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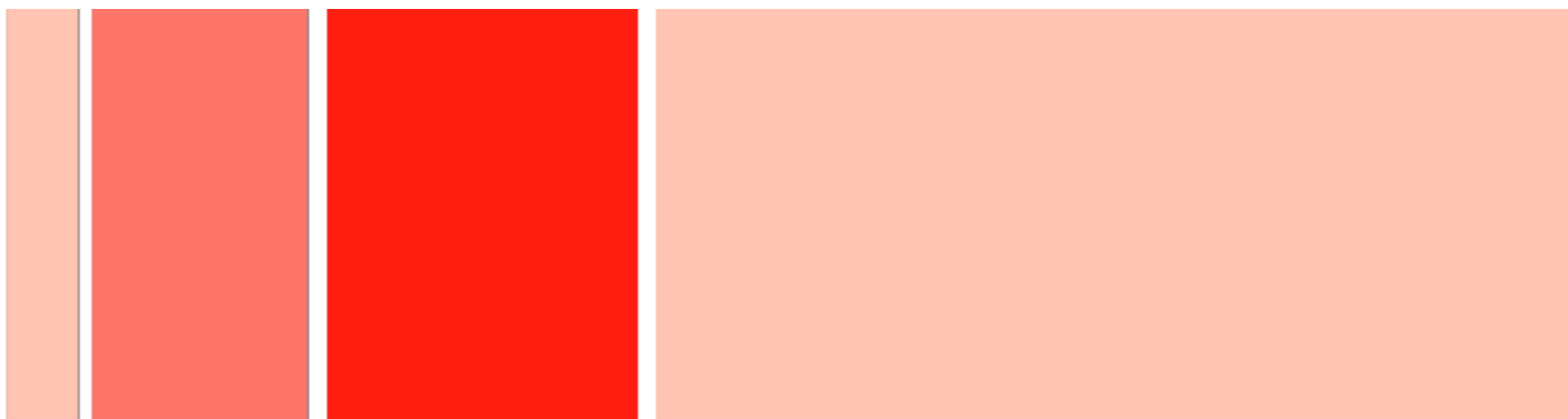
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Welsh-domiciled Students



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Views expressed in this report are those of the researchers and not necessarily those of the Welsh Government

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Acronyms

AEI	Average Earnings Index
ALF	Access to Learning Funds
BIS	Department for Business, Innovation and Skills
DSA	Disabled Students' Allowances
DTLLS	Diploma in Teaching in the Lifelong Learning Sector
ESA	Employment and Support Allowance
EU	European Union
FCF	Financial Contingency Funds
FD	Foundation Degrees
FEC	Further Education College
FEI	Further Education Institution
FTE	Full-time equivalent
HE	Higher Education
HEFCE	Higher Education Funding Council for England
HEFCW	Higher Education Funding Council for Wales
HEI	Higher Education Institution
HESA	Higher Education Statistics Agency
HNC	Higher National Certificates
HND	Higher National Diplomas
IES	Institute for Employment Studies
ITT	Initial Teacher Training
JSA	Jobseeker's Allowance
NatCen	National Centre for Social Research
NS-SEC	National Statistics Socio-Economic Classification
OU	Open University
PGCE	Postgraduate Certificate of Education
RPI	Retail Price Index
SE	Standard Error
SFW	Student Finance Wales
SIES	Student Income and Expenditure Survey
WG	Welsh Government

Glossary

Because of 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">• Registered at a publicly funded Welsh or English HEI, Welsh or English FEI or registered with the Open University. (Students are sampled against their registered institution not their teaching institution).• Ordinarily resident in the UK for three years before starting the course, and be ordinarily resident (normally live) in Wales or England before the start of their course.• 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.• 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).• Have started their programme/course during or after the 2012/13 academic year.
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 e.g. 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. The academic year for Open University students lasts for 12 months.</p> <p>Term-time refers to the periods in which institutions are open to students, 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 student (referred to as student status)	<p>Dependent students are all full-time students who meet all of the following criteria: aged under 25, unmarried (or not in a civil partnership, widowed or divorced), 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 18¹.</p>

¹ 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
Independent student (referred to as student status)	Independent students are all part-time students or full-time students who meet any of the following criteria: aged at least 25; married or in a civil partnership (or divorced or widowed); are financially independent (and have been for at least three years prior to starting their course); or have care of a person under the age of 18.
Socio-economic group	<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"> • full-time independent students: NS-SEC is based on the student's last paid occupation before they started their course. • 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. • part-time students: NS-SEC is based on the student's current or last paid occupation. <p>The NS-SEC has been grouped into three categories: managerial and professional (NS-SEC 1&2), intermediate (NS-SEC 3&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"> • two-adult family: a student living in a household with another adult plus child(ren). • lone-parent family: a single adult student living in a household with child(ren). Also referred to as single-parent or lone-parent student. • couple: a student who is married/living with adult

Term	Definition
	<p>partner but with no children.</p> <ul style="list-style-type: none"> • single: a single student who is not sharing accommodation/financial responsibilities, and has no child(ren).
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 Welsh students or students from Wales equate to Welsh domicile, and similarly English students or students from England equate to English domicile.</p>
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>

Executive summary

The 2014/15 Student Income and Expenditure Survey (SIES) was jointly commissioned by the Welsh Government and the Department for Business, Innovation and Skills (BIS¹). The study was conducted by the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES). This report presents the findings for students from Wales. A separate report covers students from England.

The aim of the survey was to provide an authoritative report on the financial position of higher education (HE) students in Wales and England in the academic year 2014/15 and to assess the impact of changes to student funding and support that were introduced in September for those starting HE in the 2012/13 academic year (against the baseline captured in 2011/12).

The 2014/15 survey covered both full-time and part-time students at Higher Education Institutions (HEIs) and Further Education Institutions (FEIs), and included the Open University (OU). Students included were participating in undergraduate courses and university-based postgraduate initial teacher training courses during the academic year 2014/15.

Data were collected between February and June 2015 via:

- A thirty-minute online survey or telephone interview with a randomly selected sample of 1,367 full-time and 529 part-time Welsh-domiciled students at 84 institutions across Wales and England (including the OU); and
- Online expenditure diaries detailing the expenses incurred by these students over the course of seven days, completed by 1,001 Welsh-domiciled students.

¹ This research was commissioned by the Department for Business, Innovation and Skills. Policy responsibility for this topic has now transferred to the Department for Education.

Methodological note

The research method for the 2014/15 survey follows the approach used in the 2011/12 survey to allow for comparison over time (and between the two different student finance regimes in place). However the 2014/15 survey only included students who had commenced their studies during or after the 2012/13 academic year to ensure that students under the new finance arrangements (introduced in 2012/13) were surveyed and thus it would be possible to cleanly compare students' financial situations under the pre- and post-2012/13 regime. The 2011/12 and 2014/15 surveys differ substantially to the previous waves of SIES so comparisons made with surveys prior to 2011/12 should be treated with caution.

To allow for comparisons to be made between the 2014/15 findings and those from the 2011/12 survey, all 2011/12 figures were up-rated (generally using the Retail Price Index, RPI) to account for inflation.

A comprehensive technical report about survey methods will be published shortly on the Department for Education Website¹. As with previous survey waves, the survey data will be placed on the UK Data Archive².

Headline findings

- The average income among full-time students had increased by 43 per cent in real terms since the previous survey in 2011/12, while spending increased by a smaller amount, 34 per cent in real terms. Among part-time students, average income increased but by a smaller amount, 14 per cent in real terms, while expenditure remained static. These changes were different to those found between 2007/08 and 2011/12, when income for both full-time and part-time students fell.
- The average total income (including tuition fee loan) for all full-time students in 2014/15 was £16,284, while the figure for part-time students was £13,962. In 2011/12, part-time students had higher average incomes than full-time students.

¹ <https://www.gov.uk/government/publications?departments%5B%5D=department-for-education>

² <https://discover.ukdataservice.ac.uk/>

- Income from the main and targeted state-funded sources of student support has become a more important source of income for full-time students since 2011/12, mainly reflecting the expansion of the support package to take account of the higher fee regime. As a proportion of total average income, the main sources of student support accounted for two thirds (67 per cent) in 2014/15, compared with 60 per cent in 2011/12, while the other sources of student support contributed 11 per cent of total income for full-time students. The proportion of part-time students' income from state-funded support had increased since the last survey, mainly due to the introduction of fee loans for part-time students in 2014/15.
- In 2014/15 just over half of full-time students received a Welsh Government Learning Grant or Special Support Grant, a non-repayable grant to help with living costs and aimed at students in low-income households. The proportion was higher than found in the previous survey.
- Just over half of full-time students were in work, more than in 2011/12, and they appeared to be in better quality work, as income from paid work increased between the two surveys, whilst income from family continued to fall both in real terms and as a proportion of total income, contributing just seven per cent in 2014/15.
- Earnings from paid work continued to be the key component of total income among part-time students, and the proportion of overall income it accounted for was similar to that found in the 2011/12 survey, which in turn was similar to that found in 2007/08.
- The average total expenditure (including tuition fee costs) for full-time students was £19,244, which was substantially higher than £14,324 found in 2011/12. Part-time students spent £18,813 which was almost identical to the figure in the previous survey of £18,776.
- Among both full and part-time students, there were large increases in participation costs due to increases in tuition fees. Participation costs for the academic year 2014/15 were more than double the 2011/12 rate for full-time students, and had increased by 50 per cent for part-time students. However it is important to note that most Welsh-domiciled full-time

students did not have to cover the increased fee costs as they were eligible for the Welsh Government Fee Grant. Other costs, such as living costs and housing costs were relatively stable between 2011/12 and 2014/15 for both full-time and part-time students.

- Most students had borrowings and for full-time students these were mainly in the form of student loans. Average total borrowing (and also net debt) stayed stable for full-time students (for whom reliable student loan information was available¹) between 2011/12 and 2014/15 due to support in the form of the Welsh Government Fee Grant. Borrowing levels increased with each year of study, and so students in their third year of study had the highest levels of average net debt of £16,511. This represents a slight fall from £17,958 in 2011/12 due to higher levels of predicted savings among this group in 2014/15.
- In contrast average borrowing of part-time students more than doubled between the two surveys due to some students becoming eligible for Student Loans for Tuition Fees and thus accruing student loan debt, and increasing amounts borrowed from commercial sources by part-time students. Following these patterns, net debt for part-time students also increased substantially from £1,233 in 2011/12 to £5,312 in 2014/15.

Further key findings

Student income

Full-time students' average total income during the 2014/15 academic year including any loan for fees was £16,284. Part-time students received around 14 per cent less, with an average total income of £13,962. The key sources of support for full-time students were the main and targeted state-funded sources (together accounting for 78 per cent of overall income on average, up from 72 per cent in 2011/12), whereas earnings from paid work were the key contributor to part-time students' income (76 per cent on average, up from 72 per cent in 2011/12).

¹ Validation of survey data uncovered problems with some responses and these had to be excluded from the analyses of borrowing and net debt. Please see Chapter 6 for a more detailed explanation of the problem, and its treatment.

Among full-time students, average total incomes and their composition varied considerably between different student and study characteristics. The key factors associated with different total income levels for full-time students were: gender, whether the respondent lived with their parents, family type, type of institution attended, and subject studied. For part-time students a similar extent of variation was observed according to both study and personal characteristics including ethnicity, year of study and intensity of study. As with the previous survey, socio-economic background was not associated with differences in average total income for either full-time or part-time students.

Income from loans and other forms of support

The funding sources available for full-time students have changed since the previous survey in 2011/12, and three key sources comprised the majority of average total income – the Welsh Government Fee Grant, the Student Loan for Maintenance, and the Student Loan for Tuition Fees. Together these three sources contributed 56 per cent of average total income. In 2011/12, income from the two sources at that time, the Student Loans for Maintenance and Tuition Fees, accounted for 47 per cent of average total income.

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 £2,795 on average to total income (accounting for 17 per cent), while income from the Welsh Government Fee Grant was higher at £3,317 (20 per cent of average total income). The majority of full-time students, 85 per cent, had taken out a Student Loan for Tuition Fees (up from 77 per cent in 2011/12), and among these students the average amount received was £3,300. A similar proportion (83 per cent), had received a Welsh Government Fee Grant, with an average amount received of £4,008.

Part-time students became eligible for the Student Loan for Tuition Fees for the first time in 2014/15. Two-fifths (41 per cent) of part-time students had taken out a Student Loan for Tuition Fees, receiving £1,679 on average, while the average amount across all students (including those who did not take out a loan) was £696.

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 £3,022 on average. In 2011/12 this had accounted for 24 per cent of average income.

Overall 81 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 above the proportion of 73 per cent that was reported in the previous survey), and, for recipients, the average amount received from a Student Loan for Maintenance was £3,755.

Around half (51 per cent) of full-time students received income from a non-repayable Welsh Government Learning Grant (or Special Support Grant) to help with living costs, up from 44 per cent in 2011/12 (who received an Assembly Learning Grant or Special Support Grant). The average amount received in Welsh Government Learning Grants or Special Support Grants (for those who received grant support) was £3,340.

Just under a quarter (24 per cent) of Welsh-domiciled full-time students received support from their institutions, down from 31 per cent in 2011/12, receiving £1,418 on average. In contrast, few part-time students received this type of support (11 per cent), but the average amount was similar, at £1,238. Part-time students were instead more likely to receive financial support from an employer. A quarter (25 per cent) of part-time students did so, and received on average £1,738 which was largely aimed at paying tuition fees.

Full-time students from routine/manual social class backgrounds received more income on average (in relative and absolute terms) from sources of student support, such as loans and grants (£11,572 from the main sources of student support, and £1,968 from other sources) than those with professional/managerial social class backgrounds (£10,525 from the main sources of student support and £1,346 from other sources of student support). Students from professional/managerial social class backgrounds received more, on average, in contributions from their family and friends (£2,281) than those from routine/manual work backgrounds (-£1).

Around two-fifths (42 per cent) of full-time students felt that their decisions about HE had been affected by the student funding and financial support available to them, a higher proportion than the 2011/12 figure of 33 per cent. A higher proportion of part-time students (51 per cent) felt that they had been affected, and again this is higher than the figure from 2011/12 of 39 per cent. In terms of how this group felt their decisions were affected, 62 per cent of full-time and 74 per cent of part-time students who felt that their decisions had been affected in this way, felt they would not have studied without funding. This equates to overall proportions of 26 per cent of full-time and 38 per cent of part-time students who felt they would not have been able to study without this funding, again an increase on the proportions in 2011/12 (20 per cent and 21 per cent respectively). The key funds affecting decisions appeared to be the Welsh Government Fee Grant and the Student Loan. More than a third of full-time students who said their decisions were affected by a particular fund, said it was the fee grant that had influenced them. Nearly half of part-time students who were affected said that it was the student loan that had influenced them.

Earnings from work

Income from paid work was the most significant income source for part-time students, accounting for around three-quarters (76 per cent) of their total income. Among full-time students, income from paid work made up 11 per cent of their total income. The proportions of total income accounted for by paid work were broadly similar to the figures in the 2011/12 survey.

Just over half (55 per cent) of full-time students did some form of paid work during the academic year, earning on average £3,343, and both the proportion working and the average earnings were above the levels in 2011/12 and accounted for a similar portion of full-time students' total income. For full-time students, working was most common among females, those studying human/social sciences, business or law subjects, those studying at FE institutions, married or cohabiting students without children, 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, couple students (either with or without children), final year

students or those doing a one year course, those studying towards other undergraduate qualifications or studying human/social sciences, business or law subjects, those of independent status, and those studying at FE institutions.

There was a slightly higher proportion of full-time students in continuous work (working across the full academic year, 34 per cent) than in more casual jobs (at some point during the academic year, 29 per cent). This differs from the pattern in the previous survey when the proportions were roughly equal.

In both 2011/12 and 2014/15, approximately one half of continuing full-time students did paid work during the summer vacation. The 2014/15 proportion of 52 per cent was slightly above that of 45 per cent found in the 2011/12 survey.

Three-quarters (75 per cent) of part-time students combined studying with work, similar to the proportion in the last survey, earning on average £14,290, three quarters of the average total income for this group. Those part-time students least likely to do paid work were aged 40 and over, those from routine/manual work groups, those whose parents had not experienced HE, those not living with their parents and one-adult families (single parent students).

Income from family and friends

On average, full-time students received £1,179 from their families (including parents, other relatives and partners) – this accounted for seven per cent of their average total income, which was lower than the proportion of income from paid work. This proportion of income from families was considerably lower than that found in the 2011/12 survey of 13 per cent (and continues the downward trend in financial support from families). Those who gained the most from families tended to be from more ‘traditional’ student backgrounds – single students with no children, dependent students living away from home to study, and from managerial/professional socio-economic backgrounds. In addition, female students were also more likely to receive money from their families.

A different pattern was found for part-time students. Overall, income from families was less central to part-time students, and was indeed negative (-

£992 on average, down from -£470 in 2011/12) in that part-time students contributed income to, rather than received income from, their families. Variation between part-time students was largely driven by gender (males contributed, whereas females received) , age (those aged between 25 and 39 contributed more than older or younger groups) , socio-economic group (the intermediate group received, whereas other groups contributed) and family type (single students received, whereas other groups contributed).

Social security benefits

Few full-time students received income from social security benefits (11 per cent), although this was higher than the proportion found in the 2011/12 survey of seven per cent. The amount of social security benefits received increased by 80 per cent between 2011/12 and 2014/15. For those who were receiving income from benefits, this represented a key source of support and they received an average of £3,873. This was especially the case for one-adult families (single parent students), who received an average of £6,620, or 25 per cent of their total average income. Social security benefits were a common source of income among part-time students, with just over half (53 per cent) of part-time students claiming income from this source (the same proportion as in 2011/12) These students received on average £3,739. Again, social security benefits played a particularly key role for lone parents.

Student spending

The average (mean) total expenditure of full-time Welsh-domiciled students in 2014/15 was £19,224 which was substantially higher than the figure (taking account of inflation) of £14,324 in 2011/12.

The average total expenditure of part-time students was £18,813 which was almost unchanged from the levels in 2011/12 of £18,776. Overall part-time students' expenditure was very similar to that of their full-time counterparts. This represents a big shift from the pattern found in the previous survey where part-time student expenditure was 34 per cent higher than for full-time students.

Among full-time students, expenditure was related to housing tenure and whether their parents had experience of HE. Those living at home with their

parents or with parents who had experience of HE had lower levels of spending. Among part-time students, spending varied by socio-economic group, housing tenure, gender, age group, and family circumstances. Higher levels of spending were found among males, those renting alone or with their families, those from managerial/professional work backgrounds, and those who were parents or had partners without children.

Participation costs

Participation costs (ie the costs incurred as a direct result of attending university or college, including tuition fees) accounted for the majority of expenditure for full-time students. Indeed, these costs constituted a higher proportion of expenditure for full-time students than for part-time students (46 per cent compared with 16 per cent). Full-time Welsh-domiciled students spent an average of £8,834 on participation costs in the academic year 2014/15, this was more than double the levels spent on participation costs in 2011/12 of £3,970; however it is important to note that participation costs of full-time students were in part covered by the non-means-tested Welsh Government Fee Grant, so out of pocket expenditure would have been lower for many students. Part-time students spent considerably less than their full-time counterparts on these costs, an average of £3,026, but this still represents a 50 per cent increase on the participation spending in 2011/12 which was £2,012.

Within participation costs are the spending categories of direct course costs and facilitation costs. Full-time students in 2014/15 spent an average of £519 on direct course costs such as books, computers and equipment and £384 over the academic year on facilitation costs (such as course-related travel and childcare). Part-time student spending on these costs averaged £478 and £470 respectively. Among full-time students, direct costs were higher for those studying creative arts, languages or humanities.

Living costs

Living costs constituted the largest category of expenditure for part-time students at 61 per cent of all spending, and the second largest category for full-time students at 37 per cent. Living costs accounted for £7,018 of full-time

students' and £11,528 of part-time students' spending. For both full-time and part-time students, living costs remained largely unchanged from the 2011/12 averages of £6,980 and £11,817 respectively. The largest cost category among total living costs for both full-time and part-time students was personal items, followed by non-course travel. Among full-time students, spending on living costs was highest for students with children, and also varied by housing tenure, parental experience of HE, and the type of institution attended.

Housing costs

Housing costs accounted for around one fifth of average total expenditure: 18 per cent for both full-time and part-time students. For full-time students the average expenditure on housing for the 2014/15 academic year was £3,377 and for part-time students was £3,430. Again for both full-time and part-time students, housing costs remained largely unchanged from the 2011/12 survey averages of £3,464 and £3,506 respectively. 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. With an average spending of £4,341, students in university accommodation had the highest housing costs. Part-time students were more likely to be buying or privately renting a property (alone or with family) but despite this had a similar level of housing costs to full-time students reflecting the higher proportion of part-time students in couples and thus sharing these costs with a partner. For both full-time and part-time students, housing costs were higher for those renting than those who owned their own homes.

Spending on children

Spending on children was the smallest category of expenditure, accounting for just two per cent of all full-time students' expenditure and five per cent of all part-time students' expenditure in 2014/15, but this reflects the low proportion of students with child-related spending. Across all full-time students the average spending on children was £352, and for part-time students was much higher at £1,154 but this was due to the greater proportion of part-time students who were parents. Ten per cent of full-time students and 50 per cent of part-time students were parents who lived with their children; among these,

full-time students spent £3,655 and part-time students spent £1,982 on child-related costs (excluding child-related travel and general food and drink) over the academic year.

Savings, borrowing and debt

Approximately half of both full-time and part-time students predicted having money 'set aside' as savings at the end of the academic year, and both groups predicted similar levels of these savings, on average £1,746 compared with £1,802. However whilst part-time students' predicted savings increased only modestly between 2011/12 and 2014/15 (a rise of eight per cent from £1,670), predicted savings among full-time students were 42 per cent higher than in 2011/12 (at £1,229). Among full-time students, average savings levels were predicted to increase slightly over the course of the academic year; however among all part-time students average savings were predicted to decrease slightly. Key differences in the level of predicted savings were found for both full-time and part-time students with different family circumstances, but differences were also noticed by gender, age, parental experience of HE and socio-economic group. Full- and part-time students within the top decile of saving amounts, predicted over £4,000 in savings.

Full-time students were more likely to borrow money than part-time students (97 per cent had some form of borrowing compared with 83 per cent of part-time students), and the make-up of their borrowing and relative size of their borrowing also differed. Relatively few full-time students resorted to commercial borrowing, although the proportion with credit card debt increased slightly (from 17 to 18 per cent) and the proportion with bank overdrafts decreased (from 47 to 35 per cent) compared to the 2011/12 survey. The average amounts borrowed from these sources across all full-time students were small (£613 in credit card debt and £305 in bank overdrafts). However where students had used these sources, they tended to borrow relatively heavily from them (£3,427 owed in credit card debt, and £884 in overdrafts). Changes between surveys in patterns of borrowing varied between students who were in their first year, or subsequent years: for first years, borrowing from commercial credit more than doubled between the two surveys whilst amounts owing in overdrafts increased marginally; for second year students,

borrowing from commercial sources increased (but not as dramatically as found among first years) and borrowing through overdrafts decreased; and for third year students, borrowing from commercial sources remained static and again overdraft debt decreased between the two surveys. Also in the 2011/12 survey average borrowing from overdrafts was higher than found for credit cards, yet the opposite was true in 2014/15 where average amounts owed on credit cards was higher than amounts owed in overdrafts.

The key element of full-time students' borrowing was student loan debt; 92 per cent of full-time students had student loan debt. Full-time first year students had on average £6,270 in outstanding student loan debt, and the figures for second and third year students were £13,561 and £17,722. These figures are very similar to those in the 2011/12 survey of £6,345, £13,683 and £17,562. This is due to the support of the Welsh Government Fee Grant which made up for the increase in tuition fees between the two surveys, so students did not need to take up higher fee loans.

This means that the total borrowing and thus net debt (that is borrowing minus savings) stayed stable for full-time students for whom reliable student loan information was available between 2011/12 and 2014/15. Third year full-time students reported the highest net debt levels (£17,958 in 2011/12 falling slightly to £16,511 in 2014/15 due to higher levels of savings among this group in 2014/15). Among this group of students, borrowing varied by subject studied, and net debt varied by subject studied and type of institution attended (lower for students in Welsh than in English HEIs).

In comparison, part-time students were considerably more likely to use commercial sources of borrowing than full-time students, with 31 per cent having an overdraft and 50 per cent having credit card debt. The amounts borrowed from these two sources have increased from 2011/12 to 2014/15. Also in the 2014/15 survey, some part-time students were eligible for Student Loans for Tuition Fees, and so 47 per cent of part-time students had accrued student loan debt (with an average across all part-time students of £2,711 but £5,793 for those with student loan debt). This means that the average total borrowing of part-time students more than doubled between the two surveys (from £2,132 to £4,856). Despite a small increase in predicted savings, net

debt of part-time students also increased substantially from the 2011/12 survey to the 2014/15 survey (from £587 to £3,033 for the whole cohort).

It is possible to estimate graduate debt for full-time students by deducting predicted year-end savings from predicted year-end borrowings (for final year students on three year courses). This results in average anticipated debt of £15,971 for those graduating from full-time courses, which is largely unchanged from the level in 2011/12 of £16,031.

Comparison with England

There were no real differences in the level of full-time student income or spending between Welsh- and English-domiciled students, which follows 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 (£16,284 and £16,949 respectively), but spending levels were marginally lower on average among Welsh-domiciled students (£19,224 compared with £19,992). Welsh- and English-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 graduate¹ 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 Welsh-domiciled part-time students was lower than that of English-domiciled students (on average £13,962 compared with £17,256), and this follows patterns in previous surveys. It was largely driven by a lower amount received from the main sources of student support 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

¹ Those in the final year of a three year course (that had reported borrowings from a previous student loan)

higher proportion of Welsh-domiciled part-time students received support from other targeted forms of support than found for English-domiciled students reflecting the wider eligibility of these funds among Welsh-domiciled students. Expenditure levels of part-time students were similar for Welsh-domiciled and English-domiciled students (£18,813 and £18,375 respectively). However living costs for Welsh-domiciled part-time students were higher than found for their English-domiciled counterparts, whereas participation costs were relatively lower.

Looking at their financial position, Welsh-domiciled part-time students reported lower levels of savings than English-domiciled students, but Welsh-domiciled students also had lower levels of total borrowing and thus net debt than English-domiciled students (due to the later introduction of student loans for Welsh-domiciled part-time students). Net debt levels, across all years, were £3,033 for Welsh-domiciled part-time students and £4,128 for English-domiciled part-time students.

In terms of attitudes to finance, there were no major differences between Welsh- and English-domiciled full-time students in the *likelihood of finance (funding and financial support)* influencing decisions about HE, and this was also true for part-time students. There were also no major differences in the *ways* in which decisions were affected among full-time students, with one key exception - Welsh-domiciled full-time students were more likely to report that study location (ie Wales or England) was influenced by the financial support available to them. The ways in which decisions of part-time students were influenced were however much more varied when comparing Welsh-domiciled and English-domiciled students.

There were differences noticed between Welsh-domiciled and English-domiciled students in the *likelihood of fee costs* influencing HE decisions. Welsh-domiciled full-time students were less likely to report their HE decisions had been affected by fee costs than their English-domiciled peers (19 per cent compared with 25 per cent). However, Welsh-domiciled part-time students were more likely to report their decisions had been influenced by fee costs than English-domiciled part-time students (33 per cent and 29 per cent).

1 Introduction

- 1.1.1 This report presents the findings of the 2014/15 Student Income and Expenditure Survey (SIES), jointly commissioned by the Welsh Government (WG) and the Department for Business, Innovation and Skills (BIS). The study was conducted in partnership by the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES).
- 1.1.2 The survey is the most detailed, comprehensive and authoritative assessment undertaken of the income and expenditure of students in higher education (HE) in Wales and England. It builds on a series of earlier surveys which have been undertaken at regular intervals since the mid-1980s (most recently in 2011/12) to track the financial position of HE students and measure the impact of changes in funding and support since 1998. This latest survey is particularly important because it assesses the impact of the greatest changes to student funding and support since 1998 which were introduced in September 2012 for those starting HE in the 2012/13 academic year.
- 1.1.3 The 2014/15 study covers both full-time and part-time Welsh-domiciled and English-domiciled students at HE institutions (HEIs) and further education institutes (FEIs), and includes the Open University (OU). 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 (PGCEs). The study covers: eight HEIs and four FEIs in Wales; 45 HEIs and 26 further education colleges (FECs) in England, and the OU (which crosses country boundaries). Overall 6,679 students completed questionnaires.

1.1.4 This 2014/15 wave of the survey follows the methodology established in the 2011/12 baseline survey. Data were collected between February and June 2015⁷ via:

- Online survey questionnaires, completed by a randomly selected sample of 1,673 full-time and part-time Welsh-domiciled students, and 4,172 full-time and part-time English-domiciled students (representing 89 per cent of participants⁸).
- Telephone interviews with a randomly selected sample of 223 full-time and part-time Welsh-domiciled students, and 525 full-time and part-time English-domiciled students (representing 11 per cent of participants).
- Online expenditure diaries detailing the day-to-day expenses incurred by these students over the course of seven days. Diaries were completed by 53 per cent of Welsh-domiciled students and 56 per cent of English-domiciled students.

1.1.5 This report covers the findings for Welsh-domiciled students only (regardless of whether studying in Wales or England), a responding sample available for analysis of 1,896 students (1,367 of which were studying full-time and 529 were studying part-time). A separate published report is available for English-domiciled students (from the Department for Education⁹).

1.2 Policy background and context

1.2.1 The HE sector has been transformed in size, shape and provision over the last two decades. In general, the numbers of students accessing HE in the UK has risen: between 1995/96 to 2010/11 the

⁷ Note that the online survey was closed during the official pre-election period surrounding the general election. The survey (and study website) was closed on the 31st March 2015 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.

⁸ This is the proportion starting the questionnaire online, around two per cent then switched to phone interviews.

