£5,787) or second year (£7,290; Table A6.16).

## 6.5. Estimated student net debt

### 6.5.1. Introduction

By comparing student savings and borrowings, it is possible to consider a student's overall financial position. Student net debt has been calculated for each student by subtracting the amount of savings that the student predicted that he or she would have accrued by the end of the academic year, from the amount of debt or borrowing the student predicted he or she would owe by the same point. As in other sections of this chapter, the average borrowing and net debt figures are only reported for second and third year full-time students who took out a student loan and for whom reliable information on the loan is available. Estimates for full-time first year students and all part-time students include all students in these groups.

#### Full-time students

First year full-time students on a longer course had a predicted net debt of £10,300 on average (Table 6.8). It was substantially higher among second year students on a longer course (£21,361) and higher still among final year students on a three year or longer course (£28,805), mostly reflecting additional years of student loan borrowing amongst those who reported previous years' borrowing.

As with total borrowing, a regression analysis was run for net debt focussing on full-time students on their third or higher year. The results in Table A6.20 show that net debt was significantly related to age, tenure status and subject of study:

- Students aged 25 or over reported higher levels of net debt than those aged under 20;

- Students renting with friends reported higher levels of net debt than those living with their parents or in parent owned accommodation; and
- Students studying human and social sciences, business or law reported higher net debt than those studying dentistry, medicine or subjects allied to medicine.

### Part-time students

The average net debt for part-time students was £4,128 and half reported they would owe up to £4,000 by the end of the academic year (Table 6.7). Debt levels however also varied across the years of study although much less so that among full-time students (Table 6.9). Third year students on a longer course had the highest average net debt (£6,207) and final year students on a two year course had the lowest (£1,537). Average estimated net debt was similar among first year and second year students on a longer course (£4,510 and £4,521), reflecting the fact that first year students would have access to student loans while second year students would not. Full-time students in all year of study groups had substantially higher levels of net debt than part-time students (Table 6.8).

**Table 6.7: Student net debt for all English-domiciled students (£)**

		<b>Full-time</b>	<b>Part-time</b>
Estimated savings at end of year	Mean	2,032	2,088
	Median	200	0
	SE	168	246
Estimated total borrowing at end of year	Mean	..	6,154
	Median	..	4,900
	SE	..	391
Estimated net debt at end of year	Mean	..	4,128
	Median	..	4,000
	SE	..	567
<i>Unweighted bases</i>		<b>3,268</b>	<b>1,099</b>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table 6.8: Student net debt for all full-time English-domiciled students (£)**

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Estimated savings at end of year	Mean	1,616	2,179	3,132	2,992	856	2,379
	Median	200	200	500	0	0	150
	SE	192	192	833	815	156	374
	<i>Unweighted bases</i>	<i>1,059</i>	<i>1,171</i>	<i>161</i>	<i>65</i>	<i>210</i>	<i>722</i>
Estimated total borrowing at end of year *	Mean	11,926	23,606	31,942	(27,095)	20,107	31,208
	Median	12,610	25,000	36,200	(30,000)	17,500	34,123
	SE	287	472	1,435	(2,516)	1,371	931
	<i>Unweighted bases</i>	<i>1,070</i>	<i>489</i>	<i>77</i>	<i>33</i>	<i>75</i>	<i>307</i>
Estimated net debt at end of year *	Mean	10,300	21,361	27,634	(23,588)	19,190	28,805
	Median	11,700	23,110	30,100	(23,000)	17,389	32,423
	SE	377	571	1,827	(2,983)	1,418	980
	<i>Unweighted bases</i>	<i>1,040</i>	<i>479</i>	<i>76</i>	<i>33</i>	<i>73</i>	<i>298</i>

Note: figures adjusted for partner contributions where relevant

\* Outstanding student loan debt and Total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan. Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: all full-time English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table 6.9: Student net debt for all part-time English-domiciled students (£)**

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Estimated savings at end of year	Mean	1,370	2,001	2,949	(3,215)	3,113	2,374
	Median	0	0	200	(600)	200	0
	SE	341	138	803	(1,501)	586	625
	Unweighted bases	296	274	163	50	256	89
Estimated total borrowing at end of year *	Mean	5,787	6,493	9,206	(3,385)	4,629	5,624
	Median	5,250	5,194	7,694	(2,500)	2,750	3,500
	SE	363	456	1,556	(587)	547	625
	Unweighted bases	296	275	163	46	257	92
Estimated net debt at end of year *	Mean	4,510	4,521	6,207	(-60)	1,537	3,628
	Median	4,800	3,775	6,000	(1,000)	1,550	3,205
	SE	509	500	2,211	(1,744)	879	1,045
	Unweighted bases	285	270	160	45	252	87

Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

\* Estimated total borrowing at end of year and estimated net debt at end of year excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Base: all English-domiciled students

## 6.5.2. Graduate net debt

This section will focus on the net debt final year students have at the end of their course. Net debt is the difference between predicted borrowing and predicted savings at the end of the academic year.

As the results of the analysis above showed, the length of time that a student has been studying is such a major factor in the levels of debt among full-time students. Additionally, the estimates for final year students are potentially the most interesting as they provide a reasonably accurate estimate of a student's average (net) debt on graduation, regardless of the duration of their course.

### Full-time students

Table 6.10 shows that full-time students in the final year of their three-year course, having previous student loans and for whom data on previous student loan was available estimated their net debt at graduation to be £28,811. Finalists on two-year courses (for whom student loan data were available) expected their net debt to be approximately £10,000 pounds lower (£19,190).

These figures are substantially higher than those reported by finalists in 2011/12. This is related to the increase in student fees in 2012/13 and corresponding increase in student loan debt.

Table A6.22 presents the results for regression of graduate net debt among third year finalists. Age, socio-economic background, housing situation and subject being studied were all related to graduate net debt. In particular, the following groups of students had higher levels of debt:

- Those aged 25 or over compared to those aged under 25;
- Students from routine manual background compared to those with professional or managerial background;
- Students renting privately with friends compared those living with their parents; and
- Students studying sciences, engineering, IT or technology compared to those studying human and social sciences, business and law, who in turn had higher graduate net debt than those studying medicine or dentistry.

### Part-time students

Part-time students who were in the final year of their three year course expected to have much lower levels of net debt than full-time students, an average of £3,722. The figure was even lower at £1,537 for part-time finalists on a two-year course.

Because of the substantially lower likelihood of being in a net debt position at the end of the final year among part-time students, the analysis for part-time students focussed on subgroup differences in proportions predicting net debt rather than the level of net debt.

Predictions of being in net debt at the end of the final year varied by both student background and study-related characteristics (Table A6.21). Younger students were less likely to report debt upon graduation, with 53 per cent of those aged under 25 reporting

debt, compared to 73 per cent and 72 per cent among those aged 30-39 and 40 or over, respectively. Part-time students with professional or managerial backgrounds were less likely to report debt than students with intermediate backgrounds (57 per cent versus 81 per cent).

Predictions of net debt were substantially less prevalent among part-time students living with their parents; 55 per cent compared 79 of students who were renting with family or by themselves. While slightly more than half of part-time students from courses in science, engineering and technology subjects predicted ending the year with any net debt (58 per cent), four out of five part-time human/social sciences, business and law students (82 per cent) predicted ending their final year in debt.

**Table 6.10: Graduate net debt for English-domiciled students (£)**

		Full-time			Part-time		
		First year finalists	Second year finalists	Third year finalists	First year finalists	Second year finalists	Third year finalists
Estimated savings at end of year	Mean	2,992	856	2,399	(3,215)	3,113	2,520
	Median	0	0	150	(600)	200	0
	SE	830	154	378	(1,508)	592	784
	<i>Unweighted bases</i>	65	210	715	50	256	80
Estimated total borrowing at end of year*	Mean	(27,095)	20,107	31,241	(3,385)	4,629	5,998
	Median	(30,000)	17,500	34,123	(2,500)	2,750	3,750
	SE	(2,506)	1,392	937	(571)	528	747
	<i>Unweighted bases</i>	33	75	304	46	257	84
Estimated net debt at end of year*	Mean	(23,588)	19,190	28,811	(-60)	1,537	3,722
	Median	(23,000)	17,389	32,423	(1,000)	1,550	3,750
	SE	(2,953)	1,455	991	(1,744)	865	1,249
	<i>Unweighted bases</i>	33	73	295	45	252	79

Note: figures adjusted for partner contributions where relevant

\* Outstanding student loan debt and Total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

## 6.6. Chapter 6 additional tables

**Table A6.1: Predicted savings at the end of the year, by student and HE-study characteristics (£)**

		Full-time					Part-time				
		Mean	Median	SE	% with savings	Unwtd bases	Mean	Median	SE	% with savings	Unwtd bases
Gender	Male	2,282	200	260	57	1,982	2,745	100	270	52	526
	Female	1,826	200	149	56	2,531	1,535	0	317	43	603
Age group	Under 20	1,900	500	154	66	1,604	-	-	-	-	-
	20 – 24	2,533	250	281	58	1,423	-	-	-	-	-
	25+	1,198	0	367	29	363	-	-	-	-	-
	Under 25	-	-	-	-	-	2,197	200	215	62	437
	25 -29	-	-	-	-	-	2,537	0	743	50	232
	30-39	-	-	-	-	-	797	0	210	33	257
	40+	-	-	-	-	-	3,143	0	483	46	205
Ethnicity	White	2,334	290	205	57	2,687	2,146	0	236	47	979
	Asian/Asian British	1,325	200	173	62	288	3,856	200	2,020	68	54
	Black/Black British	557	0	118	48	198	174	0	51	42	51
	Mixed/Other	1,108	100	210	55	206	(1,535)	(0)	(1,188)	41	43
Social class	Managerial and professional	2,733	500	294	65	1,463	3,286	450	407	56	467
	Intermediate	1,829	100	220	53	615	1,370	0	410	36	281
	Routine and manual	1,486	0	177	49	741	1,575	0	165	50	304
Parent attended HE	Yes	2,519	300	284	60	1,695	2,380	100	569	52	428
	No	1,552	100	111	53	1,685	1,960	0	216	45	698

		Full-time					Part-time				
		Mean	Median	SE	% with savings	Unwtd bases	Mean	Median	SE	% with savings	Unwtd bases
Family situation summary	Two adult family	809	0	555	20	123	1,437	0	181	44	268
	One adult family	81	0	26	18	98	422	0	212	20	83
	Married or living in a couple	1,628	50	349	52	192	2,587	0	441	46	257
	Single	2,236	300	191	61	2,976	2,612	200	468	56	522
Living with parents	Lives with parents	1,896	310	203	63	784	2,709	300	408	60	381
	Does not	2,074	150	215	55	2,605	1,890	0	257	43	748
Housing Tenure	Owning	2,702	0	1,073	39	117	2,786	100	379	51	377
	Renter (with family/alone)	585	0	146	31	399	735	0	124	32	281
	University accommodation	2,412	500	507	67	806	-	-	-	100	2
	Renter (with friends)	2,397	500	215	58	1,233	2,464	0	1,178	46	50
	Lives with parents	1,896	300	203	63	784	2,709	300	408	60	381
	Parent owned accommodation	-	-	-	77	25	-	-	-	38	18
Whether lives London	London	1,313	100	206	54	344	2,215	100	500	50	122
	Elsewhere	2,133	200	176	57	3,046	2,067	0	233	46	1,009
Institution type	English HEI	2,153	200	190	59	2,440	1,962	0	214	44	818
	Welsh HEI	2,336	400	399	62	455	4,648	2,500	1,003	69	70
	FEC	955	0	208	40	495	2,463	200	581	56	243



		Full-time					Part-time				
		Mean	Median	SE	% with savings	Unwtd bases	Mean	Median	SE	% with savings	Unwtd bases
Subject	Medicine & Dentistry	2,134	500	528	60	111	-	-	-	52	13
	Subjects allied to Medicine	2,127	0	657	45	200	2,750	90	1,145	53	61
	Sciences/Engineering/Technology/IT	2,185	400	225	62	1,099	2,026	0	486	49	409
	Human/Social Sciences/Business/Law	2,190	200	318	56	883	2,002	0	267	46	257
	Creative Arts/Languages/Hum.	1,740	100	256	56	490	1,425	0	516	35	55
	Education	1,930	0	650	47	154	1,441	0	542	42	193
	Combined/other	1,612	100	216	53	452	2,831	0	797	49	143
Qualification from course	Other undergraduate	2,119	200	316	55	613	2,197	100	460	53	446
	PGCE/ITT	(3,311)	(1)	(1,223)	50	44	2,337	0	1,436	46	59
	Bachelor's	1,987	200	167	57	2,733	2,007	0	165	43	626
Year of study	1st Year	1,616	200	192	58	1,059	1,370	0	341	42	296
	2nd Year or other	2,298	300	222	58	1,332	2,290	0	267	47	437
	Final Year or 1 Year course	2,280	100	312	53	997	2,966	250	516	55	395

\*Note: figures adjusted for partner contributions where relevant  
Base: all English-domiciled students (answering the questions)  
Source: NatCen/IES SIES 2014/15

**Table A6.2: Total student borrowing and main sources of student borrowing for English-domiciled students, by gender (£)**

		Full-time		Part-time	
		Male	Female	Male	Female
Commercial credit	Mean	321	628	1,572	1,702
	Median	0	0	0	0
	SE	75	120	176	208
Overdraft	Mean	301	306	163	160
	Median	0	0	0	0
	SE	32	22	19	30
Arrears	Mean	79	82	65	195
	Median	0	0	0	0
	SE	13	12	14	37
Outstanding student loan debt	Mean	..	..	4,094	4,204
	Median	..	..	2,660	3,100
	SE	..	..	497	434
Hardship loans	Mean	10	1	7	0
	Median	0	0	0	0
	SE	5	0	8	0
Total borrowing	Mean	..	..	5,960	6,314
	Median	..	..	3,825	5,250
	SE	..	..	467	380
<i>Unweighted bases</i>		<i>1,448</i>	<i>1,900</i>	<i>531</i>	<i>600</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatGen/IES SIES 2014/15

**Table A6.3: Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by age group at the start of the academic year (£)**

		Full-time		
		Under 20	20-24	25+
Commercial credit	Mean	115	292	1,975
	Median	0	0	0
	SE	30	78	354
Overdraft	Mean	206	354	445
	Median	0	0	0
	SE	14	21	93
Arrears	Mean	39	71	215
	Median	0	0	0
	SE	8	11	34
Outstanding student loan debt	Mean	..	..	..
	Median	..	..	..
	SE	..	..	..
Hardship loans	Mean	0	4	19
	Median	0	0	0
	SE	0	2	13
Total borrowing	Mean	..	..	..
	Median	..	..	..
	SE	..	..	..
<i>Unweighted bases</i>		<i>1,598</i>	<i>1,401</i>	<i>354</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all full-time English-domiciled students

Source: NatGen/IES SIES 2014/15

**Table A6.4: Total student borrowing and main sources of student borrowing for part-time English-domiciled students, by age group at the start of the academic year (£)**

		Part-time			
		Under 25	25-29	30-39	40+
Commercial credit	Mean	1,135	1,166	2,253	1,838
	Median	0	0	900	0
	SE	133	149	366	511
Overdraft	Mean	122	196	183	139
	Median	0	0	0	0
	SE	21	46	40	23
Arrears	Mean	57	96	123	257
	Median	0	0	0	0
	SE	16	43	29	83
Outstanding student loan debt	Mean	3,512	4,661	4,412	3,972
	Median	2,500	3,500	2,700	3,400
	SE	605	383	472	708
Hardship loans	Mean	0	0	12	0
	Median	0	0	0	0
	SE	0	0	13	0
Total borrowing	Mean	4,893	6,112	7,052	6,288
	Median	3,000	4,625	5,300	5,350
	SE	720	499	677	542
<i>Unweighted bases</i>		<i>443</i>	<i>227</i>	<i>256</i>	<i>207</i>

Note: figures adjusted for partner contributions where relevant

Base: all part-time English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.5: Total student borrowing and main sources of student borrowing for English-domiciled students, by ethnicity (£)**

		Full-time				Part-time			
		White	Asian/ Asian British	Black/ Black British	Mixed/ Other	White	Asian/ Asian British	Black/ Black British	Mixed/ Other
Commercial credit	Mean	506	468	576	207	1,647	930	(2,644)	(1,126)
	Median	0	0	0	0	0	0	(0)	(0)
	SE	92	244	173	78	162	395	(820)	(328)
Overdraft	Mean	299	283	412	271	127	395	(386)	(436)
	Median	0	0	0	0	0	0	(0)	(0)
	SE	19	108	46	39	9	253	(97)	(131)
Arrears	Mean	62	82	261	113	115	398	(321)	(139)
	Median	0	0	0	0	0	0	(0)	(0)
	SE	9	25	49	46	30	190	(93)	(36)
Outstanding student loan debt	Mean	..	..	..	..	3,982	4,519	(5,369)	(5,666)
	Median	..	..	..	..	2,700	4,000	(4,220)	(5,125)
	SE	..	..	..	..	527	496	(1,035)	(1,156)
Hardship loans	Mean	2	2	43	0	0	0	(0)	(65)
	Median	0	0	0	0	0	0	(0)	(0)
	SE	1	1	31	0	0	0	(0)	(71)
Total borrowing	Mean	..	..	..	..	5,917	6,354	(8,943)	(7,702)
	Median	..	..	..	..	4,876	4,800	(6,000)	(5,125)
	SE	..	..	..	..	486	1,152	(1,487)	(1,731)
<i>Base (N) unweighted</i>		<i>2,664</i>	<i>287</i>	<i>187</i>	<i>207</i>	<i>988</i>	<i>52</i>	<i>48</i>	<i>42</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Source: NatCen/IES SIES 2014/15

**Table A6.6: Total student borrowing and main sources of student borrowing for English-domiciled students, by social class (£)**

		Full-time			Part-time		
		Managerial and professional	Intermediate	Routine and manual	Managerial and professional	Intermediate	Routine and manual
Commercial credit	Mean	452	536	637	1,758	1,861	1,371
	Median	0	0	0	0	0	0
	SE	106	139	166	195	445	134
Overdraft	Mean	284	363	310	168	105	193
	Median	0	0	0	0	0	0
	SE	30	44	31	24	37	29
Arrears	Mean	47	70	104	39	260	136
	Median	0	0	0	0	0	0
	SE	10	21	18	12	84	39
Outstanding student loan debt	Mean	..	..	..	3,716	4,229	4,329
	Median	..	..	..	2,700	2,700	3,000
	SE	..	..	..	822	405	347
Hardship loans	Mean	5	12	3	0	0	12
	Median	0	0	0	0	0	0
	SE	3	10	2	0	0	13
Total borrowing	Mean	..	..	..	5,715	6,544	6,078
	Median	..	..	..	4,100	5,400	4,900
	SE	..	..	..	722	556	411
<i>Unweighted bases</i>		<i>1,458</i>	<i>594</i>	<i>719</i>	<i>472</i>	<i>282</i>	<i>300</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.7: Total student borrowing and main sources of student borrowing for English-domiciled students, by family type (£)**

		Full-time				Part-time			
		Two adult family	Single parent family	Couple	Single	Two adult family	Single parent family	Couple	Single
Commercial credit	Mean	2,702	1,702	1,146	249	1,936	2,005	1,587	1,378
	Median	1,000	0	0	0	250	0	0	0
	SE	606	548	392	53	258	447	343	216
Overdraft	Mean	377	429	298	292	117	233	159	177
	Median	0	0	0	0	0	0	0	0
	SE	121	85	51	17	27	62	39	32
Arrears	Mean	125	481	73	60	74	163	70	213
	Median	0	100	0	0	0	0	0	0
	SE	38	71	21	7	29	72	13	70
Outstanding student loan debt	Mean	..	..	..	..	3,938	3,720	4,159	4,376
	Median	..	..	..	..	2,700	3,000	2,700	2,800
	SE	..	..	..	..	685	280	571	431
Hardship loans	Mean	3	31	0	4	0	0	0	9
	Median	0	0	0	0	0	0	0	0
	SE	2	28	0	2	0	0	0	9
Total borrowing	Mean	..	..	..	..	6,081	6,115	6,039	6,239
	Median	..	..	..	..	5,000	4,800	4,500	5,000
	SE	..	..	..	..	632	459	495	561
<i>Base (N) unweighted</i>		<i>120</i>	<i>93</i>	<i>190</i>	<i>2,948</i>	<i>268</i>	<i>80</i>	<i>262</i>	<i>521</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.8: Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by financial independence status (£)**

		Full-time	
		Independent	Dependent
Commercial credit	Mean	1,309	172
	Median	0	0
	SE	226	46
Overdraft	Mean	407	262
	Median	0	0
	SE	58	12
Arrears	Mean	189	39
	Median	0	0
	SE	24	5
Outstanding student loan debt	Mean	..	..
	Median	..	..
	SE	..	..
Hardship loans	Mean	12	2
	Median	0	0
	SE	8	1
Total borrowing	Mean	..	..
	Median	..	..
	SE	..	..
<i>Unweighted bases</i>		<i>742</i>	<i>2,608</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatGen/IES SIES 2014/15



**Table A6.9: Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by housing tenure (£)**

		Full-time				
		Owning	Renter (with family/ alone)	University accomm.	Renter (with friends)	Lives with parents
Commercial credit	Mean	3,722	1,097	128	245	205
	Median	1,250	0	0	0	0
	SE	934	217	46	91	44
Overdraft	Mean	409	434	174	417	166
	Median	0	0	0	0	0
	SE	129	78	21	30	19
Arrears	Mean	26	238	46	79	33
	Median	0	0	0	0	0
	SE	11	35	17	13	6
Outstanding student loan debt	Mean	..	..	..	..	..
	Median	..	..	..	..	..
	SE	..	..	..	..	..
Hardship loans	Mean	1	10	10	3	0
	Median	0	0	0	0	0
	SE	1	8	8	2	0
Total borrowing	Mean	..	..	..	..	..
	Median	..	..	..	..	..
	SE	..	..	..	..	..
<i>Unweighted bases</i>		<i>115</i>	<i>380</i>	<i>803</i>	<i>1,233</i>	<i>797</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all full-time English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.10: Total student borrowing and main sources of student borrowing for part-time English-domiciled students, by housing tenure (£)**

		Part-time				
		Owning	Renter (with family/ alone)	University accomm.	Renter (with friends)	Lives with parents
Commercial credit	Mean	2,185	1,552	-	1,700	1,134
	Median	0	0	-	0	0
	SE	310	232	-	654	141
Overdraft	Mean	123	193	-	478	126
	Median	0	0	-	0	0
	SE	21	16	-	121	36
Arrears	Mean	84	236	-	153	81
	Median	0	0	-	0	0
	SE	22	60	-	35	35
Outstanding student loan debt	Mean	3,312	5,126	-	7,287	3,633
	Median	2,632	3,900	-	6,000	2,632
	SE	741	279	-	916	403
Hardship loans	Mean	0	10	-	0	0
	Median	0	0	-	0	0
	SE	0	12	-	0	0
Total borrowing	Mean	5,723	7,154	-	9,618	5,009
	Median	3,868	5,800	-	7,550	2,750
	SE	652	315	-	1,445	461
<i>Unweighted bases</i>		383	279	2	50	399

Note: figures adjusted for partner contributions where relevant

Base: all part-time English-domiciled students

Data has been removed when the total number of cases in this category is lower than 30

Source: NatCen/IES SIES 2014/15

**Table A6.11: Total student borrowing and main sources of student borrowing for English-domiciled students, by whether lives in London (£)**

		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Commercial credit	Mean	242	522	1,318	1,688
	Median	0	0	0	0
	SE	94	91	286	173
Overdraft	Mean	261	309	270	143
	Median	0	0	0	0
	SE	37	22	77	10
Arrears	Mean	131	74	193	125
	Median	0	0	0	0
	SE	20	9	53	28
Outstanding student loan debt	Mean	..	..	5,489	3,933
	Median	..	..	5,000	2,700
	SE	..	..	928	507
Hardship loans	Mean	1	6	24	0
	Median	0	0	0	0
	SE	1	3	27	0
Total borrowing	Mean	..	..	7,303	5,950
	Median	..	..	5,500	4,750
	SE	..	..	1,262	442
<i>Unweighted bases</i>		<b>334</b>	<b>3,019</b>	<b>121</b>	<b>1,012</b>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.12: Total student borrowing and main sources of student borrowing for English-domiciled students, by institution type (£)**

		Full-time			Part-time		
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC
Commercial credit	Mean	445	95	951	1,646	1,140	1,621
	Median	0	0	0	0	0	0
	SE	88	67	386	203	350	318
Overdraft	Mean	296	272	372	187	162	74
	Median	0	0	0	0	0	0
	SE	16	14	139	30	57	18
Arrears	Mean	75	47	136	162	82	43
	Median	0	0	0	0	0	0
	SE	9	15	32	17	31	14
Outstanding student loan debt	Mean	..	..	..	4,622	4,580	2,538
	Median	..	..	..	3,500	0	1,340
	SE	..	..	..	327	1,986	414
Hardship loans	Mean	6	0	1	4	4	0
	Median	0	0	0	0	0	0
	SE	3	0	1	5	3	0
Total borrowing	Mean	..	..	..	6,686	6,091	4,314
	Median	..	..	..	5,400	1,995	2,875
	SE	..	..	..	284	1,792	610
<i>Unweighted bases</i>		<i>2,416</i>	<i>453</i>	<i>484</i>	<i>817</i>	<i>70</i>	<i>246</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.13: Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by subject (£)**

		Full-time						
		Medicine/ Dentistry	Subjects allied to Medicine	Sciences/ Eng/ Tech/IT	Human/ Social Sci/Bus/Law	Creative Art/Lan/Hum	Educ	Comb./ other
Commercial credit	Mean	771	1,336	228	694	111	818	440
	Median	0	0	0	0	0	0	0
	SE	553	307	46	203	32	270	130
Overdraft	Mean	270	369	259	349	287	466	248
	Median	0	0	0	0	0	0	0
	SE	56	81	24	51	33	120	29
Arrears	Mean	15	143	62	105	70	45	84
	Median	0	0	0	0	0	0	0
	SE	9	51	12	19	14	16	22
Outstanding student loan debt	Mean	..	..	..	..	..	..	..
	Median	..	..	..	..	..	..	..
	SE	..	..	..	..	..	..	..
Hardship loans	Mean	0	25	8	2	0	1	1
	Median	0	0	0	0	0	0	0
	SE	0	24	4	1	0	0	1
Total borrowing	Mean	..	..	..	..	..	..	..
	Median	..	..	..	..	..	..	..
	SE	..	..	..	..	..	..	..
<i>Unweighted bases</i>		<i>110</i>	<i>201</i>	<i>1,096</i>	<i>876</i>	<i>483</i>	<i>149</i>	<i>437</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all full-time English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.14: Total student borrowing and main sources of student borrowing for part-time English-domiciled students, by subject (£)**

		Part-time							
		Medicine/ Dentistry	Subjects allied to Medicine	Sciences/ Eng/Tech/ T	Human/ Social Sci/ Bus/ Law	Creative Arts/ Lan/Hum	Education	Comb/ other	
Commercial credit	Mean	-	2,636	1,670	1,796	1,493	1,714	972	
	Median	-	200	0	0	0	100	0	
	SE	-	1,173	147	421	159	240	351	
Overdraft	Mean	-	190	104	232	271	164	144	
	Median	-	0	0	0	0	0	0	
	SE	-	71	22	56	68	29	24	
Arrears	Mean	-	67	189	187	30	55	37	
	Median	-	0	0	0	0	0	0	
	SE	-	34	59	57	14	25	9	
Outstanding student loan debt	Mean	-	3,412	3,813	4,536	5,873	4,446	3,922	
	Median	-	0	2,632	3,900	3,600	3,500	3,185	
	SE	-	1,032	626	388	671	535	648	
Hardship loans	Mean	-	0	9	0	0	0	0	
	Median	-	0	0	0	0	0	0	
	SE	-	0	10	0	0	0	0	
Total borrowing	Mean	-	6,336	5,809	6,752	7,920	6,423	5,219	
	Median	-	5,500	4,100	5,350	5,650	5,000	3,900	
	SE	-	1,165	731	445	602	737	592	
<i>Unweighted bases</i>			<i>13</i>	<i>59</i>	<i>417</i>	<i>256</i>	<i>53</i>	<i>195</i>	<i>140</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Data has been removed when the total number of cases in this category is lower than 30

Base: all part-time English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.15: Total student borrowing and main sources of student borrowing for English-domiciled students, by qualification (£)**

		Full-time			Part-time		
		Bachelor's degree	Other undergrad	PGCE / ITT	Bachelor's degree	Other undergrad	PGCE / ITT
Commercial credit	Mean	439	627	(1,431)	1,824	1,319	1,965
	Median	0	0	(0)	0	0	0
	SE	68	253	(705)	259	251	591
Overdraft	Mean	308	281	(291)	174	133	244
	Median	0	0	(0)	0	0	0
	SE	15	69	(95)	17	30	106
Arrears	Mean	74	119	(9)	153	112	53
	Median	0	0	(0)	0	0	0
	SE	8	25	(5)	26	31	37
Outstanding student loan debt	Mean	..	..	..	5,009	2,624	6,293
	Median	..	..	..	2,150	3,170	4,500
	SE	..	..	..	337	263	1,162
Hardship loans	Mean	5	7	(0)	6	0	0
	Median	0	0	(0)	0	0	0
	SE	2	7	(0)	7	0	0
Total borrowing	Mean	..	..	..	7,246	4,192	8,833
	Median	..	..	..	5,900	3,100	6,340
	SE	..	..	..	330	363	1,756
<i>Unweighted bases</i>		<i>2,704</i>	<i>606</i>	<i>43</i>	<i>628</i>	<i>449</i>	<i>56</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Source: NatCen/IES SIES 2014/15

**Table A6.16: Total student borrowing and main sources of student borrowing for English-domiciled students, by year of study (£)**

		Full-time			Part-time		
		1st Year	2nd Year or other	Final Year or 1 Year course	1st Year	2nd Year or other	Final Year or 1 Year course
Commercial credit	Mean	481	399	621	1,750	1,628	1,486
	Median	0	0	0	0	0	0
	SE	132	74	151	297	202	187
Overdraft	Mean	233	317	387	144	167	178
	Median	0	0	0	0	0	0
	SE	41	17	40	28	17	28
Arrears	Mean	95	65	83	224	84	79
	Median	0	0	0	0	0	0
	SE	15	11	14	79	11	23
Outstanding student loan debt	Mean	11,083	..	..	3,622	5,325	2,879
	Median	12,500	..	..	2,700	4,500	600
	SE	262	..	..	291	425	274
Hardship loans	Mean	7	7	0	9	0	0
	Median	0	0	0	0	0	0
	SE	5	4	0	9	0	0
Total borrowing	Mean	11,926	..	..	5,787	7,290	4,637
	Median	12,610	..	..	5,250	5,350	3,100
	SE	287	..	..	363	489	325
<i>Unweighted bases</i>		<i>1,070</i>	<i>1,323</i>	<i>987</i>	<i>296</i>	<i>438</i>	<i>395</i>

Note: figures adjusted for partner contributions where relevant

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English-domiciled students

Source: NatCen/IES SIES 2014/15



**Table A6.17: Student borrowing and main sources of student borrowing for full-time English-domiciled students with that debt, by year of study (£)**

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Commercial credit	Mean	3,201	3,290	-	-	1,891	4,558
	Median	1,200	1,500	-	-	1,500	1,750
	SE	720	541	-	-	374	1,304
	<i>Unweighted bases</i>	118	114	13	8	56	86
Overdraft	Mean	833	895	(889)	-	(1,142)	1,103
	Median	500	750	(500)	-	(500)	1,000
	SE	119	35	(161)	-	(398)	67
	<i>Unweighted bases</i>	279	416	48	13	50	282
Arrears	Mean	864	551	-	-	(553)	616
	Median	500	400	-	-	(300)	300
	SE	108	56	-	-	(127)	97
	<i>Unweighted bases</i>	92	122	8	5	34	91
Outstanding student loan debt *	Mean	12,152	22,858	30,868	(23,614)	19,225	29,997
	Median	12,600	24,950	35,535	(25,000)	16,903	33,860
	SE	192	418	1,364	(2,406)	1,240	858
	<i>Unweighted bases</i>	999	489	77	34	75	311

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Hardship loans	Mean	-	-	-		-	
	Median	-	-	-		-	
	SE	-	-	-		-	
	<i>Unweighted bases</i>	6	4	2	0	1	0
Total borrowing *	Mean	12,648	23,606	31,942	(27,095)	20,107	31,208
	Median	12,610	25,000	36,200	(30,000)	17,500	34,123
	SE	255	472	1,435	(2,516)	1,371	931
	<i>Unweighted bases</i>	1,007	489	77	33	75	307

Note: figures adjusted for partner contributions where relevant

\* Outstanding student loan debt and total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all full-time English-domiciled students, with a particular debt

Source: NatCen/IES SIES 2014/15

**Table 6.18: Student borrowing and main sources of student borrowing for part-time English-domiciled students with that debt, by year of study (£)**

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Commercial credit	Mean	3,846	3,441	5,376	-	3,419	(3,113)
	Median	2,500	1,750	3,000	-	2,000	(1,000)
	SE	582	790	308	-	428	(824)
	<i>Unweighted bases</i>	127	112	72	21	126	34
Overdraft	Mean	770	767	(749)	-	680	-
	Median	500	500	(500)	-	500	-
	SE	133	80	(71)	-	99	-
	<i>Unweighted bases</i>	71	57	40	9	65	22
Arrears	Mean	(1,615)	-	-	-	-	-
	Median	(400)	-	-	-	-	-
	SE	(295)	-	-	-	-	-
	<i>Unweighted bases</i>	39	26	16	5	21	8
Outstanding student loan debt *	Mean	5,069	5,699	9,407	-	5,576	6,830
	Median	4,150	5,055	7,694	-	4,000	5,200
	SE	417	496	705	-	565	804
	<i>Unweighted bases</i>	197	187	120	18	125	51
Hardship loans	Mean	-	-				
	Median	-	-				
	SE	-	-				
	<i>Unweighted bases</i>	1	1	0	0	0	0

		1st year of a longer course	2nd year of a longer course	3rd or higher year of a longer course (excl final year)	Final year of a 1 year course	Final year of a 2 year course	Final year of 3 year course or other final year
Total borrowing *	Mean	6,749	7,179	11,803	(4,957)	6,227	7,164
	Median	5,900	5,350	9,294	(5,000)	4,000	4,876
	SE	420	718	406	(604)	586	771
	<i>Unweighted bases</i>	237	224	134	31	184	69

Note: figures adjusted for partner contributions where relevant

\* Outstanding student loan debt and total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all part-time English-domiciled students, with a particular debt

Source: NatCen/IES SIES 2014/15

**Table A6.19: Multiple linear regression, total borrowing among English-domiciled full-time third or higher year students (final and continuing)**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	25,604	0.000	18,941	32,267
<b>Gender</b>				
Female	471	0.692	-1,898	2,840
Male (ref. category)	0.000			
<b>Age group</b>				
20-24	4,204	0.158	-1,682	10,090
25+	7,441	0.104	-1,582	16,464
Under 20 (ref. category)	0.000			
<b>Ethnicity</b>				
BME	1,273	0.392	-1,681	4,227
White (ref. category)	0.000			
<b>Socio-economic group</b>				
Routine/manual/unemployed	2,075	0.138	-682	4,831
Intermediate	-170	0.901	-2,885	2,546
Not classifiable	-2,208	0.327	-6,673	2,256
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	-1,939	0.169	-4,721	843
Yes (ref. category)	0.000			
<b>Status</b>				
Independent	-2,027	0.280	-5,748	1,693
Dependent (ref. category)	0.000			
<b>Family type</b>				
One or two adult family	-2,163	0.465	-8,043	3,718
Married or living in a couple	5,191	0.063	-280	10,663
Single (ref. category)	0.000			
<b>Housing tenure **</b>				
Owning	-8,230	0.121	-18,685	2,226
Renter (with family/alone)	-313	0.903	-5,438	4,812
University accommodation	4,095	0.017	757	7,432
Renter (with friends)	4,539	0.001	1,956	7,123
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Institution type</b>				
Welsh HEI	-1,372	0.441	-4,906	2,163
FEC	-3,314	0.203	-8,465	1,837
English HEI (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Subject *</b>				
Medicine & Dentistry and subjects allied to Medicine	-10,598	0.001	-16,731	-4,466
Sciences/Engineering/Technology/IT	1,939	0.141	-658	4,535
Creative Arts/Languages/Humanities	-586	0.815	-5,564	4,393
Education	5,431	0.188	-2,719	13,581
Combined/other	2,048	0.374	-2,523	6,619
Human/Social Sciences/Business/Law (ref. category)	0.000			
<b>Qualification level</b>				
Other undergraduate	-1,303	0.507	-5,205	2,599
Bachelor's (ref. category)	0.000			
<b>Whether lives London</b>				
London	-421	0.876	-5,805	4,963
Elsewhere (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: <sup>1</sup> Housing tenure category living with parents includes those who live in parent-owned accommodation.  
Base: All English-domiciled full-time students in their third or higher year (final or continuing) who reported previously taking out a student loan (382)

Source: NatCen/IES SIES 2014/15

**Table A6.20: Multiple linear regression, net debt among English-domiciled full-time third or higher year students (final and continuing)**

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	21,518	0.000	14,852	28,184
<b>Gender</b>				
Female	31	0.982	-2,697	2,758
Male (ref. category)	0.000			
<b>Age group *</b>				
20-24	4,461	0.152	-1,693	10,616
25+	12,191	0.012	2,831	21,551
Under 20 (ref. category)	0.000			
<b>Ethnicity</b>				
BME	1,397	0.438	-2,182	4,976
White (ref. category)	0.000			
<b>Socio-economic group</b>				
Routine/manual/unemployed	3,196	0.071	-283	6,675
Intermediate	401	0.811	-2,937	3,740
Not classifiable	-1,020	0.608	-4,974	2,934
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	-1,082	0.505	-4,310	2,145
Yes (ref. category)	0.000			
<b>Status</b>				
Independent	-4,498	0.072	-9,415	420
Dependent (ref. category)	0.000			
<b>Family type</b>				
One or two adult family	-1,696	0.612	-8,351	4,959
Married or living in a couple	5,343	0.068	-417	11,103
Single (ref. category)	0.000			
<b>Housing tenure **</b>				
Owning	-9,841	0.082	-20,983	1,302
Renter (with family/alone)	749	0.760	-4,121	5,618
University accommodation	2,719	0.184	-1,324	6,762
Renter (with friends)	5,237	0.001	2,243	8,231
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Institution type</b>				
Welsh HEI	-2,011	0.381	-6,566	2,545
FEC	-1,846	0.497	-7,241	3,550
English HEI (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
<b>Subject **</b>				
Medicine & Dentistry and subjects allied to Medicine	-11,705	0.000	-17,676	-5,735
Sciences/Engineering/Technology/IT	2,694	0.063	-154	5,542
Creative Arts/Languages/Humanities	-513	0.851	-5,953	4,928
Education	6,306	0.140	-2,135	14,747
Combined/other	2,996	0.235	-1,992	7,985
Human/Social Sciences/Business/Law (ref. category)	0.000			
<b>Qualification level</b>				
Other undergraduate	-3,812	0.117	-8,605	982
Bachelor's (ref. category)	0.000			
<b>Whether lives London</b>				
London	224	0.938	-5,505	5,954
Elsewhere (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: <sup>1</sup> Housing tenure category living with parents includes those who live in parent-owned accommodation.  
Base: All English-domiciled full-time students in their third or higher year (final or continuing) who reported previously taking out a student loan (372)

Source: NatCen/IES SIES 2014/15



**Table A6.21: Predicted net debt at the end of the year for English-domiciled part-time students in their final year by student and HE-study characteristics**

	Whether predicts having any net debt		
	No	Yes	<i>Unweighted bases</i>
<b>Gender</b>			
Male	40	60	190
Female	29	71	192
<b>Age group</b>			
Under 25	47	53	146
25 -29	33	67	77
30-39	27	73	80
40+	28	72	81
<b>Ethnicity</b>			
White	36	64	329
BME	21	79	54
<b>Socio-economic group</b>			
Managerial and professional	43	57	188
Intermediate	19	81	77
Routine and manual	35	65	92
<b>Parent attended HE</b>			
Yes	43	57	145
No	28	72	238
<b>Family situation summary</b>			
Two adult family	25	75	99
One adult family	-	-	25
Married or living in a couple	34	66	87
Single	41	59	173
<b>Housing Tenure</b>			
Owning	40	60	154
Renter (with family/alone)	21	79	96
Renter (with friends)	-	-	13
Lives with parents	45	55	116
<b>Whether lives London</b>			
London	(31)	(69)	35
Elsewhere	34	66	349
<b>Institution type</b>			
English HEI	32	68	215
Welsh HEI	(38)	(62)	33
FEC	35	65	136
<b>Subject</b>			
Medicine & Dentistry	-	-	8
Subjects allied to Medicine	-	-	27
Sciences/Engineering/Technology/IT	42	58	131
Human/Social Sciences/Business/Law	18	82	65

	Whether predicts having any net debt		
	No	Yes	<i>Unweighted bases</i>
Creative Arts/Languages/Hum.	-	-	14
Education	33	67	97
Combined/other	(31)	(69)	42
<b>Level of qualification</b>			
Bachelor's degree	38	62	108
Other undergraduate	31	69	233
PGCE / ITT	32	68	43
<b>Study intensity</b>			
50% FTE or above	35	65	312
25-49% FTE	29	71	71

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all final year part-time English-domiciled students

Source: NatCen/IES SIES 2014/15

**Table A6.22: Multiple linear regression, net debt among English-domiciled full-time third year finalists**

	Regression coefficient	Significance Level	95% Confidence limit	
			Lower	Upper
<b>Intercept ***</b>	25,814	0.000	21,580	30,047
<b>Gender</b>				
Female	1,494	0.299	-1,360	4,349
Male (ref. category)	0.000			
<b>Age group *</b>				
25+	6,383	0.047	92	12,674
Under 25 (ref. category)	0.000			
<b>Ethnicity</b>				
BME	1,477	0.446	-2,379	5,334
White (ref. category)	0.000			
<b>Socio-economic group *</b>				
Routine/manual/unemployed	4,371	0.022	648	8,093
Intermediate	4	0.998	-3,921	3,929
Not classifiable	-970	0.605	-4,708	2,767
Managerial and professional (ref. category)	0.000			
<b>Parental experience of HE</b>				
No	-2,165	0.240	-5,817	1,488
Yes (ref. category)	0.000			
<b>Status</b>				
Independent	-4,137	0.155	-9,885	1,610
Dependent (ref. category)	0.000			
<b>Family type</b>				
One or two adult family	-394	0.911	-7,452	6,663
Married or living in a couple	2,247	0.461	-3,816	8,310
Single (ref. category)	0.000			
<b>Housing tenure *</b>				
Owning	-5,212	0.433	-18,425	8,002
Renter (with family/alone)	1,811	0.557	-4,327	7,949
University accommodation	375	0.851	-3,603	4,352
Renter (with friends)	4,241	0.003	1,521	6,961
Lives with parents <sup>1</sup> (ref. category)	0.000			
<b>Subject ***</b>				
Medicine & Dentistry and subjects allied to Medicine	-18,046	0.000	-25,110	-10,983
Sciences/Engineering/Technology/IT	3,432	0.016	659	6,205
Creative Arts/Languages/Humanities	1,605	0.496	-3,080	6,291
Education	4,728	0.222	-2,945	12,401
Combined/other	3,294	0.201	-1,807	8,396

	Regression coefficient	Significance Level	95% Confidence limit	
			Lower	Upper
Human/Social Sciences/Business/Law (ref. category)	0.000			
<b>Whether lives London</b>				
London	-77	0.978	-5,635	5,481
Elsewhere (ref. category)	0.000			

Note: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Note: <sup>1</sup> Housing tenure category living with parents includes those who live in parent-owned accommodation.  
Base: All English-domiciled full-time students in their third year (final) who reported previously taking out a student loan (293)

Source: NatCen/IES SIES 2014/15

## 7. Comparison with 2011/12

### 7.1. Summary of key findings

#### 7.1.1. Income

- Average income among full-time students rose by 46 per cent from £11,630 to £16,949 between 2011/12 and 2014/15 (taking account of inflation). Average income increased for all types of full-time students between the two surveys. However the groups of students who saw the largest increases were: younger students, those without children, those living with their parents during term-time, those studying for subjects allied to medicine or STEM subjects, and students at higher, rather than further education institutions.
- The increase in average total income between 2011/12 and 2014/15 for full-time students was mainly driven by a large rise in income from tuition fee loans which are part of the package of main sources of state-funded student financial support: overall the main sources of student support rose by 69 per cent but tuition fee loans rose by 144 per cent which was consistent with the large rise in tuition fees (see below). Income from the main sources of student financial support therefore comprised a larger share of total income in 2014/15 compared with 2011/12 (67 per cent compared with 58 per cent respectively).
- Other changes in the level and composition of income included: income from other sources of support (which includes university bursaries) also increased between 2011/12 and 2014/15, by 82 per cent; however income from paid work was at a similar level in both surveys; and income from family and friends fell in real terms, by nine per cent. Looking in more detail:
  - In 2014/15, just over half (52 per cent) of full-time students were in paid work during term time – this was the same proportion as in 2011/12 and the pattern of work changed little between the two surveys.
  - The overall fall in average income from family masked a small increase among full-time students from parents and other relations, up six per cent on 2011/12 to £1,812. The decrease in family income was largely driven by full-time students seeing a three-fold increase on 2011/12 in the average contribution made to their partners' income of £362 (up from £117).
- Among part-time students, total average income rose by seven per cent between 2011/12 and 2014/15. The main source of income was paid work, 83 per cent of students in the latest survey studied and worked at the same time, a similar proportion to the 82 per cent found in 2011/12. The amount of income from paid work was similar in both surveys (taking account of inflation), at an average of £12,524 in 2014/15 and £12,711 in 2011/12.
- The main change for part-time students between the two surveys concerned average total income from the main sources of student support which rose by 779 per cent, from £290 in 2011/12 to £2,550 in 2014/15, reflecting the introduction of tuition fee loans for part-time students.

### 7.1.2. Expenditure

- The total average expenditure across all full-time students rose by 35 per cent between 2011/12 and 2014/15, from £14,713 to £19,922. This increase in total spending was driven by a doubling of participation costs (the largest element of expenditure being tuition fee costs) as well as increases in housing costs.
- Total average expenditure among part-time students (those studying at least 25 per cent FTE) however did not change between the two surveys. This was despite a large increase in participation costs driven by increases to tuition fees and eligibility among part-time students for tuition fee loans.

### 7.1.3. Savings, borrowing and debt

- Total borrowing of full-time students rose substantially between 2011/12 and 2014/15, with the increase ranging from 23 to 65 per cent for different year of study groups. This was due to an increase in student loan borrowing owing to the increase in student fees in 2012/13. Between the two surveys the average amount owing on commercial credit was three per cent higher but the size of overdrafts fell by 18 per cent from £371 in 2011/12 to £303 in 2014/15. Overall, total borrowing from these sources fell between 2011/12 and 2014/15.
- Total borrowing of part-time students increased by 72 per cent between 2011/12 and 2014/15 to a total of £6,154 in the current survey. The increase was driven by a six-fold increase in the amount of student loan borrowing, following the introduction of the new financial support arrangement for part-time students. The amounts owed by part-time students on commercial credit and overdrafts fell by between 30 and 50 per cent.
- The average amount of savings reported by full-time students rose by 26 per cent to just over £2,000 in 2014/15. Part-time students had similar amounts of savings to full-timers with little change to the sums reported in 2011/12.
- Average net debt increased for all year of study groups of full-time students between 2014/15.
- The average net debt at graduation was £28,811 for third year finalists in 2014/15; 63 per cent higher than in 2011/12.

## 7.2. Introduction

This chapter is divided into several main parts, as follows:

- a brief comparison of the sample profiles across the two surveys;
- comparisons of income among full-time and part-time students over time;
- comparisons of expenditure among full-time and part-time students over time; and
- comparisons of savings, borrowing and debt among full-time and part-time students over time.

## 7.3. Making comparisons

The methodology for the 2011/12 and 2014/15 surveys was, as far as possible, the same so comparisons between the two are appropriate. However there are a number of caveats that should be borne in mind when making such comparisons.

### 7.3.1. Changes in the sample

As we identified in Chapter 1, the profile of the 2014/15 full-time sample was similar to that of the 2011/12 sample. Although in the 2014/15 survey full-time students were more likely than those in the 2011/12 survey to be in the first year of study, and this reflects the sampling approach to ensure students sampled were all operating under the same student support arrangements (see below). Other slight differences were that in 2014/15 there were fewer respondents living in London, more studying in further education colleges and more studying for an 'other undergraduate' qualification than found in the 2011/12 survey.

The 2014/15 part-time sample was however different from the 2011/12 sample in a number of respects. It had a higher proportion of: men; younger students; single students; those living at home with their parents; students studying STEM subjects; students taking sub-degrees; and students studying at a higher intensity; and fewer in (currently or previously) professional and managerial work, and fewer living in London. Perhaps of most significance was the increase in the proportion of part-time Open University students and those studying for an HE course in a further education college. The differences are likely to be driven by changes in the sampling approach between the two surveys.

- As with full-time students, the part-time sample only included students commencing their studies during or after the 2012/13 academic year – thus will only include students in the first three years of their studies – as the 2012/13 academic year marked the introduction of significant changes in funding. For part-time students, as noted elsewhere, the main change was the introduction of tuition fee loans which were not open to part-time students prior to 2012/13. In contrast the 2011/12 sample included all students, full-time and part-time, regardless of their year of study.
- At the same time the part-time sample in 2014/15 was slightly larger than that gathered for the 2011/12 survey as the research was more successful in recruiting participants (so the 2014/15 estimates will be less susceptible to response bias).

However these changes in profile tend to follow patterns found among the Welsh-domiciled sample and thus are likely to reflect real change in the profile of part-time students.

These changes need to be taken into account when interpreting some of the changes between 2014/15 results and those from previous surveys.

When making comparisons for income and expenditure between the 2014/15 and 2011/12 surveys, the whole samples were used regardless of year of study. However it should be noted that the samples for the 2011/12 and 2014/15 SIES were slightly different with the former including all students eligible for student funding regardless of their year of study (so includes students who might be in their fourth or fifth year of a course), while the 2014/15 survey only included students eligible for student funding in years 1 to 3 of any length of course. Those in year 4 or above of their studies were excluded in the current study as the funding package they received would reflect the previous funding regime.

This approach to sampling was taken to ensure that only those operating under the new finance arrangements introduced for the 2012/13 academic year were sampled for the 2014/15 survey. The whole samples comparison approach allowed for figures quoted in the 2011/12 reports to be used, ensured sample sizes large enough for sub-analysis, and enabled comparison of the full-time and part-time samples across the surveys to be made on the same basis. However work was undertaken to explore the likely influence of the differing samples and this was found to be minimal.<sup>1</sup>

### **7.3.2. Changes in real-world prices**

It is not appropriate to compare 2011/12 figures with 2014/15 figures without making some adjustment for inflation. Adjusting or up-rating the 2011/12 figures ensures that any changes detected are real movements in income profile or spending behaviour rather than an artefact of generally increased prices. All monetary values relating to SIES 2011/12 have therefore been up-rated by 1.064, reflecting changes in the Retail Price Index (RPI) between April 2012 and April 2015, with the exception of values relating to income from paid work which have been up-rated by the Average Earnings Index (AEI) of 1.052. The RPI is a general measure of inflation and covers price changes in a wide range of goods and services consumed by the population as a whole. The AEI covers all employees. Movements in both indices may not reflect the actual change in costs or earnings experienced by students but give a better idea of real changes in the levels and composition of student income and expenditure.