⁹ <https://www.gov.uk/government/publications?departments%5B%5D=department-for-education>

number of students increased from 1.72 million to 2.50 million¹⁰. However HE student numbers peaked in 2010/11 and in the last few years have been falling: to 2.34 million in 2012/13 and again to 2.3 million¹¹ in 2013/14. Despite this downward trend, there are some positive messages: first year enrolments rose in 2013/14 for the first time in five years, up two per cent from the number in 2012/13; there has continued to be a rise in the numbers studying HE in further education (FE) settings¹² and there has been an increase in the proportion of students from non-traditional HE backgrounds. The latest figures show that 90 per cent of young entrants to full-time first degree courses came from state school or colleges and 33 per cent came from a lower socio-economic group; and 11 per cent of young entrants and 12 per cent of mature entrants to full-time first degree courses came from low participation neighbourhoods whilst 15 per cent of young entrants and eight per cent of mature entrants to part-time undergraduate courses came from such neighbourhoods. Whilst all these widening participation performance indicators show an improvement from their position at the time of the last SIES in 2011/12, one indicator – the per cent of mature entrants to part-time undergraduate courses – has decreased by 0.2 per cent¹³.

- 1.2.2 The most recent figures¹⁴ show that the number of students studying in Welsh higher education institutions (at all levels and years of study) was 129,130 in 2013/14 including 100,490 undergraduates. Of these undergraduates 53,795 (54 per cent) were of Welsh domicile and 77,635 (77 per cent) were studying full-time. The pattern of change in

¹⁰ Numbers from HESA, Statistical First Release 183, January 2013. The actual number of enrolments was 2,496,645. This represents a slight decrease on the number in 2010/11 of 2,501,295.

¹¹ Taken from the most recent HESA, Statistical First Release, 210, January 2015. The actual number of enrolments in 2013/14 was 2,299,355. 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/pr/3349-statistical-first-release-210>

¹² In total in 2013/14 there have been a further 189,040 HE enrolments at FEIs, compared with 186,565 in 2012/13.

¹³ See Summary of Performance Indicators for 2013/14, HESA.

<https://www.hesa.ac.uk/pis/summary1314>

¹⁴ <https://stats.wales.gov.uk/Catalogue/Education-and-Skills/Post-16-Education-and-Training/Higher-Education/Students/Enrolments-at-Welsh-HEIs/HigherEducationEnrolments-by-Domicile-Level-Mode>

the volume of students in Welsh HEIs largely follows the broad UK picture. Numbers increased steadily from 104,745 students in 2000/01 to 128,230 students in 2006/07; fell slightly during 2007/08 but rose steadily again to reach a peak in 2010/11 and 2011/12 (where the number of students remained fairly static at around 131,000). 2012/13 saw a fall in student numbers but numbers began to recover in 2013/14.

- 1.2.3 Higher education is a key element of Welsh and English skills policy 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; and thus increasing and widening participation remain integral to HE policy to ensure that all those with the potential to benefit from higher education are able to do so regardless of their background. These policy priorities for HE were set out in the Welsh Government's Policy Statement on Higher Education in 2013¹⁵. Most recently they have become the focus of the Review of Higher Education Funding and Student Finance, led by Professor Sir Ian Diamond and launched in 2014. This review will look at: widening access – ensuring that any future system: has widening access at its core objective; is progressive and equitable; supports the skill needs of Wales; strengthens part-time and postgraduate provision in Wales; and has long-term financial sustainability. Policy therefore continues to focus on: the future employability of students and supporting the skills needs of Wales; tackling the under-representation of those from lower socio-economic backgrounds and deprived areas in the student population; promoting equality of opportunity and access to higher education; and supporting progression and retention of learners from non-traditional backgrounds.

¹⁵ Welsh Government (2013) Policy Statement on Higher Education; see also the Welsh Assembly Government (2008) Skills that Work for Wales: A Skills and Employment Strategy and Action Plan; Welsh Assembly Government (2009) For Our Future: The 21st Century Higher Education Strategy and Plan for Wales; and HEFCW (2014) Higher Education Funding Council for Wales Remit Letter 2014-15

- 1.2.4 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 current cohort of students, and an outline of forthcoming changes to student finance.

Overview of the key changes to student finance since SIES 2011/12

- 1.2.5 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 introduced for the 2012/13 academic year. In the academic year 2011/12 the majority¹⁶ of students were operating under the same student support arrangements as changes that were introduced in 2006 (removal of requirement for upfront fees, access to non-means-tested fee loans, increases to maintenance loans and introduction of the Assembly Learning Grant and Special Support Grant) and 2007 (ability to charge variable fees of up to £3,070 per year along with the Tuition Fee Grant, and the Welsh Bursary Scheme) had had time to phase in and embed. However there were two additional changes introduced in the 2010/11 academic year: the Tuition Fee Grant was abolished for new students and replaced with access to a higher tuition fee loan; and the Assembly Learning Grant was increased (to incorporate the Welsh National Bursary).
- 1.2.6 A number of significant revisions to student finance were introduced in Wales for new entrants in the 2012/13 academic year, and these represented the context in which students in 2014/15 were operating. These changes were introduced as a part of the Welsh and UK governments' plans to reform the HE sector in order to ensure its financial stability and increase its efficiency. Some of the changes followed those implemented in England but in many respects the policy and approach to student finance differed in Wales to the full-

¹⁶ A small number of continuing students will have had access to a higher level of Tuition Fee Grant.

cost or near-full cost fee and market approach to higher education taken in England.

1.2.7 The changes for Welsh students studying full-time introduced in 2012/13 therefore included:

- Tuition fees were changed to increase the maximum amount that Welsh institutions could charge to £9,000 a year for full-time undergraduate courses (with a basic rate of fees set at £4,000). The maximum rate would be frozen for four years, and any institution wishing to charge above the basic rate was required to submit an acceptable Fee Plan to the Higher Education Funding Council for Wales.
- The policy that students should not have to pay for their tuition up front was maintained, but more importantly the Welsh Government made available to students ordinarily resident in Wales a non-means-tested fee grant to cover the additional costs of tuition fees (wherever Welsh students choose to study in the UK, essentially a re-introduction of the Tuition Fee Grant). So students ordinarily resident in Wales beginning their courses in 2012/13 received a non-repayable fee grant (maximum of £5,535) to cover the difference in costs between fees in 2011/12 (£3,465, which were met by a non-means-tested student loan) and the new fees charged in 2012/13, wherever they studied in the UK.
- The maximum Assembly Learning Grant and Maintenance Loan amounts were frozen at 2010/11 levels (as were the Childcare Grant, Parents' Learning Allowance, Adult Dependents' Grant and Disabled Students' Allowance). However, since 2010/11, Welsh students who took on a maintenance loan have been allowed up to £1,500 cancelled from their student loan balance by the Welsh Government (after the first repayment has been made).
- There were also some changes made to the loan repayment arrangements for new students entering HE in 2012/13. Repayments remained at nine per cent when earning above the threshold, but there was an increase in the repayment threshold

triggering repayments to £21,000 and a change to the rate of interest¹⁷ applied to the student loans. This applies to part-time as well as full-time students (see below).

- An evaluation of Financial Contingency Funds was undertaken in 2012¹⁸ and it was decided to retain this funding stream for at least the 2014/15 academic year¹⁹.

1.2.8 Changes to the support package for part-time (and distance learning) students were introduced in 2014/15 (later than in England). The key change was extending eligibility to part-time students studying on courses of at least 25 per cent of full-time intensity for a Student Loan for Fees. New part-time students from 2014/15 could apply for a Tuition Fee Loan of up to £2,625 if studying at a publicly-funded or privately-funded university or college in Wales, a loan of up to £4,500 if studying at a privately-funded university or college elsewhere in the UK or a loan of up to £6,750 if studying at a publicly-funded university or college elsewhere in the UK (depending on the amount charged by their institution in tuition fees). Part-time students remained ineligible for Welsh Government Learning Grants or Student Loans for Maintenance, however (those studying at least 50 per cent full-time equivalent) could still apply for a means-tested Course Grant (up to £1,155) to help with the costs of books, travel and other expenses while studying.

2014/15 student support arrangements

Support for full-time students in Wales

1.2.9 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.

¹⁷ This is the rate of inflation plus three per cent during study, and then a sliding scale of between RPI (Retail Price Index) and RPI + 3% (depending on earnings between £21,000 and £41,000) from the April after the student leaves their course. This is in line with the thresholds and interest rates set out for English-domiciled students.

¹⁸ <http://gov.wales/statistics-and-research/evaluation-financial-contingency-fund/?lang=en>

¹⁹ FCF for HE has since been stopped (with the exception of support for the OU) but FCF for FE support is continuing. See <http://gov.wales/newsroom/educationandskills/2014/140912ministerreestablisheshardshipfund/?lang=en>; and <http://www.uniswales.ac.uk/hew-statement-on-the-financial-contingency-fund/>

Figure 1.1: Key elements of HE funding and student support for full-time Welsh-domiciled students 2014/15²⁰

Support	Eligibility and amounts
Tuition fees	<p>Full-time students (who were not already qualified to degree level) could apply for a non-means-tested Student Loan for Fees to help to cover the cost of their tuition fees. These were paid directly to the institution at the start of each academic year. The maximum tuition fee loan rate for Welsh students was £3,685.</p> <p>The rest of the fee cost was covered by a non-repayable and non-means-tested Fee Grant of up to £5,315. This covered the difference between the maximum Tuition Fee Loan available and the tuition fee charged by the university or college. As with the Tuition Fee Loan these were paid directly to the institution in termly instalments.</p>
Maintenance support	<p>Full-time students (who were not already qualified to degree level and under the age of 60 at the start of their course) could apply for a Student Loan for Maintenance to help with living costs. These were paid directly into their bank account at the start of each term (once registered on a course). The amount received depended on household income, where the student lived and whether they received any grants. Students could apply for 75 per cent of the Maintenance Loan (the basic loan) without taking their family income into account; the remaining 25 per cent depended on family income. The maximum loan rates for Welsh students were: £4,027 (for those who lived at home), £5,202 (those living away from home and studying outside of London), and £7,288 (those living away from home and studying in London). Students in their final year had slightly reduced loan amounts available to them. A reduced (non-income) assessed loan was available to students eligible for means-</p>

²⁰ <http://www.studentfinancewales.co.uk/continuing-students/201516-what-financial-support-is-available.aspx>

Support	Eligibility and amounts
	<p>tested NHS bursaries. The amount that could be taken out as a Maintenance Loan was reduced if an individual received a Welsh Government Learning Grant (formerly Assembly Learning Grant).</p> <p>Students on longer courses (longer than 30 term-time weeks plus three days) could get an additional amount to help with living costs of up to £116 per week.</p> <p>Full-time students (who were not already qualified to degree level) could apply for a non-repayable means-tested Welsh Government Learning Grant to help with the cost of books, equipment and travel. From 2011/12 these grants included monies from the Welsh Bursary Scheme, which no longer paid out a separate bursary. The Welsh Government Learning Grant was paid directly into the student's bank account at the start of each term. The grant was aimed at students in low-income households, and it was not available for those in receipt of an NHS bursary. Students in households with an income of more than £50,020 were not eligible for the grant; those with incomes between £18,371 and £50,020 were eligible for a partial grant; and those with incomes of £18,370 or less were eligible for a full grant of £5,161. The amount received as a grant reduced the amount that could be taken out as a Maintenance Loan.</p> <p>Full-time students who qualified for certain income-related benefits may have been entitled to receive the Special Support Grant (instead of the Welsh Government Learning Grant). The amounts were the same as the Welsh Government Learning Grant but the Maintenance Loan amount that could be applied for was not affected, and the Special Support Grant was not taken into account when calculating other state benefit amounts.</p>

Support	Eligibility and amounts
Additional financial support - subject specific	<p>Students on certain health-related courses could be eligible for an NHS Bursary. Students on Diploma courses in Nursing, Midwifery and Operating Department Practice could receive a non-income assessed bursary via NHS Wales Student Awards Unit.</p> <p>Students on other courses such as those on Year 5 of an undergraduate medical or dental degree course, graduates on Years 2 to 4 of an accelerated medical or dental degree course, and students on Nursing and Midwifery degrees could apply for an income-assessed bursary (this paid full tuition fees and provided some support for maintenance). The student could be entitled to a non-means-tested NHS grant of up to £1,000; a means-tested NHS bursary of either £3,159 if the student was living in London, £2,617 if living elsewhere, or £2,185 if living at their parent's home; and a non-means-tested loan.</p> <p>Full-time and part-time students on Initial Teacher Training courses as well as being eligible for the core student finance package, could be eligible for an Initial Teacher Training Incentive Grant²¹. This depended on the intended subject of study, age intending to teach and undergraduate degree classification achieved. The maximum grant was £20,000 (for those with a first class degree and studying for a PGCE secondary course in physics, maths, or chemistry). In addition student teachers starting secondary ITT courses through the medium of Welsh could be eligible for the Welsh Medium Improvement Supplement.</p>

²¹ <http://dera.ioe.ac.uk/20034/1/140422-teacher-training-incentives-in-wales-2014-2015-en.pdf>

Support	Eligibility and amounts
Other additional financial support	<p>Full-time students with at least one dependent child aged under 15 (or under 17 if registered with special educational needs) and in registered or approved childcare could apply for a Childcare Grant of up to £161.50 a week for one child or up to £274.55 for more than one child. This was intended to help pay towards any childcare costs incurred while they were studying and did not have to be paid back. The grant could cover up to 85 per cent of childcare costs, and the amount received depended on household income.</p> <p>Full-time students with dependent children could apply for an income assessed Parents' Learning Allowance to help with course-related costs, the maximum possible was £1,557 per year, and did not have to be paid back.</p> <p>Full-time students with an adult who depended on them financially could apply for an income assessed Adult Dependents' Grant of up to £2,732 a year.</p> <p>Full-time students could apply for Disabled Students' Allowances (DSA) to help meet the extra course costs faced because of a disability, mental health condition or specific learning difficulty. The amount depended on need, not household income, to pay for: specialist study equipment, up to a maximum of £5,332 for the course; a non-medical helper, up to £21,181 a year; and reasonable transport costs and other help, up to £1,785 a year²².</p>
Support from institutions	<p>Full-time students and part-time students could receive support from the Financial Contingency Fund via their institution (in Wales) or the Access to Learning Fund via their institution (in England). These discretionary funds provided emergency help for students, and assisted with course or living costs for students in financial hardship who might have been considering leaving the course. These were usually</p>

²² http://www.studentfinancewales.co.uk/media/8589/sfw_fs_finance-full-time-students_1415_en_d.pdf

Support	Eligibility and amounts
	<p>given as grants but could be short-term loans.</p> <p>Students could also receive a bursary or scholarship from their institution to provide extra financial help with living costs.</p>

Support for part-time students in Wales

1.2.10 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 Welsh-domiciled students 2014/15²³

Support	Eligibility and amounts
Tuition fees	<p>From 2014/15 new part-time students (with no prior HE qualifications and studying at least 25 per cent FTE) have been able to take out a Tuition Fee Loan for the first time (this replaces the Tuition Fee Grant, see below). The maximum loan available was £2,625 for those studying at publicly-funded and higher-funded universities and colleges in Wales, £4,500 for studying at privately-funded universities and colleges elsewhere in the UK and £6,750 for those studying at publicly-funded universities and colleges elsewhere in the UK. If the maximum loan was less than the fee charged, the student had to finance the difference themselves. This loan is repayable after the student has finished their course, or four years since the start of the course (whichever comes first), and is earning over £21,000.</p> <p>Continuing part-time students in 2014/15 (i.e. those starting in 2012/13 or 2013/14) could apply for a means-tested Tuition Fee Grant towards the cost of the fees charged by their institution as they were not eligible for Student Loans for Fees. The amount received depended on the intensity of the course and the student's household income. The maximum</p>

²³ http://www.studentfinancewales.co.uk/media/8682/dfes_memorandum_1415.pdf

Support	Eligibility and amounts
	<p>available was £1,025 for those studying 75 per cent or more of the full-time course equivalent (FTE) and with household incomes of less than £16,865 (those studying between 50 and 59 per cent can receive up to £690, and those studying between 60 and 74 per cent can receive up to £820). The grant was paid directly to the institution. Fee Grants were not available if the student was already qualified to HE level, if they were studying less than 50 per cent of a full-time equivalent course, or were in households with an income of more than £25,435²⁴.</p>
Additional financial support – subject specific	<p>Part-time students on a course leading to a qualification in Medicine, Dentistry or Healthcare could apply for a reduced rate bursary from the NHS via the NHS Wales Student Awards Unit.</p>
Other additional financial support	<p>New and continuing part-time students could still apply for a Course Grant to help with course related costs such as books, travel and other expenses. The amount received depended on the student's household income (not intensity of the course), and the maximum available is £1,155 (for those with incomes of up to £26,095. No grant is available for those with incomes above £28,180). The Course Grant was paid as one sum directly into the student's bank account. Course Grants were not available if a student was already qualified to undergraduate honours degree level or studying less than 50 per cent FTE.</p> <p>Part-time students could apply for a Childcare Grant, to help pay towards any childcare costs incurred while they were studying. For new students in 2014/15 the maximum grant available was £161.50 a week for one child or up to £274.55 for more than one child. Again to qualify students had to be studying at least 50 per cent FTE, and the amount received depended on</p>

²⁴ <http://www.studentfinancewales.co.uk/part-time-students/201516-continuing-students/fee-support.aspx>

Support	Eligibility and amounts
	<p>course intensity. The maximum rates for continuing part-time students were slightly different at £121.13 and £205.91 per week respectively.</p> <p>Part-time students could apply for the Parents' Learning Allowance and/or the Adult Dependants' Grant to help with course related costs for students with dependent children or dependent adults. The amount received depended on household income, intensity of course and number of dependents. The maximum available for the Parents' Learning Allowance for new students in 2014/15 was £1,557 and for the Adult Dependants' Grant was £2,732. Again to qualify students must have been studying at least 50 per cent FTE.</p> <p>Part-time students could apply for Disabled Students' Allowances (DSA) to help meet the extra course costs faced because of a disability, long-term health condition, mental health condition or specific learning difficulty. The grant amount depended on need (not household income) and paid: up to £5,332 over the duration of the course for specialist study equipment, up to £15,885 a year for a non-medical helper, reasonable transport costs and up to £1,388 a year for other help. To qualify part-time students had to be studying at least 25 per cent FTE.</p>
Support from institutions	<p>Some part-time Welsh-domiciled students could apply for support from the Financial Contingency Fund via their institution if in Wales, or through the HEI's own hardship fund if in England, provided they applied for the Fee and Course grant, or the Fee Waiver scheme. These provided extra help for course or living costs for students in financial hardship, and/or for help with part-time fees. These were usually given as grants but could be short-term loans.</p> <p>Those studying with the OU and starting their studies before September 2014 could receive support for fees</p>

Support	Eligibility and amounts
	from the OU.
Benefits	Part-time students could usually still claim means-tested benefits such as income-based Jobseeker's Allowance, Housing Benefit, Local Housing Allowance and Council Tax Reduction if they were unemployed.

1.3 The Student Income and Expenditure Survey (SIES) 2011/12

About the SIES series

- 1.3.1 The SIES series is the most comprehensive and authoritative assessment of the income and expenditure of students in higher education in Wales and England. 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 support arrangements for student funding. 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 in 2007/08 the introduction of variable tuition fees (capped at £3,000). Most recently (as noted above) changes SIES looks to evaluate include: from 2012/13 the increase in the maximum tuition fee institutions are able to charge students (to a maximum of £9,000) and the introduction of the Fee Grant for Welsh-domiciled students to offset the cost of increased fees to individual students; and the broadening of eligibility for tuition fee loans to part-time undergraduate students in 2014/15.

1.3.2 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 Wales and England across 84 institutions; and the results for Welsh-domiciled students were published in 2014²⁵. 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.

The 2014/15 survey research objectives

1.3.3 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. In particular the 2014/15 survey findings will be of interest to the Review of Higher Education Funding and Student Finance Arrangements in Wales initiated by the Minister for Education and Skills and led by Professor Sir Ian Diamond²⁶.

1.3.4 The Student Income and Expenditure Survey covers Wales²⁷ and England (with separate samples of students studying in Welsh and

²⁵ <http://gov.wales/docs/caecd/research/2014/140409-student-income-expenditure-survey-2011-12-welsh-domiciled-students.pdf>; see also https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/301467/bis-14-723-student-income-expenditure-survey-2011-12.pdf for the results for English domiciled students

²⁶ <http://gov.wales/topics/educationandskills/highereducation/review-of-he-funding-and-student-finance-arrangements/?lang=en>

²⁷ 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.

English institutions) and sought to develop a representative sample of these students using random probability sampling. The survey sought to provide accurate estimates of students' income, expenditure and debt (including short-term debt profile and debt on graduation), how this differs depending on students' background and circumstances, and to collect 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, minority ethnic students, disabled students, and HE students registered with FEIs.

Research method

- 1.3.5 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 review²⁸ 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

²⁸ 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 FEIs involved in SIES 2007/08, additional analysis of the SIES 2007/08 data, and a series of meetings with BIS.

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 Higher Education Statistics Agency (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 with an online expenditure diary²⁹; and c) the inclusion of part-time students on courses of lower intensity (measured in terms of Full-time Equivalence or FTE).

1.3.6 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:

- **Institutional sampling:** An initial sample of eight³⁰ HE institutions (including the OU) and four³¹ FE institutions in Wales was selected representing the entirety of the HE provision in Wales; along with 65 HE institutions and 40 FE colleges in England. English institutions were selected randomly, but with a probability roughly proportional to their weighted size, and stratified by region, type of institution (selectiveness, HEIs only) and fee structure for any undergraduate provision. All institutions were contacted by the WG and by BIS 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, eight HEIs and four FEIs in Wales, and 45 HEIs and 26 FECs in England, and the OU (which crosses country boundaries) agreed to take part and

²⁹ This approach allows for significant cost savings and a potentially larger sample to be surveyed. However it leads to more aggregated estimates of income and spending 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.

³⁰ There had been 9 institutions but the Universities of Glamorgan and Newport merged to form the University of South Wales.

³¹ There were 7 FEIs with HE students but only 4 of these were able to participate in the research.

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 records³²; and b) a sample of continuing students, drawn by the research team from anonymised HESA datasets for 2013/14. For participating Welsh FEIs, as the relevant student numbers involved tended to be small, they provided details for all their eligible HE students rather than undertaking a sample. Overall this two stage approach allows for the most up-to-date student data to be used whilst also capitalising 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, and reducing 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 institution: Welsh HEIs were asked to provide a sample of between 840 and 2,376 students (depending on the size of the student population), and Welsh FEIs were asked for all eligible students. English HEIs were asked for a sample of 240 students, English FECs were asked for 105 students, and the Open University was asked for 1,450 students. The numbers sampled from Welsh institutions were

³² 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.

larger than those sampled from English institutions in order to achieve adequate numbers for analysis by key background and study variables and to maximise the effective sample size by type of institution³³. However the numbers sampled from Welsh 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 telephone³⁴ interviewer and could complete the survey by telephone by appointment (students were offered the opportunity to complete all aspects of the survey in the Welsh language). 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). All materials were provided to Welsh-domiciled students in both English and Welsh. Across the whole responding sample, 34 students completed the survey in Welsh.
- **Response:** In total 1,367 full-time and 529 part-time students of Welsh domicile responded to the survey, and 3,518 full-time and 1,179 part-time students of English 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

³³ Overall 13,000 students were sampled from Welsh HEIs, and 8,327 cases were issued.

³⁴ Where agreed with the participating institution.

institution attended; for example, the response rate among those studying at Welsh HEIs was 25.4 per cent and 25.3 per cent among students at FEIs compared with 33.7 per cent among those studying at English HEIs. Among students studying at Welsh HEIs, response varied considerably by HEI, from a high of 29.8 per cent to a low of seven per cent. Among the Welsh-domiciled students who took part in the survey, 1,001 also returned an expenditure diary (exceeding the target of 825, and representing 53 per cent of survey respondents).

- **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 official pre-election period surrounding 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 for part of this period (from 27 March to 20 April 2015). After consultation between the research team, BIS and the WG, it was agreed that the expenditure diaries would be re-opened from 21 April onwards for those students who had already 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 – as at the time there was uncertainty over how long the pre-election period restrictions would last. After the final election results were called the survey was re-opened, and institutions were contacted by IES and asked to replace their publicity tools throughout their campuses and in their online spaces.

1.3.7 See the separate Technical Report for more detail on the methodology, including: sampling; questionnaire and diary

development and testing; data checking, coding and editing; analysis; and weighting.

- 1.3.8 It should be noted that due to a question capturing previous student loan debt (i.e. student loans taken out in previous years) not working as expected, the analysis of borrowing and debt does not draw on data from all students. See Chapter 6 for further details.

1.4 The 2014/15 sample profile

- 1.4.1 In total, 1,919 Welsh-domiciled students took part in the study. A summary by mode of study and survey/diary completion is presented in Table 1.1.

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

			N
	Completed survey	Completed expenditure diary	% <i>completed expenditure diary</i>
Full-time	1,382	742	54
Part-time (incl. OU)	537	271	50
Total	1,919	1,013	53

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

- 1.4.2 This section examines the details of the student sample on which the survey findings are based (i.e. after weighting, see Tables 1.2 and 1.3). 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 separate Technical Report). 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 Technical Report.
- 1.4.3 In terms of the key personal characteristics of the weighted responding sample (see Table 1.2):

- Fifty-eight per cent of the Welsh-domiciled full-time students were women and 42 per cent were men; however, in comparison to the full-time profile, the part-time group had a slightly lower proportion of women (54 per cent). This differs from the patterns found in the earlier surveys in which part-time women were more strongly represented than full-time women.
- Eighty-two per cent of full-time students were under 25 years of age and 42 per cent were aged under 20. Part-time students were generally older – 22 per cent were aged under 25, and 78 per cent were aged 25 or older.
- Based on the occupation of a parent (if they were a dependent student) or their own former occupation, the largest group of full-time students (47 per cent) and again the largest group of part-time students (49 per cent) were classified as belonging to the managerial or professional socio-economic group. A smaller proportion of full-time students were classed as belonging to the routine or manual socio-economic group (30 per cent) and a similar proportion of part-time students were found to be from routine or manual work backgrounds (28 per cent, this represents a decrease compared with the previous survey profile).
- The vast majority (90 per cent) of full-time students were from a White background, while 10 per cent reported they were from another ethnic background. This continues the trend identified in the previous survey of an increasing proportion of students from Black and Minority Ethnic (BME) backgrounds. Looking in more detail: three per cent of full-time students classified themselves as Asian or Asian British (i.e. of Indian, Pakistani or Bangladeshi origin), three per cent as Black or Black British and five per cent as Mixed or Other ethnic group³⁵. A lower proportion of part-time students were from Black and Minority Ethnic backgrounds (six per cent).

³⁵ Due to rounding the sum of the individual quoted percentages may be slightly different to the percentage quoted for the overall group.

- The majority of full-time students were single (82 per cent). A further eight per cent were married or living as a couple without children, six 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 very different family composition: 31 per cent were single (with no children), 25 per cent were married or living as a couple without children, and 44 per cent had children (and were either lone parents or in two-adult families).
- Sixty-eight per cent of full-time students were classified as dependent students and 32 per cent were independent (see the Glossary at the beginning of the report for definitions of dependent/independent students).

1.4.4 In terms of their HE study and student living arrangements (see Table 1.3):

- Full-time students commonly lived in rented non-university accommodation with friends or other students (33 per cent, a decrease on the previous study), with their parents or other relatives (23 per cent) or in university accommodation (22 per cent). Part-time students were more likely than full-time students to be owner occupiers (40 per cent compared to eight per cent of full-time students) or to rent their accommodation alone or with their partner or family (36 per cent). A smaller proportion lived with parents or relatives (at 19 per cent, however this represents an increase on the previous survey). There were more students living at home with their parents than in the previous survey.
- The majority of Welsh-domiciled full-time students studied at Welsh HEIs (57 per cent), however a substantial proportion studied at an English HEI (37 per cent) but only six per cent studied at a FEI. Overall, 62 per cent of Welsh-domiciled full-time students studied in Wales, and 38 per cent studied in England. Among part-time students, 44 per cent studied at a Welsh HEI, four per cent at an English HEI, a further 39 per cent studied with the OU, and 13 per cent studied in an FEI (mostly in Wales). The study pattern of part-

time students differs from the previous survey with a higher proportion in 2014/15 studying with the OU and a lower proportion studying in English HEIs. Overall, there were more students studying in an FEI than in the previous survey.

- Approximately one-third (36 per cent) of full-time students were in their first year of study, 33 per cent were in the second or intermediate year, and 31 per cent were in their final year of study³⁶. Among the part-time sample, two in five were in the first year of study (40 per cent), 24 per cent were in their final year, and 36 per cent in the second/intermediate year. Although the profile of the part-time students was very similar in 2014/15 to that found in 2011/12, the findings for full-time students differ somewhat to the profile of respondents to the previous survey due to the need to sample students who were operating under the same student support arrangements. In 2014/15 there was a higher proportion of full-time students in their first year of study.
- The vast majority of full-time students were studying towards Bachelor's degrees (83 per cent), however 14 per cent were studying at other undergraduate level towards a Foundation degree, HND or HNC, and just three per cent were on a PGCE or other ITT equivalent course³⁷. The majority of part-time students were also undertaking courses at Bachelor's level (52 per cent) but 34 per cent were studying at other undergraduate level and 14 per cent were undertaking PGCE/ITT qualifications. For both full- and part-time students a higher proportion in 2014/15 than in 2011/12 were studying at other undergraduate level.
- Looking at subject of study, the most common subjects amongst the full-time sample were Sciences/Engineering/Technology and IT (32 per cent), Human/Social Sciences/Business/Law (22 per cent), and Creative Arts/Languages/Humanities (21 per cent). Among full-

³⁶ This includes those on one year courses only and will include those on full-time PGCE courses.

³⁷ As the numbers studying for PGCE/ITT are so low, they have been grouped together with other undergraduate level study in the analysis as a contrast to those studying at Bachelor's level. This applies for the analysis of full-time and part-time students.

time students, five per cent were studying Medicine or Dentistry courses. For part-time students, the most common subjects were also Human/Social Sciences/Business/Law (30 per cent), Sciences/Engineering/Technology and IT (24 per cent), and Creative Arts/Languages/Humanities (16 per cent), however Education was also common (18 per cent, reflecting the higher proportion of part-time students undertaking PGCE and ITT programmes).