### **7.3.3. Changes to the 2011/12 results**

Following the publication of the 2011/12 survey report, errors were discovered in the way that some aspects of living costs (food and non-course travel) had been calculated. The result was that these costs were over-stated in the 2011/12 report. The dataset was corrected before being placed in the UK Data Archive (see Chapter 10 for details of the revised calculation). In the comparisons contained in this chapter, we are using the corrected data published in the Archive, which differ from those in the 2011/12 report. In addition, analysis indicated that outstanding student loan debt is likely to have been under-reported in both the 2011/12 and 2014/15 surveys as the question capturing student loans did not work as expected. It appears that approximately half of second and third year students – continuing students – who could be expected to have taken out a student loan in previous years had not reported taking out the loan. This is likely to be due to the wording of the question. To provide a more accurate estimate of outstanding student loan debt, and thus total borrowing and net debt, data were analysed from all first year full-time students and all part-time students but only from continuing full-time students who reported taking out a student loan in previous years.

---

<sup>1</sup> The 2011/12 sample included a small number of students (224 English full-time students or 413 students across the whole sample of domiciles and modes) on courses lasting longer than three years, so the sample will differ slightly. Headline income and expenditure data for the 2011/12 full sample and the sample excluding students on courses lasting four years or more were compared and the differences were minimal (this was less than 1% for full-time students, and slightly higher at approximately 2% for part-time students). However sub-group analysis using exact year comparisons were not examined.



## 7.4. Change over time in average total income

### 7.4.1. Full-time students

Average (mean) income among all full-time students increased from £11,630<sup>1</sup> to £16,949 between 2011/12 and 2014/15: a rise of 46 per cent taking account of inflation<sup>2</sup> (Table 7.1).

- The income from the main sources of student support rose significantly. The average amount received overall showed an increase of 69 per cent between the two surveys from £6,696 (taking account of inflation) to £11,336 (Table 7.1). This reflects the expansion of student loans to take account of the higher fee regime (see Chapter 1). Other sources of student support, which includes university bursaries also rose significantly, the average amount received overall showed an increase of 82 per cent (from an average of £1,065 in 2011/12 to £1,935 in 2014/15) which will have reflected the National Scholarship Programme which was introduced in 2012/13 (see Chapter 1). As other sources of income remained broadly stable, state funded support for students has become even more central and critical to students' finances (accounting for 58 per cent of total income in 2011/12 and 67 per cent in 2014/15).
- Average income from paid work was at the same level in 2014/15 as in 2011/12 but as total incomes increased, this accounted for a smaller proportion of income (from 15 per cent in 2011/12 to 10 per cent in 2014/15) whereas income from family and friends fell from an estimated £1,592, on average in 2011/12, to £1,456 on average in 2014/15 – a decline of nine per cent. The average student may well have seen a decrease in the money they had to spend, as earnings from paid work and support from families tends to come directly to the student to help with living costs whilst studying.

These patterns – the shift towards the main sources of student support, the reduction in the proportion of income from paid work and the fall in income from families and the proportion of income it contributes – continues the broad trends noticed in the previous survey.

---

<sup>1</sup> This figure and all subsequent monetary amounts represented in the text or tables for 2011/12 have been up-rated by a factor of 1.064, to reflect increases in the RPI between the two studies. When referring to a 'real terms' increase or decrease, this means a change based on the up-rated figure, i.e. taking account of inflation.

<sup>2</sup> The increase is indicated by the index figure in the table. An index of one means no change. An index of less than one indicates a fall/decrease in the value over time (of  $((1-N) \times 100)$  per cent). An index of greater than one indicates an increase in the value over time ( $(N-1) \times 100$ ) per cent.

**Table 7.1: Comparison of average total income figures (£): 2011/12 (adjusted\*) and 2014/15, English-domiciled full-time students**

	Full-time students		
	SIES 2011/12**	SIES 2014/15	Index (15/12)
Main sources of student support	6,696	11,336	1.69
Other sources of student support	1,065	1,935	1.82
Income from paid work	1,748	1,725	0.99
Income from family*	1,592	1,456	0.91
Social security benefits*	379	385	1.02
Other income*	129	111	0.86
Estimated total average income*	11,630	16,949	1.46
<i>Base (N) unweighted</i>	<i>2,985</i>	<i>3,518</i>	

\*Note: Figures adjusted for partner contributions where relevant

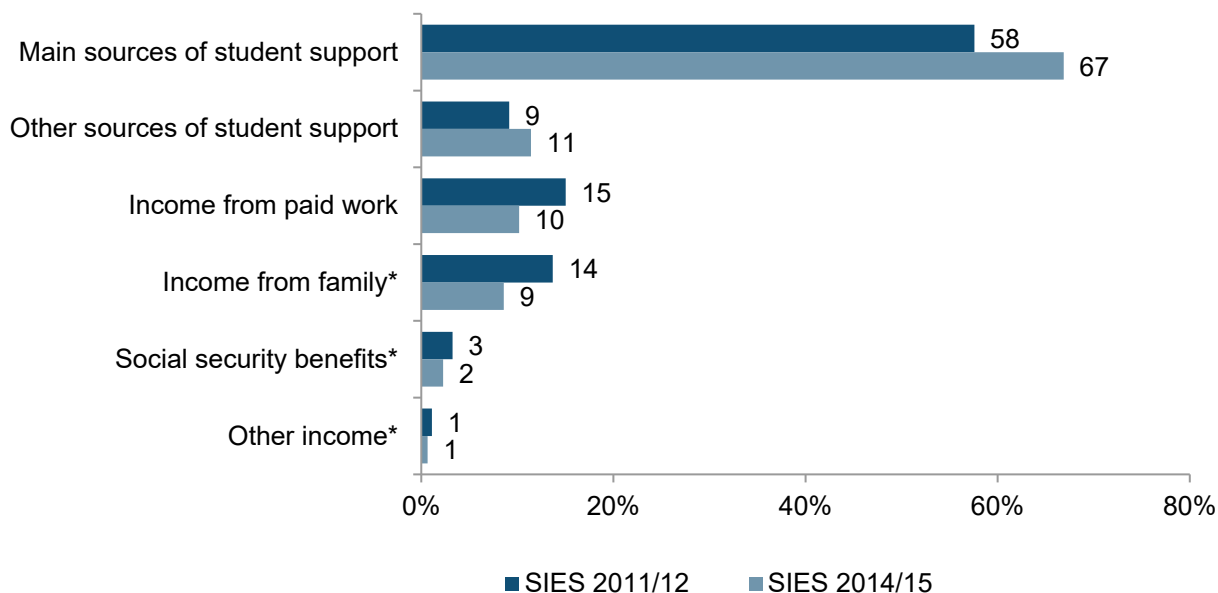
\*\*2011/12 figures were multiplied by 1.064 to reflect RPI increases, or by 1.052 to reflect average earnings increases.

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

Figure 7.1 illustrates the changes to the relative composition of average total income over time for full-time students. It shows how the distribution of average income has shifted further towards both main and other sources of student support and away from paid work earnings and income from families.

**Figure 7.1: Components of English-domiciled full-time students' average total income, 2011/12 (adjusted) and 2014/15**



\*Note: Figures adjusted for partner contributions where relevant

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

## 7.4.2. Part-time students

Shifting focus to part-time students (those studying 25 per cent or more FTE), we find that the average total income also rose, but by a smaller amount than among full-time students. In 2014/15 average (mean) total income among all part-time students was £17,256 compared with an average of £16,171 in 2011/12 (taking account of inflation), a rise of seven per cent (Table 7.2). This represents a change from previous surveys where part-time student income fell between 2007/08 and 2011/12 (at least among those studying 50 per cent or more FTE). The largest rise was in the main source of student support (following the introduction of loans for part-time students). The average amount from this source in 2014/15 was £2,550 compared with £290 in 2011/12, an 879 per cent rise. Income from other sources of student support also rose, by 39 per cent, from an average of £888 in 2011/12 to £1,238 in 2014/15.

The amount of income from paid work was broadly static, taking account of wage inflation, at an average of £12,524 in 2014/15 and £12,711 in 2011/12. Income from the families of part-time students was negative, representing a contribution to (rather than from) their families, as in 2011/12. However the amount that part-time students contributed increased to an average of £825 in 2014/15 (from £213 in 2011/12), and this followed the trend noticed in the previous surveys.

Average income from welfare benefits declined between the two surveys (by 31 per cent), perhaps reflecting the change in the sample with more single respondents and fewer students with children in the 2014/15 survey.

**Table 7.2: Comparison of average total income figures (£): 2011/12 (adjusted) and 2014/15 English-domiciled part-time students**

	Part-time students		
	SIES 2011/12**	SIES 2014/15	Index (15/12)
Main sources of student support	290	2,550	8.79
Other sources of student support	888	1,238	1.39
Income from paid work	12,711	12,524	0.99
Income from family*	-213	-825	3.87
Social security benefits*	1,939	1,347	0.69
Other income*	410	423	1.03
Estimated total income*	16,171	17,256	1.07
<i>Base (N) unweighted</i>	927	1,179	

\*Note: Figures adjusted for partner contributions where relevant

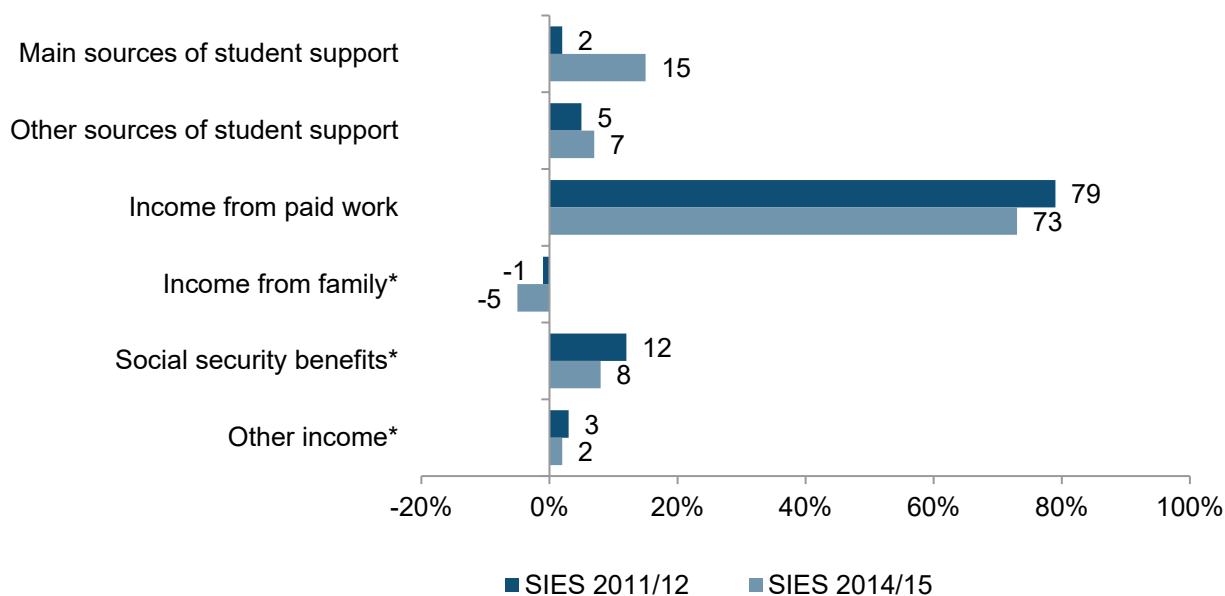
\*\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases, or by 1.052 to reflect average earnings increases

Base: all English-domiciled part-time students (note that the base in the equivalent table in 2011/12 report is different – reflecting those studying at 50% FTE)

Source: NatCen/IES SIES 2011/12 and 2014/15

Figure 7.2 illustrates the change in the relative composition of average total income over time for part-time students. It shows how the distribution of average income has shifted slightly away from earnings from paid work with income from student support becoming more important.

**Figure 7.2: Components of English-domiciled part-time students' average total income, 2011/12 (adjusted) and 2014/15**



\*Note: Figures adjusted for partner contributions where relevant

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

### 7.4.3. Changes in average total income for different groups

#### Full-time students

Looking at trends across key groups of students, we can see that the average total income increased for all types of full-time students between 2011/12 and 2014/15 (Table 7.3). There was some variation in the level of increase. For example, those experiencing increases of below 30 per cent included: older students (aged 25 and over); students with a partner and dependent children, lone parents and students studying for an education degree. On the other hand students studying subjects allied to medicine saw substantially higher than average increases in income (63 per cent).

**Table 7.3: Comparison of SIES average (mean) total income figures (£): 2014/15 data for English-domiciled full-time students compared with adjusted\* 2011/12 data for key groups**

	Full-time students		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
<b>Gender</b>			
Male	11,149	16,444	1.47
Female	12,000	17,355	1.45
<b>Age group (full-time)</b>			
under 20	11,020	16,423	1.49
20-24	11,019	16,755	1.52
25 and older	14,866	18,771	1.26
<b>Socio-economic group</b>			
Managerial/professional	11,870	16,988	1.43
Intermediate	12,166	17,354	1.43
Routine/manual	11,690	17,030	1.47
<b>Ethnicity</b>			
White	11,904	17,155	1.44
Black/Black British	11,433	17,510	1.53
Asian/Asian British	10,078	14,683	1.46
Mixed	11,435	17,502	1.53
<b>Family type</b>			
Single	11,163	16,774	1.50
Married or living in a couple	11,048	14,877	1.35
One-adult family	21,389	24,977	1.17
Two-adult family	15,324	15,903	1.04
<b>Year of study</b>			
First year	11,533	17,023	1.48
2 <sup>nd</sup> year or other	11,782	16,924	1.44
Final year/one-year course	11,545	16,876	1.46
<b>Whether lives with parents</b>			
Lives at home/with parents	9,883	15,029	1.52
Lives away from home	12,211	17,535	1.44
<b>Living in London</b>			
London	12,536	16,777	1.34
Elsewhere	11,421	16,973	1.49
<b>Subject</b>			
Medicine and Dentistry	11,188	16,115	1.44
Subjects allied to Medicine	10,556	17,224	1.63
Sciences/Engineering/Technology/IT	10,945	16,557	1.51
Human/Social Sciences/Business/Law	11,846	17,494	1.48
Creative Arts/Languages/Humanities	12,802	16,730	1.31
Education	14,511	18,203	1.25
Combined/Other	10,889	16,654	1.53

	Full-time students		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
<b>Level of study</b>			
Bachelor's Degree (e.g. BSc, BA)	11,466	17,046	1.49
Other Undergraduate	12,355	16,197	1.31
PGCE/DTLLS/other equivalent ITT course	..	..	..
<b>Institution Type</b>			
English HEI	11,645	17,124	1.47
Welsh HEI	11,021	16,516	1.50
FEC	11,740	15,620	1.33
<b>Status</b>			
Independent	13,223	18,059	1.37
Dependent	10,929	16,521	1.51
<i>Base (N) unweighted</i>	<i>2,985</i>	<i>3,518</i>	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases, or by 1.052 to reflect average earnings increases

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

## Part-time students

Among part-time students, most categories of students saw an increase in the average total income between 2011/12 and 2014/15 (Table 7.4). Those groups of students experiencing the highest increases (i.e. above 20 per cent) included: young students (aged under 25) and older students (aged 40 or over), couples with children, and those living at home. Students experiencing a decrease between the two surveys were those studying for a PGCE (a nine per cent fall between the two surveys). However the numbers here were small, less than 100 in both surveys, and so were subject to greater variation. Students from an Asian/Asian British background saw one of the highest increases in income while those from a Black/Black British ethnic group saw a large decrease. However the figures for 2011/12 survey were based on fairly small samples so the changes between the surveys should be treated with caution<sup>1</sup>.

---

<sup>1</sup> The number of part-time students in the 2011/12 survey from Asian/Asian British backgrounds was 47, and from Black/Black British backgrounds was 46.

**Table 7.4: Comparison of SIES average (mean) total income figures (£): 2014/15 data for English-domiciled part-time students compared with adjusted\* 2011/12 data for key groups**

	Part-time students		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
<b>Gender</b>			
Male	15,015	17,222	1.15
Female	16,918	17,362	1.03
<b>Age group (part-time)</b>			
under 25	12,522	15,700	1.25
25-29	17,060	16,150	0.95
30-39	17,273	17,803	1.03
40+	15,945	19,104	1.20
<b>Socio-economic group</b>			
Managerial/professional	18,770	19,065	1.02
Intermediate	14,848	17,438	1.17
Routine/manual	13,864	15,074	1.09
<b>Ethnicity</b>			
White	16,590	17,559	1.06
BME	13,958	15,338	1.10
Black/Black British	(16,422)	12,754	0.78
Asian/Asian British	(10,373)	12,873	1.24
Mixed	13,372	-	-
<b>Family type</b>			
Single	15,107	17,164	1.14
Married or living in a couple	17,257	17,570	1.02
One-adult family	17,720	20,512	1.16
Two-adult family	15,728	16,141	1.24
<b>Year of study</b>			
First year	16,117	18,016	1.12
2 <sup>nd</sup> year or other	15,715	17,144	1.09
Final year/one-year course	16,795	16,225	0.97
<b>Whether lives with parents</b>			
Lives at home/with parents	12,748	15,610	1.22
Lives away from home	16,795	17,884	1.06
<b>Living in London</b>			
London	16,953	18,848	1.11
Elsewhere	15,970	17,005	1.06
<b>Subject</b>			
Medicine and Dentistry	-	-	
Subjects allied to Medicine	18,463	16,705	0.90
Sciences/Engineering/Technology/IT	15,506	16,665	1.07
Human/Social Sciences/Business/Law	17,439	19,942	1.14
Creative Arts/Languages/Humanities	14,634	16,632	1.14
Education	15,111	15,690	1.04

	Part-time students		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
Combined/Other	-	-	
<b>Level of study</b>			
Bachelor's Degree (e.g. BSc, BA)	16,658	18,014	1.08
Other Undergraduate	14,764	16,142	1.09
PGCE/DTLIS/other equivalent ITT course	17,624	16,096	0.91
<b>Institution Type</b>			
English HEI	16,299	17,323	1.06
Welsh HEI	-	14,502	
FEC	13,871	17,087	1.23
<i>Base (N) unweighted</i>	<i>927</i>	<i>1,179</i>	

Note: Figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution,

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases, or by 1.052 to reflect average earnings increases

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

## 7.5. Changes over time in the sources of student income

In this section we provide a breakdown of each of the main components of total student income, and explore how they have changed since 2011/12.

### 7.5.1. Main and other sources of student support

#### Full-time students

Table 7.5 compares income from the main and other sources of student support among full-time students across the two surveys. It shows that the amount that students received from the Student Loan for Fees rose significantly (more than double in real terms) between 2011/12 and 2014/15, obviously reflecting the increase in fees and the new financial support arrangements. All the other main elements of student support also increased, particularly income from maintenance grants which increased by 38 per cent. This reflects the higher proportion receiving maintenance grants in 2014/15 and also increases in the average amounts received (up from £2,295 in 2011/12 to £2,654 in 2014/15). The average income received from maintenance loans also increased by eight per cent between 2011/12 and 2014/15.



**Table 7.5: Comparison of average income from the main and other sources of student support (£): 2011/12 (adjusted) and 2014/15, English-domiciled full-time students**

	Full-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
Main sources of student support	6,696	11,336	1.69
- of which, Student Loan for Fees	2,805	6,851	2.44
- of which, Student Loan for Maintenance	2,957	3,203	1.08
- of which, Maintenance or Special Support Grant	913	1,260	1.38
- of which, Access to Learning Funds	20	22	1.10
Other sources of student support	1,065	1,935	1.82
- of which, institutional support	337	535	1.59
<i>Base (N) unweighted</i>	<i>2,985</i>	<i>3,518</i>	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

The proportion of full-time students receiving other financial support fell from 48 per cent in 2011/12 to 44 per cent in 2014/15, although the average income from the other sources of student support, across all full-time students, increased by 82 per cent. This source of income includes income from institutional bursaries and other college or university based support which for students in the 2014/15 survey included the National Scholarship programme support (which was primarily targeted at first year students from disadvantaged backgrounds). The proportion receiving such support from their institutions also fell from 35 per cent in 2011/12 to 26 per cent in 2014/15 although the average amount received across the whole sample rose by 59 per cent (and the amount recipients gained rose from £968 to £2,077 on average).

### Part-time students

Turning to part-time students, between 2011/12 and 2014/15 the average income from the main sources of student support increased by over 750 per cent: from an average of £291 to an average of £2,550 (Table 7.6). This reflects the fact that part-time students in the latest survey had access to student loans (if they were studying for their first degree qualification and were studying on a course which was at least 25 per cent of a full-time equivalent course), indeed 67 per cent took out a student loan for fees, and received on average £3,785. Other changes in the financial support arrangements are also reflected in Table 7.6, for example from 2012/13 new part-time students were no longer able to apply for the Course Grant and Fee Grant.

Average income from other sources of support also increased between the two surveys, rising by 39 per cent in real terms; mainly reflecting an increase of 77 per cent in the average contribution from employers towards study costs.

A smaller proportion of part-time students were found to have received other sources of support (such as support from their institutions and/or help from charities) at 35 per cent

compared with 54 per cent in the 2011/12 survey. However the amount of support received from these other sources rose across the sample by 39 per cent. This pattern is mirrored in the findings for support from employers: the proportion of part-time students receiving support from their employers fell (from 28 per cent to 23 per cent between the two surveys), while the average amount received among all part-timers rose by 77 per cent (from £465 to £824; Table 7.6) which reflects the increases in part-time fees (see Table 7.19).

**Table 7.6: Comparison of average income from the main and other sources of student support (£): 2011/12 (adjusted) and 2014/15 English-domiciled part-time students**

	Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
Main sources of student support	291	2,550	8.76
- of which, Course grant	67	Na	-
- of which, tuition fee support (Fee Grants)	210	Na	-
- of which, Access to Learning Funds	14	11	0.79
- of which, Student Loans for Tuition Fees	Na	2,539	-
Other sources of student support	888	1,238	1.39
- of which, employer support	465	824	1.77
<i>Base (N) unweighted</i>	<i>927</i>	<i>1,179</i>	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

## 7.5.2. Income from paid work

### Full-time students

The average level of income from paid work across all full-time students stayed broadly the same in real terms between the two surveys: with full-time students in 2014/15 earning £1,725 on average compared to £1,748 on average in 2011/12 (up-rated to reflect earnings growth). The proportion working during term-time was also the same in both surveys, at 52 per cent (Table 7.7); those students who were in work earned an average of just over £3,300 in both surveys.

**Table 7.7: Average income for English-domiciled full-time students, proportion working and average income for those in work (£), 2011/12 (adjusted\*) and 2014/15**

	Full-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
All students mean earnings (£)	1,748	1,725	0.99
N (unweighted)	2,985	3,518	
% working	52	52	
Mean earnings (for those working)	3,367	3,314	1.00
<i>Base (N) unweighted</i>	<i>1,507</i>	<i>1,868</i>	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 income figures were multiplied by 1.052 to reflect AEI increases

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

This broad pattern of little change between the surveys masks smaller changes between the two time periods: there was a slight increase in the proportion working in continuous jobs (from 28 per cent to 31 per cent; Table 7.8), but for those who did have a continuous job, earnings declined between the two surveys by 10 per cent from £4,229 (in today's money) on average in 2011/12 to £3,799 in 2014/15.

**Table 7.8: Proportion of English-domiciled full-time students with continuous jobs, average earnings and weekly hours worked for those in continuous jobs, 2011/12 (adjusted\*) and 2014/15**

	Full-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
% with continuous job	28	31	
Mean earnings (for those with continuous job) (£)	4,229	3,799	0.90
% reporting consistent hours	40	33	
- Mean hours per week (term and vacation)	15	16	
% reporting different hours	60	67	
- Mean hours per week (term-time)	11	10	
- Mean hours per week (vacation)	22	22	
<i>Base (N) unweighted</i>	<i>828</i>	<i>1,130</i>	

Note: Figures adjusted for partner contributions where relevant

Note: Vacation refers to Christmas and Easter vacations not the summer vacation (which falls outside of the academic year)

\* 2011/12 income figures were multiplied by 1.052 to reflect AEI increases

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

Overall the proportion working in other more casual jobs remained the same between the two surveys (29 per cent). This includes a small proportion who worked in both continuous and casual jobs. Focusing on those who only worked in other more casual jobs (21 per cent of full-time students in 2014/15 and 24 per cent in 2011/12), the average income solely from these casual types of work was lower at £1,889 in 2014/15 than the income from continuous jobs, but the level of earnings from these casual jobs were roughly the

same level as in 2011/12, and the average number of hours worked were also very similar (Table 7.9).

**Table 7.9: Proportion of English-domiciled full-time students with other jobs, average earnings and weekly hours worked for those in other jobs, 2011/12 (adjusted\*) and 2014/15**

	Full-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
% with 'other' work (only)	24	21	
Mean earnings (for all those with other jobs) (£)	1,848	1,889	1.02
% reporting consistent hours (job 1)	36	29	
- Mean hours per week (term and vacation – job 1)	13	13	
% reporting different hours (job 1)	64	71	
- Mean hours per week (term-time – job 1)	7	9	
- Mean hours per week (vacation – job 1)	16	17	
Duration in weeks	19	18	
<i>Base (N) unweighted</i>	<i>852</i>	<i>1,053</i>	

Note: Figures adjusted for partner contributions where relevant

Note: Vacation refers to Christmas and Easter vacations not the Summer vacation (which falls outside of the academic year)

Note: mean earnings for 'other' work is for all those with 'other' work, % working and hours and job duration are for those who only reported 'other' work (i.e. without continuous work). Hours and duration of work are for first/main 'other' job only.

\* 2011/12 income figures were multiplied by 1.052 to reflect AEI increases

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

### Part-time students

As with full-time students, average income from work among all part-time students was at a similar level in 2014/15 as it was in 2011/12 (allowing for average earnings growth) at £12,524. A similar proportion of part-time students had a job (83 per cent) in 2014/15 as in 2011/12 (82 per cent). However among those students in work, the average amount earned was slightly lower, again allowing for wage inflation, at £15,128 in 2014/15 compared with £15,459 in 2011/12, a decline of two per cent (Table 7.10).

**Table 7.10: Average income across English-domiciled part-time students, proportion working and average income for those in work, 2011/12 (adjusted\*) and 2014/15**

	Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
All students mean earnings (£)	12,711	12,524	0.99
N (unweighted)	927	1,179	
% working	82	83	
Mean earnings (for those working) (£)	15,459	15,128	0.98
<i>Base (N) unweighted</i>	746	1,012	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 income figures were multiplied by 1.052 to reflect AEI increases

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

The slight decline in earnings was mainly felt by those working in continuous (as opposed to casual) jobs, as their average earnings declined by four per cent between 2011/12 and 2014/15. Most part-time students (73 per cent) were in continuous jobs, a similar proportion to that found in 2011/12; and most were working regular hours averaging 35 hours a week (Table 7.11).

**Table 7.11: Proportion of English-domiciled part-time students with continuous jobs, average earnings and weekly hours worked for those in continuous jobs, 2011/12 (adjusted\*) and 2014/15**

	Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
% with continuous job	71	73	
Mean earnings (for those with continuous job) (£)	16,262	15,634	0.96
% reporting consistent hours	78	78	
- Mean hours per week (term and vacation)	36	35	
% reporting different hours	22	22	
- Mean hours per week (term-time)	27	27	
- Mean hours per week (vacation)	9	18	
<i>Base (N) unweighted</i>	647	878	

Note: Figures adjusted for partner contributions where relevant

Note: Vacation refers to Christmas and Easter vacations not the Summer vacation (which falls outside of the academic year)

\* 2011/12 income figures were multiplied by 1.052 to reflect AEI increases

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

In 2014/15 nine per cent of part-time students were in casual jobs only (20 per cent, see Chapter 3) had both casual jobs and continuous jobs), a similar proportion to that found in

2011/12 of 11 per cent. Average earnings also remained the same between the two surveys (Table 7.12).

**Table 7.12: Proportion of English-domiciled part-time students with other jobs, average earnings and weekly hours worked for those in other jobs, 2011/12 (adjusted\*) and 2014/15**

	Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
% with 'other' work (only)	11	9	
Mean earnings (for all those with other jobs) (£)	5,461	5,451	1.0
% reporting consistent hours (job 1)	70	59	
- Mean hours per week (term and vacation – job 1)	27	30	
% reporting different hours (job 1)	-	41	
- Mean hours per week (term-time – job 1)	(-)	(22)	
- Mean hours per week (vacation – job 1)	(-)	(16)	
Duration in weeks	26	27	
<i>Base (N) unweighted</i>	<i>180</i>	<i>263</i>	

Note: Figures adjusted for partner contributions where relevant

Note: Vacation refers to Christmas and Easter vacations not the Summer vacation (which falls outside of the academic year)

Note: mean earnings for 'other' work is for all those with 'other' work, % working and hours and job duration are for those who only reported 'other' work (i.e. without continuous work). Hours and duration of work are for first/main 'other' job only.

\* 2011/12 income figures were multiplied by 1.052 to reflect AEI increases

Base: all English-domiciled part-time students

Source: NatGen/IES SIES 2011/12 and 2014/15

### 7.5.3. Income from family

#### Full-time students

Across all full-time students, income from all family sources declined from £1,593 which accounted for 14 per cent of total income (adjusted to 2014/15 prices) to £1,456 which accounted for nine per cent of total income. This represents a fall of around nine per cent. This was despite contributions from parents/other relations rising by six per cent. However the contribution that students made to their partners rose (from an average of £117 to £362), continuing the trend found in the 2011/12 survey (Table 7.13). In 2014/15, 81 per cent of full-time students received income from their families, and just looking at income for this group shows they received an average of £1,805; and in 2011/12 82 per cent received income from their families of, on average, £1,951. These patterns follow the long-term downward trend in the percentage of income and amount of income accounted for by family support.

Seventy-five per cent of full-time students received financial contributions from their parents and other relatives in 2014/15, receiving on average £2,404; in 2011/12, 77 per cent received this support, receiving on average £2,220.

**Table 7.13: Comparison of average income from families (£): 2011/12 (adjusted\*) and 2014/15, English-domiciled full-time students.**

	Full-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
Income from family	1,593	1,456	0.91
- of which, contributions from parents/other relatives	1,706	1,812	1.06
- of which, contributions from partner	4	6	
- of which, share of partners' income	-117	-362	3.08
<i>Base (N) unweighted</i>	2,985	3,518	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

### Part-time students

Among part-time students, income from families also fell but much more sharply than for full-time students. Here the contribution *towards* the income of partners was much more pronounced, with students in the current survey contributing over £1,000 on average to their partners' income (i.e. a negative value; Table 7.14). At the same time, the contributions *from* parents and other relatives also declined (by seven per cent), the opposite of the trend noticed in the full-time student population.

**Table 7.14: Comparison of average income from families (£): 2011/12 (adjusted) and 2014/15, English-domiciled part-time students**

	Part-time		
	SIES 2011/12	SIES 2014/15	Index (15/12)
Income from family	-213	-825	3.87
- of which, contributions from parents/other relatives	248	231	0.93
- of which, contributions from partner	18	5	0.28
- of which, share of partners' income	-479	-1,061	2.23
<i>Base (N) unweighted</i>	927	1,179	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

### 7.5.4. Social security benefits

Social security benefits that students could receive included: Child Benefit, Child Tax Credit, Carer's Allowance, Working Tax Credit, Job Seeker's Allowance, Employment Support Allowance (formerly Incapacity Benefit and Income Support paid on incapacity grounds), Income Support, Housing Benefit, Local Housing Allowance, Pension Credit and Retirement or Widow's Pension.

## Full-time students

The average level of income received across all full-time students from welfare payments remained roughly the same between the two surveys at around £380 (Table 7.15), this will include those receiving benefits and those who do not. The actual proportion of students receiving benefits between the two surveys rose from eight per cent to 10 per cent, but the amounts received by these benefit claimants decreased considerably (from £4,588 in 2011/12 to £3,929 in 2014/15).

**Table 7.15: Average income from benefits among full-time students (£): 2011/12 (adjusted\*) and 2014/15, English-domiciled full-time students**

	Full-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
Average income from benefits (£)	379	385	1.02
% students in receipt	8	10	
Average income, those receiving (£)	4,588	£3,929	0.86
<i>Base (N) unweighted</i>	2,985	3,518	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

## Part-time students

Across all part-time students, benefit income fell by 31 per cent between the two surveys. This was driven by the decrease in the proportion of part-time students claiming benefits: 46 per cent of students claimed benefits in the 2011/12 survey compared with only 35 per cent in the 2014/15 survey (Table 7.16). This is likely to be due to changes in the composition of the sample between the two surveys with the 2014/15 sample being generally younger and less likely to have children. The amounts received by benefit claimants also decreased between the two surveys, from £4,237 to £3,906.

**Table 7.16: Average income from benefits among part-time students (£), 2011/12 (adjusted\*) and 2014/15, English-domiciled part-time students**

	Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
Average income from benefits (£)	1,939	1,347	0.69
% students in receipt	46	35	
Average income, those receiving (£)	4,237	3,906	0.92
<i>Base (N) unweighted</i>	927	1,179	

Note: Figures adjusted for partner contributions where relevant

\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all English-domiciled part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15



## 7.6. Change over time in total student expenditure

### 7.6.1. Changes in total student expenditure and the main categories of spending

#### Full-time students

The total average expenditure of full-time students appeared to rise by 35 per cent between 2011/12 and 2014/15, from £14,713 in today's money to £19,922, driven largely by the large increase in tuition fees (Table 7.17).

**Table 7.17: Comparison of SIES expenditure figures (£): 2011/12 (adjusted\*) data for all English-domiciled full-time and part-time students compared with 2014/15 (mean)**

	Full-time			Part-time		
	SIES 2011/12#	SIES 2014/15	Index (15/12)	SIES 2011/12#	SIES 2014/15	Index (15/12)
Living costs# **	7,046	6,956	0.99	11,453	9,036	0.79
<i>N=Unweighted</i>	1,620	1,933		334	592	
Housing costs#	3,194	3,610	1.13	4,251	3,621	0.85
<i>N=Unweighted</i>	2,699	3,275		776	1,050	
Participation costs	4,208	9,181	2.18	2,681	4,631	1.73
<i>N=Unweighted</i>	1,662	1,966		354	611	
Spending on children	253	408	1.61	1,253	916	0.73
<i>N=Unweighted</i>	2,970	3,503		901	1,155	
Estimated total expenditure#	14,713	19,922	1.35	19,340	18,375	0.95
<i>Base (N) unweighted</i>	1,542	1,866		307	557	

Note: # figures adjusted for partner contributions where relevant

\* 2011/12 data were multiplied by 1.064 to reflect RPI increases

\*\* 2011/12 living costs data corrected for shared costs

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12 and 2014/15

Living costs stayed stable between 2011/12 and 2014/15 (being £7,046 in 2011/12 and £6,956 in 2014/15), which differed from the trend noticed in between 2007/08 and 2011/12. Housing costs on the other hand rose by 13 per cent (seven per cent when those without housing costs were excluded), again following increases between 2007/08 and 2011/12, and spending on childcare by 61 per cent (from a small base so this was more susceptible to large changes). However the most significant rise was in participation costs, which cover admission fees and the other costs directly relating to attending college or university. Between 2011/12 and 2014/15 participation costs more than doubled from £4,208 to £9,181, and this reflects the change in tuition fee levels, see Chapter 1.

#### Part-time students

Total average expenditure among part-time students studying with an intensity of at least 25 per cent of a full-time equivalent course, did not change between the two years being £19,340 in 2011/12 (adjusted for inflation) and £18,375 in 2014/15 (see Table 7.17). There was also little change between the 2007/08 and 2011/12 surveys. However the overall fall hides the increase in participation costs which increased by 73 per cent (from £2,681 in 2011/12 to £4,631 in 2014/15), and followed the patterns noticed for full-time students and was in line with the pro-rata tuition fee increases for part-time students. All other

categories of expenditure fell: living costs, housing costs, and also childcare costs; and was opposite to the patterns noticed for full-time students. The falls in the various categories of expenditure are likely to be partly explained by the change in the profile of part-time students between this survey and the 2011/12 survey (see above). In this wave, part-time students were younger, more likely to be single and/or without children, studying sub-degrees and studying in FECs. They were also more likely to be living at home (25 per cent in 2014/15 compared with just 13 per cent in 2011/12).

## 7.6.2. Changes in spending profile

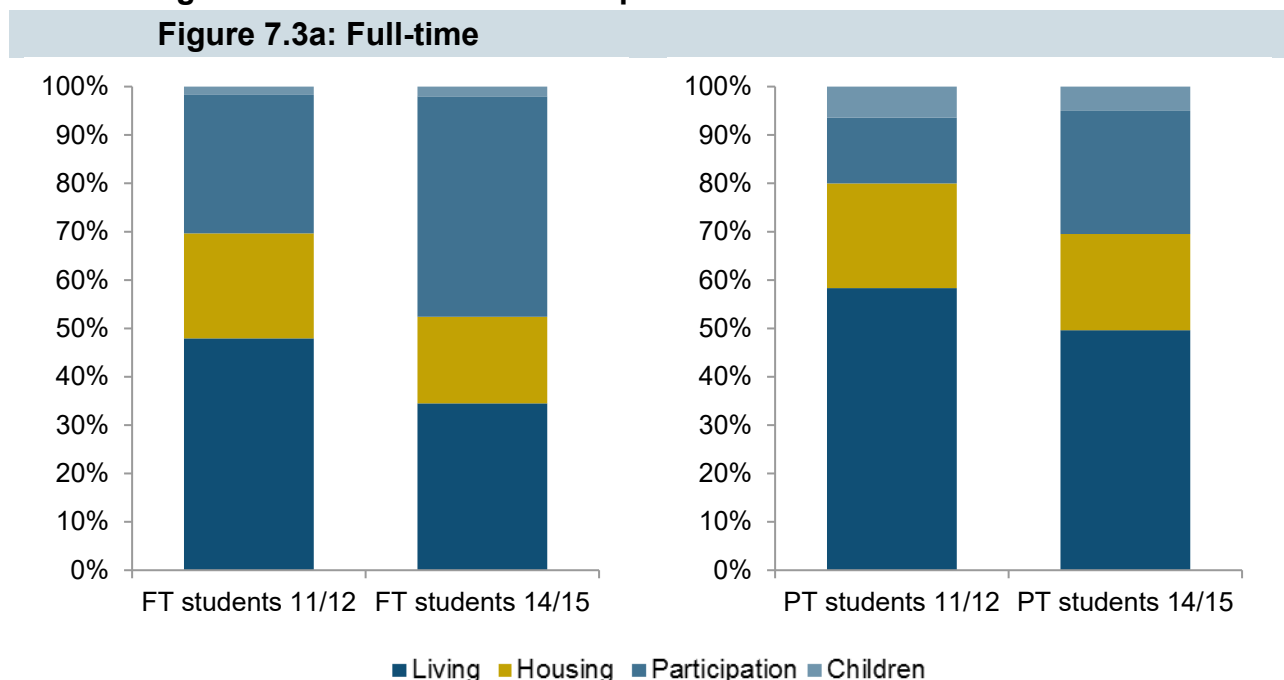
### Full-time students

The rise in tuition fees has meant that participation costs now form a much bigger share of overall expenditure than in previous surveys. Participation costs rose from 29 per cent of total spending in 2011/12 to 46 per cent in 2014/15, while expenditure on living costs fell from 48 per cent to 35 per cent (Figure 7.3a). The proportion of expenditure on housing also fell slightly from 22 to 18 per cent.

### Part-time students

Among part-time students, the proportion of spending accounted for by living costs fell from 59 per cent to 49 per cent as did housing costs (22 to 20 per cent). As with full-time students, the change in spending profile was driven by the increase in the proportion of spending accounted for by participation costs – this rose from 14 per cent to 25 per cent (Figure 7.3b).

**Figure 7.3: Changes in profile of expenditure (%): 2011/12 (adjusted\*) and 2014/15 data for English-domiciled full-time and part-time students**



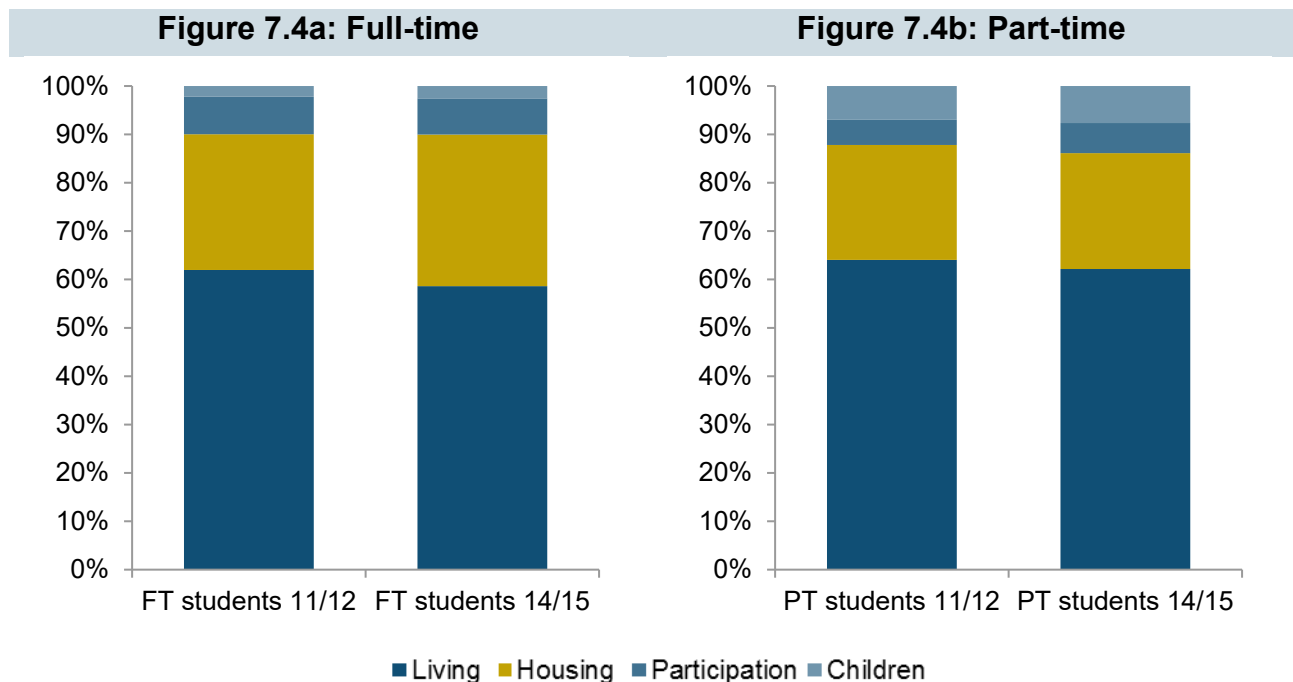
Note: figures adjusted for partner contributions where relevant

Base: All English-domiciled full-time and part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

The largest change in the composition of expenditure was due to increases in tuition fees. To have a clearer picture of trends in other expenditure categories, Figure 7.4 excludes the tuition fees from the participation costs. It shows that the proportions of the rest of the expenditure were stable, with a slight increase in the proportion of total spending on housing costs for full-time students (from 28 per cent in 2011/12 to 32 per cent in 2014/15) and a decrease in expenditure on living costs for both full-time (from 62 per cent in 2011/12 to 59 per cent in 2014/15) and part-time students (from 65 per cent in 2011/12 to 62 per cent in 2014/15).

**Figure 7.4: Changes in profile of expenditure (%): 2011/12 (adjusted\*) and 2014/15 data for English-domiciled full-time and part-time students excluding tuition fees**



Note: figures adjusted for partner contributions where relevant  
 Base: All English-domiciled full-time and part-time students  
 Source: NatCen/IES SIES 2011/12 and 2014/15

### 7.6.3. Changes in total expenditure for different groups

This section considers whether trends in expenditure varied for different types of students. Table 7.18 looks at trends across key groups of full-time students. Comparisons are not shown for part-time students due to the small numbers in many of the groups.

**Table 7.18: Comparison of total SIES expenditure figures (£): 2011/12 (adjusted\*) data compared with 2014/15 data for key subgroups: English-domiciled full-time students (mean)**

	Full-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)
<b>Gender</b>			
Male	14,199	19,108	1.35
Female	15,109	20,613	1.36
<b>Age group</b>			
Under 20	13,434	18,911	1.41
20-24	14,370	19,558	1.36
25+	19,585	23,643	1.21
<b>Whether living in London</b>			
Living in London	15,835	20,685	1.31
Living elsewhere	14,498	19,816	1.37
<b>Socio economic group</b>			
Managerial and professional	14,231	19,421	1.36
Intermediate	15,073	20,190	1.34
Routine/manual/unemployed	15,765	20,348	1.29
<i>Base (N) unweighted</i>	<i>1,542</i>	<i>1,933</i>	

Note: figures adjusted for partner contributions where relevant

\*2011/12 data were multiplied by 1.064 to reflect RPI increases

Base: All English-domiciled full-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

Among full-time students, there was no difference in trends in expenditure for men and women across the two years. However, the difference between the expenditure of men and women which appeared in 2011/12 but was not statistically significant in 2011/12, emerged as a statistically significant gap this time. Women had higher expenditure than men in 2014/15.

There were differences by age with spending among younger students rising faster (by 41 per cent for those under 20 and by 36 per cent for those aged 20-24) than the spending of those aged 25 or over, which rose by 21 per cent. The rate of spending rose faster for those living outside London, compared with those in the capital. There was also a difference in trends between social-economic groups. Those from a managerial or professional background had an increase in expenditure of 36 per cent, compared with 29 per cent for those from a routine or manual work background.

#### 7.6.4. Changes in participation costs

##### Full-time students

Table 7.19 documents the change in participation costs between 2011/12 and 2014/15. The main change was in the cost of tuition fees which more than doubled between the two surveys from £3,297 on average across all students in 2011/12 to £8,281 on average in 2014/15. Spending on direct course costs, such as books and equipment did not change

(being £489 in 2011/12 and £512 in 2014/15). The same was true for facilitation costs (such as travel to and from university or college) which were £428 in 2011/12 and £404 in 2014/15.

**Table 7.19: Comparison of SIES participation costs (£): 2011/12 (adjusted\*) data compared with 2014/15 data for English-domiciled full-time and part-time students (mean)**

	Full-time			Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Tuition fee cost	3,297	8,281	2.51	1,566	3,760	2.40
Direct course costs	489	512	1.05	440	410	0.93
Costs of facilitating participation	428	404	0.94	520	517	0.99
Total participation costs	4,228	9,181	2.17	2,575	4,631	1.80
<i>Base (N) unweighted</i>	<i>1,578</i>	<i>1,966</i>		<i>321</i>	<i>611</i>	

Note: figures adjusted for partner contributions where relevant

\* 2011/12 data were multiplied by 1.064 to reflect RPI increases

Base: All English-domiciled full-time and part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

## Part-time students

The cost of tuition fees among part time students also more than doubled between 2011/12 and 2014/15 (from £1,566 to £3,760 on average), whereas spending on direct costs stayed the same (being £440 in 2011/12 and £410 in 2014/15). Facilitation costs also showed little change (being £520 in 2011/12 and £517 in 2014/15).

## 7.7. Change over time in students' overall financial position

### 7.7.1. Borrowing

As discussed in Chapter 6, the information on previous student loan was not robust for some second and third year full-time students. In particular, it appears that many of them had not reported a previous student loan when in fact it is very likely, based on their other answers, that they had taken one out. For this reason, total borrowing and net debt amounts are presented only for those second and third year students for whom information on previous student loans was available. This will lead to slight over estimation of overall student loan amounts, as students in years two and three who genuinely did not have a student loan were excluded. All first year full-time students and all part-time students were included in the analysis (as these groups were unaffected by this issue). All results are broken down by year of study to allow meaningful comparisons.

This issue affected both 2014/15 and 2011/12, which means that results which were presented for full-time students in 2011/12 report, underestimated the true borrowing and debt and should therefore not be used for making comparisons with the 2014/15 report. Instead the key figures from 2011/12 have been recalculated for this chapter.

## Full-time students

As discussed above, it is not possible to present overall borrowing figures for full-time students. Instead, results are presented by year of study, excluding data for continuing full-time students who did not report having taken out a student loan in previous years.

Tables 7.21 and 7.22 show that in both 2011/12 and 2014/15 the majority of student borrowing was in the form of student loans. Student loan borrowing and consequently overall borrowing increased markedly between 2011/12 and 2014/15. This is because students needed to borrow more to account for the increase in student fees in 2012/13. For example, the total borrowing increased by nearly two-thirds (64 per cent) among the first year continuing students, from £7,268 in 2011/12 to £11,926 (Table 7.21), while among the third or higher year finalists for whom reliable student loan data is available, total borrowing increased by 53 per cent from £20,363 to £31,208 (Table 7.22).

Both the student loan debt and total borrowing were higher for third year students compared to second year students in both surveys reflecting the fact that third year students have had longer to build up debt (Tables 7.21 and 7.22).

Overall, looking at all year groups, borrowing using overdraft fell slightly between the two years from £371 to £303, while borrowing using commercial credit and arrears stayed stable (commercial credit borrowing was £475 in 2011/12 and £487 in 2014/15; arrears were £71 in 2011/12 and £81 in 2014/15; Table 7.20).

**Table 7.20: Comparison of borrowing (£): 2011/12 (adjusted\*) data compared with 2014/15 data for English-domiciled full-time and part-time students**

	Full-time			Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Commercial credit	475	487	1.03	2,332	1,638	0.70
Overdraft	371	303	0.82	319	161	0.50
Arrears	71	81	1.14	129	135	1.05
Outstanding student loan debt	..	..	..	704	4,156	5.90
Estimated borrowing	..	..	..	3,576	6,154	1.72
<i>Base (N) unweighted</i>	2,900	3,353		872	1,129	

\* 2011/12 data were multiplied by 1.064 to reflect RPI increases

Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: All English-domiciled full-time and part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

## Part-time students

Among part-time students, the average level of borrowing also rose significantly between 2011/12 and 2014/15 to £6,154 in the current survey, more than two-thirds higher than the £3,576 recorded in 2011/12. The increase is driven by a nearly six-fold increase in the amount of student loan borrowing following the introduction of the new financial support arrangement for part-time students. The amounts owed by part-time students on commercial credit fell by 30 per cent (from £2,332 to 1,638) and amounts owed on overdraft by 50 per cent (from £319 to £161), presumably as students switched to the more financially favourable student loans.

**Table 7.21: Comparison of borrowing (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time continuing students by year of study**

	1st year of a longer course			2nd year of a longer course			3rd or higher year of a longer course (excl final year)		
	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Commercial credit	402	481	1.20	341	387	1.14	838	479	0.57
<i>Unweighted bases</i>	<i>1,015</i>	<i>1,087</i>		<i>775</i>	<i>1,207</i>		<i>225</i>	<i>163</i>	
Overdraft	201	233	1.16	341	322	0.95	588	282	0.48
<i>Unweighted bases</i>	<i>1,014</i>	<i>1,087</i>		<i>773</i>	<i>1,208</i>		<i>223</i>	<i>164</i>	
Arrears	69	95	1.38	61	62	1.01	61	87	1.41
<i>Unweighted bases</i>	<i>1,022</i>	<i>1,091</i>		<i>775</i>	<i>1,214</i>		<i>224</i>	<i>164</i>	
Outstanding student loan debt**	6,591	11,083	1.68	13,909	22,722	1.63	22,452	30,868	1.37
<i>Unweighted bases</i>	<i>1,030</i>	<i>1,089</i>		<i>302</i>	<i>491</i>		<i>120</i>	<i>77</i>	
Total borrowing**	7,268	11,926	1.64	14,735	23,606	1.60	23,290	31,942	1.37
<i>Unweighted bases</i>	<i>1,003</i>	<i>1,070</i>		<i>299</i>	<i>489</i>		<i>119</i>	<i>77</i>	

Note: figures adjusted for partner contributions where relevant

\*Note: 2011/12 figures were multiplied by 1.064 to reflect RPI increases

\*\* Note: Outstanding student loan debt and total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Base: Commercial credit, overdraft, arrears: all full-time continuing English-domiciled students; Outstanding student loan debt and total borrowing: all full-time continuing English-domiciled first year students and all full-time continuing English-domiciled students on second or third year or on one year courses with a previous student loan.