- Among part-time students, 82 per cent were studying at least 50 per cent of a full-time equivalent course, and the remaining 18 per cent were studying on lower intensity courses (between 25 per cent and 50 per cent FTE).

Table 1.2: Weighted comparison of responding sample profiles, SIES 2011/12 and 2014/15, key student characteristics for all Welsh-domiciled students

			%	
	All full-time		All part-time	
	2011/12	2014/15	2011/12	2014/15
Gender				
Male	41	42	40	47
Female	59	58	60	54
Age group (full-time)				
under 25	85	82	Na	Na
25 and older	15	18	Na	Na
Age group (part-time)				
under 25	Na	Na	28	22
25 +	Na	Na	72	78
Ethnicity				
White	92	90	88	94
Black/Black British	1	3	Na	0
Asian/Asian British	3	3	Na	1
Mixed	4	5	Na	4
BME total	8	10	12	6
Socio-economic group				
Professional/managerial	51	47	41	49
Intermediate	18	23	16	24
Routine/manual	31	30	43	28
Status				
Dependent	69	68	Na	Na
Independent	31	32	100	100

	All full-time		All part-time		%
	2011/12	2014/15	2011/12	2014/15	
Family type					
Single	83	82	37	31	
Couple without children	9	8	20	25	
Lone parent family	4	4		14	
Two-adult family	4	6	44	30	
Base (N) unweighted	914	1,367	180	529	

Base: all Welsh-domiciled students. Note: per cent figures rounded to nearest whole unit.

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

Table 1.3: Weighted comparison of responding sample profiles, SIES 2011/12 and 2014/15, key HE study characteristics for all Welsh-domiciled students

	All full-time		All part-time		%
	2011/12	2014/15	2011/12	2014/15	
Whether lives with parents					
Lives at home/with parents	17	23	11	20	
Lives away from home	83	77	89	80	
Status					
Dependent	69	68	Na	Na	
Independent	31	32	100	100	
Location of study					
England	45	38	23	10	
Wales	55	62	60	51	
OU	0	0	17	39	
Year of study					
First year	20	36	38	40	
Intermediate years	42	33	35	36	
Final year/one-year course	38	31	26	24	
Level of study					
Bachelor's degree (e.g. BSc, BA, BEd etc.)	91	83	67	52	
Other undergraduate	8	14	28	34	
PGCE/DTLLS/Other equivalent	1	3	5	14	
ITT course					
Subject of study					
Medicine & Dentistry	(7)	5	-	1	
Subjects Allied to Medicine	14	10	-	6	
Sciences/Engineering/Technology/IT	26	32	28	24	
Human/Social Sciences/Business/Law	22	22	30	30	
Creative	24	21	-	16	
Arts/Languages/Humanities					
Education	(8)	7	-	18	
Combined/other	-	5	-	6	

			%	
	All full-time		All part-time	
	2011/12	2014/15	2011/12	2014/15
Part-time intensity				
50% FTE and above	Na	Na	78	82
25 to 49% FTE	Na	Na	22	18
<i>Base (N) unweighted</i>	<i>914</i>	<i>1,367</i>	<i>180</i>	<i>529</i>

Base: all Welsh-domiciled students. Note: per cent figures rounded to nearest whole unit.

Data are reported 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 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 2011/12 and 2014/15

1.5 About this report

Report structure

- 1.5.1 This report focuses upon 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.
- 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, 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 estimates of student debt.

- Chapter 7 provides some direct comparisons with income and expenditure estimates from 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 Welsh-domiciled and English-domiciled students (detailed findings for English-domiciled students are presented in a separate report).
- Chapter 9 draws out some conclusions from the data.

More detail about the survey methodology and the sample, including information about data cleaning and weighting will be set out in the separate Technical Report, due for future publication.

Presentation and interpretation of results

- 1.5.2 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 (this is indicated by '-'). Where the base size is between 31 and 50, the data are reported in brackets.
- 1.5.3 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 limit³⁸: 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.

³⁸ 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.

Regression analysis

1.5.4 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, socio-economic group, 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 model³⁹. The benefit of employing this type of analysis over and above an 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 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 regressions⁴⁰) – 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

³⁹ 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.

⁴⁰ 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.

- 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.
- 1.5.5 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.
- 1.5.6 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 problem⁴¹.
- 1.5.7 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

⁴¹ 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 socio-economic group it will be ignored in the interpretation of expenditure models.

analysis⁴². Where significant associations were found for small groups of less than 30 cases this was noted in the text.

Interpretation of regression models

- **Statistical significance:** This is highlighted at the variable level (e.g. socio-economic group), 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 a separate Technical Report, 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

⁴² 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).

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:**
 - 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.
- **Exp (B)**
 - 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.

1.5.8 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.

2 Total student income

2.1 Summary of key findings

- For the 2014/15 academic year, students in full-time education had a total average income of £16,284. In comparison, those studying part-time received an average total income of £13,962 for the same period, which is approximately 14 per cent lower than their full-time peers. The total average income for both full-time and part-time students increased between 2011/12 (the time of the previous survey) and 2014/15 (see Chapter 7). However the difference in full-time and part-time incomes differs to the patterns found in the 2011/12 survey, where part-time Welsh-domiciled students received eight per cent more than their full-time counterparts.
- The composition of income differs substantially between full- and part-time students. The key components of income for full-time students comes from main and other sources of state funded student income support for those in higher education (67 per cent and 11 per cent respectively). Main sources of student support include the Maintenance and Tuition Fee loans, Fee Grants and Welsh Government Learning Grants, whereas other sources include more specific funding for example: NHS bursaries for medical students, and DSAs (Disabled Students' Allowances).
- In comparison to full-time students, part-time students relied more heavily on their earnings from paid work and social security benefits (76 per cent and 14 per cent respectively) and received relatively little funding from main sources of student support. In addition, part-time students were found to contribute to (rather than receive income from) their families, contributing seven per cent of their average total income, whereas full-time students received seven per cent of their income from their families.
- Among full-time students, the average total income varied and the composition of income (from the various sources) differed considerably according to personal student characteristics and

study characteristics. Some of the key factors associated with divergences in average total income identified via regression modelling were: gender, whether the respondent lived with their parents, family type, type of institution attended, and subject studied. Among part-time students a similar extent of variation was observed according to both study and personal characteristics including ethnicity, year of study and intensity of study.

- The highest incomes among full-time students were reported by: those from one-adult families (single parent students), older students (aged 25 and above), independent students, students from intermediate work backgrounds, those studying Medicine and Dentistry degrees and studying in further education institutions (FEIs). Those reporting some of the lowest average incomes had the following characteristics: male, under 20 years old, married or living in a couple, living at home with their parents, dependent status and those studying Creative Arts, Languages, Humanities or Combined degrees/other. However, it should not be interpreted that those on higher incomes are better off as it may be the case that these students also have higher average expenditure, whilst those with lower average incomes have lower average expenditure. For example, students living at home have lower incomes, on average, but are less likely to pay high rent; and one-adult families (i.e. single parents) have relatively high incomes but are more likely to have higher average expenditure than most because of their children.
- Among part-time students, those with the highest average total incomes had the following personal characteristics: students between 30 and 39 years old, those in one-adult families (single parent students), and from managerial and professional socio-economic groups. Higher average total incomes were also found for part-time students: in the final year of their degree or on a one year course, those studying Human/Social Science, Business or Law courses and those on a Bachelor's degree course (BSc, BA,

BEd etc.). Those with the lowest average total incomes were: from the routine or manual work socio-economic group, under 25 years old or 40 and older, in their first year, studying Creative Arts, Languages or Humanities or an Education subject, and studying towards a Postgraduate Certificate in Education or Diploma in Teaching in the Lifelong Learning Sector (PGCE/DTLLS) or other equivalent Initial Teacher Training course.

- Two-fifths (42 per cent) of full-time students and half (51 per cent) of part-time students felt that their decisions about HE had been affected by the student funding and financial support available to them. This represents an increase on the proportions found in the 2011/12 survey.
- In terms of how this group felt their decisions were affected, 62 per cent of full-time and 74 per cent of part-time students felt they wouldn't have studied without funding. This equates to overall proportions of 26 per cent of full-time and 38 per cent of part-time students who felt they would not have been able to study without this funding, again an increase on the proportions in 2011/12 (20 per cent and 21 per cent respectively).
- Of those full-time students who felt their decisions had been influenced by funding, other decisions affected included: choosing to study at a university close to their family home (33 per cent), choosing to study in Wales or England (30 per cent), and choice of institution to attend (21 per cent). For part-time students who felt their decisions were influenced by funding, the main aspects affected were: decisions to study part-time (51 per cent), decisions around when to start the course (26 per cent), and choice of institution (22 per cent).
- The key funds affecting decisions appeared to be the Welsh Government Fee Grant and the Student Loan.
- A substantial minority also reported that the costs of fees had affected their decisions about HE study: 19 per cent of full-time students and 33 per cent of part-time students. Among full-time

students the cost of fees (as also found for the financial support available) commonly influenced decisions about whether to study in England or Wales, and whether to study at a local institution so individuals could live with their families.

2.2 Introduction

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

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

2.2.2 The survey sought to identify all sources of income received by students during the 2014/15 academic year and the amounts received from each source. An overall total figure for income was then derived by summing these amounts.

2.2.3 Only the main variations between students are discussed in this chapter, and additional tables at the end of the chapter present further results for key groups of students. Changes in income amounts compared with 2011/12 are presented in Chapter 7 and comparisons with English-domiciled students appear in Chapter 8.

2.3 Total income

- 2.3.1 In this section we analyse separately the overall total average level of income and its components for part-time and full-time students. We also look at the overall composition of income and to what extent these different components contribute to total income.
- 2.3.2 The average (mean) total income for Welsh-domiciled full-time students was £16,284 for the 2014/15 academic year. The median value was only slightly lower at £15,870, showing that at least 50 per cent of students received at least this amount and 50 per cent received more. For part-time students this figure was approximately 14 per cent less, with total average (mean) income for Welsh-domiciled part-time students at £13,962 and the median income was £12,625. The difference in income between full-time and part-time students was considerably higher than the difference found for expenditure (four per cent) and higher than found in the previous survey (eight per cent).
- 2.3.3 The mean was slightly higher than the median both for part-time and full-time students (Tables A2.1 and A2.3). This indicates that the distribution of total income was positively skewed, meaning that the highest income values for each group were slightly further from the median than the lowest values.

2.4 Composition of total income

- 2.4.1 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. Both student support sources for full-time students and contributions from paid work for part-time students were very similar absolute amounts (on average)⁴³.
- Income from main sources of student support (for example, student loans and grants) constituted a large proportion (67 per cent, Table

⁴³ It should be noted that income from paid work varied considerably among part-time students and the mean average was skewed towards a small number of very high earners.

2.1) of average total income for full-time students. In contrast, part-time students relied much less on this source of income, as it only represented seven per cent of average total income for part-time students.

- Income from other sources of student support may include NHS or education-related grants and/or institutional bursaries. These comprised 11 per cent of full time students' average total incomes, higher than that of part-time students at eight per cent.
- Paid work constituted the largest contributing source of income for part-time students, making up 76 per cent of their average total incomes. This compares to 11 per cent for full-time students, who may have less time during the academic year to work alongside studying.
- Income from family represented seven per cent of full-time students' average total income. For part-time students this figure was also seven per cent, however, this represented a negative proportion (minus seven per cent), indicating that on average part-time students gave more to their families than they received.
- Income from social security benefits represented only three per cent of full-time students' average total income whereas this was 14 per cent for part-time students – the second largest contributing component of part-time student average income. This is linked to variations in eligibility for receiving certain benefits. Given their general characteristics, very few full-time students would qualify for social security benefits, as they are younger, more likely to be dependent on their parents and less likely to have children.
- Income from other miscellaneous sources represented only a small element of total average income, just one per cent, for both full-time and part-time students.

Table 2.1: Total student income and main sources of income for Welsh-domiciled students, by full-time and part-time students

		£	
		Full-time	Part-time
Main sources of student support	Mean	10,876	1,004
	Median	12,000	750
	SE	212	232
	% total income	67	7
Other sources of student support	Mean	1,828	1,160
	Median	0	750
	SE	262	94
	% total income	11	8
Income from paid work	Mean	1,842	10,647
	Median	224	9,466
	SE	190	429
	% total income	11	76
Income from family*	Mean	1,179	-992
	Median	500	0
	SE	173	141
	% total income	7	-7
Social security benefits*	Mean	415	1,973
	Median	0	390
	SE	91	572
	% total income	3	14
Other miscellaneous income*	Mean	144	170
	Median	0	0
	SE	29	28
	% total income	1	1
Estimated total income*	Mean	16,284	13,962
	Median	15,870	12,625
	SE	212	342
<i>Base (N) unweighted</i>		1,367	529

Note: * figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

2.5 Variations in total income between students

2.5.1 This section explores the key differences in students' average total incomes in terms of their individual characteristics as well as study-

related factors. Variations among full-time and part-time students are discussed separately.

Full-time students

- 2.5.2 The range of average (mean) total incomes highlights that there are considerable differences between students that are linked to personal and HE study related factors. Average total incomes were higher among older students (£17,847 for students aged 25 and above) and for those in one-adult families (i.e. single parent students, £26,729 although the number of students in this group was small so this finding should be treated with caution). These follow patterns observed in the 2011/12 survey. Other differences noticed include, higher average total incomes among independent students, those from intermediate socio-economic backgrounds, those on Medicine and Dentistry courses, those studying in FEIs, and those studying towards education qualifications (PGCE, DTLLS or an equivalent Initial Teacher Training course, although due to the small number of students in this group, the finding should be treated with caution).
- 2.5.3 It is important to bear in mind, however, that many of these characteristics may be interlinked. For example, whilst the over 25 age group and single parent students received higher incomes than others, older students are more likely to have children and they are also more likely to be independent. Younger students are more likely to still live at home and be dependent on their parents, and not be parents themselves. Therefore, differences in incomes between these types of students may simply reflect these overlaps in personal and study characteristics. In order to unpick which student and study characteristics were most strongly associated with variations in total income, a multiple linear regression model⁴⁴ was conducted. This found that significant variations in income were determined by a range of factors.

⁴⁴ A multiple linear regression is an analysis technique whereby the value of one variable (the dependent variable), in this case total income, is estimated in terms of a number of other (independent variables), in this case student and study characteristics such as age, gender, and subject of study. See Chapter 1 for more detail on this analysis technique.

Interpreting the model

- 2.5.4 The linear regression model for full-time Welsh-domiciled students is presented in Table 2.2. This model presents the effects of personal and study characteristics, including gender, age and subject of study, on average total income after controlling for all other factors included in the model. All characteristics 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 twenty 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.
- 2.5.5 When comparing students of different ethnicities but with the same backgrounds (i.e. they are the same gender, socio-economic group, age etc.) income was not found to differ significantly by ethnicity. However, men and women from the same backgrounds, of the same age, ethnicity and similar study characteristics were found to have significantly different average total incomes. In fact, female students were found to have significantly higher total incomes, on average, compared to the reference group of male students.
- 2.5.6 The regression coefficients give an idea of the size and direction of the effect. For example, for those students from a routine/manual socio-economic background the coefficient was negative. This indicates that total income for these students was lower, on average, than that of students from the reference category, which is in this case a student from a managerial or professional background. The coefficient also gives us a sense of the magnitude of the effect. Looking again at socio-economic groups, students from routine or manual backgrounds received a total income that was £62 less than that of a student from a managerial or professional background, on average, holding all other factors constant. However, £62 is arguably a small difference. On the other hand, students from intermediate

socio-economic backgrounds received a total income that was, on average, £777 *more* than that of students from managerial or professional backgrounds, holding everything else constant. Belonging to the intermediate category for socio-economic background appeared to have a large effect on average total income received by full-time students.

- 2.5.7 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.
- 2.5.8 The intercept on the top line of the table 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 have 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.

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept*	16,363	0.000	15,278	17,447
Gender*				
Female	705	0.011	170	1,240
Male (ref. category)	0			
Age				
25+	785	0.338	-855	2,425
20-24	332	0.473	-596	1,260
Under 20 (ref. category)	0			
Socio-economic group				
Routine/manual	-62	0.883	-907	784
Intermediate	777	0.042	29	1,524
Managerial/professional (ref. category)	0			
Ethnicity				
Mixed/other	207	0.864	-2,228	2,642
Black/Black British	-602	0.828	-6,187	4,983
Asian/Asian British	-294	0.831	-3,056	2,468
White (ref. category)	0			
Parental experience of HE				
No	378	0.320	-381	1,137
Yes (ref. category)	0			
Type of institution**				
FEI	1,007	0.111	-244	2,257
Welsh HEI	-281	0.500	-1,118	555
English HEI (ref. category)	0			
Subject**				
Combined/other	-792	0.327	-2,410	825
Education	-665	0.509	-2,686	1,356
Creative Arts/Languages/ Humanities	-1,603	0.001	-2,529	-677
Sciences/Engineering/ Technology/IT	-231	0.658	-1,282	820
Subjects Allied to Medicine	-1,621	0.025	-3,024	-218
Medicine & Dentistry	-576	0.354	-1,817	666
Human/Social Sciences/ Business/ Law (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Year of study				
Final year/one year course	328	0.427	-500	1,157
Intermediate year	314	0.465	-549	1,177
First year (ref. category)	0			
Qualification level				
PGCE/ITT	1,921	0.303	-1,807	5,649
Other undergraduate	-242	0.694	-1,480	996
Bachelor's degree (ref. category)	0			
Family type***				
Two adult	-2,147	0.004	-3,562	-733
One-adult family	8,603	0.000	4,464	12,741
Married or living in a couple	-2,876	0.000	-4,387	-1,365
Single (ref. category)	0			
Living in London**				
London	1,822	0.005	574	3,070
Elsewhere (ref. category)	0			
Status				
Independent	442	0.316	-440	1,325
Dependent (ref. category)	0			
Lives with parents**				
Yes	-1,765	0.003	-2,889	-642
No (ref. category)	0			

Base: all Welsh-domiciled full-time students. N=1,120

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatGen/IES SIES 2014/15

Student factors (full-time students)

Gender

2.5.9 There was a difference in average total income by gender, with women receiving £1,164, or seven per cent, more than men (£16,771 compared with £15,607; Table A2.1), and this was found to be statistically significant at the five per cent level in the regression model. There were also differences in the composition of average total income by gender, with men receiving more from main sources of student support, but women receiving a relatively greater proportion of their average total income than men from other sources of student

support, paid work and social security benefits (see Table A2.5 for breakdowns). However, this might be explained by factors other than gender, for example, family type or subject choice (as women are more likely to be single parents or study teaching related subjects, both of which attract specific additional funding).

Age

- 2.5.10 As noted above, older students (over 25 years old) were found to have higher average total incomes than younger students, with those over 25 receiving £17,847 compared to £16,180 for students between 20 and 24 and £15,707 for those under 20 (Table A2.1). However, age was not found to be statistically significant in the regression model once other characteristics were controlled for. Exploring the composition of income, younger students received more income from main sources of student support than those from the other two (older) age categories (Table A2.6). The under 20s also received much more financial support from their families than the over 25s (indeed the latter group had a negative value for family income). However, older students received considerably more income from other sources of student support, paid work and social security benefits. Some of these differences are likely to be explained by family type, as older students are more likely to be married and/or have children.

Family type

- 2.5.11 Average total income was strongly correlated with family type, which was highly significant in the regression model at the 0.1 per cent level, and is a pattern that was identified in the 2011/12 survey. One-adult families (single parent students) had the highest average total incomes, significantly higher than single students (the reference category), while couple students (with or without children) had significantly lower average total incomes than single students.
- 2.5.12 Average income varied very little across family type for main sources of student income, with married students (without children) receiving the least (£10,228) and single students receiving the most (£10,985,

Table A2.11). However, larger differences are noticed when looking at the other components making up students' incomes. One-adult families (single parent students) received a considerably larger amount of income from other sources of student support, paid work and social security benefits than those from any other family type (these patterns are indicative and should be treated with caution due to the small number of cases involved). For example, for single students, social security benefits constituted £25 towards their average total income of £16,087, or 0.15 per cent, whereas, for one-adult families (single parent students) this figure was £6,620, which represents almost one quarter of their £26,729 average total income. These patterns may reflect single parents' greater likelihood of meeting eligibility criteria for other financial support (such as Childcare Grant, Parents Learning Allowance) and state benefits than single students who are still dependent on their parents.

Socio-economic group

- 2.5.13 There was little variation in average total income across different socio-economic groups, with students from managerial/professional backgrounds receiving the lowest average total income (£16,249) and those from intermediate groups receiving the most (£17,285; Table A2.10). This differs slightly from the 2011/12 survey, in which students from routine/manual work backgrounds received marginally more than those from intermediate work or managerial/professional work backgrounds. As with the 2011/12 survey, socio-economic group was not found to be statistically significant in the regression model.
- 2.5.14 The main sources of student support accounted for approximately 70 per cent of routine/manual work students' total income, compared with 64 per cent for intermediate work students and 65 per cent for those from a managerial/professional work background. Following patterns in the 2011/12 survey, students from routine/manual work backgrounds continue to receive a greater proportion of their income from the main sources of student support than those from other socio-economic groups. This reflects the goals of funding models which are

designed to foster widening participation and thus, through means-testing some aspects of the funding package, provide greater support to those in families with lower incomes.

- 2.5.15 Income received from family varied considerably across socio-economic background, accounting for five per cent for those from an intermediate background and 14 per cent for those from a managerial/professional background, whereas the proportion of average total income from family sources received from those belonging to the routine/manual socio-economic group (at an absolute value of -£1) was negligible. For all groups the contribution from families towards total income has fallen considerably since the 2011/12 survey, suggesting that students now rely less heavily on their families.

Ethnicity

- 2.5.16 Average total income varied by ethnicity (Table A2.8 and A2.9) but ethnicity was not found to be significant in the regression model when other factors were controlled for. Students from White backgrounds were found to have a higher average total income (£16,391) than students from Black and Minority Ethnic backgrounds (£15,432). The difference in average total income appears to be driven by considerably lower levels of income from families (£1,264 for White students, and £392 for students from Black and Minority Ethnic backgrounds).

Living with parents

- 2.5.17 Students who lived with their parents during term time had a lower average total income compared with students who lived away from home (£14,873 compared with £16,700, Table A2.12), although this was partly offset by their expenditure being lower (see Chapter 4). The pattern is mainly due to students living away from home, receiving more income from main sources of student support, as well as other sources of student support and from their families. Interestingly, those living at home received a larger share of their

income from paid work (17 per cent compared with 10 per cent). Students who lived with their parents during term time earned on average £852 more from paid work than those who lived elsewhere (derived from figures in Table A2.12). These follow patterns identified in the 2011/12 survey.

- 2.5.18 The difference was confirmed in the regression model, which suggests that the lower income of students living at home during term time was statistically significant at the one per cent level. The estimated coefficient tells us that students who decided to live at home had total incomes that were £1,765 lower, on average, compared to incomes of students who did not live at home, after controlling for all other factors.
- 2.5.19 Linked to term-time living arrangements was student status, and those deemed to be dependent students had lower average total incomes than independent students (£15,913 compared with £17,082, Table A2.13). However this difference was not significant in the regression model.

HE study-related factors (full-time students)

- 2.5.20 HE study-related factors helped to explain some of the variation in average total incomes, particularly subject studied and type of institution, which were statistically significant in the regression model, when controlling for other factors.

Subject

- 2.5.21 Average total income varied considerably by subject, with students studying Creative Arts/Languages/ Humanities and Combined/Other degrees having the lowest incomes (£15,362 and £15,705 respectively) and those studying Medicine and Dentistry or Human/Social Sciences/Business/Law having the highest incomes (£17,233 and £16,820 respectively, Table A2.20), and the regression model found that subject had a significant effect on total income. Subject was also significant in the 2011/12 survey.

2.5.22 The composition of total income also varied according to subject, with students studying Medicine, Dentistry or particularly Subjects Allied to Medicine receiving significantly less income than any others from main sources of student support. These students received £7,929 (accounting for 46 per cent of total average income) and £3,984 (25 per cent) respectively in main sources of support compared to £12,213 (74 per cent) received by students on Science/Engineering/Technology/IT courses. However these groups of students studying on health-related programmes received considerably more from other sources of student support (£5,867 or 34 per cent for Medicine and Dentistry and £8,132 or 51 per cent for Subjects Allied to Medicine). This is explained by the subject specific funding covered by the other sources category, including the funding available from the NHS in the form of bursaries for those studying to be doctors, dentists, nurses, midwives, physiotherapists and on similar health related courses. Interestingly medical and dental students earned less from paid work than other students (£1,209) but receive more on average from their families (£1,852). Some groups of students received very little on average from their families (e.g. Human/Social Sciences/Business and Law students, £965; Education students, £516; and those studying Combined or other subjects, £256).

Type of institution

2.5.23 Students attending FEIs had higher average total incomes than their peers studying at HEIs in both England and Wales (£17,347 compared to £16,479 for English HEIs and £16,051 for students at Welsh HEIs, Table A2.16). This was found to be highly statistically significant in the regression model (at the one per cent level). This is mainly explained by students at FEIs relying much more heavily on income earned from paid work (£4,513 compared to £1,183 for students at English HEIs and £2,002 for Welsh HEIs) and social security benefits, which compensated for the negative income FEI students received from their families (-£999). Similarly average total income varied by location of institution. Students studying in England

had higher average total incomes than those studying in Wales (£16,699 and £15,913 respectively, Table A2.18). Those studying in Wales relied more heavily on paid work and less on their families for financial support than those studying in England.

Type of degree

- 2.5.24 Students studying towards a PGCE or education-related qualification had the highest student average income of £17,668, whilst those studying towards a Bachelor's degree received £16,158 and other undergraduate students received £16,741 (Table A2.15). PGCE students tended to receive a relatively higher proportion of their income from main and particularly other sources of student support, reflecting the additional government funding available to students on initial teacher training courses⁴⁵. However trainee teachers received less income from their families (in fact, on average they gave money to their families), social security benefits and paid work (these findings should be treated with caution due to the small number of students involved). Students on Bachelor's level courses and other undergraduate degree courses were relatively similar in terms of income profile, but those on sub-degree programmes relied more heavily than first degree students on income from paid work (and less on other state funded sources of student support). Type of degree was not found to have a significant effect on income from the regression model.

Year of study

- 2.5.25 Year of study was not found to have a statistically significant effect on income, and average total income varied by less than £450 between second year students (£16,575) and final year students or those on a one year course (£16,127), with first year students having an income of £16,146 on average (Table A2.14). Final year students (and those on one year courses) received the lowest contribution from main sources of student support. However final year students were more

⁴⁵ Not all teacher training students will receive incentives as this depends on subject studied and degree classification obtained at undergraduate level.

dependent on the income they receive from paid work than their peers in different year groups.

Part-time students

2.5.26 Average total income levels also varied by student characteristics and HE-related study characteristics for part-time students. However, the multiple linear regression model for part-time students (Table 2.3) found that ethnicity, part-time study intensity and year of study had a statistically significant effect on income.

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

	Regression coefficient	Significance Level	95% Confidence Interval	
			Lower	Upper
Intercept	13,615	0.000	10,876	16,355
Gender				
Female	-1,159	0.178	-2,899	580
Male (ref. category)	0.000			
Age				
40+	-239	0.824	-2,461	1,984
30-39	3,419	0.060	-156	6,995
25-29	1,696	0.018	321	3,070
Under 25	0.000			
Socio-economic group				
Routine/manual	-4,216	0.053	-8,495	63
Intermediate	-1,671	0.204	-4,330	989
Managerial/professional (ref. category)	0.000			
Ethnicity*				
BME	-1,764	0.044	-3,474	-55
White (ref. category)	0.000			
Parental experience of HE				
No	-320	0.703	-2,057	1,417
Yes (ref. category)	0.000			
Lives with parents				
Yes	1,777	0.272	-1,518	5,072
No (ref. category)				

	Regression coefficient	Significance Level	95% Confidence Interval	
			Lower	Upper
Family type				
Two-adult family	-1,103	0.459	-4,164	1,957
One-adult family	2,630	0.300	-2,550	7,811
Married or living in a couple	302	0.827	-2,552	3,156
Single (ref. category)	0.000			
Year of study*				
Final year/one year course	2,769	0.009	778	4,761
Intermediate year	1,343	0.340	-1,536	4,222
First year (ref. category)	0.000			
Qualification level				
Other	-1,183	0.055	-2,394	28
Bachelor's	0.000			
Part-time intensity*				
25-49% FTE	3,442	0.014	790	6,095
50% FTE and above	0.000			

Base: all Welsh-domiciled part-time students. N=495

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Student factors (part-time students)

Gender

2.5.27 Overall average total income varied only marginally by gender but there was considerable variation in the composition of income by gender. The average total income of female students was higher than that of men (£14,230 compared to £13,653, Table A2.5), and this followed the same pattern found in the 2011/12 survey. The main differences in the composition of income between male and female part-time students were that men received more from paid work than women (£12,938 compared with £8,669), whereas women received relatively more on average in social security benefits (£2,937 compared with £856). Female students also received considerably more money on average from their families (£352 compared with a negative figure of £2,548 among men). These patterns in the composition of income by gender are similar to findings from the previous 2011/12 survey and are linked to the association between gender and family type.

Age

2.5.28 Part-time students under the age of 25 had considerably lower average total incomes (£12,911) than those between the ages of 25 and 29 (£14,970) and 30 to 39 (£15,146); but it was similar to that of students aged 40 and above (£12,674, Table A2.7). However, as with gender, these differences were not statistically significant in the regression model⁴⁶. Other age differences noticed were that students aged between 25 and 40 received more income from paid work but contributed more to their families. Those aged over 40 received relatively more from social security benefits, and other sources of student support than younger students. Generally those aged 25 and over gained relatively little from the main sources of student support, whereas part-time students under 25 years old gained on average 16 per cent of their total income from these main sources.