Source: NatCen/ IES SIES 2011/12 and SIES 2014/15

**Table 7.22: Comparison of borrowing (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time final-year students by year of study**

	Final year of a 1 year course			Final year of a 2 year course			Final year of 3 year course or other final year		
	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Commercial credit	692	1,040	1.50	1,302	550	0.42	490	572	1.17
<i>Unweighted bases</i>	63	65		162	218		690	739	
Overdraft	330	165	0.50	315	331	1.05	490	428	0.87
<i>Unweighted bases</i>	66	67		162	219		690	744	
Arrears	122	71	0.58	163	107	0.66	68	81	1.18
<i>Unweighted bases</i>	66	66		160	217		696	746	
Outstanding student loan debt**	(20,454)	(23,614)	1.15	11,295	19,225	1.70	19,282	29,997	1.56
<i>Unweighted bases</i>	35	34		63	75		353	311	
Total borrowing**	(21,985)	(27,095)	1.23	14,073	20,107	1.43	20,363	31,208	1.53
<i>Unweighted bases</i>	34	33		59	75		349	307	

Note: figures adjusted for partner contributions where relevant

\*Note: 2011/12 figures were multiplied by 1.064 to reflect RPI increases

\*\* Note: Outstanding student loan debt and Total borrowing excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: Commercial credit, overdraft, arrears: all full-time final year English-domiciled students; Outstanding student loan debt and total borrowing: all full-time final year English-domiciled first year students and all full-time final year English-domiciled students on second or third year or on one year courses with a previous student loan.

Source: NatCen/ IES SIES 2011/12 and SIES 2014/15



### 7.7.2. Savings

The average amount of savings reported by full-time students rose by 26 per cent to just over £2,000 in 2014/15 (Table 7.23). Part-time students had similar amounts of savings to full-timers with little change to the sums reported in 2011/12.

**Table 7.23: Comparison of savings (£): 2011/12 (adjusted\*) data compared with 2014/15 data for English-domiciled full-time and part-time students**

	Full-time			Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Savings at the end of the year	1,607	2,032	1.26	2,078	2,088	0.99
<i>Base (N) unweighted</i>	2,839	3,390		875	1,131	

\* 2011/12 data were multiplied by 1.064 to reflect RPI increases

Base: All English-domiciled full-time and part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

### 7.7.3. Net debt

#### Full-time students

As with total borrowing, the results for net debt are broken down by year of study for full-time students, as the total figures were not deemed sufficiently robust. Also note that sample sizes for this analysis were not large, so the results should be treated as indicative.

Tables 7.25 and 7.26 show that net debt increased between 2011/12 and 2014/15 for all year of study groups. For example, it rose by 74 per cent for the first year students on longer courses (from £5,933 to £10,300) and by 65 per cent for second year students on longer courses who took out a student loan and for whom reliable student loan information was available (from £12,935 to £21,361). This reflects increased borrowing, mainly in the form of student loan debt to make up for increased student fees. The savings have increased as well, but at a lower rate than borrowing.

The median net debt has increased faster than the mean net debt for almost all year of study groups, meaning that in 2014/15 there were relatively more students with higher amounts of debt than in 2011/12.

Students on a one year only course have considerably higher borrowing and thus net debt than those on longer courses – this was found in the previous survey as well as the current survey. This is explained by previous student loan debt accrued by these students on courses taken prior to their current course. Indeed two-fifths of students on one year only courses were studying for a PGCE/ITT or equivalent so will have previously studied for a Bachelor's degree.

#### Part-time students

Among part-time students in their first year, net debt was predicted to be £4,128 in 2014/15, over two and half times higher than the 2011/12 figure of £1,509 (Table 7.24). Higher levels of net debt are likely to have been driven by higher levels of student loan borrowing and higher tuition fee costs in 2014/15.

**Table 7.24: Comparison of net debt (£): 2011/12 (adjusted\*) data compared with 2014/15 data for all English-domiciled full-time and part-time students**

	Full-time			Part-time		
	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Savings (end of year)	1,607	2,032	1.26	2,078	2,088	0.99
<i>Unweighted bases</i>	<i>2,839</i>	<i>3,400</i>		<i>875</i>	<i>1,131</i>	
Borrowing (end of year)	..	..	..	3,576	6,154	1.72
<i>Unweighted bases</i>				<i>872</i>	<i>1,129</i>	
Net debt	..	..	..	1,509	4,128	2.74
<i>Unweighted bases</i>				<i>837</i>	<i>1,099</i>	

\* 2011/12 data were multiplied by 1.064 to reflect RPI increases

.. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: All English-domiciled full-time and part-time students

Source: NatCen/IES SIES 2011/12 and 2014/15

**Table 7.25: Comparison of net debt (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time continuing students by year of study**

		1st year of a longer course			2nd year of a longer course			3rd or higher year of a longer course (excl final year)		
		SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Savings (end of year)	Mean	1,398	1,616	1.16	1,739	2,179	1.25	1,539	3,132	2.04
	Median	160	200	1.25	213	200	0.94	0	500	
	<i>Unweighted bases</i>	982	1,059		753	1,171		210	161	
Total borrowing**	Mean	7,268	11,926	1.64	14,735	23,606	1.60	23,290	31,942	1.37
	Median	7,383	12,610	1.71	14,630	25,000	1.71	23,052	36,200	1.57
	<i>Unweighted bases</i>	1,003	1,070		299	489		119	77	
Net debt **	Mean	5,933	10,300	1.74	12,935	21,361	1.65	22,013	27,634	1.26
	Median	6,730	11,700	1.74	13,167	23,110	1.76	21,892	30,100	1.37
	<i>Unweighted bases</i>	968	1,040		288	479		117	76	

Note: figures adjusted for partner contributions where relevant

\*Note: 2011/12 figures were multiplied by 1.064 to reflect RPI increases

\*\* Note: Total borrowing and net debt excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Note: Sample sizes for some groups in this table are low, so results should be treated as indicative only.

Base: Savings: all full-time continuing English-domiciled students; Total borrowing and net debt: all full-time continuing English-domiciled first year students and all full-time continuing English-domiciled students on second or third year or on one year courses with a previous student loan.

Source: NatCen/ IES SIES 2011/12 and SIES 2014/15

**Table 7.26: Comparison of net debt (£): 2014/15 and 2011/12 (adjusted), English-domiciled full-time final-year students by year of study**

		Final year of a 1 year course			Final year of a 2 year course			Final year of 3 year course or other final year		
		SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)	SIES 2011/12*	SIES 2014/15	Index (15/12)
Savings (end of year)	Mean	807	2,992	3.71	619	856	1.38	1,802	2,379	1.32
	Median	0	0		0	0		213	150	0.70
	<i>Unweighted bases</i>	63	65		152	210		670	722	
Total borrowing**	Mean	(21,985)	(27,095)	1.23	14,073	20,107	1.43	20,363	31,208	1.53
	Median	(22,743)	(30,000)	1.32	14,032	17,500	1.25	20,753	34,123	1.64
	<i>Unweighted bases</i>	34	33		59	75		349	307	
Net debt **	Mean	(21,342)	(23,588)	1.11	13,394	19,190	1.43	18,358	28,805	1.57
	Median	(22,743)	(23,000)	1.01	10,597	17,389	1.64	19,125	32,423	1.70
	<i>Unweighted bases</i>	32	33		57	73		345	298	

Note: figures adjusted for partner contributions where relevant

\*Note: 2011/12 figures were multiplied by 1.064 to reflect RPI increases

\*\* Note: Total borrowing and net debt excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Note: Sample sizes for some groups in this table are low, so results should be treated as indicative only.

Base: Savings: all full-time final year English-domiciled students; Total borrowing and net debt: all full-time final year English-domiciled first year students and all full-time final year English-domiciled students on second or third year or on one year courses with a previous student loan.

Source: NatCen/ IES SIES 2011/12 and SIES 2014/15

## Final year students on a three year course

In 2011/12 full-time students who had reached the final year of their three-year course expected to have total net debt of £17,719 at graduation (Table 7.27). In 2014/15 graduate net debt was £28,811 on average, which is almost two-thirds higher than 2011/12. The median (a value at the middle of distribution of individual debt values) graduate net debt was similar to mean net debt in 2011/12 but was higher than the mean in 2014/15, which suggests that the distribution has become more spread out towards higher amounts of debt.

**Table 7.27: Comparison of net debt on graduation: 2014/15 and 2011/12 (adjusted), English-domiciled full-time students in their third and final year of study**

		Full-time		
		SIES 2011/12**	SIES 2014/15	Index (15/12)
Savings (end of year)	Mean	1,748	2,399	1.37
	Median	213	150	0.70
	<i>Unweighted bases</i>	<i>547</i>	<i>715</i>	
Total borrowing	Mean	19,665	31,241	1.59
	Median	20,402	34,123	1.67
	<i>Unweighted bases</i>	<i>270</i>	<i>304</i>	
Net debt	Mean	17,719	28,811	1.63
	Median	18,504	32,423	1.75
	<i>Unweighted bases</i>	<i>268</i>	<i>295</i>	

Note: figures adjusted for partner contributions where relevant

Note: \*\* 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

Base: all full-time English-domiciled students in the third year of a three-year course who reported a previous student loan, savings figures for all full-time English domiciled students in the third year of a three year course (regardless of whether reported previous student loan or not).

Source: NatCen/IES SIES 2011/12 and 2014/15

## 8. Comparison of English and Welsh-domiciled students

### 8.1. Summary of key findings

Since the 2011/12 survey there have been significant changes to the financial arrangements for students, and some divergence between the two systems of student finance in England and Wales. The main differences are:

- The maximum amount institutions could charge for full-time undergraduate courses increased to £9,000 a year and for English-domiciled students there was a corresponding increase in the amount of fee loan they could borrow, whereas Welsh-domiciled students were eligible for a Welsh Government Fee Grant of up to £5,535 to cover the additional costs of tuition fees.
- The National Scholarship Programme, providing full-time and part-time students from disadvantaged backgrounds with additional support via their institution, was only available for English-domiciled students.
- The maximum amounts available in government grants (targeted at lower income students) to support the living costs of full-time students were considerably lower for English-domiciled students than for Welsh-domiciled students.
- Fee loans for part-time students were made available earlier for English-domiciled students (in 2012/13) than for Welsh-domiciled students (in 2014/15), although means tested Tuition Fee Grants and Course Grants were still available to Welsh-domiciled part-time students.
- Welsh-domiciled part-time students could be eligible for Childcare Grants, Parents' Learning Allowance, and Adult Dependents' Grants, but these forms of support were not available to English-domiciled part-time students.

#### 8.1.1. Income

As in the previous three surveys there was no significant difference in the level of full-time student income – that is the total income from all sources – between English-domiciled and Welsh-domiciled students (£16,949 and £16,284). There was also very little difference in the sources of income between the two cohorts. Indeed the gap noticed for earnings from paid work alongside study in the previous survey has closed now across the whole sample, and full-time English-domiciled students now gain marginally less income from paid work than their Welsh-domiciled peers.

The average income of Welsh-domiciled part-time students was lower than among English-domiciled students: on average £13,962 compared with £17,256 (or 81 per cent of the average for English-domiciled students). This follows patterns noticed in the 2011/12 and 2007/08 surveys and was driven by: a lower amount from the main sources of student support, due to the later introduction of fee loans for part-time students in Wales; and lower earnings from paid work. However the disparity in average earnings has decreased since the previous survey.

There were no major differences between English-domiciled and Welsh-domiciled students in the likelihood of funding and financial support having an influence on decisions

about HE – across both full-time and part-time students, although for both groups, financial support is now more likely to influence study decisions (than found in previous years). Looking at the influence of costs, English-domiciled full-time students were more likely than their Welsh-domiciled counterparts to report that study decisions were influenced by fee costs.

### **8.1.2. Expenditure**

Spending levels for English-domiciled full-time students were slightly higher than found for Welsh-domiciled full-time students (following patterns in the previous surveys; £19,922 and £19,224, respectively), but were similar when comparing part-time students (£18,375 for English-domiciled and £18,813 for Welsh-domiciled students). Average spending on participation costs was higher for English-domiciled students, particularly for part-time students. But it is interesting to note that the expenditure on living costs among part-time students was higher (almost a quarter higher) for Welsh-domiciled students than for English-domiciled students (£9,036 for English-domiciled students compared with £11,528 for Welsh-domiciled students). This is likely to be related to English- and Welsh-domiciled part-time students having a different profile: English-domiciled part-time students were more likely to be living at home with their parents and less likely to be from a professional and managerial background or to have children.

### **8.1.3. Savings, borrowing and debt**

English- and Welsh-domiciled students reported similar level of savings. This was true for both full-time and part-time students: English-domiciled full-time students expected to have £2,032 in savings at the end of the academic year and Welsh-domiciled students £1,746. The same figures were £2,088 for English-domiciled part-time students and £1,802 for Welsh-domiciled part-time students.

English-domiciled students had much higher levels of total borrowing and net debt than Welsh-domiciled students. Again this applied to both full-time and part-time students (with the exception of part-time first year students on a longer course, where English- and Welsh-domiciled students had a similar level of borrowing and net debt). For instance English-domiciled full-time students on the first year of a longer course had an average net debt of £10,300, compared to £5,939 among Welsh-domiciled full-time first year students. This is because Welsh-domiciled students were entitled to the Welsh Government Fee Grant which covered part of their fee costs. This means that they did not need to take out as high a level of student loans as English-domiciled students.

English-domiciled full-time graduates (those in the final year of a three year course) also reported higher net graduate debt than Welsh-domiciled students.

## **8.2. Introduction**

In this chapter we provide a summary overview of student income and expenditure among English-domiciled and Welsh-domiciled students in the academic year 2014/15. As discussed in Chapter 1, since the 2011/12 survey there have been several changes to the financial arrangements for full-time English-domiciled students in higher education. A key change was that the maximum amount English (and also Welsh) institutions could charge for full-time undergraduate courses was increased to £9,000 a year (with a basic rate of fees set at £6,000 for English institutions and £4,000 for Welsh institutions) with a corresponding increase in the amount of tuition fee loan that English-domiciled students could borrow. Other changes for English-domiciled students were an increase in the

Maintenance Grant or Special Support Grant rates; an increase in the maximum Student Loan for Maintenance; and the introduction of the National Scholarship Programme which provided students from disadvantaged backgrounds with additional support via their institution.

There was some divergence between the systems of student finance in England and Wales, notably the Welsh Government Fee Grant for Welsh-domiciled full-time students. This is a non-means tested grant of up to £5,535 which was introduced in 2012/13 for new students to cover the additional costs of tuition fees regardless of where in the UK Welsh-domiciled students choose to study, thus essentially protecting them from the rise in fees. Other differences for full-time students included: maximum levels of Student Loans for Maintenance which were marginally higher among English-domiciled students compared with Welsh-domiciled students; and grant support for maintenance available to lower income students (via the Maintenance Grant for English-domiciled students and the Welsh Government Learning Grant for Welsh-domiciled students) which was considerably lower for English-domiciled than Welsh-domiciled students (maximum levels of £3,387 and £5,161 respectively).

For part-time students, the most notable difference was the earlier introduction of Student Loans for Tuition Fees for English-domiciled part-time students (which was introduced in 2012/13 for English-domiciled part-time students and in 2014/15 for Welsh-domiciled part-time students). Some continuing Welsh-domiciled part-time students were eligible for a Tuition Fee Grant, and both new and continuing Welsh-domiciled part-time students could apply for a Course Grant (both means-tested). There were no equivalent grants available to English-domiciled part-time students from 2012. In addition, Welsh-domiciled part-time students were eligible for the Childcare Grant, Parents' Learning Allowance and Adult Dependants' Grant – these forms of support were not available to English-domiciled part-time students.

In the rest of this chapter we provide an overview of comparisons between English- and Welsh-domiciled students, focusing on income, expenditure and overall financial position.

### **8.3. Total student income**

In this section we compare total income and also income levels from various sources including state-funded support for students, paid work, income from family and friends, and income from social security benefits for English- and Welsh-domiciled students.

#### **8.3.1. Full-time students**

English and Welsh-domiciled full-time students had comparable incomes during the 2014/15 academic year (Table 8.1), with average total incomes of £16,949 and £16,284 respectively. Although there is a small difference between the two amounts this was not statistically significant. The composition of average income was also broadly similar. In both cases, the main sources of student support provided the largest share of total average income, contributing 67 per cent of average total income for both English-domiciled students and Welsh-domiciled students. This follows the patterns found in the 2011/12 survey.

#### **8.3.2. Part-time students**

Table 8.1 also reveals that English-domiciled part-time students had a higher average total income than Welsh-domiciled students – on average £17,256 compared with £13,962.



This follows patterns noticed in the 2011/12 and 2007/08 survey. The differences were mainly driven by English-domiciled students gaining more from the main sources of student support due to the earlier introduction of fee loans for part-time students, and English-domiciled students earning more from paid work. However the disparity in average earnings has decreased since the previous survey (where average English-domiciled earnings were 45 cent higher in 2011/12 but were 17 per cent higher in 2014/15).

**Table 8.1: Total student income and main sources of income by domicile and by full-time and part-time status (£)**

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Main sources of student support	Mean	11,336	10,876	2,550	1,004
	Median	12,600	12,000	2,632	750
	SE	179	212	362	232
	<i>Mean % of total income</i>	67	67	15	7
Other sources of student support	Mean	1,935	1,828	1,238	1,160
	Median	0	0	0	750
	SE	163	262	436	94
	<i>Mean % of total income</i>	11	11	7	8
Income from paid work	Mean	1,725	1,842	12,524	10,647
	Median	130	224	11,375	9,466
	SE	92	190	680	429
	<i>Mean % of total income</i>	10	11	73	76
Income from family*	Mean	1,456	1,179	-825	-992
	Median	500	500	0	0
	SE	175	173	457	141
	<i>Mean % of total income</i>	9	7	-5	-7
Social security benefits*	Mean	385	415	1,347	1,973
	Median	0	0	0	390
	SE	58	91	240	572
	<i>Mean % of total income</i>	2	3	8	14

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Other miscellaneous income*	Mean	111	144	423	170
	Median	0	0	0	0
	SE	11	29	76	28
	<i>Mean % of total income</i>	<i>1</i>	<i>1</i>	<i>2</i>	<i>1</i>
Total income	Mean	16,949	16,284	17,256	13,962
	Median	16,849	15,870	15,726	12,625
	SE	169	212	338	342
<i>Base (N) unweighted</i>		<i>3,518</i>	<i>1,367</i>	<i>1,179</i>	<i>529</i>

\*Note: figures adjusted for partner contributions where relevant

Base: all English and Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

## 8.4. Influence on student finance

Both English-domiciled and Welsh-domiciled students were asked to think back to the time when they were applying to university or college and to the funding that was available to them, and were then asked: a) whether and how the funding had affected their decisions about HE; b) which funds were the most influential; and c) whether and how the costs of fees had influenced their decisions about HE.

### 8.4.1. Full-time students

There were no major differences between the English and Welsh-domiciled full-time students in the influence of finance (funding and financial support) on decisions about HE. Approximately two in five students (41 per cent of English-domiciled and 42 per cent of Welsh-domiciled; Table 8.2) reported that their decisions had been affected. This represents an increase for both cohorts on the proportions affected in the previous survey (approximately one-third). By far the most important student funds for English-domiciled students were Student Loans; whereas for Welsh-domiciled students it was the Welsh Government Fee Grant followed by Student Loans.

The ways the decisions of the two cohorts in 2014/15 were affected by funding were also similar, in that the most common responses were the same, and the proportions reporting these were very similar. For both English-domiciled and Welsh-domiciled students the most common ways they were influenced were: 'I would not have been able to study without funding', 'to study at a nearby university so I could live with my family', 'to study full-time', and influencing decisions about 'which institution to attend'. There was only one real exception in that Welsh-domiciled students were considerably more likely than English-domiciled students to report their choice of study location (England or Wales) to be influenced by the financial support available to them. It is also interesting to note that in contrast to the 2011/12 survey (where 70 per cent of English-domiciled students had said they 'would not have studied without funding' compared with 58 per cent of Welsh-domiciled students) there was no difference in the proportion of English-domiciled and Welsh-domiciled students who said they 'would not have studied without the funding' (63 per cent and 62 per cent respectively).

Despite some overall similarities in the influence of financial support on the decisions of English-domiciled and Welsh-domiciled full-time students, there were distinct differences when looking at the influence of study costs. English-domiciled students were more likely to be influenced by the cost of tuition fees than Welsh-domiciled students (25 per cent compared with 19 per cent; Table 8.3). Also of the students who were influenced by fee costs, English-domiciled students were more likely to report they would be influenced about which course to take and which institution to attend, when to start their course, and particularly to feel they 'would not have been able to study without funding support'. These patterns are likely to reflect the 'cushioning' effect of the Welsh Government Fee Grant.

**Table 8.2: Influence of financial support on decisions about HE, all students by mode of study and domicile (%)**

	Full-time		Part-time	
	English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
% affected by available funding and support	41	42	48	51
<i>Base (N) all students</i>	3,518	1,367	1,177	529
% would not have studied without funding	63	62	73	74
<i>Base (N) all those who feel their study decisions were affected</i>	1,354	552	517	214

Base: all English and Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

#### 8.4.2. Part-time students

Comparing part-time English-domiciled and Welsh-domiciled students, the overall proportion reporting that the funding and financial support available had influenced their HE decisions were also similar (48 per cent of English-domiciled part-time students and 51 per cent of Welsh-domiciled part-time students; Table 8.2). As found for full-time students, this represents an increase compared with the previous survey in 2011/12. Also as found for full-time students, Student Loans were the most commonly cited funding source that influenced decisions, but were much more prevalent among English-domiciled part-time students reporting the influence of certain funds than Welsh-domiciled part-time students (77 per cent compared with 48 per cent respectively reflecting the later introduction of this source of funding to part-time students in Wales). Another key source of funding influencing decisions of part-time students was employer sponsorship, and English-domiciled students were more likely than Welsh-domiciled students to cite sponsorship from employers as an important funding source (11 per cent and five per cent respectively).

There were some differences in the way decisions were affected. English-domiciled students were less likely than their Welsh-domiciled peers to be influenced in decisions about study mode (43 per cent compared with 51 per cent), which institution to attend (15 per cent compared with 22 per cent), and when to begin their studies (14 per cent compared with 26 per cent). However English-domiciled students were more likely than Welsh-domiciled students to be influenced in decisions to study close to home (14 per cent compared with eight per cent). In contrast to the 2011/12 survey, there was no difference in the proportion of English-domiciled and Welsh-domiciled part-time students who said

they 'would not have studied without the funding' (73 per cent and 74 per cent respectively in 2014/15, and 65 and 56 per cent respectively in 2011/12).

In contrast to the pattern found for full-time students, English-domiciled part-time students were less likely to report their decisions were influenced by the costs of tuition fees than their Welsh-domiciled peers, but this may be partly explained by the earlier introduction of fee loans for English-domiciled part-time students (Table 8.3). Similarly the introduction of fee loans could also explain the higher proportion of Welsh-domiciled students who were influenced by the cost of fees reporting that their decision about when to start their course had been affected.

**Table 8.3: Influence of the cost of fees on study decisions, all students by mode of study and domicile (per cent)**

	Full-time		Part-time	
	English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
% affected by cost of fees	25	19	29	33
<i>Base (N) all students</i>	3,516	1,367	1,177	528
% would not have studied without funding	56	50	66	59
<i>Base (N) all those who feel their study decisions were affected</i>	905	259	362	163

Base: all English and Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

## 8.5. Sources of student income

### 8.5.1. Main sources of student support

#### Full-time students

The average income gained from the main sources of student support was very similar for full-time English-domiciled students and Welsh-domiciled student groups (£11,336 and £10,876 respectively, which is a difference of less than £500; Table 8.4). Overall a lower proportion of English-domiciled full-time students than Welsh-domiciled full-time students received income from the main sources of student support (89 and 93 per cent respectively). Further comparisons between English and Welsh-domiciled full-time students in terms of income from the main sources of student support showed that:

- Take up of Student Loans for Tuition Fees was similar between the two domiciles (84 per cent among English-domiciled students and 85 per cent among Welsh-domiciled). This follows the pattern found in the previous survey but represents an increase on the previous survey (79 per cent of English-domiciled and 77 per cent of Welsh-domiciled full-time students in 2011/12). The similarity in take-up reflects the harmonisation in fee levels between the two countries. However the average amounts received from fee loans among those taking out a loan differed greatly and reflects the policy in Wales to protect students from the fee increases in 2012/13 with the introduction of the Welsh

Government Fee Grant<sup>1</sup>. The amounts taken out were on average £8,165 for English-domiciled full-time students and £3,300 for Welsh-domiciled full-time students (Table 8.4).

- Take up of Student Loans for Maintenance was also similar between the two domiciles (79 per cent among English-domiciled students and 81 per cent among Welsh-domiciled students) which again followed findings in the previous survey but represented an increase in take-up (from 74 per cent and 73 per cent respectively). However the amounts received were only slightly different, with slightly higher amounts among English-domiciled students (£4,066 compared with £3,755) but this reflected the slightly higher loan rates available to English-domiciled students (Table 8.4).
- In terms of other grant support, the proportions receiving state-funded maintenance grants were very similar with 48 per cent of English-domiciled students receiving Maintenance Grants (or Special Support Grants) and 51 per cent of Welsh-domiciled students receiving Welsh Government Learning Grants (or Special Support Grants). In terms of the actual amounts received among grants recipients, Welsh-domiciled students received on average higher levels than English-domiciled students (£3,340 and £2,654 respectively; Table 8.4). This reflects the substantially higher maximum grant available to Welsh-domiciled full-time students. For both, social class (and also parental experience of HE) was a key determinant in the likelihood of receiving a grant which reflects the targeting of these forms of support.

### **Part-time students**

Looking at part-time students, the average income from the main sources of student support was considerably higher for English-domiciled students due to the earlier introduction of the Student Loan for Tuition Fees in England (£2,550 and £1,004 respectively; Table 8.4). Indeed whilst 67 per cent of English-domiciled students accessed these main sources of finance 56 per cent of Welsh-domiciled students did so. Main sources therefore contributed a greater proportion of total average income (at 15 per cent) for English-domiciled part-time students than for Welsh-domiciled part-time students (seven per cent) Table 8.1. However for both cohorts the average amount from main sources, and the relative contribution towards total income from these sources has increased from the previous survey.

Focusing on Student Loans for Tuition Fees, 67 per cent of English-domiciled part-time students took out a loan and received, on average, £3,785. For Welsh-domiciled part-time students the equivalent figures were 41 per cent and £1,679.

---

<sup>1</sup> Indeed, the vast majority of Welsh-domiciled full-time students (88 per cent) received a Welsh Government Fee Grant, receiving on average £4,008 (regardless of where in the UK they studied).

**Table 8.4: Main sources of student support by domicile and by full-time and part-time status (£)**

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Student loan for fees	Average all	6,851	2,795	2,539	696
	% receiving	84	85	67	41
	Average received	8,165	3,300	3,785	1,679
Student loan for maintenance	Average all	3,203	3,022	0	0
	% receiving	79	81	0	0
	Average received	4,066	3,755		
Welsh Government Fee Grant	Average all	Na	3,317	Na	Na
	% receiving	Na	83	Na	Na
	Average received	Na	4,008	Na	Na
Maintenance Grant/Welsh Government Learning Grant	Average all	1,260	1,717	Na	Na
	% receiving	48	51	Na	Na
	Average received	2,654	3,340	Na	Na
Course Grant	Average all	Na	Na	Na	278
	% receiving	Na	Na	Na	27
	Average received	Na	Na	Na	1,027
Access to Learning Funds/ Financial Contingency Funds	Average all	22	24	11	30
	% receiving	2	3	2	3
	Average received	976	(953)	-	-
Total main sources of student support	Average all	11,336	10,876	2,550	1,004
	% receiving	89	93	67	56
	Average received	12,678	11,722	3,796	1,802
<i>Base (N) unweighted</i>		3,518	1,367	1,179	529

\*Note: figures adjusted for partner contributions where relevant

Base: all English and Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

### 8.5.2. Other sources of student support

#### Full-time students

The average income from other more targeted state support was again similar between the two cohorts (£1,935 for English-domiciled full-time students and £1,828 for Welsh-domiciled full-time students; Table 8.5); and for both cohorts contributed 11 per cent of average total income (Table 8.1). Among full-time students, just under half of both English-domiciled and Welsh-domiciled students received support from these sources (44 per cent and 46 per cent), this represents a fall from the previous survey (48 per cent and 50 per cent respectively). The average amounts received were also very similar (£4,360 for

English-domiciled students compared with £3,952 for Welsh-domiciled students). One difference to note, however, is in the amount received from institutions. Approximately a quarter of both English-domiciled and Welsh-domiciled students received support from their own institution (26 and 24 per cent) but the average amount received was higher for English-domiciled students (£2,077 compared with £1,418).

**Table 8.5: Other sources of student support by domicile and by full-time and part-time status (£)**

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Child-related support	Average all	119	104	0	137
	<i>% receiving</i>	4	4	0	12
	Average received	3,174	2,875	0	(1,151)
Dependent Grant	Average all	10	8	0	52
	<i>% receiving</i>	1	1	0	3
	Average received	-	-	0	-
Teaching related support	Average all	51	59	8	0
	<i>% receiving</i>	1	1	<1	0
	Average received	-	-	-	0
NHS related support	Average all	992	994	84	24
	<i>% receiving</i>	8	9	1	1
	Average received	12,569	10,240	-	-
Disabled Students' Allowances	Average all	85	85	84	158
	<i>% receiving</i>	5	5	4	8
	Average received	1,584	1,620	(2,330)	-
Employer support	Average all	39	23	824	431
	<i>% receiving</i>	1	1	23	25
	Average received	-	-	3,661	1,738
Support from students' university or college	Average all	535	347	127	138
	<i>% receiving</i>	26	24	6	11
	Average received	2,077	1,418	2,084	1,238
Other (eg EU programme, Care Leavers, Travel, Fee Grant for continuing Welsh-domiciled part-time students)	Average all	104	260	101	219
	<i>% receiving</i>	7	12	5	16
	Average received	1,480	2,094	2,215	1,408

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Total other sources of student support	Average all	1,935	1,828	1,238	1,160
	% receiving	44	46	35	58
	Average received	4,360	3,952	3,527	2,001
<i>Base (N) unweighted</i>		<i>3,518</i>	<i>1,367</i>	<i>1,179</i>	<i>529</i>

\*Note: figures adjusted for partner contributions where relevant

Base: all English and Welsh-domiciled students

Source: NatGen/IES SIES 2014/15

## Part-time students

A much lower proportion of English-domiciled part-time students received support from these other sources than Welsh-domiciled part-time students (35 per cent compared with 58 per cent; Table 8.5). This reflects the wider eligibility to targeted support such as Childcare Grants for Welsh-domiciled part-time students, and the inclusion of Fee Grants<sup>1</sup> for Welsh-domiciled part-time students within other sources (a type of support only available to Welsh-domiciled students). However the average amount received was higher among English-domiciled part-time recipients (£3,527 compared with £2,001). It is interesting to note that both English-domiciled part-time students and Welsh-domiciled part-time students had a similar likelihood of receiving employer support (23 and 25 per cent), however English-domiciled students gaining this support received much higher amounts on average (£3,661 compared with £1,738) which is likely to reflect the fee differences between English-domiciled and Welsh-domiciled part-time students noted in the participation costs in Table 8.8.

### 8.5.3. Income from paid work

#### Full-time students

Across all students, English-domiciled full-time students earned marginally less from paid work than Welsh-domiciled students (£1,725 compared with £1,842), and reflects the slightly lower proportion engaging in paid work (52 and 55 per cent respectively; Table 8.6). However earnings contributed a very similar proportion of total income across the cohorts (10 per cent for English-domiciled students and 11 per cent for Welsh-domiciled students; Table 8.1). Focusing on those undertaking paid work alongside their studies, the earnings profile was very similar (£3,314 for English-domiciled students and £3,343 for Welsh-domiciled students; Table 8.6). This is a change from the previous survey where earnings differed by 28 per cent, and English-domiciled students had higher average incomes. The similarity across the cohorts is maintained when looking at the propensity to engage in different types of work (continuous or casual work; Table 8.7) and earnings gained from different types of work. The reported hours worked per week were also very similar.

---

<sup>1</sup> Fee Grants were available to continuing part-time students who were Welsh-domiciled. These were not available to English-domiciled part-time students. Fee Grants should not be confused with Welsh Government Fee Grants which were only available to Welsh-domiciled full-time students and are included in the main sources of support category.



## Part-time students

In contrast there were differences in the income from paid work for part-time students between English-domiciled and Welsh-domiciled students. English-domiciled part-time students earned more on average than Welsh-domiciled part-time students (£12,524 compared with £10,647; Table 8.6) and this follows patterns noticed in the previous survey. Some of the difference was due to a higher proportion of English-domiciled part-time students being in employment (83 per cent compared with 75 per cent). Even when focusing on those in work only, average earnings were lower among Welsh-domiciled students, both earnings from continuous work and more casual work. Working English-domiciled part-time students earned on average £15,634 from continuous work and £5,451 from casual work; this contrasts with £14,939 and £4,729 among working Welsh-domiciled part-time students (Table 8.7). However the gap between the earnings of the two cohorts has decreased from the previous survey. In 2011/12 average earnings (among those in work) of Welsh-domiciled part-time students were just 78 per cent of those of their English-domiciled peers whereas in the 2014/15 survey they represented 94 per cent (£14,290 as a proportion of £15,128).

**Table 8.6: Average income from paid work (all types), for English and Welsh-domiciled students, and proportion working (£)**

	Full-time		Part-time	
	English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Average earnings	1,725	1,842	12,524	10,647
<i>Proportion working (%)</i>	52	55	83	75
<i>Base (N) unweighted</i>	3,518	1,367	1,179	529
Average income, those working	3,314	3,343	15,128	14,290
<i>Base (N) unweighted</i>	1,868	750	1,012	425

Base: all English and Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

**Table 8.7: Proportion of students working in different types of job and average earnings for (£) for those working, by mode of study and domicile (£)**

	Full-time		Part-time	
	English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Income from continuous work – mean	3,799	3,933	15,634	14,939
Median	2,880	2,925	13,104	12,500
SE	189	362	444	1,109
<i>Unweighted count</i>	1,130	476	878	384
<i>Proportion working (%)</i>	31	34	73	67
Income from casual work – mean	1,889	1,697	5,451	4,729
Median	1,076	975	3,198	4,013
SE	97	141	379	1,017
<i>Unweighted count</i>	1,053	388	263	94
<i>Proportion working (%)</i>	29	29	20	14

Base: all English and Welsh-domiciled students

### 8.5.4. Income from family and friends

English-domiciled full-time students received a higher average income from their family and friends than Welsh-domiciled full-time students (£1,456 compared with £1,179; Table 8.1 and Table 8.8). This differs to the pattern found for 2011/12 where English and Welsh-domiciled students received almost identical average levels of income from their families, but instead reverts to the pattern noticed in the 2007/08 survey.

As noted in Chapter 3, part-time students tended to contribute income to their families rather than receive any from this source. The average values were very similar for both English-domiciled part-time students and Welsh-domiciled part-time students, and both were negative (-£825 and -£992 respectively) and of a greater magnitude than found in the previous survey (-£213 and -£470 respectively, after uprating). English-domiciled and Welsh-domiciled part-time students had a similar propensity to share income with a partner (48 per cent among English-domiciled part-time students and 50 per cent among Welsh-domiciled students; Table 8.8).

**Table 8.8: Income from families by domicile and by full-time and part-time status (£)**

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Contributions from parents/other relatives	Average all	1,812	1,614	231	340
	% receiving	75	76	38	36
	Average received	2,404	2,139	615	955
Gifts of money from partner	Average all	6	7	5	48
	% receiving	<1	1	1	6
	Average received	-	-	-	-
Share of partner's income	Average all	-362	-442	-1,061	-1,379
	% receiving	9	13	48	50
	Average received	-3,879	-3,535	-2,202	-2,755
Total family income	Average all	1,456	1,179	-825	-992
	% receiving	81	82	70	71
	Average received	1,805	1,434	-1,174	-1,403
<i>Base (N) unweighted</i>		3,518	1,367	1,179	529

\*Note: figures adjusted for partner contributions where relevant

Base: all English and Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

### 8.5.5. Social security income

Similar proportions of English and Welsh-domiciled full-time students received income from social security benefits (10 and 11 per cent respectively, representing a slight increase on the previous survey of eight and seven per cent). Also the average amounts received were similar (£3,929 among English-domiciled and £3,873 among Welsh-domiciled benefit recipients; Table 8.9). This differs to the 2011/12 survey where English-domiciled benefit recipients received considerably more on average than Welsh-domiciled benefit recipients.

Social security benefits were much more important for part-time students from both domiciles, accounting for eight and 14 per cent of average total income for English-domiciled and Welsh-domiciled part-time students respectively. A much higher proportion of Welsh-domiciled part-time students received income from benefits than found for English-domiciled part-time students (53 per cent compared with 35 per cent) reflecting patterns found in previous surveys. However as found in the previous survey, among recipients, the average amounts received by English-domiciled students were marginally higher at £3,906 compared to £3,739 among Welsh-domiciled part-time students.

**Table 8.9: Income from social security benefits by domicile and by full-time and part-time status (£)**

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Total social security benefits	Average all	385	415	1,347	1,973
	% receiving	10	11	35	53
	Average received	3,929	3,873	3,906	3,739
<i>Base (N) unweighted</i>		3,518	1,367	1,179	529

\*Note: figures adjusted for partner contributions where relevant

Base: all English and Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

## 8.6. Total student expenditure

In this section we compare total expenditure and spending within the main categories of living, housing, participation, personal and child-related costs for English-domiciled and Welsh-domiciled students.

### 8.6.1. Full-time students

Overall expenditure for English-domiciled full-time students was £19,922, slightly higher than the average recorded for Welsh-domiciled full-time students of £19,224 (Table 8.10). The gap appears to have decreased marginally since the previous survey. As found in the previous two surveys (2011/12 and 2007/08), spending levels within each of the main categories of living costs, housing costs, participation costs and child-related costs were also very similar between the two groups.

### 8.6.2. Part-time students

Among English-domiciled part-time students, average spending was £18,375, which was similar to Welsh-domiciled part-time students (£18,813; Table 8.10). Housing costs and expenditure on children showed no real differences between the groups, however average spending on participation costs was higher for English-domiciled students but average expenditure on living costs was lower (by almost one quarter) for English-domiciled students (£9,036) than for Welsh-domiciled students (£11,528). The latter could possibly be explained by the slightly different profile of part-time students of English and Welsh-domicile. Welsh-domiciled part-time students were more likely to be from managerial and professional work backgrounds (49 per cent among Welsh-domiciled, 39 per cent among English-domiciled), less likely to live with their parents (20 per cent vs 25 per cent), and more likely to have children than found for English-domiciled part-time students (44 per cent vs 36 per cent). In 2011/12 expenditure on living costs was similar for English and Welsh-domiciled students.

**Table 8.10: Total student expenditure and costs by domicile and by full-time and part-time status (£)**

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Livings costs*	Mean	6,956	7,018	9,036	11,528
	Median	5,536	5,800	8,263	9,967
	SE	225	392	402	934
	<i>Mean % of total expenditure</i>	35	37	49	61
	<i>Base (N) unweighted</i>	1,933	700	592	261
Housing costs*	Mean	3,610	3,377	3,621	3,430
	Median	3,660	3,370	3,331	3,474
	SE	100	140	154	163
	<i>Mean % of total expenditure</i>	18	18	20	18
	<i>Base (N) unweighted</i>	3,275	1,262	1,050	475
Participation costs	Mean	9,181	8,834	4,631	3,026
	Median	9,345	9,260	4,070	2,480
	SE	90	110	219	326
	<i>Mean % of total expenditure</i>	46	46	25	16
	<i>Base (N) unweighted</i>	1,966	714	611	258
Spending on children*	Mean	408	352	916	984
	Median	0	0	0	0
	SE	68	89	55	107
	<i>Mean % of total expenditure</i>	2	2	5	5
	<i>Base (N) unweighted</i>	3,503	1,358	1,155	513
Estimated total expenditure	Mean	19,922	19,224	18,375	18,813
	Median	18,652	18,112	17,587	17,303
	SE	263	251	512	1,727
	<i>Base (N) unweighted</i>	1,866	674	557	243

\*Note: figures adjusted for partner contributions where relevant.

Base: (i) For living costs, participation costs and estimated total expenditure, the base is all students completing the diary. For housing costs and spending on children, the base is all students completing the main questionnaire (as these categories of expenditure were captured in the main questionnaire). See section 4.2 for further details.

(ii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary. % of total expenditure calculated for students who completed a diary.

Source: NatCen/IES SIES 2014/15

## 8.7. Overall financial position

As discussed in Chapter 6, the information on previous student loans was not robust for some second and third year full-time students. In particular, it appears that many of them had not reported a previous student loan when in fact it is very likely, based on their other answers, that they had taken one out. For this reason, total borrowing and net debt amounts are presented only for the full-time second and third year students for whom information on previous student loan was available. This will lead to slight over estimation of overall student loans (current and previous i.e. outstanding student loan) amounts, as year two and year three students who genuinely did not have a student loan were excluded. All first year full-time students and all part-time students were included in the analysis (as they were unaffected by this issue). All results are broken down by year of study to allow meaningful comparisons, rather than presenting whole sample figures which would mask the high degree of variability across years for outstanding student loan debt, and thus total borrowing and subsequently net debt.

This problem affects both 2011/12 and 2014/15 data, which means that estimates for student loan borrowing, total borrowing and net debt published in the 2011/12 report were not reliable and should not be used to make comparisons with the 2014/15 report.

**Table 8.11: Student net debt for all students by domicile and mode of study (£)**

		Full-time		Part-time	
		English-domiciled	Welsh-domiciled	English-domiciled	Welsh-domiciled
Estimated savings at the end of the year	Mean	2,032	1,746	2,088	1,802
	Median	200	100	0	0
	SE	168	203	246	669
Estimated total borrowing at the end of the year	Mean	..	..	6,154	4,856
	Median	..	..	4,900	2,200
	SE	..	..	391	1,427
Estimated net debt at the end of the year	Mean	..	..	4,128	3,033
	Median	..	..	4,000	1,980
	SE	..	..	567	916
<i>Unweighted bases</i>		3,268	1,251	1,099	489

\*Note: (i) \* figures adjusted for partner contributions where relevant

(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all English and Welsh-domiciled full-time and part-time students

Source: NatCen/IES SIES 2014/15

### 8.7.1. Savings

English-domiciled full-time students predicted similar average savings as Welsh-domiciled full-time students (£2,032 and £1,746, respectively; Table 8.11), and this pattern was also noticed when focusing on part-time students (£2,088 and £1,802, respectively). It is worth noting that for both cohorts of full-time students, levels of savings have increased since the previous survey in 2011/12. In 2011/12 English-domiciled full-time students reported higher savings than Welsh-domiciled students, while part-time students had a similar level of savings.

### **8.7.2. Borrowing**

As discussed above, overall figures for full-time students were not robust and needed to be broken down by year of study in order to exclude unreliable data. On average, borrowing levels were substantially higher among English-domiciled full-time students than among Welsh-domiciled full-time students, and the difference increased as students progressed through their courses. English-domiciled third year full-time students who reported a previous loan had borrowed on average £31,362 compared to £19,160, among Welsh-domiciled students (Table 8.12). This difference was mainly due to English-domiciled students having much higher levels of student loan debt as these students did not receive an equivalent Welsh Government Fee Grant available to Welsh-domiciled students (and participation costs, which are mostly made up of tuition fee costs, being marginally lower on average for Welsh domiciled students).

The levels of borrowing among English-domiciled part-time students and Welsh-domiciled part-time students were similar (£6,154 and £4,856, respectively; Table 8.11). Looking at year of study groups separately, English-domiciled students in a second and third year reported higher levels of borrowing compared with their Welsh-domiciled counterparts (Table 8.12). Second year English-domiciled students had £5,924 in borrowing compared with £3,071 among Welsh-domiciled students. Corresponding figures among third year students were £8,169 and £2,852.

### **8.7.3. Estimated net debt**

Subtracting predicted year-end savings from borrowing gives an estimate for student net debt. Across both English- and Welsh-domiciled students, there were higher levels of net debt among full-time than part-time students (see Tables 8.11 to 8.13).

Across all full-time students, net debt levels were on average substantially higher for English-domiciled students than for Welsh-domiciled students (for example £28,566 compared with £16,511 for third year students who reported having a previous student loan, see Table 8.12).

Across all part-time students, average levels of net debt were slightly higher for English-domiciled students compared to Welsh-domiciled students (£4,128 for English-domiciled students and £3,033 for Welsh-domiciled students; Table 8.11).

### **8.7.4. Graduate net debt**

The final section of this chapter considers the net graduate debt, i.e. the debt that English-domiciled and Welsh-domiciled students have when they graduate. Part-time students have not been included in this section as a comparable group of Welsh-domiciled students (third year finalists) has a low sample size. Table 8.14 shows that English-domiciled full-time students who were in the final year of their three-year course (and had reported a previous student loan) had substantially higher debt upon graduation than Welsh-domiciled students (£28,811 compared to £16,833).

**Table 8.12: Student net debt for all full-time students by domicile and year of study (£)**

		English-domiciled				Welsh-domiciled			
		1st Year	1 Year course	2nd Year (final and continuing)	3rd year and other (final and continuing)	1st Year	1 Year course	2nd Year (final and continuing)	3rd year and other (final and continuing)
Estimated savings at end of year	Mean	1,616	2,992	2,068	2,516	1,324	(3,137)	1,532	2,353
	Median	200	0	200	250	100	(200)	100	350
	SE	192	815	181	391	229	(973)	272	374
	<i>Unweighted bases</i>	<i>1,059</i>	<i>65</i>	<i>1,381</i>	<i>883</i>	<i>439</i>	<i>37</i>	<i>456</i>	<i>380</i>
Estimated total borrowing at end of year**	Mean	11,926	(27,095)	23,342	31,362	7,265	-	14,939	19,160
	Median	12,610	(30,000)	24,950	35,100	7,180	-	14,300	18,366
	SE	287	(2,516)	439	868	304	-	340	591
	<i>Unweighted bases</i>	<i>1,070</i>	<i>33</i>	<i>564</i>	<i>384</i>	<i>442</i>	<i>14</i>	<i>168</i>	<i>152</i>
Estimated net debt at end of year**	Mean	10,300	(23,588)	21,196	28,556	5,939	-	13,428	16,511
	Median	11,700	(23,000)	23,000	31,473	6,389	-	13,121	16,200
	SE	377	(2,983)	523	868	457	-	468	944
	<i>Unweighted bases</i>	<i>1,040</i>	<i>33</i>	<i>552</i>	<i>374</i>	<i>429</i>	<i>14</i>	<i>163</i>	<i>150</i>

\*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

\*\* Estimated total borrowing at end of year and estimated net debt at end of year excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Base: all Welsh-domiciled and English-domiciled full-time students (with exclusions as noted above).

Source: NatCen/IES SIES 2014/15



**Table 8.13: Student net debt for all part-time students by domicile and year of study (£)**

		English-domiciled				Welsh-domiciled			
		1st Year	1 Year course	2nd Year (final and continuing)	3rd year and other (final and continuing)	1st Year	1 Year course	2nd Year (final and continuing)	3rd year and other (final and continuing)
Estimated savings at end of year	Mean	1,370	3,215	2,342	2,788	2,202	-	1,689	1,302
	Median	0	600	0	100	0	-	0	0
	SE	341	1,501	243	584	1,039	-	648	565
	<i>Unweighted bases</i>	296	50	530	252	150	12	237	107
Estimated total borrowing at end of year**	Mean	5,787	(3,385)	5,924	8,169	7,695	-	3,071	2,852
	Median	5,250	(2,500)	4,250	6,000	3,000	-	2,200	750
	SE	363	(587)	331	1,257	3,147	-	210	123
	<i>Unweighted bases</i>	296	46	532	255	144	12	237	107
Estimated net debt at end of year**	Mean	4,510	(-60)	3,612	5,474	5,312	-	1,409	1,563
	Median	4,800	(1,000)	3,200	5,000	2,500	-	1,650	750
	SE	509	(1,744)	487	1,677	2,098	-	719	534
	<i>Unweighted bases</i>	285	45	522	247	143	11	228	105

\*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

\*\* Estimated total borrowing at end of year and estimated net debt at end of year excludes full-time students other than those in their first year of a continuous course who have not reported a previous student loan.

Base: all Welsh- and English-domiciled part-time students (with exclusions as noted above).

Source: NatCen/IES SIES 2014/15

**Table 8.14: Student net debt for final year full-time third year students in the final year by domicile (£)**

		<b>English-domiciled</b>	<b>Welsh-domiciled</b>
Estimated savings at the end of the year	Mean	2,466	2,328
	Median	400	500
	SE	418	444
	<i>Unweighted bases</i>	300	124
Estimated total borrowing at the end of the year	Mean	31,241	18,281
	Median	34,123	18,015
	SE	941	733
	<i>Unweighted bases</i>	304	125
Estimated net debt at the end of the year	Mean	28,811	16,833
	Median	32,423	15,433
	SE	991	753
	<i>Unweighted bases</i>	295	120

Note: figures adjusted for partner contributions where relevant

Base: all full-time Welsh- and English-domiciled students in the third year of a three-year course who reported a previous student loan

Source: NatCen/IES SIES 2014/15

## 9. Conclusions

The 2014/15 Student Income and Expenditure Survey provides the most comprehensive and detailed account of the finances of English students and allows comparison with both the previous survey in 2011/12, and with student income and expenditure among Welsh students. As in previous surveys this report focusses on students whose home is in England and not their location of study, which could be in either England or Wales, although about 97 per cent of English students actually attend English higher or further education institutions (the same proportion as in previous years).

This is the first survey since the introduction of the new financial support arrangements for students which were introduced in 2012 and which included inter alia raising the maximum tuition fee level to £9,000 for full-time students and the introduction of a Student Loan for Fees for part-time students. These and the other changes introduced at the same time are reflected in the survey results. Thus student spending has risen since the last survey, driven by increases in tuition fees, and student income support has risen to compensate. In most cases the students do not see their increased income, as support such as fee loans are paid direct to their institution. So while income may be nominally rising, students may not feel any better off. Similarly, it is important to bear in mind, when comparing different groups of students, that while some may appear to enjoy relatively higher levels of income, their expenditure levels can be higher too and vice versa. For example, parent students are among those with the highest levels of income, as they are entitled to additional forms of financial support, but they also tend to have higher than average costs. Conversely students living with their parents during term-time tend to have lower incomes, but also lower levels of expenditure.

Starting first with income, the survey shows the average total income for full-time students in 2014/15 was £16,949 and £17,256 for part-time students. The survey highlights the continued and increasing significance of student financial support for full-time students. Around five in six (84 per cent) full-time students took out a Tuition Fee Loan, up from 79 per cent in 2011/12 and a slightly smaller, but still large, proportion (79 per cent, up from 74 per cent in 2011/12) had a Student Loan for Maintenance. The amounts borrowed are large too, with tuition loans averaging around £8,000 and maintenance loans around £4,000 in the 2014/15 academic year. In addition, almost half, 48 per cent, of full-time students received a non-repayable Maintenance Grant or Special Support Grant. As the level of state-funded support and the proportion of students taking it up has increased, it has grown as a proportion of total student income from around 58 per cent in the previous survey to 67 per cent in the 2014/15 survey. Income from other sources of targeted support, including university bursaries and scholarships, has also risen for full-time students (up by 82 per cent) reflecting the National Scholarship Programme. Meanwhile, the value of other sources of income, for instance from family, friends or paid work has changed little and therefore have become a less significant share of total income as a result.

The survey data provide evidence that some forms of full-time student support are effectively targeted at students from less privileged backgrounds. For example, the Maintenance or Special Support Grant was more likely to be received by students from routine/manual or intermediate work backgrounds (compared to those from professional and managerial work backgrounds), from Asian or Black ethnic backgrounds and with parents who had not gone to university. Grant recipients also tended to be older than average. Students in receipt of bursaries or scholarships from their institution were also

more likely to be from a routine/manual or intermediate work background and from families with no previous experience of HE; however, receipt of a bursary or scholarship was less clearly related to age and not significantly related to ethnicity, suggesting that the two forms of support were being slightly differently targeted.