Socio-economic group

2.5.29 There were notable differences between average income levels across socio-economic backgrounds for part-time students. These differences were more exaggerated for part-time than full-time students although the differences were not found to be statistically significant in the regression model. Students in managerial and professional work (either previously or currently) had much higher average total incomes (£15,413) than those in intermediate (£14,460) or routine/ manual work (£11,540; Table A2.10). This can largely be explained by the higher income from paid work that those working in the managerial and professional sectors received (£12,664 compared with £10,035 for students from the intermediate group and £8,791 for those among the routine/manual group). This should be unsurprising as the classification of socio-economic background for part-time students is based on their own current or previous occupation before study, and we expect those within a managerial or professional line of

⁴⁶ Although within the age variable, part-time students aged between 25 and 29 were significantly likely to have higher total income than those aged under 25, holding all other factors constant.

work to be paid higher salaries than those working at a routine or manual level. Part-time students currently or previously employed in a managerial or professional occupation did, however, give a considerable amount of their income to their families, as did those from a routine or manual background. Those from routine and manual work backgrounds also received relatively more than those from other backgrounds in social security benefits. Furthermore, it is interesting that students from intermediate occupations received the lowest income from main and other sources of student support.

Family type

- 2.5.30 There was some variation among income levels across family type, which although it was found to be highly significant in the regression model for full-time students was not significant in the model for part-time students (and thus was likely to be explained by other factors). Following the pattern in the 2011/12 survey, one-adult families (single parent students) continued to have the highest incomes, receiving £15,320 for the 2014/15 academic year, on average, compared to two-adult families with £13,457, students from childless couples receiving £13,929 and single students receiving £13,843 (Table A2.11). This is mainly explained by the notably higher amount of social security benefits received by single parent part-time students (£6,661) compared with those from a two-adult family (£1,334), married students without dependent children (£328) or single students (£1,778). In fact social security benefits contributed to approximately 43 per cent of overall average total income for single parent students, something they relied heavily on as they earned less from paid work than any other family type (£5,549, compared with £12,807 for two-adult families, £12,591 for married students without dependent children and £9,383 for single students).

HE study-related factors (part-time students)

Qualification level

- 2.5.31 Bachelor's degree undergraduates had the highest total average income (£15,125 compared to £12,930 for other undergraduates and £12,224 for trainee teachers; Table A2.15), but the variation was not found to be significant in the regression model.
- 2.5.32 There was considerable variation in the composition of total income for part-time students by type of qualification. There is government support specifically available for those training to be teachers; hence those studying towards a PGCE or other similar ITT qualifications received a large proportion of their total average income from main sources of student support, which accounted for 22 per cent of their total income. In comparison, for part-time students studying towards a Bachelor's degree, main sources of student support contributed only five per cent of their total income, and for students on other undergraduate courses this figure was similarly low at six per cent of total average income. However, this pattern was reversed in the case of other sources of student support, as trainee teachers relied much less heavily on this source of student funding compared to other students. Trainee teachers received only £378 on average from other sources of student finance, accounting for approximately three per cent of their total average income. In contrast, students on Bachelor's degree courses were in receipt of £1,399 from other sources of student support, accounting for nine per cent of their total average income.
- 2.5.33 Students on Bachelor's degree courses also earned relatively more from paid work and more from social security benefits compared with other students, although they did also contribute the largest amount of income to their families.

Year of study

2.5.34 The variation in average total income levels by year of study was found to be statistically significant at the five per cent level in the regression model. This suggests that, for part-time students, their current year of study made a significant difference to the level of income they received. The pattern indicates that as students' progress in their courses their average total income increased, thus those in their first year of part-time had the lowest levels on average of income. Looking at income sources in more detail, first year students received a considerably higher income from main sources of student support (£1,742) than students in their second year (£484) and those in their final year or on a one year course (£548, Table A2.14). However, the opposite of this was true for other sources of student support: first year students received approximately half (£705) that of those in their second year (£1,498) and final year (£1,415) from other sources of student support. This is partly explained by the changes to state funded student finance: the first cohort of part-time students to be eligible for a Student Loan for Fees were those starting their courses in 2014/15, and these would be first year students, whereas part-time students starting in 2012/13 or 2013/14 (currently in their second or third year) would have been eligible for a smaller course grant.

Living with parents

2.5.35 Students living with their parents had slightly higher average total incomes (£14,689) than students who didn't (£13,817; Table A2.12), although the difference was not significant in the regression model. Students who did not live with their parents had higher incomes from main sources of student support (£1,045 compared with £837) and social security benefits (£2,281 compared with £738), so their lower total income is mainly explained by those not living at their parental home receiving a negative amount of £1,251 from their families i.e. they gave more money to their families than they received.

Part-time study intensity

2.5.36 The effect of part-time study intensity on total income was statistically significant in the regression model, and thus holding other factors constant those studying at a lower intensity received higher incomes on average than those studying at a higher intensity. However the difference in average total income between those studying at intensity above 50 per cent (£13,847) and those studying at intensity between 25 and 49 per cent of the full time equivalent (£13,785; Table A2.19) was small. Students studying at 50 per cent FTE or above received over twice the amount (£1,252) from main sources of student support as those studying at the lower intensity (£608). Students on less intensive courses did, however, earn more money from paid work (£11,745) than their peers on higher intensity courses (£10,936) and gave more of their total income to their families.

2.6 Influence of finances pre-entry

2.6.1 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 bar far the most commonly anticipated source of funding was a Student Loan (either for fees or maintenance) reported by 92 per cent of students. This was followed by: a Government grant (such as the Welsh Government Learning Grant, mentioned by 44 per cent), undertaking paid work during vacations (35 per cent), gaining money from parents/other family members (33 per cent), using their own savings (31 per cent) and working during term-time (26 per cent). Few anticipated borrowing money from a bank (or similar), just 11 per cent, and fewer still anticipated gaining financial support from a university or college (seven per cent; Table A2.39).

2.6.2 Among part-time students, the most commonly reported funding source was also anticipated to be a Student Loan with 41 per cent noting this. However only Student Loans for Tuition Fees are available

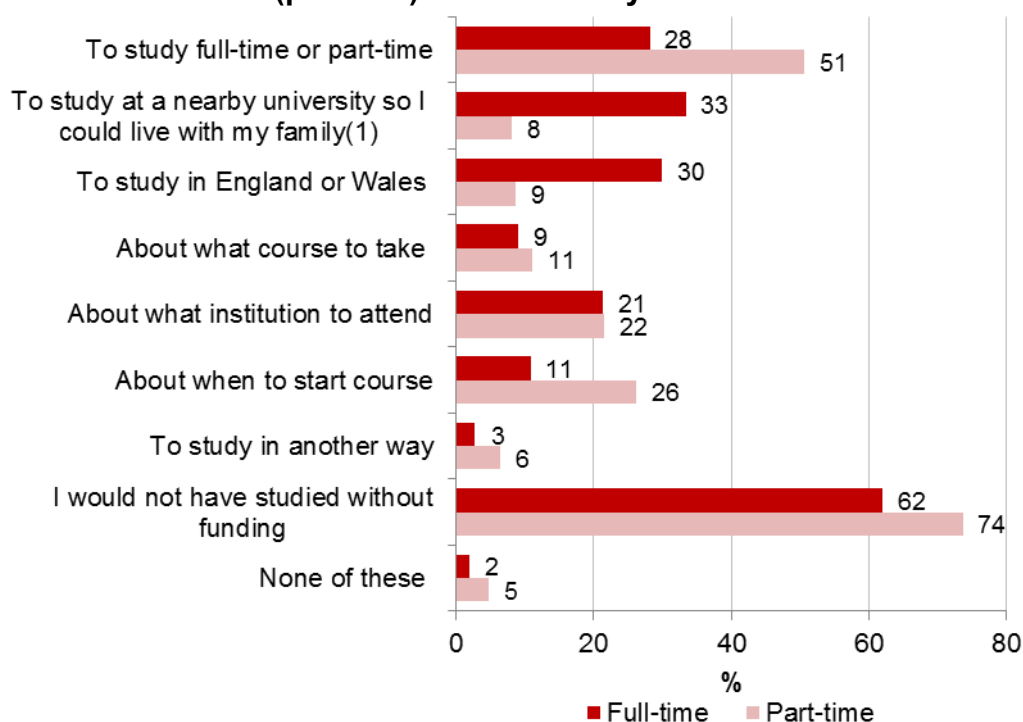
to part-time students, and only for new students who started their courses in 2014/15. Other commonly anticipated sources were: working during term-time (35 per cent), using own savings (24 per cent), undertaking paid work during vacations (22 per cent), receiving a Government grant (21 per cent), and sponsorship from an employer (16 per cent). Few expected to borrow from a bank or similar organisation (eight per cent), or to get money from their families (11 per cent) or their study institution (five per cent, Table A2.39).

- 2.6.3 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.
- 2.6.4 Students were asked whether the student funding and financial support available to them had affected their decisions about HE study in any way. Two-fifths (42 per cent) of full-time students and just over half of part-time students (51 per cent) reported that it had (Table A2.24). Compared with the 2011/12 survey, this figure has increased by nine percentage points among full-time students (from 33 per cent) and by 12 percentage points for part-time students (from 39 per cent).
- 2.6.5 Among full-time students, those most likely to say that they were influenced by student funding and financial support were: female, students aged 25 or older, Black and Minority Ethnic students, from either a routine/manual or an intermediate work background, have no parental experience of HE, identified as having a disability or health condition, of independent status, be studying for PGCE/ITT (the latter finding should be treated with caution due to the small number of students involved) and attending a further education institution (Table A2.25 and A2.26). This overall picture may be related to targeted forms of student support available to students from lower-income households or with children, or studying specific courses⁴⁷.

⁴⁷ These targeted products include: Childcare Grant, Parents' Learning Allowance, Adult Dependents' Grant, and Disabled Students' Allowances; see section 3.4 for a further discussion of targeted support.

- 2.6.6 Similarly, among part-time students, those most likely to say that they were influenced by student funding and financial support were: female, those identifying as having a disability or health condition, and those studying for PGCE/ITT qualifications (based on small numbers). However, part-time students differed from full-time students in that younger students (aged under 25), those from managerial and professional work backgrounds, one-adult families (single parent students, based on small numbers), those living with their parents, those studying Creative Arts, Languages or Humanities, and those in the early years (first or second year) of their course were more likely to report that their HE decisions had been influenced by financial support considerations (Tables A2.25 and A2.26).
- 2.6.7 Students in 2014/15 who had reported that they had been affected were then asked about the ways in which they had been influenced; the findings for these subgroups of full-time and part-time students are discussed below.

Figure 2.1: Influences of financial support on study decisions for Welsh-domiciled students (per cent). It affected my decision ...



1: rather than going to a different university where I would have to live independently
 Base: those who reported that their study decisions had been influenced by the financial support available to them (FT=552, PT=214).
 Source: NatCen/IES SIES 2014/15

Full-time students

- 2.6.8 Those full-time students who said that the funding and support available to them had affected their decisions (just over two-fifths of all full-time students) were asked about the specific ways in which they were affected (Figure 2.1). A little under two-thirds (62 per cent) of these full-time students said they would not have studied at all without funding (this equates to 26 per cent of all full-time students which is a slight increase on the proportion reported in the previous survey of 20 per cent).
- 2.6.9 A significant minority of those reporting that funding and student support available had influenced them said it had affected their decisions regarding where to study: 33 per cent reported that it affected their decision to study at a nearby university so that they could live with their families; 30 per cent felt that their decision to study in England or Wales had been affected, and 21 per cent felt it had affected their decision of which institution to attend. Compared to the findings from the previous survey fewer now report that decisions about whether to study in England or Wales had been affected (dropping from 48 per cent in the 2011/12 survey). In addition one-tenth of these full-time students felt that decisions regarding which course to take and when to start studying had been affected, nine per cent and 11 per cent respectively.
- 2.6.10 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 20 or older, Black and Minority Ethnic students, those not living with their parents during term time, those married or living as a couple, those studying Human or Social Sciences, Business or Law, those studying at other undergraduate level, and those studying at further education institutions (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: students aged under 25 years, those identifying as White ethnicity, those from routine/manual work backgrounds, those with no parental experience of HE, single students, those who identified as disabled or having a health condition, those studying STEM subjects, and, as expected, those living with their parents during term-time (Tables A2.27 and A2.28).
- Decision about ‘which institution to attend’ was most often cited by: male students, students under 25, those from Black and Minority Ethnic backgrounds, those from managerial work backgrounds, those of dependent status and those studying at English HEIs. (Tables A2.27 and A2.28).

Part-time students

- 2.6.11 Just under three-quarters (74 per cent, Table A2.24) 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 38 per cent of all part-time students, and has increased from 21 per cent in the previous survey). Furthermore, 51 per cent felt that support available had affected which mode of study they chose (this is an increase on the figure found in the previous survey of 41 per cent).
- 2.6.12 Part-time students were generally less likely than full-time students to feel that their decisions about location had been affected: nine per cent felt their decision whether to study in England or Wales had been influenced, and eight per cent were influenced in their decision to study nearby.
- 2.6.13 Similar to full-time students, 22 per cent felt the decision as to which institution to attend had been affected (a marked increase on the six per cent reported in the previous survey). However, just over one quarter (26 per cent) of those part-time students felt support available

had affected their choice of when to start their studies, a larger proportion than among the full-time students (11 per cent).

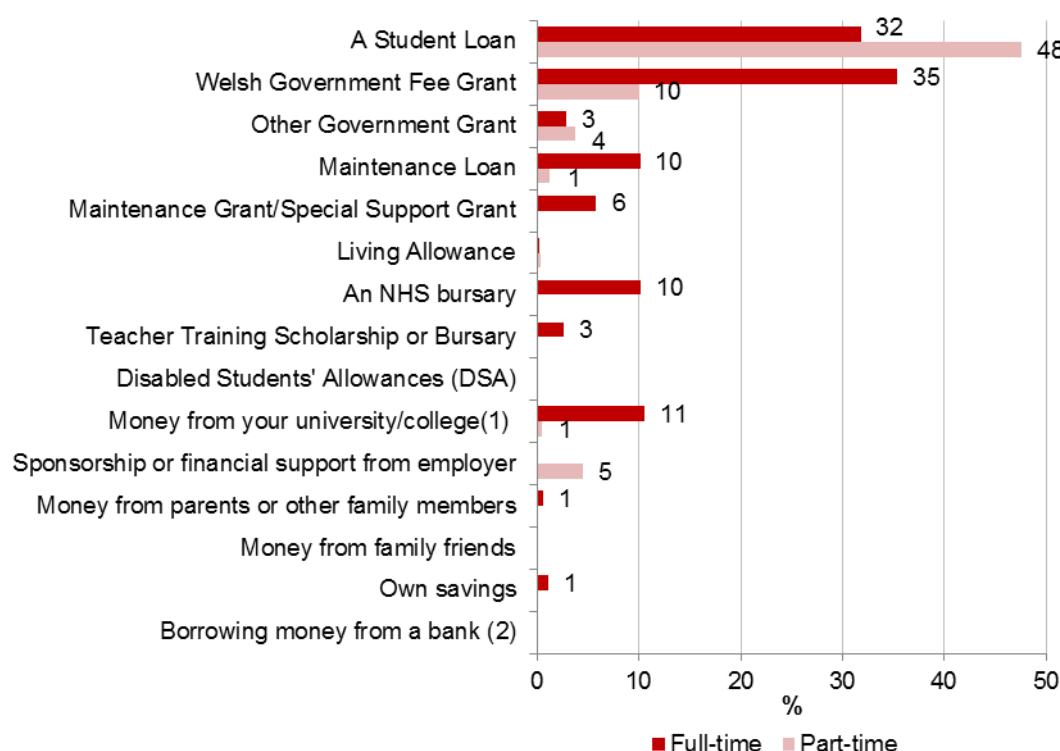
- 2.6.14 Among part-time students who felt that their decision making had been affected, the view that they would not have studied without the funding was most often cited by: male students, those aged under 40, those whose parents have experience of HE, those not living with their parents, those in the first year of their part-time programme, those studying Education subjects (based on small numbers), and those studying for PGCE/ITT (again based on small numbers; Tables A2.27 and A2.28).

2.7 Influence of particular student funds pre-entry

- 2.7.1 Those who felt the funding and financial support available had affected their decisions about HE in some way were then asked whether the availability of any specific sources of financial support had affected their decisions. Just under two-fifths (39 per cent) of these full-time students and over half of part-time students (55 per cent) reported that it had (Table A2.29). This was a new question added to the 2014/15 survey.
- 2.7.2 Among full-time students, those most likely to say that they were influenced by specific funds were: aged 25 years or older, identified as White ethnicity, married or living as a couple (with or without children), those not identifying as having a disability or health condition, of independent status, those beyond their first year of study, and attending a further education institution (Table A2.30 and A2.31). Again, 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.
- 2.7.3 Similarly, among part-time students, those most likely to say that they were influenced by specific funds were older and those not identifying as having a disability or a health condition. However, part-time students differed from full-time students in that female students, those from routine/manual work backgrounds, those with no parental

experience of HE, two-adult families, those living with their parents during term time, those studying STEM subjects and Human/Social Sciences/Business and Law, and those studying for Bachelor's degrees were more likely to report that their HE decisions had been influenced by specific funds (Tables A2.30 and A2.31).

Figure 2.2: Influences of particular student funds on study decisions for Welsh-domiciled students (per cent). Types of funds that had an influence...



1. including fee waiver/discounts, bursaries and scholarships
2. or similar organisation (including credit cards or overdrafts)

Base: those students who reported their HE study decisions had been influenced by the financial support available, and by a particular source of funding (FT=208, PT=111).

Source: NatCen/IES SIES 2014/15

Full-time students

2.7.4 Those full-time students who said that the availability of specific funding and support had affected their decisions (just under two-fifths of all full-time students) were asked which particular funding or financial support had affected their decisions (Figure 2.2, and Table A2.29).

- 2.7.5 The two most commonly cited specific funding that influenced decisions about study were a Welsh Government Fee Grant and a Student Loan, around one-third (35 per cent and 32 per cent respectively). Other particular funding cited by around one-tenth of those influenced by specific funding included money from their university or college, an NHS bursary, and a maintenance loan (11 per cent, 10 per cent and 10 per cent respectively). Six per cent felt a Maintenance Grant or Special Support Grant had influenced their decisions (Tables A2.30 and A2.31).
- 2.7.6 Focusing on the five most commonly cited specific funding which affected decision-making, we observe the following:
- A Welsh Government Fee Grant was most often cited by: male students, students aged 20 years or younger, those identifying as having a disability or health condition (based on small numbers), those at HEIs (based on small numbers), those mid-course, and those of independent status (Tables A2.32 and A2.33).
 - A student loan was most often cited by: female students, those from manual/routine work backgrounds, those with parental experience of HE, those not identifying as having a disability or health condition (based on small numbers), those studying at Other undergraduate level (based on small numbers), those studying at a further education institution (based on small numbers), and those of dependent status (Tables A2.32 and A2.33).
 - Money from their university or college was most often cited by: male students, those not living with their parents, those studying Creative Arts, Languages and Humanities (based on small numbers) or Human/Social Sciences, Business and Law, and those of dependent status (Tables A2.32 and A2.33).
 - An NHS bursary was most often cited by: female students, students aged 25 years or older, those from intermediate work backgrounds (based on small numbers), those not living with their parents, those studying for a Bachelor's degree (based on small numbers), those

based at HEIs (based on small numbers), and those of independent status (Tables A2.32 and A2.33).

- A maintenance loan was most often cited by: female students, younger students, those with parental experience of HE, those living with their parents, those not identifying as having a disability or health condition (based on small numbers), and those at English HEIs (Tables A2.32 and A2.33).

Part-time students

- 2.7.7 Those part-time students who said that the specific funding and support available to them had affected their decisions (over half of all part-time students) were asked about the specific particular funding which had affected their decisions (Figure 2.2).
- 2.7.8 A little under half (48 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.
- 2.7.9 One-tenth (10 per cent) cited that availability of the Welsh Government Fee Grant had influenced their decision-making, five per cent cited sponsorship or financial support from an employer as influencing their decisions, and four per cent cited another government grant as influencing their decisions. In comparison with the full-time students, fewer part-time students felt the Welsh Government Fee Grant influenced decisions about their study, and a larger proportion of part-time students felt that sponsorship or financial support from an employer had an influence (Table A2.29).
- 2.7.10 Focusing on the two most commonly cited specific funding which affected decision-making, the following indicative⁴⁸ patterns were observed:
- A student loan was most often cited by: male students (based on small numbers), those from routine/manual work backgrounds (based on small numbers), those with parental experience of HE,

⁴⁸ These are indicative only due to the small number of cases involved in this level of detailed analysis.

two-adult families (based on small numbers), and those not identifying as having a disability or health condition (based on small numbers; Tables A2.32 and A2.33); and

- Sponsorship or financial support from an employer was most often cited by: male students (based on small numbers), those from managerial work backgrounds (based on small numbers), those in two-adult families (based on small numbers) and those who did not identify as having a disability or health condition (based on small numbers; Tables A2.32 and A2.33).

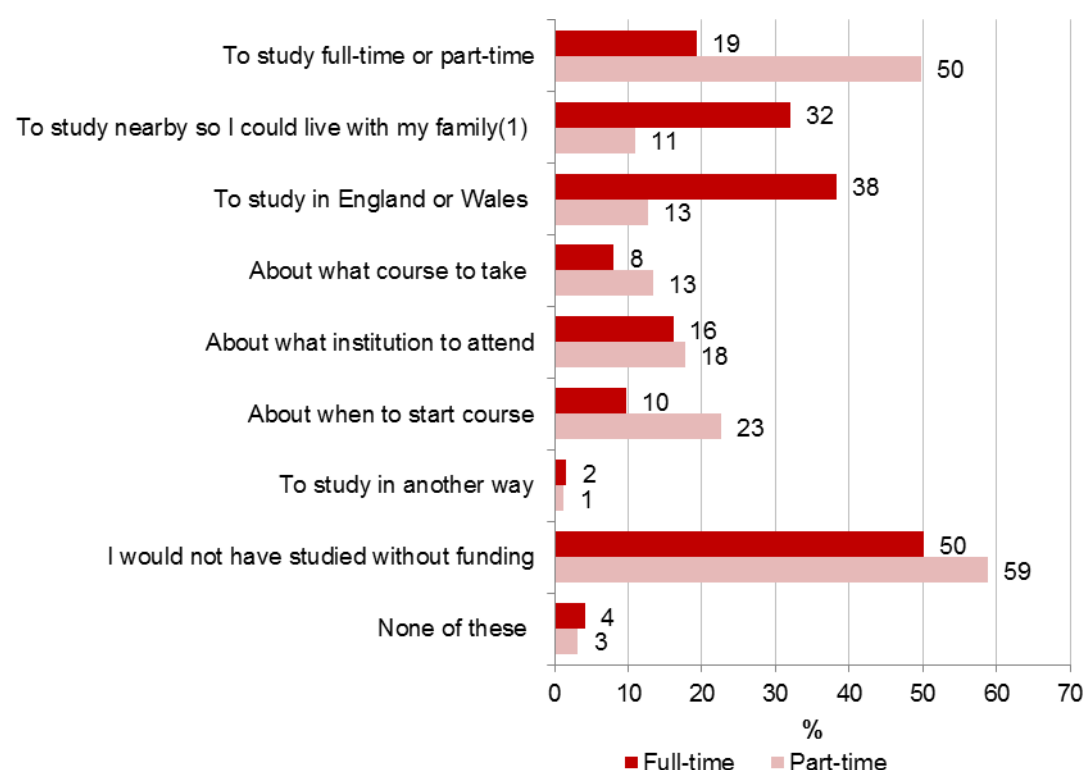
2.8 Influence of cost of fees pre-entry

- 2.8.1 All students were asked whether the cost of fees had affected their decisions about HE study in any way. Just under one-fifth (19 per cent) of full-time students and one-third of part-time students (33 per cent) reported that it had (Table A2.34). This was a new question added to the 2014/15 survey, and mirrors the question asking about the influence of financial support on decisions about HE.
- 2.8.2 Among full-time students, those most likely to say that they were influenced by the cost of fees were: from Black and Minority Ethnic backgrounds, one-adult families (single parent students, based on small numbers), identified as having a disability or health condition, studying Medicine and Dentistry, Human/Social Sciences/Business and Law, or Combined Studies, studying towards a PGCE or equivalent, and attending a further education institution (Table A2.35 and A2.36).
- 2.8.3 Similarly, among part-time students, those most likely to say that they were influenced by the cost of fees were those identifying as having a disability or health condition. However, part-time students differed from full-time students in that female students, those from routine/manual work backgrounds, those with parental experience of HE, two-adult families, those living with their parents, those studying Creative Arts, Languages and Humanities (based on small numbers), and those studying for a Bachelor's degree, were more likely to report

that their HE decisions had been influenced by the cost of fees (Tables A2.35 and A2.36).

2.8.4 Students in 2014/15 who had reported that they had been affected by fee costs were then asked about the ways in which they had been influenced; the findings for these subgroups of full-time and part-time students are discussed below.

Figure 2.3: Influences of cost of fees on study decisions for Welsh-domiciled students (per cent). It affected my decision ...



1. rather than going to a different university where I would have to live independently

Base: those who reported their HE decisions were influenced by the cost of fees (FT=259, PT=163)

Source: NatCen/IES SIES 2014/15

Full-time students

2.8.5 Those full-time students who said that the cost of fees had affected their decisions (just under one-fifth of all full-time students) were asked about the specific ways in which they were affected (Figure 2.3 and Table A2.34). Half (50 per cent) of these full-time students said they would not have studied at all without funding (this equates to approximately 10 per cent of all full-time students).

- 2.8.6 Around one-third of those full-time students reported that the cost of fees had influenced their decision to study in England or Wales or to study at a nearby university so that they could live with their families (38 per cent and 32 per cent respectively). Other decisions regarding where to study were less affected: 16 per cent felt it had affected their decision of which institution to attend. The cost of fees also influenced decisions about which course to take and when to start the course (eight per cent and 10 per cent respectively).
- 2.8.7 Focusing on the three most commonly cited ways in which decisions were affected by fee costs, the following patterns were noted:
- ‘Would not have studied without funding’ was most commonly cited by: female students, students aged 25 or older (based on small numbers), those from managerial and professional work backgrounds, those with parental experience of HE, those not living with their parents during term time, those not identifying as having a disability or health condition, those studying Human or Social Sciences, Business or Law, and those studying at other undergraduate degree level. (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 20-24 years, those from intermediate (based on small numbers) and routine/manual work backgrounds, those with no parental experience of HE, those not identifying as having a disability or health condition, and, as expected, those living with their parents during term-time (Tables A2.37 and A2.38).
 - Decision about ‘which institution to attend’ was most often cited by: students aged 20 to 24, those from intermediate or routine/manual work backgrounds, those living with their parents, those studying Creative Arts, Languages or Humanities, and those of dependent status (Tables A2.37 and A2.38).

Part-time students

- 2.8.8 Over half (59 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). Furthermore, 50 per cent felt that costs of fees had affected which mode of study they chose (Table A2.34).
- 2.8.9 These part-time students were less likely than full-time students to feel their decisions about location had been affected: just 11 per cent were influenced in their decision to study nearby. In contrast to full-time students, only 13 per cent of those part-time students felt their decision whether to study in England or Wales had been influenced by fee costs. The part-time students were however more likely than full-time students to report that their choice of when to start their studies and what course to take had been affected (23 per cent and 13 per cent respectively; Figure 2.3, and Table A2.34).
- 2.8.10 Focusing on the two most common ways in which part-time students felt that their decision making had been affected, the following patterns were observed.
- ‘Would not have studied without funding’ was most often cited by: female students, those from routine/manual work backgrounds, those with no parental experience of HE, two-adult families, those living with their parents (based on small numbers), those not identifying as having a disability or health condition, those studying Human or Social Sciences, Business or Law (based on small numbers), and those studying for a Bachelor’s degree (Tables A2.37 and A2.38).
 - Decision ‘to study part-time or full-time’ was most often cited by: male students, older students (based on small numbers), those from managerial work backgrounds, those with no parental experience of HE, those studying Human or Social Sciences, Business or Law (based on small numbers), and those studying for a Bachelor’s degree (Tables A2.37 and A2.38).