The proportion of full-time students undertaking paid work during the academic year has remained broadly static at just over half and the amount they earn was stable too between the current and the previous survey. Female students, those studying education subjects, independent students and, interestingly, those living with parents during term-time were most likely to be working and studying at the same time. Students from routine/manual backgrounds were significantly less likely than those from managerial/professional backgrounds to have done any paid work during the academic year, when controlling for other factors; as were those aged 25 and over, those from Asian/Asian British or mixed/other ethnic backgrounds, and lone parents.

Among part-time students, average income also rose but by a more modest amount. The main source of income continued to come from paid work with the vast majority of students working alongside their studies. Similar to the pattern for full-time students, the proportion in work and the income gained from paid work remained largely static between the two surveys for part-time students. The main change for part-time students, however, has been the increase in income from and reliance upon the main sources of student support: largely in the form of Tuition Fee Loans, a source of income that part-time students were eligible for in the 2011/12 survey. This source of income rose to account for 15 per cent of their total income (up from two per cent), at an average of £2,550. Two thirds of part-time students had taken out a Tuition Fee Loan, and received almost £3,800. The survey therefore highlights the growing importance of student financial support for part-time students, following the introduction of the Tuition Fee Loan. Other changes noticed for part-time students was the fall in income from social security benefits and the increase in average contributions made to their families (a negative value, thus reducing overall total income).

The increasing importance of financial support for both full-time and part-time students was reflected in their attitudes. One quarter (26 per cent) of all full-time students said they would not have studied at all without funding (up slightly from 23 per cent in the previous survey), whereas one-third (35 per cent) of part-time students said that they would not have studied at all if funding and student support (particularly in the form of the student loan) had not been available (up from 25 per cent in the previous survey). Female students, older students, those with no family history of higher education, and (for full-time students only) those from ethnic minority backgrounds, with a disability/health condition, from routine/manual work backgrounds and single parent students were among those who were most likely to report their study decisions had been affected by the availability of student funding and financial support. This indicates the significance of financial support in encouraging participation among people from non-traditional backgrounds.

In terms of student spending, average expenditure amounted to £19,922 for full-time students and £18,375 for part-time students. For both full-time and part-time students, participation costs – that is the costs of studying which include tuition fees – have increased substantially: rising by 118 per cent for full-time students to almost £9,200, and rising by 73 per cent for part-time students to approximately £4,600. Participation costs are now the largest category of expenditure for full-time students, and the second largest cost for part-time students (after living costs). Among full-time students, average spending on housing has also increased (up by 13 per cent) but spending on living costs has remained

largely static between the two surveys at approximately £7,000, whereas for part-time students, spending on living costs and housing costs have fallen by 21 per cent and 27 per cent respectively.

The growth in the size and take-up of student loans has contributed significantly to the debt students build up during the course of their studies. The level of full-time student net debt (i.e. total borrowings less savings) varied by the length of their course and which year they were in. The survey showed that first year students on a course lasting more than a year accumulated over £10,000 worth of net debt, a 74 per cent increase over the previous survey. Those in the final year of a three year or longer course, meanwhile acquired £28,800 worth of net debt, comprising borrowing of £31,208 offset to an extent by savings averaging £2,379. However, borrowing from other sources, such as commercial credit or overdraft, which are often more expensive to service, has become less significant and formed a relatively small proportion (generally under 10 per cent) of overall borrowings in 2014/15. Indeed, across all full-time students the average amount borrowed from commercial credit sources was virtually static between the two surveys at around £480 (increasing by just three per cent), and the average overdraft fell by 18 per cent to approximately £300.

The proportion of part-time students with some form of borrowing increased from 63 per cent to 84 per cent and the predicted level of borrowing across all part-time students by the end of the year was over £6,000. Borrowing was mainly as a result of student loan debt as reliance on commercial credit fell between the two surveys: 43 per cent of part-time students had commercial borrowing and 21 per cent had an overdraft (down from 50 per cent and 37 per cent), and the average owed across all part-time students fell by 30 and 50 per cent between the two surveys. As with full-time students, the level of (continuing) part-time student net debt increased year on year with first year students owing £4,500 compared to third years who owed £6,200. However overall part-time student net debt (across all years) averaged over £4,000 representing an increase of 75 per cent on the previous survey.

## **10. Technical appendix**

### **10.1. Introduction**

#### **Background to the study**

This chapter describes the research methods used in the Student Income and Expenditure Survey 2014/15 (SIES 2014/15) carried out on behalf of the Department for Business, Innovation and Skills (BIS) and the Welsh Government (WG), the main source of data in this report.

SIES is a large-scale comprehensive survey that collects detailed information on the income, expenditure and debt levels of higher education (HE) students.

The 2014/15 survey is the latest in a series of surveys carried out at approximately three year intervals. In previous waves of SIES (up to and including 2007/08), the survey consisted of a 60 minute face-to-face interview, while in 2011/12 and 2014/15 a 30 minute web/ telephone survey was used. Each survey has included an expenditure diary which students, who are willing to do so, complete.

The 2014/15 survey assesses the impact of the greatest changes to student funding and support since 1998. These changes were introduced in September 2012 for those starting HE in the 2012/13 academic year. SIES 2011/12 provides a baseline for assessing the impact of these changes.

#### **Collaboration**

NatCen Social Research (NatCen) and the Institute for Employment Studies (IES) conducted the 2014/15 SIES in close collaboration. NatCen had overall responsibility for the delivery of the survey, lead responsibility for the sample design, questionnaire design, fieldwork with students and data preparation. IES had lead responsibility for collecting sample data from institutions, and data analysis and report writing.

#### **Overview of the methodology**

This SIES 2014/15 technical report provides detailed descriptions of all aspects of the survey and data collection in England and Wales, including the development phases. To give an overview of the research process, the key activities within the main-stage of the survey are outlined within the overall project timetable shown in Table 10.1.

**Table 10.1: Project timeline**

Timeline	Task
September – October 2014	Start of the contract Design of sampling plan Development of interview questionnaire and expenditure diary (for pilot) Initial contact with institutions
November 2014 – January 2015	Sample for pilot drawn Cognitive testing of main questionnaire Pilot of interview Recruitment of institutions for main-stage Sample for main-stage drawn Interview questionnaire and expenditure diary finalised for main-stage
February 2015 – June 2015	Main-stage fieldwork: web and telephone interviews with students and diary completion
July – September 2015	Data editing, coding and checking Preliminary analysis of the dataset
October 2015–February 2016	Main analysis and report drafting
December 2016	England report completed Wales report completed

Source: NatCen/IES 2014/15

The main-stage of fieldwork was carried out between February and June 2015, broadly corresponding to the Spring and Summer terms in the academic year. As the student spending diary was intended to capture term-time spending only, the diary was not available to students over the Easter holiday period of 27<sup>th</sup> March to 20<sup>th</sup> April 2015. In addition, the survey was also halted between 30<sup>th</sup> March and 14<sup>th</sup> May 2015 in order to follow government rules regarding the pre-election period prior to the general election. However, the spending diary was still collected during the pre-election period (following the pause for Easter).

## Contacting institutions

NatCen selected a number of institutions in England and Wales based on Higher Education Statistics Agency (HESA)<sup>1</sup> figures about the student populations at each.

Letters were sent from BIS and WG to the Vice Chancellors and Principals at selected institutions containing information about the research and an invitation to take part. IES made contact with individual institutions, explained their role in sampling and secured their agreement to take part.

## Contacting students

NatCen identified the numbers of full-time and part-time students to be sampled from each institution taking part (numbers differed by type and country of institution). The sample of students in their second year and above was drawn directly from HESA records. Once random selection of second year plus students was accomplished, institutions were given a list of the unique identification codes (HUSID) of the sample of students in their second year of study or above and asked to provide the research team with contact details for each of these.

For students in their first year, HESA records were not available at the time when the sample was drawn. For these students, IES instructed institutions about the numbers of students to sample and helped institutions to do this using random selection. Institutions then produced a list of sampled students containing names and addresses.

## Fieldwork and data collection

Students selected for the study were sent an advance letter containing information about the study and invited to take part. The letter included the information needed to access the on-line questionnaire. No further input from institutions to encourage participation was required. A few days later the selected students were contacted by email to remind them about the study and provide them with a web link to the questionnaire and the unique password that enabled them to access the on-line survey.

Students received two emails and one text message to remind them to complete the main questionnaire. If they did not fill out the questionnaire on-line (or only partially completed it), they were contacted by a telephone interviewer and given the opportunity to complete the survey over the phone. A further e-mail was sent to students who agreed to complete the questionnaire on the web following contact with a telephone interviewer to ensure that they had the information needed to access the survey on-line. During the pre-election period (when the survey was halted due to the general election) the effectiveness of the contact strategy was reviewed and the interval between reminder contacts and the time and day the e-mails and texts were sent was better targeted to increase participation in the study.

On completion of the main survey questionnaire, students were asked to fill out a seven-day on-line spending diary. They received an email and text message on the first day of completing the diary and on day 3 of the seven-day diary to remind them to do so. Following a review of diary completion during the purdah period the number of diary reminders were increased and the days on which they were sent changed: reminders were

---

<sup>1</sup> Skills Funding Agency data were used to provide FEC information.



sent on day 2, day 4 and day 7 of the seven-day diary period. If the respondent completed the questionnaire with a telephone interviewer they were sent an e-mail the same day, which included a link to the web diary, prior to any reminders being sent. Students completing the diary were sent a £20 Amazon voucher to thank them for their help with the study.

## Target numbers of students

The initial aim was to achieve the following numbers of interviews:

- 3,000 responses from English-domiciled full-time students (including those studying at Welsh HEIs);
- 1,000 responses from English-domiciled part-time students (including those studying at Welsh HEIs and the OU);
- 1,000 responses from Welsh-domiciled full-time students (including those studying at English HEIs);
- 500 responses from Welsh-domiciled part-time students (including those studying at English HEIs and the OU).

The table below shows more detail on the target numbers by type of student and institution.

**Table 10.2: Target number by type of student and institution**

	English HEIs	English FECs	Welsh HEIs	Welsh FEIs	OU	Total
English-domiciled full-time	2,125	500	375	0	0	3,000
English-domiciled part-time	550	250	25	0	175	1,000
Welsh-domiciled full-time	350	0	600	50	0	1,000
Welsh-domiciled part-time	50	0	375	50	25	500
Total	3,075	750	1,375	100	200	5,500

## Sampling institutions

Higher Education Institutions in England and Wales and Further Education establishments (Further Education Colleges (FECs) in England and Further Education Institutions (FEIs) in Wales) as well as Open University (OU) students were included in the issued sample of students.

### Institutions in Wales

The small number of institutions in Wales meant that no sampling of institutions was required.

## Institutions in England

Sampling of institutions in England is described below. As with the 2011/12 survey, a larger number of institutions were sampled than was required in order to allow for refusals.

### English HEIs

Of the 123 HEIs in England, 65 were selected for the survey with the expectation that 53 would agree to take part. The 65 were selected systematically with probability proportional to a weighted size (the calculation of which is described further below).

The stratifiers used were Government Office Region (GOR), tariff grouping, fee structure and (weighted) size i.e. the 123 HEIs were sorted first by GOR, then, within GOR by tariff grouping, within tariff grouping by fee structure, and finally, within fee structure, by (weighted) size. A sample of 65 HEIs was then drawn systematically from this sorted list that is, with a random start and then a fixed interval down the whole list with probability proportional to their weighted size. The weighted size per HEI was calculated as a weighted sum of three figures (based on enrolment data for academic year 2012/13):

$$0.68 * (\text{English dom F/T students}) + 5.23 * (\text{Welsh dom F/T students}) + 2.83 * (\text{P/T students})$$

The weights (0.68, 5.23, 2.83) were calculated as the ratio of the percentage of students in the group to be issued for the survey to the percentage of students in the group across the whole set of 123 HEIs. When the weighted numbers within each of the three groups are summed across all 123 institutions, the three groups are in the same proportion to each other as issued proportions.

The weights per group were then used in the selection of students within institutions, described below, with the result that all students were selected with equal probability as far as was possible.

The table below gives the figures.

**Table 10.3: Issued English HEI sample by domicile and full-time/part-time status**

	English-domiciled full-time	Welsh-domiciled full-time	Part-time	Total
Issued for survey (approx.)	5,525	875	2,940	9,340
%	59.2%	9.4%	31.5%	100%
Numbers in all HEIs	956,070	19,650	122,040	1,097,760
%	87.1%	1.8%	11.1%	100%
Weight	59.2/87.1=0.68	9.4/1.8=5.23	31.5/11.1=2.83	

The largest 20 HEIs (according to their weighted size) were all selected for the survey, the 20 being those with a weighted size larger than the sampling interval. A further 45 HEIs were selected from the remaining institutions with probability proportional to their weighted size, thus providing a total sample of 65 HEIs.

### English FECs

There were 198 English FECs with eligible students. Of these, the 72 containing less than 100 eligible students were excluded, leaving 126 FECs from which to sample. This is in line with previous SIEs and means that around five per cent of students were excluded. A total of 40 FECs were selected for the survey, with the expectation that 31 would agree to take part.

The selection followed a very similar procedure to that for English HEIs. The 40 FECs were selected from a stratified list with probability proportional to weighted size.

The stratifiers used were GOR, fee structure, and the weighted size i.e. the 126 FECs were sorted first by GOR, then, within GOR by fee structure, and finally, within fee structure, by weighted size. The sample of 40 was drawn from this sorted list systematically (that is, with a random start and then a fixed interval down the list).

The weighted size per FEC was calculated as follows (based on enrolment data for academic year 2012/13):

$$0.93 * (\text{Full-time students}) + 1.15 * (\text{Part-time students})$$

As with the HEI sample, the weights were then used in the selection of students within institutions, described below, with the result that all students were selected with equal probability as far as was possible. Table 3.3 shows how the weights were derived.

**Table 10.4: Issued English FEC sample by domicile and full-time/part-time status**

	<b>Full-time</b>	<b>Part-time</b>
Issued for survey (approx.)	1,550	900
%	63.3%	36.7%
Numbers in 126 FECs	39,970	18,800
%	68.0%	32.0%
Weight	63.3/68.0=0.93	36.7/32.0=1.15

The largest nine FECs (according to their weighted size) were all selected for the survey, the nine being those with a weighted size larger than the sampling interval. A further 31 FECs were selected from the remaining institutions with probability proportional to the weighted size, thus providing a total sample of 40 FECs.

### Sampling students within institutions

In all selected institutions, first year students were sampled by the institution in accordance with instructions provided by NatCen/IES. Second and third year students were sampled from HESA and ILR databases. We now describe the sampling process for each institution type.

### **English HEIs: first year students**

A sample of 80 first year students was requested from each English HEI. The figure of 80 was based on a calculation involving anticipated student response rates and the expectation that around 53 institutions would take part out of the 65 selected. It also included some contingency/reserve if response rates were lower than anticipated.

The ratio of English-domiciled full-time, Welsh-domiciled full-time and all part-time students was calculated by dividing the total number into three in proportion to the weighted totals used in the sampling of institutions. For example, the number of first year full-time English-domiciled students requested was calculated as follows:

$$\{ 80 * 0.68 * (\text{English dom F/T students}) \} /$$

$$\{ 0.68 * (\text{English dom F/T students}) + 5.23 * (\text{Welsh dom F/T students}) + 2.83 * (\text{P/T students}) \}$$

In theory this method should produce an equal probability sample. In practice, however, the actual number of students in each institution varied from the historical figures used and therefore the actual probabilities of selection varied to some degree.

### **English HEIs: second/third year students**

For second and third year students, the original intention was to sample 160 from each institution. However, this figure was revised up to 190, before the sampling was carried out, once it was clear that the number of institutions taking part was likely to be lower than 53.

The ratio of English-domiciled full-time, Welsh-domiciled full-time and all part-time students was calculated in exactly the same manner as for first year students. Whilst this should have produced an equal probability sample, as with first year students, the selection probabilities varied when the actual number of students deviated from the historical numbers.

The sample was selected from HESA records. Within each institution these were stratified by Student type (English-domiciled full-time, Welsh-domiciled full-time, Part-time), Year (2<sup>nd</sup>/3<sup>rd</sup>), Level of study, Sex, Course Aim and finally by Date of birth. A systematic sample using a random start and fixed interval was taken within each student type in each institution.

### **English FECs: first year students**

A sample of 35 first year students was requested from each English FEC. This figure was based on a calculation involving anticipated student response rates and the expectation that around 31 institutions would take part out of the 40 selected.

A similar calculation to that used in English HEIs was used to divide the totals in proportion to the weighted totals for Full-time and Part-time students. For example, the number of first year Full-time English-domiciled students to request was calculated as follows:

$$\{ 25 * 0.93 * (\text{Full-time students}) \} /$$

$$\{ 0.93 * (\text{Full-time students}) + 1.15 * (\text{Part-time students}) \}$$

### **English FECs: second/third year students**

For second and third year students, the original intention was to sample 70 from each institution. However, this calculation was revised up to 100, before the actual sampling was carried out, once it was clear that the number of institutions taking part was likely to be lower than 31.

The ratio of English-domiciled full-time, Welsh-domiciled full-time and all part-time students was calculated in exactly the same manner as for first year students

The sample was selected from ILR records. Within each institution these were stratified by Student type (Full-time/Part-time), Year (2<sup>nd</sup>/3<sup>rd</sup>), Domicile status, Sex, and finally by Date of birth. A systematic sample using a random start and fixed interval was taken within each student type in each institution.

### **Welsh HEIs/FEIs: first year students**

As we had taken a census of institutions, a constant sampling fraction was applied across institutions to each of the three types of student (English-domiciled Full-time, Welsh-domiciled Full-time and Part-time). Therefore the numbers of first year students requested from Welsh HEIs varied by institution (and by type).

The same principle applied to second/third year students in sampling from HESA.

In Welsh FEIs a census of students was taken in all three years.

## **10.2. Questionnaire and diary of spending**

All students – whether at a higher education institution (HEI), further education establishments (FEC/FEI) or the Open University (OU) – were surveyed using the same methods. First, they were asked to complete a main survey, which was conducted either on-line (as a self-completion questionnaire; see Technical Report, Appendix 1) or over the phone with an interviewer. The questionnaire was available to complete in either English or Welsh. Students who wished to take part in the study with a Welsh speaking interviewer were able to do so. Thirty-four interviews were completed in Welsh and all were completed on the web. All students were then asked to complete a seven-day diary of spending after the interview. The spending diary was only available on-line; see Technical Report, Appendix 2.

The combination of the main questionnaire and the seven-day diary of spending meant that all areas of income and spending could be monitored. For example, the questionnaire was able to pick up on larger and more memorable spending such as rent, travel, childcare and holidays whilst day-to-day spending on items such as food and entertainment was recorded in the diary of spending.

### **Initial development**

The 2011/12 questionnaire was taken as the starting point for the 2014/15 survey. Changes were made to the questionnaire content to reflect changes to tuition fees in 2012, and improvements were made to the content following feedback on the 2011/12 survey. Otherwise, the content of the questionnaire was largely similar to that employed in 2011/12.

## Cognitive testing

Cognitive testing was used to test proposed changes to the SIES 2014/15 questionnaire.

The cognitive interviews were conducted by telephone in mid/late December 2014 and early January 2015. Twelve students took part in the cognitive interviews, including four Welsh-domiciled students. Only undergraduates studying at an English or Welsh institution were eligible to take part in the test, reflecting the survey's target population. Participants were recruited to ensure diversity in terms of their sex, Nationality (English or Welsh) and prior work history. All participants interviewed were studying full-time for a BA or a BSc. Participants varied in terms of what course they were studying and what institution they attended. Participants varied in terms of their year of study (Year 1- Year 4). Five participants reported being on a 'sandwich course'; all of these participants were currently attending university rather than in their placement year.

Each interview lasted approximately one hour and was audio-recorded with participant's consent. All participants were given a £20 high street voucher as a thank you for their time and help.

A debrief was held 8<sup>th</sup> January 2015 at which the cognitive interviewers provided verbal feedback on the findings of their interviews.

Not all the questions in the questionnaire could be tested so certain questions were prioritised. These were questions on:

- Course type;
- Course fees and how these are funded;
- University support;
- Expectations about funding prior to going to university;
- Decisions about funding; and
- Earnings from employment.

Questions to double-check the information collected during recruitment were also included.

The interviews explored:

- Comprehension of key terms within the test questions;
- How well participants were able to recall the information being sought; and
- Any sensitivities with the survey topics.

A number of changes were made to the questionnaire as a result of the cognitive testing.

- The wording of certain questions was changed to make their meaning clearer to respondents.

- Further instructions were added to some questions. For example, at the question asking for the main subject the student was studying clarification of the subjects which should be included at each of the subject type categories was provided.

## **Pilot**

SIES was piloted to check the wording and routing of new and amended questions. Only the web survey element was tested; the pilot did not include Telephone Unit fieldwork and did not include the diary as there were no plans to change the content.

Pilot fieldwork was conducted between 12<sup>th</sup> December 2014 and 12<sup>th</sup> January 2015.

The sample was provided to us directly by five universities: Blackburn, City, Glyndwr, South Wales and Sussex. There were a total of 449 cases in the pilot sample.

Students were entered into a prize draw (£100 electronic Amazon voucher per institution) to incentivise cooperation with the study.

E-mail and text reminders were sent to encourage response and more questionnaires were completed following the reminders but the level of participation was low following each contact. In total, 20 students fully completed the questionnaire. A further 36 partially completed the questionnaire – this included 13 individuals who were screened out as ineligible. The timing of the pilot during the Christmas break was considered to have been the largest contributing factor to the low response.

The small number of productive cases limited the conclusions that could be made about the questionnaire content as not all of the sections of the questionnaire would have been tested. Despite this, analysis of the pilot data did not suggest any major issues with the routing nor question content (beyond those highlighted by the cognitive interviews).

## **10.3. Fieldwork**

### **Briefing and interviewer numbers**

Forty-seven telephone interviewers were briefed to work on SIES 14/15. The briefings took place at NatCen's dedicated telephone unit in Brentwood, Essex. The briefings covered the background to the survey, the sample of respondents, use of the study documents (for example, the advance letters and reminder letters and emails), approaching the sample, an overview of the questionnaire content and the use of the seven-day diary of spending. The interviewers were informed of the content of the diary to enable them to explain this part of the survey to respondents although the diary would be completed by the student on-line and not administered by the interviewers.

### **Contact procedures**

Students were informed about the study via an advance letter. The letter introduced the study, emphasised its importance and provided respondents with a unique access code to log on to the study website and complete the survey.

An email was then sent out to students providing them with information about the study, the unique access code and a web link to the survey. This email was followed with a text message (where we had students' mobile numbers) to alert respondents to the fact they had been sent an email about the study – and encouraging them to complete it.

Telephone contacts began soon after sending the email. Interviewers telephoned respondents who had not yet completed the main survey on-line, and attempted to arrange an appointment either to complete the survey over the phone, or a reminder call to do the survey on-line if they preferred.

Students were given the opportunity to complete the survey in the Welsh language.

At the end of the main survey students were asked whether they would be willing to complete the seven-day on-line spending diary. Students were directed automatically to the diary where they agreed to complete it. Reminder e-mails and text messages were sent at intervals during the seven day diary period to encourage recording of spending for all seven days.

### **Incentives**

Respondents received a £20 Amazon voucher for completing all seven days of the diary. They did not receive an incentive for just completing the main questionnaire, or for only partially completing the diary.

### **Fieldwork period and monitoring**

The main-stage of fieldwork was carried out between 20<sup>th</sup> February and 29<sup>th</sup> June 2015, broadly corresponding to the Spring and Summer terms in the academic year. The fieldwork was extended into the Summer term to mitigate the impacts on response rates of the delayed receipt of sample from the institutions and the halt to the survey during the pre-election period. As the student spending diary was intended to capture term-time spending only, the diary was not available to students over the Easter holiday period of 27<sup>th</sup> March to 20<sup>th</sup> April 2015. In addition, the survey was also halted between 30<sup>th</sup> March and 14<sup>th</sup> May 2015 in order to follow government rules regarding the pre-election period prior to the general election. However, the spending diary was still collected during the pre-election period for those who had completed the questionnaire before the pre-election period (following the pause for Easter). Response

### **Survey response**

Table 10.5 shows the final response rates for the main questionnaire. Overall, 30 per cent of the issued sample of students completed the questionnaire. A further six per cent of students were found to be ineligible when the interviewer contacted them or when they entered their details at the start of the questionnaire (for example, they had dropped out of their course). The seven-day spending diary was completed by 55 per cent of students who completed the questionnaire.



**Table 10.5: Final productive and unproductive survey completion rates**

	N		%
Issued	23,586		100
Ineligible	1,332		5.6
Not registered at institution		285	21.4
Part time intensity less than 25%		79	5.9
Paid sandwich year		132	9.9
Not domiciled in England or Wales		65	4.9
Ineligible course type		38	2.9
Has a degree already		215	16.1
First year of course not started on or after 1st September 2012		215	16.1
Other reason/no reason collected		303	22.7
Issued (in-scope)	22,254		94.4
Productive	6,593		29.6
Partial productive	1,040		4.7
Refusals	1,789		7.6
Office refusal (e.g. via email)		10	0.6
Proxy refusal on behalf of respondent		65	3.6
Personal refusal by respondent on phone		1,689	94.4
Refusal during interview		25	1.4
No contact/ other non-response	12,832		54.4
No direct contact		11,072	86.3
Respondent ill or away during fieldwork		105	0.8
Respondent busy/ number unobtainable		778	6.1
Other non-response <sup>1</sup>		877	6.8

<sup>1</sup> This includes those permanently or mentally unable to take part, respondent who cannot take part for some other reason and other non-response otherwise unclassified.

Source: NatGen/IES SIES 2014/15

Table 10.6 shows the response rates by type of institution and student. Response was lower for part-time students than for full-time students. It was also lower for older students aged 25 years or older (more of whom tended to be part-time), and whom also had higher rates of ineligibility. Response was higher for students at English higher education institutions, compared with those studying at Welsh higher education institutions or further education colleges.

**Table 10.6: Interview response rates, by institution and type of student**

	Response rate (%)	Ineligibility rate (%)
All	29.6	5.6
English HEI	33.7	5.2
Welsh HEI	25.4	6.0
FEC/FEI	25.3	6.2
Full-time	34.3	4.2
Part-time	21.4	8.2
Male	29.3	5.1
Female	29.8	6.1
Age at the start of the academic year		
Under 20	31.4	4.1
20-24	37.0	4.7
25 and over	23.9	8.0

Base: Students sampled for SIES 2014/15

Source: NatCen/IES SIES 2014/15

### Diary response

Table 10.7 shows the level of diary returns. In total, 55 per cent of respondents who completed a full interview also returned a diary. All diaries were completed on-line.

**Table 10.7: Final productive and unproductive diary rates**

	N	% of (full) interviews
Achieved main interviews	6,593	100
Diary returned	3,628	55.0

Base: Students sampled for SIES 2014/15

Source: NatCen/IES SIES 2014/15

The level of diary returns varied by different groups (Table 10.8). Compared with those studying at English and Welsh HEIs (57 per cent and 55 per cent respectively), respondents at Further Education Colleges were less likely to complete diaries (47 per cent). Moreover, while 56 per cent of full-time students completed a diary, this proportion was lower at 53 per cent among part-time students. Those aged 25 and over (49 per cent) were less likely than those aged under 20 (58 per cent) and those aged 20 to 24 (56 per cent) to complete a diary.

**Table 10.8: Diary returns, by institution and type of student**

	(%)
All	100
English HEI	57.3
Welsh HEI	54.7
FEC/FEI	46.6
Full-time	55.9
Part-time	52.6
Male	56.1
Female	54.2
Age at the start of the academic year	
Under 20	57.7
20-24	56.4
25 and over	49.0

Base: Students sampled for SIES 2014/15

Source: NatCen/IES SIES 2014/15

### Spending levels by timing of diary completion

As noted above, the main-stage of fieldwork was carried out between February and June 2015. The student spending diary was intended to capture term-time spending only so the diary was unavailable to students over the Easter holiday period (between 27<sup>th</sup> March and 21<sup>st</sup> April). In addition students were prevented from completing the diary between 30<sup>th</sup> March and 14<sup>th</sup> May 2015 in order to follow government rules regarding the pre-election period leading up to the general election. Respondents who had completed the questionnaire prior to the pre-election period were permitted to complete the diary during the election period.

Due to availability of the sample and for operational reasons, the sample was released in batches with a new and large batch of sample released after the pre-election period. This largely explains why the majority of students who completed the spending diary started their diary week after Easter.

The activities undertaken by students in the summer term can be quite different from the spring term, as studies in the summer term tend to focus on revision for exams rather than lectures. This could have an impact on the levels of spending recorded before and after Easter. To check whether this was the case, we compared average spending for personal spending and spending on household goods by whether the diary week began before or after Easter which for 2104/15. Only students who had completed the questionnaire prior to the closure of the survey for the pre-election period were permitted to complete the diary after the Easter break (i.e. between 21<sup>st</sup> April and 14<sup>th</sup> May). The majority of diaries were therefore completed before 27<sup>th</sup> March and on or after 14<sup>th</sup> May. The 'Easter break' reported in Table 5.5 was calculated from before the diary was reopened to all students on 14<sup>th</sup> May 2015.

Average spending among English-domiciled students varied by the timing of diary completion<sup>1</sup>. Reported personal spending was higher for both full-time and part-time English-domiciled students who completed their diaries in the summer term, whilst spending on household goods was higher for part-time students it was lower for part-time students in the summer term (Table 10.9).

**Table 10.9: Diary spending differences by timing of diary completion and whether full-time or part-time course**

		<b>Before Easter</b>	<b>After Easter</b>
<b>Personal spending</b>			
Full-time	Mean	1,784	2,138
	SE	107	106
Part-time	Mean	2,355	2,500
	SE	177	198
<i>Unweighted bases</i>	<i>Full-time</i>	663	1,284
	<i>Part-time</i>	153	451
<b>Household goods</b>			
Full-time	Mean	322	424
	SE	45	62
Part-time	Mean	1,122	818
	SE	193	110
<i>Unweighted bases</i>	<i>Full-time</i>	672	1,305
	<i>Part-time</i>	157	465

Base: English-domiciled students completing diary for SIES 2014/15

Source: NatGen/IES SIES 2014/15

While the majority of students did complete their diaries during the summer term, and average recorded spending was higher in the summer term, this does not appear to have had a substantial effect on average total expenditure. Furthermore, as expenditure recorded during the diary week is multiplied by 39 weeks in order to report spending for the whole academic year, it is useful to have spending diary data from two of the three academic terms to account for seasonal variation in expenditure.

### **Interview length and mode**

The majority of respondents (81 per cent) completed the questionnaire in a single session. The average length of time taken to fill in the questionnaire by those who completed it in a single session was 31 minutes and 19 seconds. Most completed the questionnaire by themselves on-line and these respondents took less time on average to complete the

---

<sup>1</sup> These items were: Personal spending on clothes, newspapers and books, and toiletries; household spending on household goods and servicing or repairs to household equipment; and child-care related travel.

survey (31 minutes and 2 seconds) than those completing it with the assistance of a telephone interviewer (34 minutes and 2 seconds; Table 10.10).

**Table 10.10: Mode of questionnaire completion and average completion time**

Mode	Frequency	%	Mean time taken to complete questionnaire
Telephone	513	10	34m 2s
Web	4,842	90	31m 2s
Total	5,355	100	31m 19s

Base: All respondents completing questionnaire in single session.

### Multiple sessions and mode switches

Some respondents completed the questionnaire in more than one session, 14 per cent completed it in two sessions, three per cent took three sessions to complete the questionnaire and one per cent of respondents completed the questionnaire in four or more sessions. The majority of students (98 per cent) continued with and completed the questionnaire in the mode in which they had begun (Table 10.11).

Of the respondents who switched modes, 68 per cent began filling in the questionnaire on-line and completed it on the telephone while a further 11 per cent began and completed their questionnaire on-line after being prompted by a call from a telephone interviewer. Just over a fifth of students who switched mode started the interview with the assistance of a telephone interviewer but completed the questionnaire by themselves on-line (Table 10.10).

**Table 10.11: Number of sessions and modes of completion**

		Frequency	%
Number of sessions	1	5,355	81
	2	945	14
	3	220	3
	4 or more	73	1
	Total	6,593	100
Whether switched modes	Same mode	6,483	98
	Switched modes	110	2
	Total	6,593	100
Modes used	Web first, complete on telephone	75	68
	Web first, then telephone, complete on web	12	11
	Telephone first, complete on web	23	21
	Total	110	100

## **Fieldwork and quality control procedures**

As with all surveys carried out at NatCen, a programme of live monitoring of the work of our telephone interviewers was carried out on SIES. For each project, five per cent of productive interviews are monitored and the aim is to monitor all interviewers working on the project at least once.

## **10.4. Data checking, coding and editing**

### **Data checking**

Checks in the questionnaire program helped to limit the number of data discrepancies. Within the program, each numeric answer was given a set range of possible answers. This allowed only potentially valid answers. For example, if the maximum amount of maintenance grant received by a full-time student is £2,906, this would be the upper limit of the range within a question asking about this.

Given that spending may legitimately be very high or very low in a given week, it was not feasible to set validation checks on individual entries in the spending diary.

Interim data were inspected by researchers from NatCen.

### **Coding and editing of data**

A data processing team carried out the coding and editing of questionnaires. Data coding was necessary to enable the analysis of information collected by verbatim answers.

Factsheets were used to assist coding and editing of the data. These provided a summary of a productive interview and alerted editors to possible errors or inconsistencies that needed to be dealt with.

Code frames used in editing were developed by the researchers based in part on those used for the 2011/12 study. Where no previous list existed, researchers inspected question responses from the first completed interviews. Any complex editing decision was referred to the researchers for adjudication. These cases were documented and instructions relayed to the data processing team.

### **Diary of spending**

A data processing team also carried out the coding and editing of the seven-day diaries of spending.

One major purpose of the diary editing was to allocate a code to any spending that students had entered as 'other' spending. Similar rules that were developed for the 2011/12 study were adopted here. For each day filled in on the diary there were four 'other' items which may have required editing. The aim of these 'other' codes was to allow students to write in spending that did not fit into the existing categories in the diary. The aim of editing the diary was to code these 'other' categories into: a) existing diary categories; b) a new 'other' category not asked about in the questionnaire; or c) a new other category already asked about in the questionnaire. (Option c was particularly important, as we did not want to double-count items included in the diary that had already been covered in the interview.)

## Summary measures of income, expenditure, debt and savings

Within the main report the majority of monetary figures refer to the total amounts of money spent, received or owed over the whole academic year. However in the questionnaire and diary, these monetary amounts may have been recorded referring to a week, a month, a term or over the whole calendar year in order that students could give as accurate figures as possible. It was therefore necessary to create summary derived variables which totaled the amount of money spent or received over the full academic year, assuming that answers given in the questionnaire or diary represented average weeks.

The derived variables relating to the day-to-day spending recorded in the diary follow the same principles. Again it was assumed that spending within the recorded week was an average week. The weekly amount spent on different types of item was therefore multiplied by 39 to give the spending for the academic year.

## 10.5. Dataset

### Dataset

Interview and diary data were merged together to form one complete dataset. This dataset also included all the derived variables for the interview and diary instruments. A list of key variables, including break variables, can be found in Technical Report, Appendix 5.

### Extreme values

Once the summary measures of income, spending, borrowing and savings were created and tested, they were reviewed by the research team. This allowed them to correct any unfeasible answers (e.g. amounts being recorded as annual amounts when they were obviously intended to be term time amounts or vice versa) and also trim any outliers that would skew the analyses if left untreated. Trimming involved identifying outliers and then trimming these outliers to the highest amount within the accepted range.

### Adjustments for joint income and expenditure

In the questionnaire and diary students were asked to give answers about their individual income and expenditure whenever this was feasible. However, for some items it was not feasible to record an individual amount when a student lived with a partner (for example, mortgage payments, social security benefits, and household spending on food and entertainment). Therefore, joint amounts were collected and these were adjusted in analysis.

The adjustment was made where students were married or had joint financial responsibility with a partner (defined as sharing responsibility for housing and other essential expenditure). The method of adjustment was to divide the stated expenditure by half, where the respondent was either married or shared joint financial responsibility with their partner. A similar adjustment had been carried out in previous waves of SIES.

The overall expenditure variable is made up of two lower levels of derived variables (mid-level and low-level DVs), which in turn draw on components variables recorded in the questionnaire or diary. The partner adjustment was undertaken as part of deriving the lower level DVs, where either the whole variable or some of its components were adjusted. As a result all of the expenditure DVs are adjusted, while the component variables

themselves are not. Appendix 4 of the Technical report shows which low level variables were adjusted and how.

As the 2011/12 SIES data were being prepared for archiving to the UK Data Archive it was discovered that food expenditure had not been adjusted for joint financial responsibility in 2011/12. Food expenditure is part of living expenses and overall expenditure, which were therefore also affected. The effect of this error was to inflate the 2011/12 figures. These errors were corrected in the archived data, but the 2011/12 published survey reports for English and Welsh-domiciled students were not revised. In order to present accurate historical comparisons in Chapter 7 of the 2014/15 survey reports, the 2011/12 living expenditure estimates and total expenditure estimates have been corrected. It must therefore be noted that the estimates published in the 2011/12 report are not correct.

### **Missing values and imputation**

Missing values occur when a respondent provides no answer, or when they opt 'refuse to answer' or 'don't know'. A different approach to dealing with missing values has been used for the income section than for the expenditure and savings and debt sections.

The SIES questionnaire included a number of question 'sets' which build to provide a figure for each element of student income. For example, in most cases students were asked whether or not they received a particular source of income (such as student maintenance loan), how frequently they received this income, and the regular amount received. The answers to these questions were then used to calculate the total amount received for that particular source of income (this is a derived variable).

Missing values could occur in any one of the questions that make up the set, and would lead to a missing value for the derived variable and any other derived variables higher up the scale. Prior to treatment of missing values, the cumulative size of the missing data was 16 per cent across the dataset, potentially introducing bias and reducing the power of the statistical analysis.

Left untreated missing values would have meant that a large amount of useful data would have been lost, as in many cases respondents might have only answered 'don't know' or 'refuse to answer' to one question lower down in the hierarchy. It was decided therefore to give missing values/data an imputed value in order to retain all the cases for analysis, and to make full use of the data that students did provide. Imputed values were either a zero value or a median recipient value (based on the median value of a similar group of recipients). It should be noted that for any one derived variable the number of imputed values was relatively small. However, over 22 derived variables, each made up of several items, the cumulative impact of missing values was significant enough to warrant such an approach as noted above.

Zero values were used when there was insufficient additional data to be able to assume a non-zero value (either from the respondents' other answers to the questions in that 'set' or from the answers to that specific question/variable from other similar respondents). Non-zero values were used when there was sufficient additional data to be able to estimate a likely response value.

For example, in the section on student loan for maintenance full-time students were asked: a) whether or not they received a loan; b) how much they received; c) whether their answer was per term or per year; d) whether they got additional weeks; e) how many additional weeks; and f) how much per week. A missing value could occur at any one of



these six questions making it impossible to calculate the total received for student loan for maintenance. Therefore, to make use of the data the respondent provided in response to the other questions in the set it is necessary to impute a value for the missing item. If they answered 'don't know' or 'refuse to answer' for 'a)' or 'd)' above a value of zero was imputed for the respective part of the total for their maintenance loan (as it was assumed that if they received a maintenance loan they would know about it and be able to answer the question). On the other hand if they answered 'don't know' or 'refuse to answer' for 'b)', 'e)' or 'f)' in the example above a value for the missing item was imputed based on the median value for the same group of students (e.g. full-time English students in receipt of a loan who gave a termly/annual answer). In the case of a missing value for 'c)' in the example above it was normally possible to work out whether the respondent had given a termly or annual amount based on their answer to 'b)' and so this would be corrected accordingly.<sup>1</sup>

As noted, this approach is driven by the relatively large size of the cumulative missing data (16 per cent) across the dataset and the single source of data available for income (survey responses only). This approach follows that of the previous wave of SIES. It ensures that a consistent base is used throughout the analysis of income, and has the added benefit that the mean values of each element of student income sum to the mean value of the total student income and that it is possible to estimate the proportion of income among students coming from each source.

For the SIES analysis dealing with expenditure, missing values were treated as missing for the analysis (i.e. excluded from each relevant statistical calculation), and different bases were used depending on the most appropriate sample to use (e.g. diary responses or survey responses). This approach was driven by the relatively small size of the cumulative missing data (less than 10 per cent across the entire section) and the different data sources available (diary and main-stage questionnaire).

Similarly, with the analysis relating to savings and debt, missing values were also treated as missing for the analysis, and therefore different bases were used for each derived variable. Where there were overlaps between income variables and debt variables, the cleaned and imputed variables from the income section were used to ensure consistency. The overall approach was driven by the relatively small size of cumulative missing data in the income section (less than 10 per cent across the income section), the difficulty in making a 'best guess' for missing data, and the case that there were relatively few contributory variables for each derived variable (i.e. few questions in each 'set').

### **Treatment of student loan**

During the analysis it was uncovered that the estimates for student borrowing and debt were lower than could have been expected given the levels of loan that were available.

---

<sup>1</sup>In the case of income from paid work a slightly different approach was used for treatment of missing values. In the relatively few cases where students answered 'don't know' or 'refuse to answer' how much they earned it was assumed that the income from the job was not significant (otherwise they would be able to say roughly how much they were paid) and so they were assigned an income of zero for this part of their work income. In most of these cases respondents answered how much they were paid during term-time and not how much they earned during vacations or vice-versa, in which case any pay reported was assigned to the appropriate job. In a few cases students told us how much they earned from a given job but answered 'don't know' or 'refuse to answer' when the job started. In these latter cases a median start date for similar students (e.g. part-time Welsh students with job 1) was imputed in order to make use of the answers given. Again this only applied to a relatively small number of respondents.

Investigation of the component variables revealed that the value of student loans from previous years was underestimated. This was the result of a substantial proportion of second and third year students reporting that they did not have outstanding student loan debt from previous years when in fact they probably had. For example, 89 per cent of second year English-domiciled full-time students had taken out a student loan in 2014/15, but only 43 per cent of them said they had taken out a student loan in previous years. Receiving student loan payments one year but not the other is uncommon given the way student loans are paid.

Further investigation showed that the problem had probably been introduced during a transfer from face-to-face interviewing in 2007/08 to mostly on-line interviewing in 2011/12<sup>1</sup>, when an interviewer check was removed from the question asking about previous student loans.

Using the data as it was would have meant underestimating the total borrowing and net debt for second and third year full-time students<sup>2</sup>. As the amount of missing data was large (potentially around 50 per cent) and there was no clear pattern in which students had not reported a student loan, it was decided that imputation either using survey data or data from the Student Loan Company would not produce robust results. It was therefore decided to only use the existing data and restrict the analysis of second and third year full-time students to those who had reported taking out a student loan before. This is likely to lead to slight overestimation in the mean value for this group, as students who genuinely did not have an outstanding loan from previous years were also excluded. All part-time students and full-time students in their first year are included as their results were unlikely to be substantially affected by this error (it is possible that they too had outstanding student loan debt from previous full-time courses that they did not report, but proportion of students affected by this is likely to be small).

In future waves of the Student Income and Expenditure Survey consideration should be given to changing the way in which students are asked for information about their student loans to ensure that loans across all years of study are not overlooked. Cognitive testing of these questions may be needed to confirm that the students understand what is being asked.

### **Construction of strata variable**

For 2014/15 data, the strata variable was created to reflect the stratification used in sampling institutions. As such it is appropriate for use in analysis, to account for the complex survey design (along with the PSU and weight variables). However, it is not consistent with the strata variable used in 2011/12 which was created differently. The change does not affect the survey estimates, only the standard errors, and due to the relatively small effect of the stratification for most outcomes, it is unlikely to have had any significant impact on the comparisons between the two surveys.

---

<sup>1</sup> Previous student loans were similarly underestimated in 2011/12, but not in 2007/08.

<sup>2</sup> Part-time students were not affected, because they only became eligible for student loans in 2014/15.

## 10.6. Weighting

### Summary of approach

As in previous years, the SIES weights were calculated in three stages. First the probability of selection was calculated for each respondent based on the selection probability for the institution and the individual student within the institution. Second, response to the survey was modelled using logistic regression and a non-response weight was calculated as the inverse of the estimated probability of responding; this was then multiplied by the selection weight to create a final non-response weight. Extreme weights were trimmed at each stage so as to reduce their impact. Finally, the weights were adjusted so that the characteristics of the weighted sample matched that of the student population (as recorded by HESA) in terms of age and sex.

As in previous years the overall aim was to generate a weighted sample that matched the population of students as closely as possible, whilst at the same time generating weights that were not so variable that the standard errors of survey estimates were unnecessarily inflated.

### Selection weighting

The first stage of weighting accounted for differential probabilities of selection as determined by the type of institution and student. Details of how institutions and students were selected can be found in the Sampling section 3.

All selection probabilities were calculated as the product of the probability of selection of the institution and the probability of selection of the student within each institution. In each case the selection weights were the inverse of this overall probability of selection.

As noted in the Sampling section 3, the data used in sampling institutions (enrolment data for academic year 2012/13) were not consistent with the HESA/ILR/LLWR data (individual records for academic year 2013/14) from which 2<sup>nd</sup>/3<sup>rd</sup> year students were sampled, therefore the selection probabilities varied where student totals did not match.

### HEIs

For English HEIs, selection probabilities were taken directly from the sampling file used in selecting these institutions. For Welsh HEIs the probability of selection for institutions was equal to one as all institutions were sampled.

Selection probabilities for 2<sup>nd</sup>/3<sup>rd</sup> year students were also taken directly from sample files, in this case from the files (based on HESA) that were used for sampling students.

For first year students the same approach was used as in previous years. In addition to the details of each student selected, cooperating institutions were asked to provide the number of students that were selected per group and the size of the population groups from which the samples were selected. Selection probabilities were then calculated as the ratio of these two figures:

Number of students selected / Total number of students in group for each category of student (English-domiciled full-time; Welsh-domiciled full-time; part-time). If the denominator (the total number of students in the group) was missing, this was estimated using HESA data. (Note that this was one year old as the HESA/ILR data was for the

previous academic year: 2013/14) For HEIs that did provide population figures, the correlation with the previous years' HESA figures was calculated and was found to be reasonably high. This meant that the computed selection probabilities were not highly variable (unlike in previous SIES).

## **FECs**

For English FECs, selection probabilities were calculated in an exactly similar manner to that described above for English HEIs i.e. within student category (Full-time; Part-time), year and institution. The denominators for first year students were estimated from the ILR if not provided by the institution. However, for FECs the correlation between the previous years' ILR counts and the population figures provided by the institutions was much lower than was the case for HEIs.

This was to be expected as there was a much higher level of opt-outs overall amongst FEC students than there was amongst HE students, and the degree of opting out varied considerably by institution. Institutions were instructed to remove those opting-out before sampling but this wasn't always done. For the purposes of selection weighting, however, it was assumed that the numerator (stated number of students selected) and denominator (the population from which they were selected) provided by the institution were consistent in either including or excluding the opt-outs.

As a result of this issue, the selection weights for English FEC students were more variable than those for HEI students.

For students in Welsh FEIs, the probability of selection was equal to 1 for all students, as all institutions and students were selected.

## **Open University**

Finally, for Open University (OU) students, selection probabilities were calculated directly from the information provided by the OU (as sampling for all three years was done by the OU). Trimming extreme selection weights

The distribution of selection weights was examined within each institution and student type where sampling took place and a small amount of trimming of extreme weights was undertaken. Extreme weights were trimmed back to the next highest value within the following groups:

1. English HEIs, full-time, English-domiciled
2. English HEIs, part-time, English- and Welsh-domiciled
3. English FECs full-time
4. English FECs part-time

Much less trimming was necessary than in previous years.

## **Non-response weighting**

Final outcome codes for all issued cases were used to categorise each student as a respondent, non-respondent or ineligible. After removing the ineligible respondents, response to the survey was modelled using logistic regression. The following variables were used as predictors:

- Student type (nine categories, see below)
- Age group
- Sex
- Year
- Living in London (based on address)

The model was weighted by the selection weights and all variables were found to be predictive of response. The interaction between age and sex was tested and found to be significant so age group and sex were combined into one variable (age group by sex) in the final model.

A non-response weight was calculated as the inverse of the predicted probability of response. This weight was trimmed at one per cent and 99 per cent and multiplied by the selection weight to create a pre-calibration weight.

### Calibration weighting

The pre-calibration weights were then calibrated to the following population estimates taken from HESA and ILR databases (Tables 10.12 and 10.13). (Note that only students in their 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> years are included and therefore the totals are smaller than in 2011/12 despite the overall rise in student numbers.)

**Table 10.12: Student type by age group**

	<b>Under 25</b>	<b>25+</b>
English HEIs: English-domiciled full-time	520,853	81,455
English HEIs: Welsh-domiciled full-time	12,905	925
English HEIs: All part-time	13,832	37,776
Welsh HEIs: English-domiciled full-time	18,658	1,018
Welsh HEIs: Welsh-domiciled full-time	17,613	5,133
Welsh HEIs: All part-time	1,216	3,696
FECs: All full-time	41,461	33,722
FECs: All part-time	9,979	24,635
Open University	11,759	53,969

**Table 10.13: Student type by sex**

	<b>Male</b>	<b>Female</b>
English HEIs: English-domiciled full-time	266,567	335,741
English HEIs: Welsh-domiciled full-time	6,115	7,715
English HEIs: All part-time	22,718	28,890
Welsh HEIs: English-domiciled full-time	9,986	9,690
Welsh HEIs: Welsh-domiciled full-time	9,474	13,272
Welsh HEIs: All part-time	2,239	2,673
FECs: All full-time	39,141	36,042
FECs: All part-time	20,931	13,683
Open University	26,179	39,549

After scaling the calibrated weights to have a mean of one, one outlying weight was trimmed back to the next highest weight and the weights were re-scaled.

### **Diary weights**

Logistic regression was used to model response to the diary. The following variables were considered as potential predictors:

- Student type (nine categories, see below)
- Age group by sex
- Living in London (based on address)
- Year of course (now)
- Qualification (grouped)
- Subject (grouped)
- Living with adults who are financially dependent on respondent
- Marital status
- Children in household
- Ethnicity
- Religion
- Disability

The following were found to be significant and were included in the final model:

- Student type (nine categories, see below)
- Age group by sex
- Living in London (based on address)
- Year of course (now)
- Subject (grouped)
- Children in household
- Ethnicity.

A non-response weight was calculated as the inverse of the predicted probability of response. This weight was trimmed at one per cent and 99 per cent and multiplied by the final weight to create the diary weight.

## 10.7. Conducting analysis

In conducting analysis of SIES data for the main report, all percentages and means quoted are based on weighted data. The unweighted number of cases on which figures are based is also included. All regression analyses were also carried out on weighted data.

Thirty was taken as the minimum subgroup size for which percentages and means could be quoted. Figures based on subgroup sizes of less than 50 but equal or more than 30 are shown in brackets.

In the regression analysis, 30 was again taken as the minimum subgroup size that would be included in the analysis. If a category was smaller than this, it was either:

- a. merged with another category where this was meaningful to do so (and where it resulted in a larger subgroup with 30 or more respondents)
- b. excluded from the analysis, if no options for collapsing categories were available.

All cross-tabulation, description of means, regression analysis and significance testing for the main report was carried out using SPSS. Commands from the Complex Samples procedures were used, to ensure the correct treatment of complex sampling weights in these procedures.



Department  
for Education

© Crown copyright 2018

**Reference: DFE-RR700**

**ISBN: 978-1-78105-849-7**

This research was commissioned under the 2010 to 2015 Conservative and Liberal Democrat coalition government. As a result, the content may not reflect current Government policy. The views expressed in this report are the authors' and do not necessarily reflect those of the Department for Education.

Any enquiries regarding this publication should be sent to us at:

[www.education.gov.uk/contactus](http://www.education.gov.uk/contactus)

This document is available for download at [www.gov.uk/government/publications](http://www.gov.uk/government/publications)