2.9 Chapter 2 additional tables

Table A2.1: Key variations in Welsh-domiciled full-time students' total average income, by student characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled full-time	16,284	15,870	212	1,367
Gender				
Male	15,607	15,713	239	600
Female	16,771	16,243	269	765
Age (group)				
Under 20	15,707	15,816	390	603
20-24	16,180	15,800	438	554
25+	17,847	16,330	544	210
Ethnicity				
White	16,391	15,963	184	1,246
Asian/Asian British	(16,012)	(16,555)	(768)	43
Black/Black British	-	-	-	22
Mixed/other	16,061	15,310	1,177	52
Socio-economic group				
Managerial and professional	16,250	15,866	269	532
Intermediate	17,285	17,090	290	248
Routine/manual	16,472	15,713	322	347
Parental HE				
Yes	16,220	15,964	210	690
No	16,350	15,775	381	673
Family type				
Two-adult family	15,534	14,199	530	71
One-adult family	(26,729)	(25,360)	(1,780)	45
Married or living in a couple	14,080	13,211	447	112
Single	16,087	16,085	251	1,139
Lives with parents				
Yes	14,873	14,520	320	371
No	16,700	16,488	282	996
Lives in London				
London	-	-	-	18
Elsewhere	16,276	15,855	214	1,349

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 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 A2.2: Key variations in Welsh-domiciled full-time students' total average income, by study characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled full-time	16,284	15,870	212	1,367
Year of study				
1 st year	16,146	15,752	251	455
2 nd year or other	16,575	16,133	344	478
Final year or 1 year course	16,127	15,855	351	433
Subject				
Medicine and Dentistry	17,233	17,102	1,079	53
Subjects Allied to Medicine	16,035	14,598	767	107
Sciences/Engineering/Technology/IT	16,529	15,922	342	451
Human/Social Sciences/Business/Law	16,820	16,299	571	309
Creative Arts/Languages/Humanities	15,362	15,400	320	288
Education	16,300	15,364	474	101
Combined/Other	15,705	15,310	833	58
Level of Study				
Bachelor's Degree (e.g. BSc, BA, Bed etc.)	16,158	15,800	245	1,103
Other Undergraduate	16,741	16,470	424	233
PGCE/DTLLS/Other equivalent ITT course	(17,668)	(17,707)	(1,005)	31
Institution Type				
English HEI	16,479	16,900	468	446
Welsh HEI	16,051	15,180	160	770
FEI	17,347	15,560	538	151
Status				
Independent	17,082	15,599	290	403
Dependent	15,913	15,964	325	964

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 A2.3: Key variations in Welsh-domiciled part-time students' total average income, by student characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled part-time	13,962	12,625	342	529
Gender				
Male	13,653	12,625	475	248
Female	14,230	12,904	737	281
Age (group)				
Under 25	12,911	12,625	570	174
25-29	14,970	13,689	547	91
30-39	15,146	14,275	1,002	136
40+	12,674	10,873	830	128
Ethnicity				
White	14,117	12,625	365	500
BME	-	-	-	27
Socio-economic group				
Managerial/Professional	15,413	14,027	1,124	223
Intermediate	14,460	12,590	285	113
Routine/manual	11,540	10,410	1,147	164
Parental HE				
Yes	14,372	12,625	1,028	213
No	13,695	12,245	527	314
Family type				
Two-adult family	13,457	12,495	452	157
One-adult family	(15,320)	(14,401)	(2,171)	40
Married or living in a couple	13,929	12,625	695	114
Single	13,843	12,962	650	218
Lives with parents				
Yes – lives with parents	14,689	12,495	1,268	147
No – lives elsewhere	13,817	12,625	210	380

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 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 A2.4: Key variations in Welsh-domiciled part-time students' total average income, by study characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled part-time	13,962	12,625	342	529
Year of study				
1 st year	12,764	12,625	672	153
2 nd year or other	14,481	12,495	533	154
Final year or 1 year course	15,173	14,993	723	220
Subject				
Medicine and Dentistry	-	-	-	12
Subjects Allied to Medicine	(13,894)	(13,150)	(876)	44
Sciences/Engineering/Technology/IT	14,649	14,000	622	171
Human/Social Sciences/Business/Law	15,849	14,584	734	121
Creative Arts/Languages/Humanities	(12,378)	(12,495)	(306)	46
Education	12,449	12,625	390	117
Combined/Other	-	-	-	18
Level of Study				
Bachelor's Degree (e.g. BSc, BA, Bed etc.)	15,125	13,793	428	193
Other Undergraduate	12,930	12,581	565	265
PGCE/DTLLS/Other equivalent ITT course	12,224	12,625	198	71
Institution Type				
English HEI	-	-	-	6
Welsh HEI	13,902	12,495	373	484
FEI	(14,313)	(12,625)	(1,028)	39

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 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 Welsh-domiciled students, by gender

		£			
		Full-time		Part-time	
		Male	Female	Male	Female
Main sources of student support	Mean	11,575	10,366	1,278	768
	Median	12,380	11,570	915	270
	SE	242	264	453	127
Other sources of student support	Mean	1,225	2,267	1,017	1,283
	Median	0	0	300	1,000
	SE	236	335	183	142
Income from paid work	Mean	1,450	2,129	12,938	8,669
	Median	0	600	10,350	8,268
	SE	252	200	784	470
Income from family*	Mean	1,081	1,244	-2,548	352
	Median	600	400	0	0
	SE	206	198	495	146
Social security benefits*	Mean	128	625	856	2,937
	Median	0	0	0	644
	SE	44	143	373	618
Other miscellaneous income*	Mean	147	141	111	221
	Median	0	0	0	0
	SE	57	21	33	39
Estimated total income*	Mean	15,607	16,771	13,653	14,230
	Median	15,713	16,243	12,625	12,904
	SE	239	269	475	737
<i>Base (N) unweighted</i>		<i>600</i>	<i>765</i>	<i>248</i>	<i>281</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 Welsh-domiciled full-time students, by age group at the start of the academic year

		£		
		Under 20	20-24	25+
Main sources of student support	Mean	11,221	10,636	10,592
	Median	12,090	11,529	12,226
	SE	317	324	744
Other sources of student support	Mean	1,320	1,772	3,131
	Median	0	0	1,025
	SE	370	282	588
Income from paid work	Mean	1,184	2,020	2,984
	Median	150	438	600
	SE	153	198	642
Income from family*	Mean	1,871	1,489	-1,099
	Median	800	700	0
	SE	131	206	527
Social security benefits*	Mean	18	146	1,917
	Median	0	0	0
	SE	10	33	245
Other miscellaneous income*	Mean	93	117	322
	Median	0	0	0
	SE	32	24	96
Estimated total income*	Mean	15,707	16,180	17,847
	Median	15,816	15,800	16,330
	SE	390	438	544
<i>Base (N) unweighted</i>		<i>603</i>	<i>554</i>	<i>210</i>

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 A2.7: Total student income and main sources of student income for Welsh-domiciled part-time students, by age group at the start of the academic year

		£			
		Under 25	25-29	30-39	40+
Main sources of student support	Mean	2,011	852	566	790
	Median	1,155	750	0	1
	SE	748	101	80	99
Other sources of student support	Mean	787	890	1,193	1,653
	Median	0	0	820	1,325
	SE	234	303	188	208
Income from paid work	Mean	9,206	12,091	13,528	7,423
	Median	8,700	10,800	12,500	0
	SE	344	266	1,140	1,839
Income from family*	Mean	-103	-1,007	-1,967	-621
	Median	0	0	0	0
	SE	166	266	380	292
Social security benefits*	Mean	948	2,048	1,696	3,064
	Median	0	0	644	975
	SE	696	518	307	1,020
Other miscellaneous income*	Mean	62	97	130	364
	Median	0	0	0	0
	SE	30	20	27	110
Estimated total income*	Mean	12,911	14,970	15,146	12,674
	Median	12,625	13,689	14,275	10,873
	SE	570	547	1,002	830
<i>Base (N) unweighted</i>		<i>174</i>	<i>91</i>	<i>136</i>	<i>128</i>

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 Welsh-domiciled full-time students, by detailed ethnicity

		£			
		White	Asian/Asian British	Black/ Black British	Mixed/ Other
Main sources of student support	Mean	10,859	(11,229)	-	12,641
	Median	12,000	(11,740)	-	13,250
	SE	226	(757)	-	570
Other sources of student support	Mean	1,844	(1,158)	-	752
	Median	0	(0)	-	0
	SE	273	(350)	-	237
Income from paid work	Mean	1,861	(2,005)	-	1,602
	Median	220	(159)	-	675
	SE	208	(834)	-	346
Income from family*	Mean	1,264	(1,601)	-	634
	Median	590	(500)	-	220
	SE	193	(476)	-	771
Social security benefits*	Mean	427	(0)	-	391
	Median	0	(0)	-	0
	SE	90	(0)	-	215
Other miscellaneous income*	Mean	137	(18)	-	42
	Median	0	(0)	-	0
	SE	20	(4)	-	15
Estimated total income*	Mean	16,391	(16,012)	-	16,061
	Median	15,963	(16,555)	-	15,310
	SE	184	(768)	-	1,177
<i>Base (N) unweighted</i>		<i>1,246</i>	<i>43</i>	<i>22</i>	<i>52</i>

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 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 Welsh-domiciled students, by grouped ethnicity

		£			
		Full-time		Part-time	
		White	BME	White	BME
Main sources of student support	Mean	10,859	11,086	1,021	-
	Median	12,000	12,217	750	-
	SE	226	746	243	-
Other sources of student support	Mean	1,844	1,717	1,133	-
	Median	0	0	730	-
	SE	273	423	104	-
Income from paid work	Mean	1,861	1,703	10,970	-
	Median	220	493	9,900	-
	SE	208	232	406	-
Income from family*	Mean	1,264	392	-1,092	-
	Median	590	20	0	-
	SE	193	432	154	-
Social security benefits*	Mean	427	318	1,906	-
	Median	0	0	390	-
	SE	90	159	560	-
Other miscellaneous income*	Mean	137	217	179	-
	Median	0	0	0	-
	SE	20	184	31	-
Estimated total income*	Mean	16,391	15,432	14,117	-
	Median	15,963	14,932	12,625	-
	SE	184	980	365	-
<i>Base (N) unweighted</i>		<i>1,246</i>	<i>117</i>	<i>500</i>	<i>27</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 A2.10: Total student income and main sources of student income for Welsh-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	10,525	11,001	11,572	1,072	841	1,024	
	Median	11,500	12,464	12,614	0	915	833	
	SE	282	517	322	455	112	137	
Other sources of student support	Mean	1,346	2,434	1,968	1,279	793	1,021	
	Median	0	500	0	800	0	980	
	SE	165	358	392	212	210	95	
Income from paid Work	Mean	1,726	2,108	2,148	12,664	10,035	8,791	
	Median	284	159	825	10,800	9,440	7,830	
	SE	233	392	236	645	556	1,467	
Income from family*	Mean	2,281	887	-1	-1,411	721	-1,753	
	Median	1,600	400	230	0	180	0	
	SE	225	296	214	214	321	448	
Social security benefits*	Mean	213	649	658	1,692	1,709	2,329	
	Median	0	0	0	0	780	450	
	SE	70	181	135	834	232	555	
Other miscellaneous income*	Mean	156	206	127	117	361	130	
	Median	0	0	0	0	0	0	
	SE	49	95	20	57	98	28	
Estimated total income*	Mean	16,249	17,285	16,472	15,413	14,460	11,540	
	Median	15,866	17,090	15,713	14,027	12,590	10,410	
	SE	269	290	322	1,124	285	1,147	
Base (N) unweighted		532	248	347	223	113	164	

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 Welsh-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	10,542	(10,417)	10,228	10,985	473	(957)	1,584	1,046
	Median	12,500	(12,226)	11,685	12,000	0	(780)	915	1,100
	SE	498	(1,334)	628	210	87	(97)	747	170
Other sources of student Support	Mean	3,763	(5,031)	1,986	1,529	1,302	(1,697)	738	1,127
	Median	1,500	(3,771)	100	0	1,100	(1,167)	0	690
	SE	672	(664)	550	269	88	(342)	260	98
Income from paid work	Mean	1,732	(4,003)	3,066	1,630	12,807	(5,549)	12,591	9,383
	Median	0	(0)	1,731	224	12,500	(0)	8,853	9,000
	SE	578	(1,493)	426	137	771	(1,679)	1,154	757
Income from family*	Mean	-2,928	(128)	-1,946	1,834	-2,498	(51)	-1,637	448
	Median	-2,939	(0)	-2,030	750	-3,258	(0)	-575	10
	SE	1,142	(39)	585	114	610	(18)	347	58
Social security benefits*	Mean	2,194	(6,620)	241	25	1,334	(6,661)	328	1,778
	Median	1,365	(5,850)	0	0	644	(5,656)	0	0
	SE	191	(580)	136	13	233	(491)	156	730
Other miscellaneous income*	Mean	231	(531)	505	85	40	(405)	324	60
	Median	0	(40)	0	0	0	(0)	0	0
	SE	53	(182)	281	15	9	(377)	167	16
Estimated total income*	Mean	15,534	(26,729)	14,080	16,087	13,457	(15,320)	13,929	13,843
	Median	14,199	(25,360)	13,211	16,085	12,495	(14,401)	12,625	12,962
	SE	530	(1,780)	447	251	452	(2,171)	695	650
<i>Base (N) unweighted</i>		71	45	112	1,139	157	40	114	218

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 A2.12: Total student income and main sources of student income for Welsh-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	9,819	11,186	837	1,045
	Median	10,300	12,500	130	750
	SE	315	249	227	278
Other sources of student support	Mean	1,395	1,956	1,361	1,112
	Median	0	0	840	735
	SE	303	287	297	93
Income from paid work	Mean	2,500	1,648	11,682	10,432
	Median	1,348	160	10,350	8,700
	SE	262	181	1,394	708
Income from family*	Mean	1,061	1,214	12	-1,251
	Median	400	565	200	0
	SE	159	205	310	171
Social security benefits*	Mean	27	529	738	2,281
	Median	0	0	0	546
	SE	16	132	244	660
Other miscellaneous income*	Mean	71	166	58	198
	Median	0	0	0	0
	SE	23	39	21	37
Estimated total income*	Mean	14,873	16,700	14,689	13,817
	Median	14,520	16,488	12,495	12,625
	SE	320	282	1,268	210
<i>Base (N) unweighted</i>		371	996	147	380

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 Welsh-domiciled students, by student status

		£		
		Full-time		Part-time
		Independent	Dependent	Independent
Main sources of student support	Mean	10,447	11,074	1,004
	Median	11,750	12,022	750
	SE	429	232	232
Other sources of student support	Mean	2,689	1,429	1,160
	Median	500	0	750
	SE	452	280	94
Income from paid work	Mean	2,870	1,364	10,647
	Median	1,197	150	9,466
	SE	418	120	429
Income from family*	Mean	-446	1,934	-992
	Median	0	950	0
	SE	311	135	141
Social security benefits*	Mean	1,281	12	1,973
	Median	0	0	390
	SE	156	7	572
Other miscellaneous income*	Mean	240	100	170
	Median	0	0	0
	SE	55	26	28
Estimated total income*	Mean	17,082	15,913	13,962
	Median	15,599	15,964	12,625
	SE	290	325	342
<i>Base (N) unweighted</i>		<i>403</i>	<i>964</i>	<i>529</i>

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 Welsh-domiciled students, by year of study

								£
		1 st year	Full-time 2 nd year/ other	Final year/one year course	1 st year	Part-time 2 nd year/other	Final year/one year course	
Main sources of student support	Mean	10,948	11,393	10,234	1,742	484	548	
	Median	12,000	12,590	11,117	1,200	0	0	
	SE	320	264	347	459	34	121	
Other sources of student support	Mean	2,008	1,662	1,802	705	1,498	1,415	
	Median	0	0	0	0	1,100	1,000	
	SE	468	239	331	200	58	166	
Income from paid work	Mean	1,471	1,729	2,402	8,960	11,003	12,972	
	Median	71	300	741	8,700	10,800	11,700	
	SE	232	210	283	440	386	1,087	
Income from family*	Mean	1,093	1,278	1,157	-501	-1,482	-1,071	
	Median	500	500	500	0	0	0	
	SE	243	215	213	176	250	615	
Social security benefits*	Mean	492	388	354	1,698	2,807	1,123	
	Median	0	0	0	195	390	0	
	SE	147	131	93	547	589	185	
Other miscellaneous income*	Mean	134	123	179	160	172	186	
	Median	0	0	0	0	0	0	
	SE	27	42	88	66	38	34	
Estimated total income*	Mean	16,146	16,575	16,127	12,764	14,481	15,173	
	Median	15,752	16,133	15,855	12,625	12,495	14,993	
	SE	251	344	351	672	533	723	
<i>Base (N) unweighted</i>		455	478	433	153	154	220	

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 Welsh-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	10,747	11,294	(12,519)	722	715	2,683	
	Median	11,852	12,500	(13,730)	750	0	2,935	
	SE	280	506	(398)	54	89	1,016	
Other sources of student support	Mean	1,917	996	(3,417)	1,399	1,131	378	
	Median	0	0	(1,000)	1,000	850	0	
	SE	294	227	(1,158)	184	104	222	
Income from paid work	Mean	1,787	2,364	(826)	11,520	10,514	7,847	
	Median	296	224	(0)	12,000	9,900	8,700	
	SE	150	671	(235)	741	1,077	512	
Income from family*	Mean	1,213	1,225	(-52)	-1,398	-948	356	
	Median	565	390	(150)	0	0	-575	
	SE	160	574	(662)	143	392	487	
Social security benefits*	Mean	372	742	(8)	2,733	1,327	768	
	Median	0	0	(0)	819	0	0	
	SE	78	208	(8)	421	322	466	
Other miscellaneous income*	Mean	121	119	(949)	150	192	193	
	Median	0	0	(0)	0	0	0	
	SE	22	33	(913)	28	54	107	
Estimated total income*	Mean	16,158	16,741	(17,668)	15,125	12,930	12,224	
	Median	15,800	16,470	(17,707)	13,793	12,581	12,625	
	SE	245	424	(1,005)	428	565	198	
<i>Base (N) unweighted</i>		<i>1,103</i>	<i>233</i>	<i>31</i>	<i>193</i>	<i>265</i>	<i>71</i>	

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 A2.16: Total student income and main sources of student income for Welsh-domiciled students, by type of institution

		£					
		Full-time			Part-time		
		Welsh HEI	English HEI	FEI	Welsh HEI	English HEI	FEI
Main sources of student support	Mean	10,678	11,168	10,948	784	-	(2,530)
	Median	11,468	12,610	11,400	750	-	(2,800)
	SE	267	353	333	44	-	(1,161)
Other sources of student support	Mean	1,827	1,909	1,319	1,262	-	(562)
	Median	0	0	0	800	-	(0)
	SE	324	493	164	96	-	(372)
Income from paid work	Mean	2,002	1,183	4,513	10,367	-	(11,926)
	Median	327	194	3,204	9,900	-	(8,700)
	SE	181	169	523	320	-	(1,973)
Income from family*	Mean	885	1,969	-999	-1,002	-	(-1,075)
	Median	400	900	9	0	-	(-575)
	SE	215	216	422	122	-	(506)
Social security benefits*	Mean	496	161	1,246	2,293	-	(326)
	Median	0	0	0	450	-	(0)
	SE	119	95	281	594	-	(211)
Other miscellaneous income*	Mean	163	89	319	198	-	(44)
	Median	0	0	0	0	-	(0)
	SE	43	37	59	22	-	(35)
Estimated total income*	Mean	16,051	16,479	17,347	13,902	-	(14,313)
	Median	15,180	16,900	15,560	12,495	-	(12,625)
	SE	160	468	538	373	-	(1,028)
<i>Base (N) unweighted</i>		770	446	151	484	6	39

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 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 A2.17: Total student income and main sources of student income for Welsh-domiciled students, by parental experience of HE

		£			
		Full-time		Part-time	
		Yes	No	Yes	No
Main sources of student support	Mean	10,874	10,870	1,402	744
	Median	12,000	12,000	1,000	700
	SE	229	278	500	64
Other sources of student support	Mean	1,599	2,054	749	1,427
	Median	0	1	0	980
	SE	221	410	134	105
Income from paid work	Mean	1,499	2,195	11,859	9,851
	Median	150	420	10,800	8,100
	SE	142	277	1,238	1,109
Income from family*	Mean	1,756	603	-863	-1,079
	Median	950	300	0	0
	SE	193	172	302	226
Social security benefits*	Mean	321	510	1,129	2,531
	Median	0	0	0	644
	SE	102	109	317	687
Other miscellaneous income*	Mean	171	118	96	220
	Median	0	0	0	0
	SE	60	21	28	41
Estimated total income*	Mean	16,220	16,350	14,372	13,695
	Median	15,964	15,775	12,625	12,245
	SE	210	381	1,028	527
<i>Base (N) unweighted</i>		690	673	213	314

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 Welsh-domiciled students, by location of institution

£

		Full-time		Part-time	
		Wales	England	Wales	England
Main sources of student support	Mean	10,646	11,674	786	-
	Median	11,200	12,768	255	-
	SE	245	349	41	-
Other sources of student support	Mean	1,487	1,473	1,274	-
	Median	0	0	800	-
	SE	300	485	86	-
Income from paid work	Mean	2,401	1,116	10,920	-
	Median	560	112	9,900	-
	SE	283	170	450	-
Income from family*	Mean	718	2,191	-841	-
	Median	400	1,175	0	-
	SE	281	212	118	-
Social security benefits*	Mean	520	129	1,344	-
	Median	0	0	0	-
	SE	137	94	578	-
Other miscellaneous income*	Mean	142	116	177	-
	Median	0	0	0	-
	SE	42	37	23	-
Estimated total income*	Mean	15,913	16,699	13,659	-
	Median	15,009	16,900	12,586	-
	SE	182	466	379	-
<i>Base (N) unweighted</i>		<i>915</i>	<i>452</i>	<i>522</i>	<i>7</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 A2.19: Total student income and main sources of student income for Welsh-domiciled students, by part-time study intensity

		£	
		50% FTE or above	25% to 49% FTE
Main sources of student support	Mean	1,252	608
	Median	500	0
	SE	401	125
Other sources of student support	Mean	1,145	1,246
	Median	720	810
	SE	166	175
Income from paid work	Mean	10,936	11,745
	Median	9,306	9,900
	SE	738	959
Income from family*	Mean	-826	-1,061
	Median	0	0
	SE	216	579
Social security benefits*	Mean	1,181	1,126
	Median	0	0
	SE	275	252
Other miscellaneous income*	Mean	160	121
	Median	0	0
	SE	71	89
Estimated total income*	Mean	13,847	13,785
	Median	12,625	13,691
	SE	561	656
<i>Base (N) unweighted</i>		<i>405</i>	<i>71</i>

Note: * figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

Table A2.20: Total student income and main sources of student income for Welsh-domiciled full-time students, by subject

									£
		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other	
Main sources of student support	Mean	7,929	3,984	12,213	11,333	11,673	11,707	12,150	
	Median	6,400	0	12,700	12,000	12,500	12,217	11,900	
	SE	1,461	777	224	389	227	424	440	
Other sources of student support	Mean	5,867	8,132	894	952	625	1,431	950	
	Median	1,025	8,072	0	0	0	500	0	
	SE	2,347	726	159	118	91	375	254	
Income from paid work	Mean	1,209	2,067	1,708	2,694	1,306	1,756	1,548	
	Median	42	552	129	900	150	0	0	
	SE	348	386	246	440	106	356	317	
Income from family*	Mean	1,852	1,028	1,328	965	1,508	516	256	
	Median	750	200	550	400	800	301	300	
	SE	475	392	234	387	160	500	511	
Social security benefits*	Mean	290	697	307	660	150	427	750	
	Median	0	0	0	0	0	0	0	
	SE	265	189	100	211	61	158	339	
Other miscellaneous income*	Mean	86	127	79	216	101	463	52	
	Median	0	0	0	0	0	0	0	
	SE	31	33	16	72	25	333	27	
Estimated total income*	Mean	17,233	16,035	16,529	16,820	15,362	16,300	15,705	
	Median	17,102	14,598	15,922	16,299	15,400	15,364	15,310	
	SE	1,079	767	342	571	320	474	833	
<i>Base (N) unweighted</i>		53	107	451	309	288	101	58	

Note: * figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

Table A2.21: Total student income and main sources of student income for Welsh-domiciled part-time students, by subject

									£
		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other	
Main sources of student support	Mean	-	(800)	716	806	(487)	2,144	-	
	Median	-	(0)	0	833	(250)	1,800	-	
	SE	-	(181)	101	139	(51)	926	-	
Other sources of student support	Mean	-	(1,669)	1,386	1,135	(1,241)	528	-	
	Median	-	(1,100)	900	166	(1,100)	0	-	
	SE	-	(484)	68	290	(65)	199	-	
Income from paid work	Mean	-	(11,197)	13,599	13,408	(6,074)	7,946	-	
	Median	-	(10,800)	11,340	12,000	(0)	8,700	-	
	SE	-	(1,518)	1,038	584	(1,397)	418	-	
Income from family*	Mean	-	(-1,564)	-1,962	-1,324	(-10)	191	-	
	Median	-	(-950)	0	0	(0)	0	-	
	SE	-	(930)	477	336	(323)	287	-	
Social security benefits*	Mean	-	(1,759)	796	1,703	(4,255)	1,366	-	
	Median	-	(0)	0	800	(585)	0	-	
	SE	-	(330)	359	393	(962)	557	-	
Other miscellaneous income*	Mean	-	(33)	114	121	(331)	274	-	
	Median	-	(0)	0	0	(0)	0	-	
	SE	-	(30)	60	24	(84)	135	-	
Estimated total income*	Mean	-	(13,894)	14,649	15,849	(12,378)	12,449	-	
	Median	-	(13,150)	14,000	14,584	(12,495)	12,625	-	
	SE	-	(876)	622	734	(306)	390	-	
<i>Base (N) unweighted</i>		12	44	171	121	46	117	18	

Note: * figures adjusted for partner contributions where relevant

Data are reported 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 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 A2.22: Total student income and main sources of student income for Welsh-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	7,929	11,029	-	1,002
	Median	6,400	12,070	-	750
	SE	1,461	223	-	234
Other sources of student support	Mean	5,867	1,618	-	1,157
	Median	1,025	0	-	750
	SE	2,347	212	-	95
Income from paid work	Mean	1,209	1,875	-	10,688
	Median	42	300	-	9,650
	SE	348	198	-	442
Income from family*	Mean	1,852	1,144	-	-990
	Median	750	500	-	0
	SE	475	179	-	139
Social security benefits*	Mean	290	421	-	1,991
	Median	0	0	-	390
	SE	265	90	-	570
Other miscellaneous income*	Mean	86	147	-	172
	Median	0	0	-	0
	SE	31	30	-	29
Estimated total income*	Mean	17,233	16,235	-	14,020
	Median	17,102	15,800	-	12,625
	SE	1,079	215	-	343
<i>Base (N) unweighted</i>		53	1,314	12	517

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 Welsh-domiciled students, by whether a parent had attended a university/college of higher education

		£			
		Full-time		Part-time	
		Yes	No	Yes	No
Main sources of student support	Mean	10,874	10,870	1,402	744
	Median	12,000	12,000	1,000	700
	SE	229	278	500	64
Other sources of student support	Mean	1,599	2,054	749	1,427
	Median	0	1	0	980
	SE	221	410	134	105
Income from paid work	Mean	1,499	2,195	11,859	9,851
	Median	150	420	10,800	8,100
	SE	142	277	1,238	1,109
Income from family*	Mean	1,756	603	-863	-1,079
	Median	950	300	0	0
	SE	193	172	302	226
Social security benefits*	Mean	321	510	1,129	2,531
	Median	0	0	0	644
	SE	102	109	317	687
Other miscellaneous income*	Mean	171	118	96	220
	Median	0	0	0	0
	SE	60	21	28	41
Estimated total income*	Mean	16,220	16,350	14,372	13,695
	Median	15,964	15,775	12,625	12,245
	SE	210	381	1,028	527
<i>Base (N) unweighted</i>		690	673	213	314

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 Welsh-domiciled students

	%	
	Full-time	Part-time
Did finances affect decision to study ...?		
Yes	42.3	51.4
No	57.7	48.6
<i>Base* (N) unweighted</i>	1,367	529
It affected my decision ...		
to study full-time or part-time	28.2	50.7
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	33.4	8.1
to study in England or Wales	30.0	8.6
to study in London or not	13.3	1.5
about what course to take	9.0	11.1
about what institution to attend	21.4	21.5
about when to start course	10.8	26.2
to study in another way	2.7	6.4
I would not have studied without funding	62.0	73.7
None of these	1.9	4.7
It took the worry out of things	0.0	4.0
<i>Base (N) unweighted</i>	552	214

Base*: all students; otherwise base is all students reporting their decisions were affected by financial support available to them (i.e. those who responded 'yes' to the first question).

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 Welsh-domiciled students

	%	
	Full-time	Part-time
All Welsh-domiciled	42.3	51.4
Gender		
Male	37.7	41.9
Female	45.7	59.6
Age (group)		
Under 20	37.5	na
20-24	39.1	na
25+	60.7	na
Under 25	na	64.3
25-29	na	35.5
30-39	na	54.3
40+	na	50.5
Ethnicity		
White	41.1	50.1
Asian/Asian British	(49.0)	-
Black/Black British	-	-
Mixed/Other	47.7	-
BME	51.9	-
Socio-economic group		
Managerial and professional	36.0	55.3
Intermediate	43.8	49.7
Routine/manual	45.4	43.7
Parental experience of HE		
Yes	36.8	53.5
No	47.7	50.0
Family type		
Two-adult family	52.1	48.5
One-adult family	(48.7)	(68.3)
Married or living in a couple	55.6	41.4
Single	40.0	54.4
Lives with parents		
Yes	41.6	60.8
No	42.5	49.1
Living in London		
London	-	-
Elsewhere	42.3	51.4
Disability/Health condition		
Yes	47.2	58.9
No	40.6	48.2
<i>Base (N) unweighted</i>	1,367	529

Base: all students

Note: data are reported 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 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 A2.26: Students reporting that their HE decisions have been affected by student funding and financial support available, by HE study factors for Welsh-domiciled students

	%	
	Full-time	Part-time
All Welsh-domiciled	42.3	51.4
Year of study		
1st Year	43.8	56.5
2nd Year or other	36.8	59.1
Final Year or 1 Year course	46.5	30.4
Subject		
Medicine & Dentistry	42.4	-
Subjects Allied to Medicine	44.9	(30.4)
Sciences/Engineering/Technology/IT	37.4	36.6
Human/Social Sciences/Business/Law	47.6	53.1
Creative Arts/Languages/Humanities	40.5	(54.7)
Education	45.9	63.6
Combined/other	49.8	-
Qualification level		
Bachelor's degree	42.2	57.3
Other undergraduate	41.6	34.0
PGCE/ITT	(51.3)	70.5
Type of institution		
English HEI	38.7	-
Welsh HEI	43.8	51.3
FEI	51.2	(65.5)
Status		
Independent	54.5	51.4
Dependent	36.7	na
Part-time intensity		
50% FTE or above	na	45.9
25% to 49% FTE	na	29.0
Base (N) unweighted	1,367	529

Base: all students

Note: data are reported 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 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 A2.27: Specific ways in which HE decisions have been affected by student funding and financial support available, by student characteristics for Welsh-domiciled students

	%						
	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	Part-time	Full-time	Part-time
All Welsh-domiciled	62.0	73.7	33.4	8.1	50.7	21.4	21.5
Gender							
Male	52.2	79.8	32.5	7.6	70.4	25.2	14.5
Female	68.1	69.9	34.0	8.4	38.7	19.2	25.8
Age (group)							
Under 20	53.4	na	37.8	na	na	22.3	na
20-24	67.0	na	34.0	na	na	25.3	na
25+	67.3	na	26.1	na	na	14.5	na
Under 25	na	85.7	na	5.4	58.5	na	5.5
25-29	na	(43.5)	na	(8.5)	(46.1)	na	(10.4)
30-39	na	81.2	na	11.6	40.8	na	24.4
40+	na	69.4	na	6.5	57.1	na	41.3
Ethnicity							
White	60.8	72.9	34.3	7.5	53.0	20.6	18.1
Asian/Asian British	-	-	-	-	-	-	-
Black/Black British	-	-	-	-	-	-	-
Mixed/Other	-	-	-	-	-	-	-
BME	72.2	-	27.9	-	-	27.6	-
Socio-economic group							
Managerial and professional	63.3	74.1	28.7	9.2	58.3	27.2	24.2
Intermediate	65.5	(70.3)	32.9	(8.6)	(40.0)	17.0	(7.4)
Routine/manual	60.1	77.8	39.0	6.0	45.2	14.1	26.3
Parental experience of HE							
Yes	62.2	84.1	28.4	6.8	49.5	21.0	9.7
No	61.8	66.4	36.9	9.0	51.4	21.9	29.9
Family type							
Two-adult family	(63.1)	68.5	(13.6)	6.7	50.6	(7.3)	18.8
One-adult family	-	-	-	-	-	-	-
Married or living in a couple	73.4	(88.1)	26.8	(6.0)	(75.8)	25.0	(12.5)
Single	60.3	61.7	36.8	8.6	45.3	23.2	24.0
Lives with parents							
Yes	55.3	66.1	59.9	14.3	26.6	20.9	16.7
No	63.9	75.9	25.7	6.0	57.9	21.5	22.8

%

	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	Part-time	Full-time	Part-time
Living in London							
London	-		-			-	
Elsewhere	61.8	73.7	33.5	8.1	50.7	21.3	21.5
Disability/Health condition							
Yes	64.6	73.0	41.5	10.0	49.1	22.9	41.9
No	61.6	73.9	30.8	6.8	51.4	21.1	10.8
<i>Base (N) unweighted</i>	552	214	552	214	214	552	214

Base: all students reporting their decisions were affected by financial support available to them.

Note: data are reported 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 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 Welsh-domiciled students

	%						
	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	Part-time	Full-time	Part-time
All Welsh-domiciled	62.0	73.7	33.4	8.1	50.7	21.4	21.5
Year of study							
1st Year	55.0	87.0	37.8	11.3	51.6	15.1	21.1
2nd Year or other	63.7	67.2	33.4	2.7	48.9	23.8	24.9
Final Year or 1 Year course	68.5	50.2	28.6	14.2	54.1	26.4	13.1
Subject							
Medicine & Dentistry	-	-	-	-	-	-	-
Subjects Allied to Medicine	(64.7)	-	(29.5)	-	-	(12.5)	-
Sciences/Engineering/Technology/IT	55.0	56.9	37.7	10.9	57.3	24.8	10.0
Human/Social	70.8	(65.5)	30.0	(8.4)	(41.7)	19.4	(22.1)
Sciences/Business/Law							
Creative Arts/Languages/Humanities	63.2	-	27.4	-	-	25.3	-
Education	(58.5)	87.1	(35.7)	8.2	69.9	(13.0)	8.3
Combined/other	-	-	-	-	-	-	-
Qualification level							
Bachelor's degree	61.0	74.9	32.8	5.4	42.1	22.3	31.1
Other undergraduate	68.0	61.6	36.8	14.7	46.9	18.4	6.8
PGCE/ITT	-	(83.5)	-	(8.4)	(79.6)	-	(10.3)
Type of institution							
English HEI	62.9	-	33.7	-	-	28.3	-
Welsh HEI	60.7	65.9	33.5	18.3	51.9	18.5	19.9
FEI	68.4	-	30.8	-	-	12.0	-
OU		(75.4)		(0.0)	(36.4)		(30.2)
Status							
Independent	62.8	73.7	30.6	8.1	50.7	13.9	21.5
Dependent	61.4	na	35.2	na	na	26.5	na
Part-time intensity							
50% FTE or above	na	72.1	na	15.4	65.0	na	13.4
25% to 49% FTE	na	-	na	-	-	na	-
Base (N) unweighted	552	214	552	214	214	552	214

Base: all students reporting their decisions were affected by financial support available to them.

Note: data are reported 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 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 funds¹ on study decisions for Welsh-domiciled students

	%	
	Full-time	Part-time
Did particular students' funds affect decision to study ...?		
Yes	39.4	54.9
No	60.6	45.1
<i>Base* (N) unweighted</i>	<i>551</i>	<i>213</i>
It affected my decision ...		
A Student Loan	31.8	47.6
Welsh Government Fee Grant	35.4	10.0
Other Government Grant	2.8	3.8
Maintenance Loan	10.1	1.2
Maintenance Grant/Special Support Grant	5.8	0.0
Living Allowance	0.2	0.4
An NHS bursary	10.2	0.0
Teacher training Scholarship or Bursary	2.6	0.0
Disabled Students' Allowance (DSA)	0.0	0.0
Money from your university/college (including fee waiver/discounts, bursaries and scholarships)	10.6	0.5
Sponsorship or financial support from an employer	0.0	4.5
Money from parents or other family members	0.6	0.0
Money from family friends	0.0	0.0
Own savings	1.1	0.0
Borrowing money from a bank or similar organisation, including credit cards or overdrafts.	0.0	0.0
Other funding or financial support	7.3	34.1
<i>Base (N) unweighted</i>	<i>208</i>	<i>111</i>

¹ Note that the type of fund was captured via an open text question and coded to the categories noted in the table, and thus reflects how students described these monies

Base*: all students reporting their decisions were affected by financial support available to them, otherwise base is all students reporting decisions were affected and were affected by a particular fund (i.e. those who responded 'yes' to the first question)

Source: NatCen/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 Welsh-domiciled students

	%	
	Full-time	Part-time
All Welsh-domiciled	39.4	54.9
Gender		
Male	40.1	35.1
Female	39.1	66.8
Age (group)		
Under 20	30.7	na
20-24	39.0	na
25+	52.2	na
Under 25	na	30.4
25-29	na	(56.0)
30-39	na	76.5
40+	na	53.8
Ethnicity		
White	40.2	56.6
BME	35.3	-
Socio-economic group		
Managerial and professional	42.0	45.7
Intermediate	45.4	(62.4)
Routine/manual	40.2	76.7
Parental experience of HE		
Yes	39.5	49.2
No	39.1	58.8
Family type		
Two-adult family	(46.9)	72.7
One-adult family	-	-
Married or living in a couple	48.4	(31.1)
Single	37.7	58.8
Lives with parents		
Yes	36.2	65.2
No	40.3	51.8
Living in London		
London	-	
Elsewhere	39.2	54.9
Disability/Health condition		
Yes	35.1	48.7
No	40.2	58.2
<i>Base (N) unweighted</i>	<i>551</i>	<i>213</i>

Base: all students reporting their decisions were affected by financial support available to them and were affected by a particular type of fund.

Note: data are reported 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 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 Welsh-domiciled students

	%	
	Full-time	Part-time
All	39.4	54.9
Year of study		
1st Year	32.7	37.6
2nd Year or other	45.2	75.7
Final Year or 1 Year course	42.0	47.0
Subject		
Medicine & Dentistry	-	-
Subjects Allied to Medicine	(42.2)	-
Sciences/Engineering/Technology/IT	33.2	51.8
Human/Social Sciences/Business/Law	38.7	(68.7)
Creative Arts/Languages/Humanities	40.4	-
Education	(48.5)	23.8
Combined/other	-	-
Qualification level		
Bachelor's degree	37.4	69.8
Other undergraduate	41.3	48.0
PGCE/ITT	-	(19.1)
Type of institution		
English HEI	35.2	-
Welsh HEI	40.7	51.2
FEI	49.1	-
OU		(73.5)
Status		
Independent	43.5	54.9
Dependent	36.5	na
Part-time intensity		
50% FTE or above	na	36.0
25% to 49% FTE	na	-
<i>Base (N) unweighted</i>	<i>551</i>	<i>213</i>

Base: all students reporting their decisions were affected by financial support available to them and were affected by a particular type of fund.

Note: data are reported 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 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 ways in which HE decisions have been affected by particular student funds available, by student characteristics for Welsh-domiciled students

							%	
	A Student Loan		Maintenance loan	Money from your university/ college	An NHS bursary	Sponsorship or financial support from an employer	Welsh Government Fee Grant	
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Full-time	Part-time
All	31.8	47.6	10.1	10.6	10.2	4.5	35.4	10.0
Gender								
Male	29.0	(59.7)	7.9	15.6	6.1	(8.2)	41.2	(16.5)
Female	33.5	43.7	11.5	7.5	12.8	3.4	31.8	8.0
Age (group)								
Under 20	27.6	na	12.2	12.3	3.3	na	42.2	na
20-24	35.4	na	11.8	11.2	9.9	na	29.4	na
25+	31.5	na	6.7	8.5	16.1	na	36.1	na
Under 25	na	(54.2)	na	na	na	(7.5)	na	(3.5)
25-29	na	-	na	na	na	-	na	-
30-39	na	(72.0)	na	na	na	(3.0)	na	(10.1)
40+	na	-	na	na	na	-	na	-
Ethnicity								
White	32.4	47.2	10.0	9.5	10.9	4.8	33.3	9.7
Asian/Asian British	-	-	-	-	-	-	-	-
Black/Black British	-	-	-	-	-	-	-	-
Mixed/Other	-	-	-	-	-	-	-	-
BME	-	-	-	-	-	-	-	-
Socio-economic group								
Managerial and professional	31.7	(19.6)	10.2	9.9	11.1	(8.2)	38.0	(16.8)
Intermediate	(15.8)	-	(10.0)	(10.7)	(17.7)	-	(35.7)	-
Routine/manual	39.2	(75.0)	11.6	6.5	7.3	(1.9)	30.4	(4.8)
Parental experience of HE								
Yes	35.9	(70.3)	14.0	10.4	7.6	(4.6)	33.3	(4.6)
No	27.8	34.3	7.3	10.8	12.4	4.3	37.4	13.3

%

	A Student Loan		Maintenance loan	Money from your university/ college	An NHS bursary	Sponsorship or financial support from an employer	Welsh Government Fee Grant	
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Full-time	Part-time
Family type								
Two-adult family	-	(62.7)	-	-	-	(8.5)	-	(7.9)
One-adult family	-	-	-	-	-	-	-	-
Married or living in a couple	-	-	-	-	-	-	-	-
Single	31.3	(27.0)	11.2	9.9	9.3	(4.2)	36.8	(10.7)
Lives with parents								
Yes	34.4	-	15.8	0.0	5.7	-	38.5	-
No	31.1	44.1	8.6	13.4	11.4	5.0	34.6	12.4
Living in London								
London	-	-	-	-	-	-	-	-
Elsewhere	31.6	47.6	10.4	10.0	10.5	4.5	36.2	10.0
Disability/Health condition								
Yes	(26.2)	(38.3)	(4.4)	(11.7)	(11.4)	(1.2)	(40.4)	(10.3)
No	33.0	51.7	12.1	9.4	9.3	6.0	35.4	9.9
<i>Base (N) unweighted</i>	<i>208</i>	<i>111</i>	<i>208</i>	<i>208</i>	<i>208</i>	<i>111</i>	<i>208</i>	<i>111</i>

Base: all students reporting decisions were affected and were affected by a particular fund

Note: data are reported 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 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 ways in which HE decisions have been affected by student funding and financial support available, by HE study factors for Welsh-domiciled students

	%							
	A Student Loan		Maintenance loan	Money from your university/ college	An NHS bursary	Sponsorship or financial support from an employer	Welsh Government Fee Grant	
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Full-time	Part-time
All	31.8	47.6	10.1	10.6	10.2	4.5	35.4	10.0
Year of study								
1st Year	41.1	(66.3)	7.7	10.5	6.6	(5.5)	29.5	(7.1)
2nd Year or other	28.8	(40.4)	12.8	9.9	6.6	(2.5)	42.7	(11.4)
Final Year or 1 Year course	26.8	(32.7)	9.9	11.2	16.4	(13.1)	33.9	(10.6)
Subject								
Medicine & Dentistry	-	-	-	-	-	-	-	-
Subjects Allied to Medicine	-	-	-	-	-	-	-	-
Sciences/Engineering/Technology/ IT	37.4	-	14.4	4.5	0.0	-	43.6	-
Human/Social Sciences/Business/Law	31.5	-	13.7	13.4	0.0	-	41.3	-
Creative Arts/Languages/Humanities	(38.5)	-	(5.6)	(14.8)	(0.0)	-	(37.6)	-
Education	-	-	-	-	-	-	-	-
Combined/other	-	-	-	-	-	-	-	-
Qualification level								
Bachelor's degree	30.2	49.8	9.4	9.7	12.2	2.0	35.1	9.8
Other undergraduate	(41.6)	(40.6)	(12.6)	(14.4)	(4.6)	(10.5)	(37.4)	(8.9)
PGCE/ITT	-	-	-	-	-	-	-	-

%

	A Student Loan		Maintenance loan	Money from your university/ college	An NHS bursary	Sponsorship or financial support from an employer	Welsh Government Fee Grant	
	Full-time	Part-time	Full-time	Full-time	Full-time	Part-time	Full-time	Part-time
Type of institution								
English HEI	25.9		18.0	9.0	13.1		35.9	
Welsh HEI	33.0	31.0	4.9	12.7	10.2	14.8	36.6	12.2
FEI	(43.9)	-	(21.3)	(0.0)	(0.0)	-	(24.8)	-
OU		-				-		-
Status								
Independent	28.1	47.6	9.5	7.5	14.0	4.5	37.8	10.0
Dependent	34.9	na	10.7	13.1	7.1	na	33.4	na
Part-time intensity								
50% FTE or above	na	34.9	na	na	na	13.5	na	14.4
25% to 49% FTE	na	-	na	na	na	-	na	-
Base (N) unweighted	208	111	208	208	208	111	208	111

Base: all students reporting decisions were affected and were affected by a particular fund

Note: data are reported 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 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 Welsh-domiciled students

	%	
	Full-time	Part-time
Did cost of fees affect decision to study ...?		
Yes	19.3	32.9
No	80.7	67.1
Base* (N) unweighted	1,367	528
It affected my decision ...		
to study full-time or part-time	19.3	49.8
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	32.0	10.9
to study in England or Wales	38.3	12.7
to study in London or not	8.6	0.9
about what course to take	8.0	13.4
about what institution to attend	16.2	17.7
about when to start course	9.7	22.6
to study in another way	1.6	1.2
I would not have studied without funding	50.1	58.8
None of these	4.1	3.2
<i>Base (N) unweighted</i>	<i>259</i>	<i>163</i>

Base*: all students, otherwise students reporting their decisions were affected by the cost of fees

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 Welsh-domiciled students

	%	
	Full-time	Part-time
All	19.3	32.9
Gender		
Male	18.1	25.7
Female	19.9	39.0
Age (group)		
Under 20	17.7	na
20-24	20.2	na
25+	20.8	na
Under 25	na	27.0
25-29	na	25.3
30-39	na	39.5
40+	na	36.5
Ethnicity		
White	18.5	33.0
Asian/Asian British	(25.6)	-
Black/Black British	-	-
Mixed/Other	32.6	-
BME	25.3	-
Socio-economic group		
Managerial and professional	16.3	35.0
Intermediate	18.0	23.7
Routine/manual	19.2	39.8
Parental experience of HE		
Yes	18.1	29.6
No	20.4	34.9
Family type		
Two-adult family	15.3	45.9
One-adult family	(23.4)	(16.3)
Married or living in a couple	14.0	18.5
Single	19.9	39.8
Lives with parents		
Yes	21.9	41.7
No	18.5	30.7
Living in London		
London	-	-
Elsewhere	19.4	32.9
Disability/Health condition		
Yes	25.8	46.6
No	17.4	27.0
Base (N) unweighted	1,367	528

Base: all students

Note: data are reported 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 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 A2.36: Students reporting that their HE decisions have been affected by the cost of fees, by HE study factors for Welsh-domiciled students

	%	
	Full-time	Part-time
All	19.3	32.9
Year of study		
1st Year	18.9	22.8
2nd Year or other	19.6	51.8
Final Year or 1 Year course	19.5	20.3
Subject		
Medicine & Dentistry	26.9	-
Subjects Allied to Medicine	10.5	(23.6)
Sciences/Engineering/Technology/IT	15.5	32.9
Human/Social Sciences/Business/Law	25.1	27.6
Creative Arts/Languages/Humanities	21.1	(56.9)
Education	16.4	24.5
Combined/other	25.1	-
Qualification level		
Bachelor's degree	18.6	37.0
Other undergraduate	22.6	32.6
PGCE/ITT	(24.1)	18.5
Type of institution		
English HEI	17.1	-
Welsh HEI	19.4	33.3
FEI	32.0	(8.8)
OU		40.9
Status		
Independent	22.0	32.9
Dependent	18.1	na
Part-time intensity		
50% FTE or above	na	28.4
25% to 49% FTE	na	22.9
<i>Base (N) unweighted</i>	<i>1,367</i>	<i>528</i>

Base: all students

Note: data are reported 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 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 A2.37: Specific ways in which HE decisions have been affected by the cost of fees, by student characteristics for Welsh-domiciled students

	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	Part-time	Full-time	Part-time
All	50.1	58.8	32.0	10.9	49.8	16.2	17.7
Gender							
Male	46.0	50.2	34.8	17.4	55.7	18.2	16.7
Female	53.5	63.8	30.1	7.2	46.5	14.4	18.3
Age (group)							
Under 20	48.5	na	23.5	na	na	10.8	na
20-24	48.4	na	42.6	na	na	22.9	na
25+	(56.8)	na	(26.5)	na	na	(12.8)	na
Under 25	na	(58.1)	na	(6.5)	(21.6)	na	(28.7)
25-29	na	(29.0)	na	(30.3)	(44.8)	na	(19.1)
30-39	na	(75.4)	na	(8.1)	(52.2)	na	(14.0)
40+	na	(56.3)	na	(6.0)	(66.9)	na	(14.8)
Ethnicity							
White	50.1	59.4	31.9	10.3	48.4	17.0	17.4
Asian/Asian British	-	-	-	-	-	-	-
Black/Black British	-	-	-	-	-	-	-
Mixed/Other	-	-	-	-	-	-	-
BME	-	-	-	-	-	-	-
Socio-economic group							
Managerial and professional	59.5	52.3	26.0	16.2	55.7	14.6	23.4
Intermediate	(48.2)	(59.5)	(37.3)	(4.8)	(41.1)	(12.4)	(9.5)
Routine/manual	48.3	68.1	38.6	5.5	45.8	21.5	13.9
Parental experience of HE							
Yes	55.0	55.3	28.9	14.8	31.8	16.5	17.8
No	45.3	60.6	34.1	8.8	60.1	16.2	17.3
Family type							
Two-adult family	-	64.5	-	3.9	49.2	-	10.2
One-adult family	-	-	-	-	-	-	-
Married or living in a couple	-	-	-	-	-	-	-
Single	48.3	57.0	33.8	18.3	46.1	18.1	17.0
Lives with parents							
Yes	44.9	(68.5)	56.1	(19.2)	(27.4)	21.6	(27.3)
No	51.9	55.4	23.8	8.2	57.5	14.4	14.6
Living in London							
London	-	-	-	-	-	-	-
Elsewhere	49.8	58.8	32.5	10.9	49.8	16.0	17.7

%

%

	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	Part-time	Full-time	Part-time
Disability/Health condition							
Yes	46.3	51.3	27.1	18.3	50.4	15.1	21.5
No	52.5	64.1	34.0	5.6	49.6	16.9	15.0
<i>Base (N) unweighted</i>	259	163	259	163	163	259	163

Base: all students reporting their decisions were affected by the cost of fees

Note: data are reported 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 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 Welsh-domiciled students

%

	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	Part-time	Full-time	Part-time
All	50.1	58.8	32.0	10.9	49.8	16.2	17.7
Year of study							
1st Year	47.3	57.7	28.4	16.7	48.6	12.1	34.2
2nd Year or other	49.3	63.7	33.1	7.3	50.4	16.0	10.3
Final Year or 1 Year course	54.2	40.4	35.0	14.4	50.7	21.1	15.6
Subject							
Medicine & Dentistry	-	-	-	-	-	-	-
Subjects Allied to Medicine	-	-	-	-	-	-	-
Sciences/Engineering/Technology/IT	49.5	(44.0)	34.1	(22.7)	(35.8)	17.3	(16.5)
Human/Social Sciences/Business/Law	55.7	(68.0)	35.0	(12.7)	(70.5)	11.1	(34.0)
Creative Arts/Languages/Humanities	42.8	-	36.5	-	-	23.8	-
Education	-	(43.3)	-	(10.6)	(48.8)	-	(12.6)
Combined/other	-	-	-	-	-	-	-
Qualification level							
Bachelor's degree	47.8	70.3	30.4	7.6	52.7	16.0	16.4
Other undergraduate	62.8	42.3	35.4	17.8	44.6	18.2	18.5
PGCE/ITT	-	-	-	-	-	-	-
Type of institution							
English HEI	51.6	-	20.9	-	-	13.0	-
Welsh HEI	48.8	56.3	37.2	15.7	55.7	17.2	18.9
FEI	(53.0)	-	(39.7)	-	-	(21.2)	-
OU		-		-	-		-
Status							
Independent	50.4	58.8	32.6	10.9	49.8	11.4	17.7
Dependent	50.0	na	31.7	na	na	18.9	na
Part-time intensity							
50% FTE or above	na	52.7	na	22.5	49.2	na	17.6
25% to 49% FTE	na	-	na	-	-	na	-
<i>Base (N) unweighted</i>	<i>259</i>	<i>163</i>	<i>259</i>	<i>163</i>	<i>163</i>	<i>259</i>	<i>163</i>

Base: all students reporting their decisions were affected by the cost of fees

Note: data are reported 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 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 Welsh-domiciled students expect to pay for their fees and living expenses by mode of study

	%	
Expected to fund studies via	Full-time	Part-time
A Student Loan	92.4	41.0
Government grant	44.1	21.4
An NHS bursary	9.3	1.1
Borrowing money from a bank/similar organisation including credit cards or overdrafts	10.7	7.9
Sponsorship or financial support from an employer	0.7	15.5
Doing paid work during term-time	26.3	34.9
Doing paid work during the holidays	34.8	22.2
Money from parents or other family members	33.3	10.6
Money from family friends	2.4	1.0
Own savings	31.0	24.1
Money from university/college (including fee waiver/discounts, bursaries and scholarships)	7.4	4.5
Professional career loan	0.0	1.4
Money from anywhere else	0.3	5.7
<i>Base (N) unweighted</i>	<i>1,366</i>	<i>527</i>

Base: All students

Source: NatGen/IES SIES 2014/15

3 Sources of income

3.1 Summary of key findings

- The funding sources available for full-time students have changed since the previous survey in 2011/12, and three key sources comprise the majority of average total income – the Welsh Government Fee Grant, the Student Loan for Maintenance, and the Student Loan for Tuition Fees. Together these three sources contributed 56 per cent of average total income. In 2011/12 the Student Loans for Maintenance and Tuition Fees contributed 47 per cent of average total income
- 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 £2,795 to total income (accounting for 17 per cent), while income from the Welsh Government Fee Grant was higher at £3,317 (20 per cent of average total income). Around five out of six full-time students (85 per cent) had taken out a Student Loan for Tuition Fees, and among these students the average amount was £3,300; a similar proportion (83 per cent) had received a Welsh Government Fee Grant, with an average amount received of £4,008. Two-fifths (41 per cent) of part-time students had taken out a Student Loan for Tuition Fees, receiving £1,679 on average, while the average amount across all students (including those who did not take out a loan) was £696.
- 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 £3,022 on average. The proportion of full-time students taking out a Student Loan for Maintenance was slightly below the proportion taking out a Student Loan for Tuition Fees but still represented the majority of all students (81 per cent compared with 85 per cent taking out a fee loan), and the average amount received from a Student Loan for Maintenance was £3,755. The likelihood of taking out a Student Loan for Maintenance was associated with ethnicity, institution type, subject studied, year of study, and whether the student lived with their parents during term-time.

- Just over half of full-time students (51 per cent) received income from a non-repayable Welsh Government Learning Grant (or Special Support Grant), which was higher than the proportion receiving the Assembly Learning Grant/Special Support Grant in 2011/12 of 44 per cent, and the average amount received was £3,340. The key factors associated with grant receipt were socio-economic group, 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: 39 per cent of full-time students with dependent children received child-related support, receiving on average £2,875; 17 per cent of disabled students in the sample (i.e. those with a self-declared disability) received income from Disabled Students' Allowances (£1,620 on average); 40 per cent of Medicine/Dentistry students received support from an NHS bursary (which includes fee contribution); and 75 per cent of those studying Subjects Allied to Health received NHS bursary support (£10,082 on average).
- 'Other' sources of student support also included fee support, bursaries and scholarships from institutions. Just under one quarter (24 per cent) of Welsh-domiciled full-time students received support from their institutions, receiving £1,418. In contrast, few part-time students received this type of support (11 per cent), but the average amount was similar at £1,238. Part-time students were instead more likely to receive financial support from an employer. A quarter (25 per cent) of part-time students did so, and received on average £1,738 which was largely aimed at paying towards tuition fees.
- Income from paid work was the most significant income source for part-time students, accounting for around three-quarters (76 per cent) of their total income. Among full-time students, income from paid work made up 11 per cent of their total income. The proportion of total income accounted for by paid work is similar to the figures in the 2011/12 survey.
- Just over half (55 per cent) of full-time students did some form of paid work during the term-time, earning on average £3,343. Working was most

common among female students, those studying Human/Social Sciences, Business or Law subjects, those studying at FE institutions, married or cohabiting students without children, 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, couple students (either with or without children), final year students or those doing a one year course, those studying towards other undergraduate qualifications or studying Human/Social Sciences, Business or Law subjects, those of independent status, and those studying at FE institutions.

- There was a slightly higher proportion of full-time students in continuous work (working across the full academic year, 34 per cent) than in more casual jobs (at some point during the academic year, 29 per cent). This differs from the pattern in the previous survey when the proportions were roughly equal.
- Three-quarters (75 per cent) of part-time students combined studying with work, earning on average £14,290. Those part-time students least likely to do so were students aged 40 and over, those from routine/manual work groups, those whose parents had not experienced HE, those not living with their parents, and one-adult families (single parent students).
- On average, full-time students received £1,179 from their families (including parents, other relatives and partners) – this accounted for less than one-tenth (seven per cent) of their average total income, lower than the proportion of income from paid work. This proportion of income from families was considerably lower than that found in the 2011/12 survey of 13 per cent (and follows the downward trend in financial support from families). Those who gained the most from families tended to be from more ‘traditional’ student backgrounds – single with no children, dependent students living away from home to study, from managerial/professional socio-economic backgrounds. In addition, female students were also more likely to receive money from their families.
- A different pattern was found for part-time students. Overall, income from families was less central to part-time students, and was indeed negative

(-£992 on average) in that part-time students contributed income to, rather than received income from, their families. Variation between part-time students was largely driven by gender, age, socio-economic group and family type.

- Few full-time students received income from social security benefits (11 per cent), although this was higher than the proportion found in the 2011/12 survey of seven per cent. For those who were receiving income from benefits, this represented a key source of support and they received an average of £3,873. This was especially the case for one-adult families (single parent students), who received an average of £6,620, or 25 per cent of their total average income.
- Social security benefits were a common source of income among part-time students, with part-time students receiving on average £1,973 from benefits (representing 14 per cent of their total average income. Just over half (53 per cent) of part-time students claimed income from this source, and these students received on average £3,739. Again, social security benefits played a particularly key role for lone parents.

3.2 Introduction

- 3.2.1 This chapter looks in more detail at the different sources of income available to Welsh-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

- 3.3.1 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. Unlike the previous survey, all¹ respondents were subject to the same funding and support arrangements. The key elements included:

- Student Loan for Tuition Fees (or Tuition Fee Loans)
- Fee Grant
- Student Loan for Maintenance (i.e. to support living costs, sometimes referred to as the Maintenance Loan)
- Welsh Government Learning Grant (or Special Support Grant)
- Financial Contingency Fund (known as Access to Learning Fund in English Institutions)

3.3.2 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.

3.3.3 On average, full-time students received £10,876 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 higher proportion than the 60 per cent found in the 2011/12 survey. A key reason for the difference is the introduction of the Welsh Government Fee Grant to cover the amount by which the fees payable by the student exceed £3,685.

3.3.4 The main sources of student support were a less important source of finance for part-time students than they were for full-time students. The average amount received by part-time students was £1,004, which contributed seven per cent towards their total average income. Again this was a higher proportion than in 2011/12 survey when the main sources of student support contributed only four 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.

¹ The one exception is the later introduction of Student Loan for Fees for part-time students. Those starting part-time programmes in 2014/15 became eligible for fee loans for the first time, as long as they met certain criteria – see Chapter 1.

Full-time students

- 3.3.5 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: 71 per cent of younger students' average total income came from the main sources compared with 59 per cent of older students' total income (Table A3.1).
- 3.3.6 Married students or those living in a couple (without dependent children) also relied heavily on the main sources of student support, which made up 73 per cent of their average total income, while among one-adult families (single parent students) the main sources of student support made up only 39 per cent of total income (Table A3.1).
- 3.3.7 Other students for whom the main sources of student support comprised a high proportion of total income included:
- Male students (74 per cent);
 - Students from Black and Minority Ethnic backgrounds (72 per cent);
 - Students in Creative Arts, Languages and Humanities (76 per cent), as well as those studying Sciences, Engineering, Technology and IT (74 per cent), and those studying Combined subjects (77 per cent); and
 - Those studying on teacher training courses (71 per cent; Tables A3.1 and A3.2)
- 3.3.8 The principle sources of funding in this category were the Welsh Government Fee Grant, the Student Loan for Maintenance and the Student Loan for Tuition Fees. Together these three sources formed the majority of income from main sources of student financial support, accounting for 84 per cent, and accounted for just over half (56 per cent) of average total income overall. The other types of income from these main sources of student support – the Welsh Government Learning Grant and also the Financial Contingency Fund – were much less widespread.

Table 3.1: Average amount from each of the main sources of student financial support for study, Welsh-domiciled full-time and part-time students

		£	
		Full-time	Part-time
Student Loan for Tuition Fees	Mean	2,795	696
	Median	3,595	0
	SE	60	189
Welsh Government Fee grant (1)	Mean	3,317	0
	Median	3,685	0
	SE	97	0
Student Loan for Maintenance	Mean	3,022	0
	Median	3,250	0
	SE	67	0
Welsh Government Learning Grant	Mean	1,717	0
	Median	223	0
	SE	77	0
Financial Contingency Fund (or Access to Learning Funds)	Mean	24	30
	Median	0	0
	SE	8	14
Course grant	Mean	0	278
	Median	0	0
	SE	0	133
Main sources of student support	Mean	10,876	1,004
	Median	12,000	750
	SE	212	232
<i>Base (N) unweighted</i>		<i>1,367</i>	<i>529</i>

(1) The Welsh Government Fee Grant is the grant available to full-time students. This does not include the Tuition Fee Grant available to continuing part-time students (this is instead included within 'other support' see Section 3.4)
Source: NatCen/IES SIES 2014/15

3.3.9 More than nine out of 10 full-time students (93 per cent) received some income from the main student support sources, higher than the proportion in 2011/12 of 83 per cent. The average amount among recipients of this type of support was £11,722 (Table 3.2).

Table 3.2: Proportion of all students receiving income from each source, and for recipients the average amount received from each of the main sources of student financial support for study, mode of study

				£
	<i>Base (N) recipients unweighted</i>	Mean	SE	<i>% students receiving support</i>
Full-time Welsh-domiciled student				
Student Loan for Tuition Fees	1,174	3,300	35	85
Welsh Government Fee Grant	1,172	4,008	88	83
Student Loan for Maintenance	1,113	3,755	36	81
Welsh Government Learning Grant	716	3,340	70	51
Financial Contingency Fund/Access to Learning Fund	33	(953)	(137)	3
Course grant	0	0	0	0
Main sources of student support	1,282	11,722	166	93
Part-time Welsh-domiciled student				
Student Loan for Tuition Fees	127	1,679	361	41
Welsh Government Fee Grant (1)	0	0	0	0
Student Loan for Maintenance	0	0	0	0
Welsh Government Learning Grant	0	0	0	0
Financial Contingency Fund/Access to Learning Fund	9	-	-	3
Course grant	219	1,027	23	27
Main sources of student support	272	1,802	386	56

(1) The Welsh Government Fee Grant is the grant available to full-time students. This does not include the Tuition Fee Grant available to continuing part-time students (this is instead included within 'other support' see Section 3.4)

Note: data are reported 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 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

3.3.10 Each element of the main sources of student support for full-time students is explored further below.

Student Loan for Maintenance

3.3.11 The Student Loan for Maintenance is a state-funded loan to help towards living costs whilst studying, a loan that must be repaid with repayments starting in the April following the date of graduation or leaving the course, and once the borrower is earning over a certain threshold. 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.

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

	£ Amount
Living at your parents' home	4,027
Living elsewhere or in your own home and studying in London	7,288
Living elsewhere or in your own home and studying outside London	5,202

Source: SFW

- 3.3.12 In 2014/15 the average Student Loan for Maintenance (including extra weeks allowance) amounted to £3,022 across all full-time Welsh-domiciled students¹, and this made up just under one-fifth (19 per cent) of the average total income for the academic year. The median value was higher at £3,250 (which means that 50 per cent of students received at least this amount; Table 3.1). Figure 3.1 shows the distribution across all full-time students of income from these student loans; 19 per cent received no income from a Student Loan for Maintenance, 42 per cent received between £2,500 and £4,000, and a very small group (five per cent) received more than £6,000.
- 3.3.13 Over four-fifths (81 per cent) of full-time students had taken out a Student Loan for Maintenance during the academic year. This was higher than the proportion in the previous survey (73 per cent). Among recipients, the average amount was £3,755 which (Tables 3.2 and A3.3).
- 3.3.14 Logistic regression analysis was undertaken to investigate which characteristics were significant influences on the likelihood of taking out a Student Loan for Maintenance (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 Student Loan for Maintenance²:

¹ Note this will include students who don't take out a student loan for maintenance and for whom the value of the Student Loan for Maintenance would be zero.

² The figures quoted in parentheses are overall averages for the groups rather than regression estimates. See Tables A3.3 and A3.4

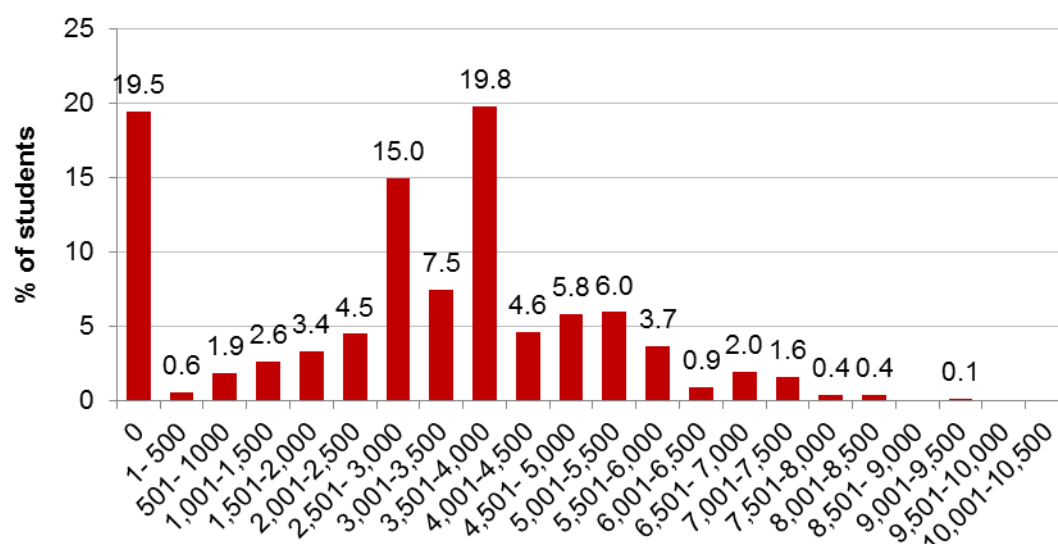
- Ethnicity – Black and Minority Ethnic students were significantly more likely than White students to have taken out a Student Loan for Maintenance (86 per cent, compared with 80 per cent of White students; Table A3.3)
- Institution type –students at FEIs (75 per cent) were significantly less likely than those at HEIs to have taken out such a loan (82 per cent of those at English HEIs and 80 per cent of those at Welsh HEIs; Table A3.4).
- Subject studied – there were very stark differences between students studying different subjects in their take up of Student Loan for Maintenance. These differences were related to eligibility for support from other sources such as NHS bursaries. Those studying Subjects Allied to Medicine were least likely to have taken out a Student Loan for Maintenance (24 per cent), followed by those studying Medicine and Dentistry (53 per cent), while at least four-fifths of students in other subject areas had taken out a Student Loan for Maintenance (Table A3.4).
- Year of study – final year students (77 per cent) were less likely than those in their first and intermediate years (82 per cent) to have taken out a Student Loan for Maintenance (Table A3.4).
- Whether lives with parents during term-time – students living at home with their parents while studying were less likely than those not living with their parents to have taken out a Student Loan for Maintenance (76 per cent and 82 per cent respectively; Table A3.3).

3.3.15 Family type was not significant at the variable level, although students in one-adult families (single parent students) were significantly less likely than single students to have taken out a Student Loan for Maintenance (64 per cent compared with 83 per cent; Table A3.3). There were also variations in the take up of Student Loan for Maintenance by gender, age and student status, but 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).

3.3.16 Some of the patterns described above follow those found in the 2011/12 survey. However, for this survey, ethnicity, institution type and year of study

were found to significantly affect the propensity to take out these loans, which was not the case in 2011/12, and conversely student status was not found to significantly be significantly associated with loan take up in this survey but was in the previous survey.

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



Base: all full-time Welsh-domiciled students (N=1,367). This chart includes students who didn't receive a loan and so will have a value of zero for loan income.

Source: NatCen/IES SIES 2014/15

Support for fees: Student Loan for Tuition Fees and the Welsh Government Fee Grant

3.3.17 All eligible full-time students entering higher education can get a loan to cover tuition fees. A Student Loan for Tuition Fees could be taken out to cover the first £3,685 of tuition fees, and if the university or college charged more than this students could apply for a Welsh Government Fee Grant of up to £5,315 to cover the difference. The Student Loan for Tuition Fees, like the Student Loan for Maintenance, is a state funded income contingent loan and has the same repayment conditions. The Student Loan for Tuition Fees is paid directly to the student's university or college; therefore it is income which the student does not actually see themselves.

3.3.18 The amount that the Student Loan for Tuition Fees contributed to the total average income among all full-time students in 2014/15 was £2,795, and the average amount that the Welsh Government Fee Grant contributed was

slightly higher at £3,317 (Table 3.1). The Student Loan for Tuition Fees accounted for 17 per cent of average total income and the Welsh Government Fee Grant accounted for 20 per cent; thus the total fee-related support accounted for 37 per cent of average total income, above the proportion of 24 per cent in the 2011/12 survey.

- 3.3.19 More than four-fifths of full-time students (85 per cent) took out a Student Loan for Tuition Fees, and a similar proportion (83 per cent) received a Welsh Government Fee Grant. Among recipients the average loan amount was £3,300 and the average grant amount was £4,008 (Table 3.2). The take up of Student Loans for Tuition Fees has increased, from 77 per cent of full-time students in the 2011/12 survey.

The Welsh Government Learning Grant and Special Support Grant

- 3.3.20 Full-time students can apply for a non-repayable Welsh Government Learning Grant (formerly the Assembly Learning Grant) or Special Support Grant to help with living costs, depending on their status and other factors such as personal/household income. Both the Welsh Government Learning Grant and the Special Support Grants are aimed at students in low-income households and are paid directly to students' bank accounts.
- 3.3.21 The table below (Table 3.4) shows the maximum grant levels available in 2014/15 for full-time students, depending upon their household income.

Table 3.4: Maximum Welsh Government Learning Grant (or Special Support Grant) levels for 2014/15

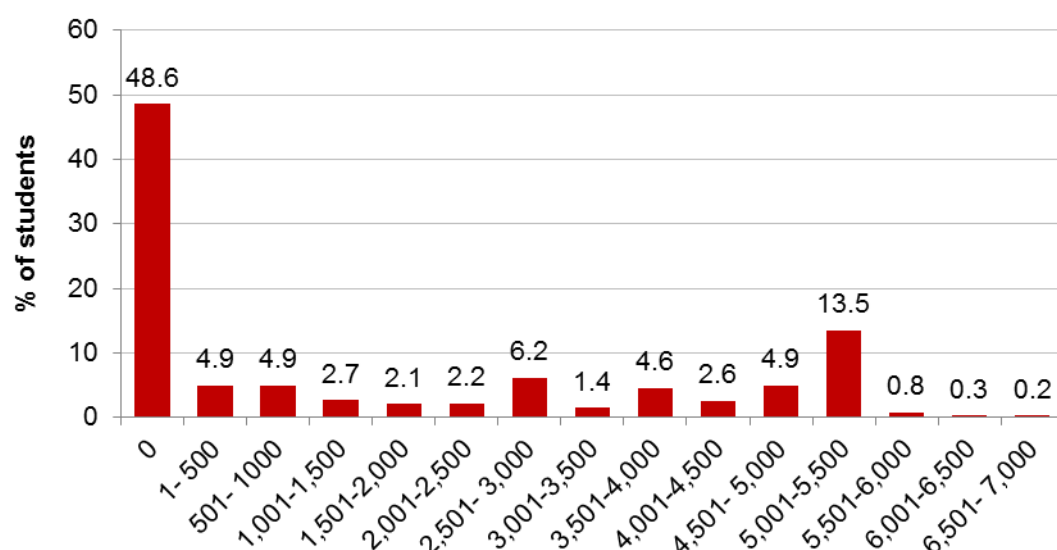
	£
Household income	Amount
More than £50,020	0
Between £18,371 and £50,020	Partial grant
£18,370 or less	5,161

Source: SFW

- 3.3.22 The average amount of Welsh Government Learning Grant or Special Support Grant across all full-time students was £1,717 (Table 3.1). The median value of grant across all full-time students was considerably lower at £233. Figure 3.2 shows the distribution of income from the Welsh Government Learning Grant or Special Support Grants across all full-time

students, and indicates that nearly half (49 per cent) received no income from these grants. Amongst students who did receive a Welsh Government Learning Grant (or Special Support Grant) income, they most commonly received between £5,000 and £5,500.

Figure 3.2: Distribution of income from the Welsh Government Learning Grant or Special Support Grants



Base: all full-time Welsh-domiciled students (N=1,367). This chart includes students who didn't receive a grant and so will have a value of zero for grant income.

Source: NatCen/IES SIES 2014/15

3.3.23 Around half (51 per cent) of all full-time students received a grant (Welsh Government Learning Grant or Special Support Grant) to support living costs, which was higher than the proportion in the previous survey of 44 per cent. The mean amount received was £3,340 and the median was £3,600 (Table 3.2 and Table A3.6).

3.3.24 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 Welsh Government Learning Grant or Special Support Grant¹:

- Socio-economic group – students from routine and manual work, and intermediate work backgrounds were significantly more likely than those

¹ 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.

from managerial/ professional work backgrounds to receive a grant, and to receive higher amounts. Fifty-eight per cent of students from intermediate work backgrounds and 61 per cent of those from routine and manual work backgrounds received a grant compared with 41 per cent of students from managerial and professional backgrounds, and the average amounts received were £3,569, £3,439 and £2,711 respectively (Table A3.6).

- 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 (57 per cent compared with 46 per cent), although amounts received were similar between the two groups (Table A3.6).
- Subject studied – those studying Subjects Allied to Medicine, or Medicine and Dentistry were significantly less likely than those studying other subjects to have received a grant (15 per cent and 26 per cent respectively, Table A3.7).

3.3.25 Age was not significant at the variable level¹, although students aged 25 and over were significantly more likely than those aged under 20 to have received a grant, controlling for other factors (56 per cent compared with 52 per cent), and they also received more on average (£4,385 compared with £3,124).

3.3.26 There were also variations in propensity to receive a grant by gender, ethnicity, family type, whether living with parents or not, 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 and socio-economic group (Tables A3.6, A3.7 and A3.8).

Financial Contingency Fund (Access to Learning Fund in English institutions)

3.3.27 The Financial Contingency Fund was, in 2014/15, a source of money given to institutions by the Welsh Government so that they can provide financial

¹ This means that the differences by age are not consistent and significant across the entire sample, but that a comparison between one category and the reference category does show as significant. If a different reference category was chosen then the difference may not be significant.

assistance to students on low incomes who need extra financial support or who are in financial difficulty. In English HEIs, these are termed Access to Learning Fund¹.

- 3.3.28 Overall, full-time Welsh-domiciled students received an average of £24 from these funds.
- 3.3.29 Just three per cent of full-time students actually received money from the fund, which is lower than the proportion in the 2011/12 survey of six per cent. Average amounts received were fairly substantial, at £953 (this might be accounted for by help with childcare provision), although this figure should be treated with a degree of caution as it was based on a small sample size (N=33).

Part-time students

- 3.3.30 Funding arrangements for part-time students have changed since the previous survey in 2011/12.
- 3.3.31 As discussed in Chapter 2, what are termed the ‘main sources’ of student support in this report were in fact much less central for part-time students, and on the whole contributed relatively little to their average total income (see Table 2.1) – just £1,004 on average, or seven per cent. The elements of main sources that part-time students were eligible for included: the Student Loan for Tuition Fees (for new students from 2014/15²); and for continuing students the means-tested Course Grant to help with course related costs; and the Financial Contingency Fund via their institutions. The Course Grant was only available to continuing students studying at least 50 per cent of a full-time course for the duration of their course.
- 3.3.32 Just over half (56 per cent) of part-time students accessed funding from the main sources of student support. This has increased since the previous survey when the figure was 40 per cent. The average amount among part-time recipients was £1,802, around 15 per cent of the average amount received by full-time students.

¹ From 2014/15 the ALF has been incorporated into the HEFCE Student Opportunity allocation.

² From 2014/15 new part-time students (with no prior HE qualifications and studying at least 25 per cent FTE) could apply for a Student Loan for Tuition Fees, up to a maximum of £2,625 if studying in Wales or £6,750 if studying elsewhere

3.3.33 Looking at each of the main elements for which part-time students were eligible, the key findings were:

- 41 per cent received a Student Loan for Tuition Fees, with an average amount of £1,679
- Three per cent received Financial Contingency Fund (or ALF) support. The small number of recipients (N=9) prevents the reporting of the amount received due to reliability thresholds.
- 27 per cent received a Course Grant, with average amounts of £1,027 (Table 3.2).

3.4 Other sources of student support

Introduction

3.4.1 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 or based on certain criteria such as academic performance or potential. Finally, other funding such as 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).

Full-time students

3.4.2 Chapter 2 indicated how other sources of student support comprised just 11 per cent of average total income for full-time students, contributing £1,828 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 sources of support involved, such as whether or not the student had dependent children, and subject of study.

Table 3.5: Average amount from each of the other sources of student financial support for study, Welsh-domiciled full-time and part-time students

		£	
		Full-time	Part-time
Child related support	Mean	104	137
	Median	0	0
	SE	30	38
Adult Dependants' Grant	Mean	8	52
	Median	0	0
	SE	5	24
Teaching-related support	Mean	59	0
	Median	0	0
	SE	36	0
NHS-related support	Mean	944	24
	Median	0	0
	SE	224	15
Disabled Students' Allowances	Mean	85	158
	Median	0	0
	SE	29	73
Employer support	Mean	23	431
	Median	0	0
	SE	9	188
Support from student's university or college	Mean	347	138
	Median	0	0
	SE	45	19
Other (e.g. EU programme/ Travel Grant/educational trusts/ charities/Tuition Fee Grant for continuing part-time students only)	Mean	260	219
	Median	0	0
	SE	37	65
Other sources of student support	Mean	1,828	1,160
	Median	0	750
	SE	262	94
<i>Base (N) unweighted</i>		<i>1,367</i>	<i>529</i>

Source: NatCen/IES SIES 2014/15

3.4.3 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 half (51 per cent) of their average total income. Medicine and Dentistry students were also more likely to rely on this type of income (comprising 34 per cent of their income, on average, derived from Table A2.20);

- Those studying towards teaching qualifications (PGCE/ITT) where other sources comprised 19 per cent of income (derived from Table A2.15);
- Students with children – other sources contributed 24 per cent of average total income for two-adult families, and 19 per cent of average total income for one-adult families (derived from Table A2.11);
- Older students – those aged 25 or more, for whom this type of income contributed 18 per cent of their average total income (derived from Table A2.6);
- Independent students where these sources made up 16 per cent of their average total income (derived from Table A2.13); and
- Female students where these sources comprised 14 per cent of average total income (derived from Table A2.5).

3.4.4 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.

3.4.5 Forty-six per cent of full-time students received income from the other sources of student support, which was lower than the proportion found in 2011/12 of 50 per cent. The average amount among recipients in 2014/15 was £3,952 (Table 3.6).

Part-time students

3.4.6 Part-time students received less on average from the other sources of student support than did full-time students. Across all part-time Welsh-domiciled students, the average amount of income received from other sources of student support was £1,160, which accounted for just eight per cent of their total average income (Tables 3.5 and 2.1). Note that these other sources will include the Tuition Fee Grant, which was a means-tested grant towards the costs of the fees charged by institutions. In 2014/15, this was

available to continuing students (those starting their programmes in 2012/13 or 2013/14).

- 3.4.7 There was generally less variation in the amount received from other sources of student support among part-timers than among full-timers. However following patterns found for full-time students, other sources of funding were particularly critical for Medicine and Dentistry students. Indeed, other sources made up 17 per cent of average total income for those studying Medicine and Dentistry (Tables A2.21).
- 3.4.8 Nearly three-fifths (58 per cent) of part-time students received income from the other sources of student support, which was slightly lower than the 2011/12 proportion of 65 per cent. The decrease is likely to have been caused partly by changes to the funding arrangements, with part-time students now eligible for the Student Loan for Tuition Fees. The average amount of other support among recipients in 2014/15 was £2,001, just over half of the average amount received by full-time students (Table 3.6).

Types of specific financial help to certain groups

- 3.4.9 The various types of allowances, bursaries and grants available to Welsh-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 type of support, 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

- 3.4.10 Child-related support includes the Childcare Grant and Parents' Learning Allowance, but excludes Child Tax Credit¹. Both of these are aimed at students with dependent children in their household. The former contributes towards students' childcare costs during term-time and holidays, for children

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

aged under 15 (or under 17 if the child is registered with special educational needs) and 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 Parents' Learning Allowance is intended to contribute towards course-related costs such as books, materials and travel, up to a value of £1,508 per academic year. Neither of these grants is repayable.

- 3.4.11 Across all Welsh-domiciled full-time students, an average of £104 was received in child-related support, while the average across all part-time students was £137 (Table 3.5).
- 3.4.12 Among all full-time students, four per cent received child-related support, and the average amount of financial support among full-time recipients was £2,875. Nine per cent¹ of full-time students had dependent children living with them, and 39 per cent of these eligible students received child-related financial support. A higher proportion of all part-time students received this support, 12 per cent (reflecting their greater likelihood of having dependent children indeed 44 per cent did so), although the average amount received was lower at £1,151 (Table 3.6).

Adult Dependants' Grant

- 3.4.13 This type of support in 2014/15 was only available to students who had a financially dependent adult in their household (including a spouse or partner, but not including grown-up children). The maximum grant available for 2014/15 was £2,732. Again, this grant was not repayable.
- 3.4.14 Across all full-time students, an average of just £8 was received from this source, while across all part-time students the average amount was £52 (Table 3.5). So few students actually received the Adult Dependants' Grant (for full-time students, only one per cent, N=9; for part-time students, three per cent, N=11) that further figures cannot be reported due to the reliability thresholds (Table 3.6).

¹ This figure differs slightly from the figure quoted in Table 1.2. This is due to summing values in Table 1.2, and so the rounding is compounded, giving 10 per cent. The accurate figure is nine per cent.

Disabled Students' Allowances

- 3.4.15 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.
- 3.4.16 Across the whole sample of students in the study (including non-recipients who made up a large majority) an average of £85 for the academic year was received by full-time students through DSAs and £158 by part-time students (Table 3.5).
- 3.4.17 Only a small proportion of students accessed this type of funding overall (five per cent of full-time and eight per cent of part-time students, compared with four per cent and six per cent in 2011/12 respectively). However, 23 per cent of full-time students and 30 per cent of part-time students in the sample had a (self-declared) disability¹, and of these students 17 and 29 per cent respectively accessed the support.
- 3.4.18 Among full-time recipients it contributed £1,620 to their total average income. The figure for part-time students cannot be reported due to reliability thresholds.

Funds related to subject of study

NHS-related support

- 3.4.19 This support includes NHS bursaries for full-time and part-time students which covers tuition fees in full and contributes towards living costs, extra weeks' allowances for long courses, a reduced rate student Maintenance Loan which is not based on income, and help with practice placement expenses. This support is a key component of other student support for some students.

¹ Self-declared disabilities included mental health problems and specific learning difficulties such as dyslexia.

- 3.4.20 Across all full-time Welsh-domiciled students the average amount gained from NHS-related support was £944, while among all part-time students the average amount received was £24 (Table 3.5).
- 3.4.21 Only nine per cent of full-time students accessed these funds, while among part-time students this proportion was one per cent. The average amount received by full-time recipients was £10,240, while the small number of part-time recipients (N=7) prevents reporting of the amount due to reliability thresholds.
- 3.4.22 Two-fifths (40 per cent) of Medicine and Dentistry students, and 75 per cent studying Subjects Allied to Medicine received NHS-related support. The average amount for recipients in Subjects Allied to Medicine was £10,082 although the figure for Medicine and Dentistry recipients cannot be reported due to reliability thresholds.

Teaching-related support

- 3.4.23 Among Welsh-domiciled students, the teaching-related financial support available (in addition to the standard funding package) comes in the shape of the Initial Teacher Training Incentive Grant. The Incentive Grant is a financial aid awarded to students on selected postgraduate or undergraduate courses to help towards their costs during training.
- 3.4.24 Across all full-time Welsh-domiciled students, an average of £59 was received in teaching-related support (by just one per cent of students, Tables 3.5 and 3.6). The number of full-time students receiving teaching support was too low to allow for any reporting (N=6).

Table 3.6: Proportion of Welsh-domiciled students receiving each of the other sources of student support, and average amount among recipients, by mode of study

	£			%
	<i>Base (N) recipients unweighted</i>	Mean	SE	<i>students receiving support</i>
Welsh-domiciled full-time				
Child related support	51	2,875	211	4
Adult Dependants' Grant	9	-	-	1
Teaching-related support	6	-	-	1
NHS support	91	10,240	374	9
Disabled Students' Allowance	60	1,620	318	5
Financial support from employer	22	-	-	1
Financial support from university or college	348	1,418	97	24
Other sources of student support (e.g. EU programme/Travel Grant/educational trusts/charities)	161	2,094	117	12
Any other sources of student support	619	3,952	400	46
Welsh-domiciled part-time				
Child related support	47	(1,151)	(38)	12
Adult Dependants' Grant	11	-	-	3
Teaching-related support	1	-	-	0
NHS support	7	-	-	1
Disabled Students' Allowance	26	-	-	8
Financial support from employer	202	1,738	195	25
Financial support from university or college	56	1,238	375	11
Any other sources of student support (e.g. EU programme/Travel Grant/educational trusts/charities/Tuition Fee Grant for continuing part-time students only)	83	1,408	79	16
Other sources of student support	349	2,001	95	58

Note: data are reported 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 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

Support from the students' institution

- 3.4.25 Students can access a range of financial support direct from their institutions. This includes the following¹:
- Bursaries – these formed a core part of the revised student funding package introduced in 2006/07. In the past these included the mandatory Welsh National Bursary Scheme which was launched in 2007 but then later subsumed into the then Assembly Learning Grant, now the Welsh Government Learning Grant.
 - Scholarships – some institutions offered these to particular groups of students, often based on academic performance or subject of study.
 - Contributions towards tuition fees.
- 3.4.26 Across all full-time Welsh-domiciled students the average amount received in financial support from their institution was £347, comprising only two per cent of average total income. Across all part-time Welsh-domiciled students the average was considerably lower at £138 which reflects the fact that relatively fewer part-time students received support from their institutions (Table 3.5).
- 3.4.27 Just under one quarter (24 per cent) of full-time students received support from their institution, lower than the proportion in 2011/12 of 31 per cent. The average amount among recipients was £1,418.
- 3.4.28 Fewer part-time students received support from their institutions (11 per cent, again lower than the proportion in 2011/12 of 17 per cent), however among recipients the amount received was very similar to that for full-time students, at £1,238.

¹ From 2015/16 Welsh institutions will be responsible for providing hardship funding to replace the Financial Contingency Fund.

Table 3.7: Proportion of Welsh-domiciled students receiving each of the types of support from their institutions, and average amount among recipients, by mode of study

				£
	<i>Base (N) recipients unweighted</i>	Mean	SE	<i>% students receiving support</i>
Welsh-domiciled full-time				
Fee support	62	1,528	255	4
Bursary/scholarship	320	1,255	105	23
All types of support from institutions	348	1,418	97	24
Welsh-domiciled part-time				
Fee support	32	(1,072)	(487)	7
Bursary/scholarship	26	-	-	4
All types of support from institutions	56	1,238	375	11

N=(1,367) full-time and (529) part-time, unweighted

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

3.4.29 Just under one quarter (23 per cent) of Welsh-domiciled full-time students received a bursary and/or scholarship¹ from their institution, which suggests that for this group of students, institutional support was largely in the form of bursaries and scholarships rather than fee support. The average amount received was £1,255 (Table 3.7). In contrast, very few part-time students (four per cent) received this type of support, although the amount cannot be quoted due to the relatively small number of recipients (N=26).

3.4.30 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 Welsh-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:

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

- Subject – those studying Subjects Allied to Medicine were significantly less likely to have received a bursary or scholarship (eight per cent) while those studying Education subjects were significantly more likely than others to have received a bursary or scholarship (35 per cent; Table A3.11);
- Type of institution – those studying at FE institutions were significantly more likely to have received a bursary or scholarship (26 per cent; Table A3.11);
- Qualification level – controlling for other factors, those studying other undergraduate courses were significantly less likely to have received a bursary or scholarship than those studying Bachelor's degrees, although the overall proportions receiving were very similar (Table A3.11); and
- Living with parents – students living with their parents were significantly less likely than other students to have received a bursary or scholarship (17 per cent compared with 24; Table A3.10).

Support from the students' employer

- 3.4.31 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 Welsh-domiciled students, the average amount of income from this source was £23, but among part-time students this was substantially higher at £431 (Table 3.5).
- 3.4.32 Just one per cent of full-time students actually received financial support from an employer while studying, and the small number of recipients (N=22) meant that no further analysis was possible due to reliability thresholds.
- 3.4.33 Exactly one quarter (25 per cent) of part-time students said they received employer support (Table 3.6), and this has risen slightly since the 2011/12 survey when the figure was 23 per cent. The average amount received was £1,738 and is likely to reflect the amount of fees charged to part-time students. 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

- 3.4.34 This final category of other sources of student support includes financial support from charities, education trusts, European Union (EU) funds (such as Socrates-Erasmus funding), and the Travel Grant¹. For part-time students, this category also includes the Tuition Fee Grant for continuing part-time students, this was means-tested and had a maximum value of £1,025 (for new part-time students this form of support was replaced with access to Student Loans for Tuition Fees). Overall this group of other sources of 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.
- 3.4.35 The average amounts from these sources were very similar across all full-time and part-time students, at £260 and £219 respectively (Table 3.5).
- 3.4.36 Support from someone else other than partner or family, or from another organisation aside from the institution or employer, was the largest element here, contributing £166 for all full-time students and £140 for all part-time students. Support for travel costs, and support from the EU Erasmus programme, contributed £23 and £10 respectively to all full-time students' total income, while part-time students did not receive support for travel costs, and average support from Erasmus was less than £1. The average amount received from any other source (e.g. any money from an educational trust, charity, social work bursaries or professional career development loans) was £62 across all full-time students and £79 across all part-time students.
- 3.4.37 Twelve per cent of full-time students and 16 per cent of part-time students received support from these other sources, and average amounts for recipients were £2,094 and £1,408 respectively (Table 3.6).
- 3.4.38 Among full-time students, five per cent received support from someone else/another organisation (average amount received was £3,698), four per cent received support for travel costs, less than one per cent received Erasmus support (amounts cannot be presented due to small cell size) and

¹ A Travel Grant is available to full time students who are attending a clinical placement in the UK or studying abroad as part of their course.

five per cent received support from any other source (£1,236). Among part-time students, 10 per cent received support from someone else/another organisation (£1,467), less than one per cent received support from Erasmus, and seven per cent received support from any other source (amounts cannot be presented due to small cell size); no part-time students received support for travel costs.

3.5 Income from paid work

Introduction

- 3.5.1 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 made up the largest part of their income. In this section we explore the contribution paid work can make to students' incomes, as well as students' propensity to undertake paid work and earnings from that work.
- 3.5.2 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 (after all deductions including tax, national insurance and so on)¹. 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 were 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'².

¹ Students could report differential patterns (i.e. pay received and hours worked during term-times and vacations) of working for any of the jobs they described.

² 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.

Earnings for full-time students

- 3.5.3 During the 2014/15 academic year, earnings from paid work made up 11 per cent of income among all full-time students¹, contributing £1,842 on average (Table 2.1). The median value of income from paid work across all full-time students was £224, indicating that 50 per cent of students received less than this or no income from paid work during the academic year, £4 per week or less, and that the distribution of earnings was positively skewed (i.e. the long tail of the distribution was to the positive side (right-hand side) of the peak of the distribution, as the mean was above the median).
- 3.5.4 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 averaged £1,351, or just under three-quarters (73 per cent) of total income from paid work, with the remainder, £491 on average, coming from other jobs² which students worked for a shorter time (Table 3.8).

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

		£	
		Full-time	Part-time
Income from continuous job	Mean	1,351	10,002
	Median	0	8,700
	SE	182	464
Other paid work (excluding summer vacation)	Mean	491	645
	Median	0	0
	SE	56	98
Income from paid work	Mean	1,842	10,647
	Median	224	9,466
	SE	190	429
<i>Base (N) unweighted</i>		<i>1,367</i>	<i>529</i>

Source: NatCen/IES SIES 2014/15

¹ This will include students who don't have paid work and so for whom the value of earnings will be zero.

² Other jobs do not include summer vacation work. This is explored separately as paid work earnings are calculated for the academic year only – so will include the Christmas and Easter vacations but not the summer vacation.

Variations in income from paid work for different groups

3.5.5 The groups of full-time 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 £2,984 on average;
- Students in a one-adult family (single parent students; £4,003, however this figure should be treated with caution due to the small base size involved), or those married or living in a couple (with no dependent children; £3,066);
- Those who lived with their parents (£2,500);
- Those in their final year or studying a one-year course (£2,402);
- Those studying Human/Social Sciences, Business or Law subjects (£2,694);
- Students on other undergraduate courses (£2,110);
- Students at FEIs (£4,513); and
- Independent students, who were more likely to be older and married/cohabiting (£2,870).

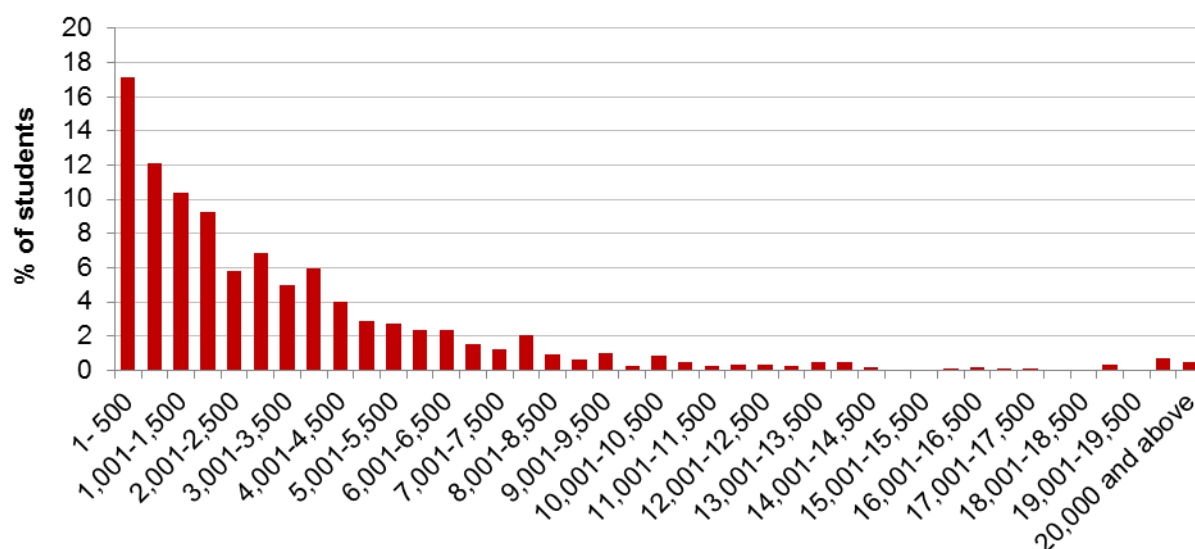
3.5.6 Tables A3.12 and A3.13 provide detailed breakdowns by all student and HE study characteristics.

Patterns of working among full-time students

Prevalence of working during the academic year

3.5.7 Just over half (55 per cent, Table 3.9) of full-time students did some form of paid work during the academic year, a small increase on the proportion in the previous survey of 52 per cent. Among those that did work, average earnings were £3,343, and the median figure was £2,145 indicating a positive skew to the distribution. Indeed, Figure 3.3 illustrates this positive skew by presenting the distribution of earnings among full-time students in paid work. It shows 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 two per cent of students earning more than £15,000.

Figure 3.3: Distribution of earnings among full-time students in paid work (£)



Base: all full-time Welsh-domiciled students in paid work (N=750).

Source: NatCen/IES SIES 2014/15

3.5.8 Amongst full-time students 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); and, when controlling for other factors, these were: gender, age, socio-economic group, ethnicity, family type, living arrangements, student status, subject studied, and type of institution attended. Those with the highest likelihood to be working while studying included:

- Female students (61 per cent were working on average);
- Those studying Human/Social Sciences, Business or Law subjects (65 per cent);
- Those studying at FEIs (69 per cent);
- Independent students (59 per cent);
- Married students or those living in a couple without children (68 per cent); and
- Those living at home with parents (62 per cent; Tables A3.15 and A3.16).

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

- Students aged 25 and over (£5,585);
- Two-adult families (£4,776¹) and married students or living as a couple with no dependent children (£4,504);
- Those living with their parents (£4,038);
- Final year students, or those doing a one year course (£4,102);
- Those studying Human/Social Sciences, Business or Law subjects (£4,126);
- Those studying towards other undergraduate qualifications (£4,078);
- Students at FEIs (£6,590); and
- Independent status students (£4,861; Tables A3.15 and A3.16).

Average hours worked

3.5.10 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 11.2, while the median was lower, at 8.0. This again indicates a slight positive skew to the distribution, and although half of working students did eight or fewer hours in the preceding week, some students worked much longer hours. Tables A3.34 and A3.35 provide detailed breakdowns by student and HE study characteristics.

3.5.11 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 A3.36). The analysis revealed the following significant differences in hours worked by full-time students:

- Students whose parents had not been to university worked longer hours than students whose parents had been to university (13.1 hours and 9.2 hours respectively);

¹ These figures should be treated with caution as the numbers here are small (N=31)

- Those studying Medicine, Subjects Allied to Medicine and Sciences/ Engineering/Technology/IT worked significantly shorter hours than those studying Human/Social Sciences, Business or Law;
- Independent students worked for 15.3 hours, compared with 8.9 hours for dependent students;
- Those living with their parents worked for 13.6 hours, compared with 10.4 hours for those not living with parents; and
- Students from intermediate social backgrounds worked significantly shorter hours than those from managerial backgrounds, holding all other factors constant, although the overall average hours figures were similar for both groups at around 10 hours.

Continuous and casual work

- 3.5.12 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).
- 3.5.13 The proportions of students undertaking continuous work and non-continuous casual work were fairly similar, at 34 per cent and 29 per cent respectively (Table 3.9). This is broadly in line with the findings of the 2011/12 survey, when 29 per cent had a continuous job and 30 per cent had a non-continuous/casual job. The two types of work were not mutually exclusive, and eight per cent of students worked in a continuous job as well as one or more non-continuous jobs during the academic year. Just over one quarter (27 per cent) of students worked solely in a continuous job, while a slightly lower proportion (21 per cent) worked in one or more non-continuous or more casual jobs without having a continuous job.

- 3.5.14 Among those in work in the 2014/15 survey, the earnings from continuous work were more than twice as high as the earnings from non-continuous/casual jobs (£3,933 and £1,697 respectively, Table 3.9).
- 3.5.15 Focusing on the hours worked by full-time students, of the 34 per cent of full-time students that reported a **continuous** job:
- The majority (69 per cent) said that they worked different hours during term-times and vacations; these students tended to work more than twice as long during vacations (23 hours per week on average) than during term-times (10 hours per week). These hours are higher than those reported in the previous study (18 and nine hours per week respectively).
 - The average hours worked by the 31 per cent of those with a continuous job who worked the same hours during term-times and vacations alike was 17 hours per week (compared to the 14 hours reported in the 2011/12 survey; Table A3.33).
- 3.5.16 For the 21 per cent of students that reported **only** doing **non-continuous** or more casual work:
- In the first of such jobs, three-quarters (75 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 (18 hours per week on average compared to nine hours per week) although they tended to work fewer hours than those with a continuous job. The hours worked are higher than found in the 2011/12 survey (13 and eight hours).
 - The remaining quarter (25 per cent) of students with only non-continuous work but reporting a stable working pattern (same hours during term-times and vacation periods), averaged 13 hours a week during term-time and vacation (Table A3.33). The average duration of the first 'other' job reported for this group of students was 17 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). Although difficult to compare with the previous study, the hours worked in stable casual

jobs appears to have decreased somewhat since the previous survey (21 hours per week) and the duration is shorter (compared with 20 weeks)

Table 3.9: Proportion of Welsh-domiciled students working in different types of job and average earnings for those working, by mode of study

		£	
		Full-time	Part-time
Income from continuous job	Mean	3,933	14,939
	Median	2,925	12,500
	SE	362	1,109
	<i>Base (N) unweighted</i>	476	384
	Proportion working	34	67
Other paid work (excluding summer vacation)	Mean	1,697	4,729
	Median	975	4,013
	SE	141	1,017
	<i>Base (N) unweighted</i>	388	94
	Proportion working	29	14
Total income from any paid work	Mean	3,343	14,290
	Median	2,145	12,000
	SE	292	890
	<i>Base (N) unweighted</i>	750	425
	Proportion working	55	75
<i>Base (N) unweighted</i>		1,367	529

Source: NatCen/IES SIES 2014/15

Summer Vacation Work (For Continuing Students Only)

3.5.17 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.

- 3.5.18 Students who study at any institution other than the OU¹, and who were in their second or subsequent year of a course lasting longer than one year (i.e. 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 (that is earnings after all deductions including tax, national insurance and so on) were calculated for this period². Across all such continuing full-time students³ who were asked the question, income from summer work was £771. Taking this figure into account raises total earnings from paid work across the whole year (not just the academic year) to £2,858 on average for this group of students, giving them an overall total income for the year of £17,149 on average (Table 3.10).
- 3.5.19 As noted earlier in this section, not all students do engage in paid work. Just over half (52 per cent) of eligible continuing full-time students were found to have worked during the preceding summer vacation, earning £1,482 on average (Table 3.11). This figure is higher than the proportion in the 2011/12 report of 45 per cent.

¹ 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.

² 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.

³ 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 Welsh-domiciled students only (excluding OU students and those on a one year only course)

		£	
		Full-time	Part-time
Income from continuous job	Mean	1,480	11,874
	Median	0	10,350
	SE	183	799
Other paid work (excluding summer vacation)	Mean	608	694
	Median	0	0
	SE	83	324
Summer vacation work	Mean	771	1,459
	Median	138	0
	SE	38	103
Total from paid work (academic year only, excluding summer vacation)	Mean	2,088	12,568
	Median	617	10,800
	SE	208	675
Total from paid work (whole calendar year, including summer vacation work)	Mean	2,858	14,027
	Median	1,500	13,015
	SE	219	686
Total income from all sources (academic year only, excluding summer vacation work)	Mean	16,378	14,642
	Median	15,962	14,000
	SE	252	485
Est. total income (whole calendar year, including summer vacation work)	Mean	17,149	16,101
	Median	16,800	15,740
	SE	262	521
<i>Base (N) unweighted</i>		874	314

Source: NatCen/IES SIES 2014/15

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

		£	
		Full-time	Part-time
Summer vacation work (continuing students)	Mean	1,482	2,952
	Median	1,164	2,769
	SE	56	99
	<i>Base – those working (N)</i>	442	158
	<i>unweighted</i>		
	<i>% working</i>	52	49
<i>Base (N) unweighted</i>		874	314

Source: NatCen/IES SIES 2014/15

Earnings for part-time students

- 3.5.20 Earnings from paid work were a particularly important source of income for part-time students, with an average amount of £10,647 accounting for 76 per cent of total income (Table 2.1). The median value of work earnings across all part-time students was £9,466, 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 (i.e. high earners).
- 3.5.21 The vast majority of earnings for part-time students (94 per cent) came from a continuous job, averaging £10,002 per student, while earnings other non-continuous/casual jobs averaged £645 (Table 3.8).
- 3.5.22 The proportion of part-time students' total income from all types of paid work was slightly higher than that found in the previous survey of 72 per cent, and the income from continuous work in particular has become relatively more important since 2011/12.

Variations in income from paid work for different groups

- 3.5.23 There was considerable variation in income from paid work by student characteristics. Tables A3.17 and A3.18 provide detailed breakdowns of average earnings levels across all part-time students (including those who didn't engage in paid work), and those with above average earnings include:

- Male students (£12,938);
- Those aged 25 to 29 (£12,091) and 30 to 39 (£13,528);
- Those from managerial/professional work backgrounds (£12,664);
- Two-adult families (£12,807) and married students or those living as a couple without children (£12,591);
- Final year (or one year only) students (£12,972);
- Those studying STEM subjects (£13,599) or Human and Social Sciences, Business or Law (£13,408); and
- Those studying less intensive courses of 25-49 per cent FTE (£13,634).

Patterns of working among part-time students

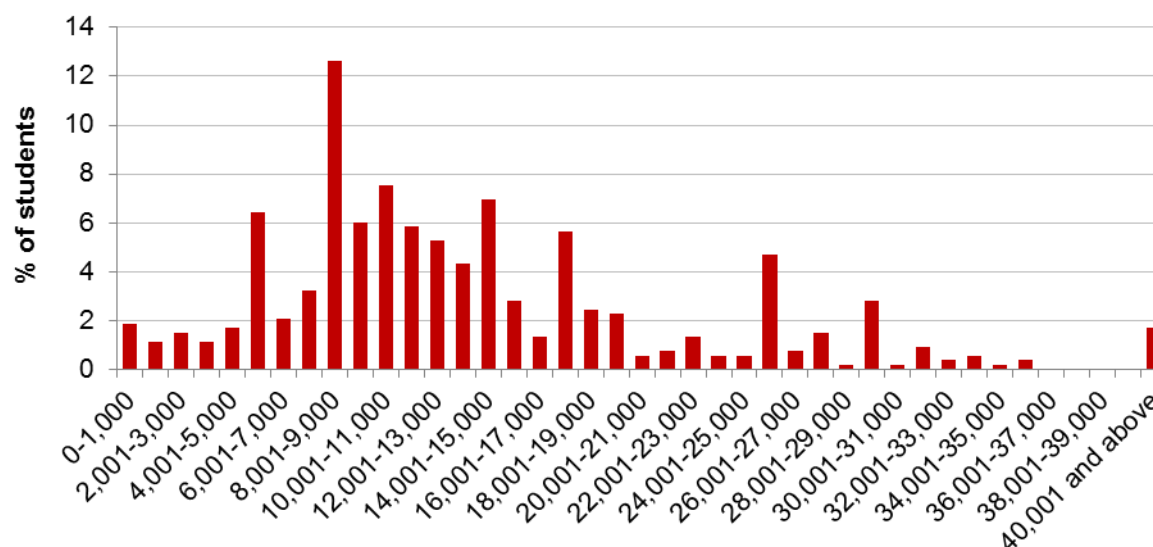
- 3.5.24 As with full-time students, variations in earnings among part-time students were influenced by the propensity to engage in paid work. Three-quarters (75 per cent) of all part-time students did some form of paid work during the 2014/15 academic year, earning £14,290 on average (with a median value of £12,000, Table 3.9). The proportion of part-time students who worked was slightly higher than the proportion in the 2011/12 survey of 73 per cent.
- 3.5.25 Figure 3.4 shows the earnings distribution of part-time students in paid work. The positive skew indicated by a mean estimate which is higher than the median value, is shown by the figure. The most common earnings range was £8,000 to £9,000, with 13 per cent of part-time students having earnings from paid work in this range, and above this there are particular peaks between £14,000 and £15,000, between £17,000 and £18,000, and between £25,000 and £26,000. One-third (33 per cent) earned more than £15,000, while around one in six earned less than £7,000.
- 3.5.26 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 significantly associated with paid work when controlling for other factors (Table A3.19):
- Age: students aged 40 and over were less likely to undertake paid work than were younger students (47 per cent, compared with 89 per cent of

those aged 30-39, 76 per cent of those aged 25 to 29, and 88 per cent of those aged under 25; Table A3.20);

- Socio-economic group: students from routine/manual backgrounds were less likely to undertake paid work than were those from other backgrounds (68 per cent, compared with 86 per cent of those from intermediate backgrounds and 77 per cent of those from managerial/professional backgrounds; Table A3.20);
- Parents educational background: students whose parents had not experienced HE were less likely to work than those whose parents had been to university (66 per cent, compared with 88 per cent; Table A3.20);
- Living arrangements: those living with their parents were more likely than other students to work whilst studying (85 per cent, compared with 72 per cent of those not living with parents; Table A3.20);
- One-adult families (single parent students) were less likely than other students to work (45 per cent, Table A3.20), whereas married students or those living in a couple (without dependent children) were the most likely to work (90 per cent) followed by students in two-adult families (81 per cent); and
- When controlling for other factors those studying towards other qualifications were more likely than those studying for a Bachelor's degree to be in paid work (81 per cent compared with 69 per cent, Table A3.21).

3.5.27 A detailed breakdown of the propensity to undertake paid working and of average earnings by personal and study characteristics are provided in tables in the appendix to this chapter (Tables A3.20 and 3.21).

Figure 3.4: Earnings distribution of part-time Welsh-domiciled students in paid work (£)



Base: all part-time Welsh-domiciled students in paid work (N=425).

Source: NatCen/IES SIES 2014/15

Average hours worked

3.5.28 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 part-time students was 30.5, while the median was higher, at 36.0. Tables A3.37 and A3.38 provide detailed breakdowns by student and HE study characteristics.

3.5.29 A linear regression analysis was undertaken to explore the significant influences on the number of hours worked by part-time students in the reference week, controlling for other factors (Table A3.39). The analysis revealed the following significant differences in hours worked, holding other factors constant:

- Female students worked shorter hours than male students (29.9 hours and 31.0 hours respectively);
- Students aged 30 to 39 worked the longest hours, at 34.1 hours per week, compared with those aged 40 and older (26.3 hours);
- Students from routine/manual backgrounds (29.4 hours) worked shorter hours than those from managerial and professional backgrounds (32.4 hours);

- First year students worked shorter hours (25 hours) than intermediate (35.6 hours) and final year (33.3 hours) students;
- Couple students worked significantly longer hours than single students; those in two adult families worked 34.7 hours, and married or cohabiting students without children worked 29.1 hours, compared with 28.7 hours for single students; and
- Those living with their parents worked for 33.6 hours, compared with 29.6 hours for those not living with parents.

Continuous and casual work

3.5.30 Part-time students were far more likely than full-time students to have had a continuous job, with two-thirds (67 per cent, up from the figure of 62 per cent in the 2011/12 survey) 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 14 per cent reported this latter type of casual or non-continuous work (down slightly on the figure of 16 per cent in the previous survey). Again, as seen earlier for full-time students, income from continuous employment was much higher on average than from other types of jobs, at £14,939 on average compared with £4,729 on average for 'casual' jobs. These two types of work were not mutually exclusive, with six per cent of students working in both types of job during the academic year.

3.5.31 Of the 67 per cent of part-time students who had a **continuous** job:

- The majority (79 per cent) worked the same hours during term-time and vacations (36 hours per week on average, compared with 35 hours in 2011/12); and
- Of the 21 per cent of students who worked different hours, the overall average number of hours worked during term-times and vacations were however the same, at 28 hours per week. This was lower than the hours reported in the previous survey which were 34 hours on average during term-time and 33 hours on average during vacations.

3.5.32 Due to the small number of part-time students reporting working in casual jobs only, no analysis of their hours was possible.

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

- 3.5.33 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)¹ amounted to £1,459 on average (Table 3.10). Taking income from summer vacation work into account increased returning students' earnings across the whole year to £14,027 and their overall income to £16,101 on average.
- 3.5.34 Just under half (49 per cent) of part-time continuing students undertook paid work over the 2014 summer vacation. Students who did work during the summer earned £2,952 on average (Table 3.11).

3.6 Income from family

- 3.6.1 Another key category of income is the financial support that students receive from their families, including support from parents, partners, and other relatives². This support includes:
- Financial contributions towards various costs of studying such as tuition fees, rent and living costs;
 - Gifts of money;
 - 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.
- 3.6.2 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.

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

² This category does not include contributions or gifts from friends, which are included in the miscellaneous income category.

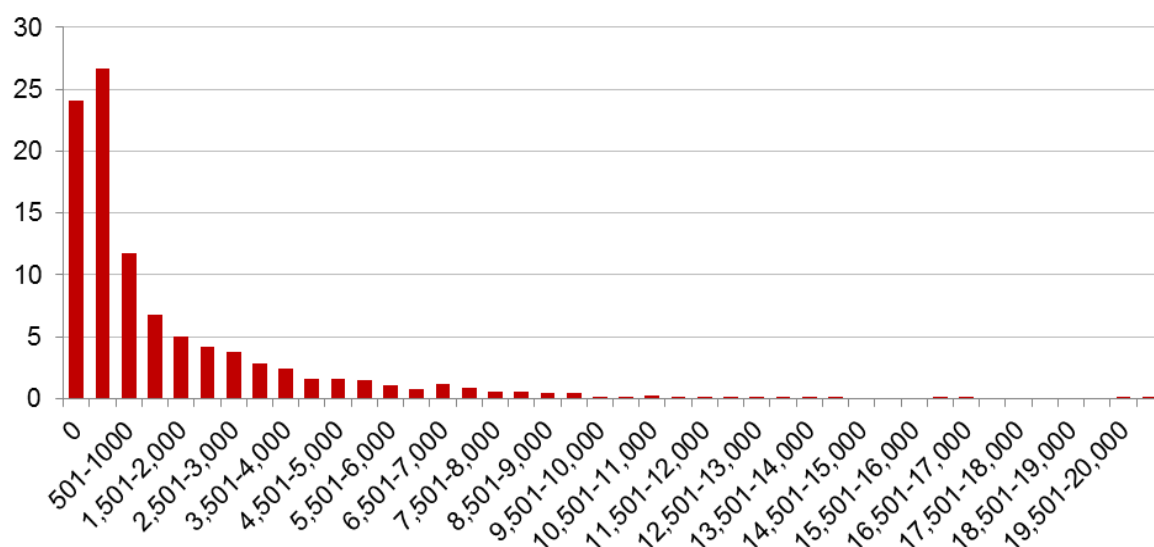
- 3.6.3 In the rest of the section we explore parents and other relatives' contributions, and then partner contributions in more depth, first for full-time students and then for part-time students.

Full-time students

- 3.6.4 The average amount received from families across all full-time Welsh-domiciled students¹ was £1,179, which accounted for seven 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 13 per cent, which was in turn lower than the figures of 17 per cent found in 2007/08 and 27 per cent in the 2004/05 survey. However, for some groups of students, support from their family remains a critical component of their total income package while studying (see below).
- 3.6.5 Within this category of support, the largest contribution came from students' parents and other relatives, who contributed £1,614 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 (i.e. the long tail was to the right of the peak of the distribution).
- 3.6.6 Figure 3.5 shows the distribution of income from parents and other relatives. Just under a quarter (24 per cent) of full-time students received no income from parents and other relatives, and a slightly higher proportion (27 per cent) received under £500. Only nine per cent received more than £5,000.

¹ 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.

Figure 3.5: Distribution of income from parents and other relatives for full-time Welsh-domiciled students in paid work (£)



Base: all full-time Welsh-domiciled students (N=1,367). This chart includes students who didn't receive income from family and so will have a value of zero.

Source: NatCen/IES SIES 2014/15

3.6.7 Other sources of income from families include contributions from partners:

- On average, full-time students 'contributed' £442 to their partner's income rather than received income (i.e. this average figure was a negative value which reduced the average amount received overall from families). Only 13 per cent of full-time students actually transferred income with their partner (either receiving or contributing income), similar to the proportion of 11 per cent in 2011/12 (Table 3.13). Amongst those that did, the average amount was significantly higher (discussed later in this section).
- Full-time students also received a small contribution from their partners in money towards fee costs, contributing £7 on average to total income (Table 3.12).

3.6.8 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 A3.24):

- Gender: women received more from their families than men (£1,244 compared with £1,081; Table A3.22).
- Socio-economic group: students from intermediate backgrounds gained less from this type of income (£887) and those from routine/manual work backgrounds gained considerably less (£-1, so were on average contributing income to their families rather than gaining), compared with students from managerial/professional backgrounds (£2,281; Table A3.22).
- 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 (-£2,928, actually contributing income rather than receiving any), while married students and those living in couple also had a negative amount (i.e. contributed to their family), of £1,946. Single students received the most from this source with an average of £1,834, which contributed 11 per cent of total income (compared with 16 per cent in 2011/12). It is worth noting that one-adult families (single parent students) received a small positive amount from this source, averaging £128, which contributed less than one per cent of their total income (this figure should be treated with caution due to the small base size involved; Table A3.22).
- Living with parents during term-time: students living at home received significantly less from this type of support than those living away (£1,061 compared with £1,214; Table A3.22).
- Institution type: students at FEIs received significantly less than those at HEIs; they gave £999 to their families on average, while students at English HEIs received £1,969 and those at Welsh HEIs received £885 (Table A3.23).

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

		£	
		Full-time	Part-time
Contributions from parents/other relatives	Mean	1,614	340
	Median	500	0
	SE	119	67
Money towards fee costs from partner	Mean	7	48
	Median	0	0
	SE	4	9
Share of partner's income	Mean	-442	-1,379
	Median	0	0
	SE	91	123
Total family income	Mean	1,179	-992
	Median	500	0
	SE	173	141
<i>Base (N) unweighted</i>		<i>1,367</i>	<i>529</i>

Base: all Welsh-domiciled full-time and part-time students

Source: NatCen/IES SIES 2014/15

3.6.9 Around four-fifths of full-time students, 82 per cent received income from their families, lower than the proportion in 2011/12 of 88 per cent. Among recipients, the average amount received was £1,434 (Table 3.13).

3.6.10 Financial support from parents and other relatives, as opposed to support from partners, formed the bulk of this type of support. Three-quarters (76 per cent) of full-time students received contributions from parents or other relatives, and the average amount received was £2,139 (Table 3.13).

Support from parents and other relatives

3.6.11 As shown above, contributions from parents and other relatives was the most important source of overall support from families but a multiple linear regression model was used to explore which students received more than others. This model disentangles the relationships between student and study-related characteristics and the amount received from parents/other relatives while holding all other factors constant (Table A3.25).

3.6.12 This found similar associations to the model for income from family as a whole, with contributions from parents/relatives associated with socio-

economic group, family type, institution type, and whether living with parents during term time. However when focusing on contributions from parents and other relatives, gender was no longer significant and instead, student status was found to be associated with support from parents and other relatives.

The key findings were:

- Socio-economic group was significant, and students from routine/manual backgrounds (£843) and intermediate backgrounds (£1,257) received less on average than those from managerial/professional backgrounds (£2,520);
- Students at FEIs received significantly less (£467) than students at English HEIs (£2,110) or Welsh HEIs (£1,407);
- Single students (£1,833) received significantly more than those in couples or those with children;
- 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 (£1,182 and £1,742 respectively); and
- Independent students received less from their parents/relatives than dependent students (£603 compared with £2,084 on average; Tables A3.26 and A3.27).

Part-time students

3.6.13 Across all part-time Welsh-domiciled students, the average contribution from family was -£992 (and the median was zero, so at least 50 per cent of part-time students had a negative value for family contributions; Table 3.12).

Despite an average contribution of £340 from parents and other relatives, plus £48 in money towards fee costs from partners, the average total income from families was negative as part-time students contributed more on average to their partners than they received, with an average contribution to partners' income of £1,379 (Table 3.12). These patterns were in line with findings in previous surveys.

3.6.14 A multiple linear regression model found that the key differences between part-time students were largely driven by gender, age, socio-economic group and family type (Table A3.30):

- Gender: male part-time students received significantly less income from their families than female students. On average, male part-time students had their income reduced by the contribution they made to family (including partners) of £2,548, whereas female part-time students gained an average of £352 (Table A3.28).
- Age: young part-time students aged under 25 contributed £103 on average to their families, which compares with contributions to families of £1,007 for 25 to 29 year olds, £1,967 for 30 to 39 year olds, and £621 for those aged 40 and over.
- Socio-economic group: students from intermediate backgrounds were significantly more likely than those from managerial backgrounds to receive money from their families. While those from routine/manual backgrounds contributed £1,753 to their families, and those from managerial/ professional backgrounds contributed £1,411 to their families, those from intermediate backgrounds received an average of £721.
- Married students and those living in a couple gave £1,673 to their families, and those in two-adult families gave £2,498 to their families, whereas single part-time students received an average of £448. One-adult families (single parent students) also received significantly less than single students controlling for other factors, although they did receive a small positive amount (£51, although this figure should be treated with caution due to the small base size involved, Table A3.28).

3.6.15 Type of qualification, and intensity of part-time course, were also found to be significant influences, controlling for other factors: with students on Bachelor's degrees and students on less intensive courses contributing more to families.

3.6.16 Among part-time students, 71 per cent either gained income from or contributed income to their families, slightly lower than the 74 per cent found in the 2011/12 survey. Among recipients the average amount was -£1,403. Sharing income with partners (rather than receiving income from parents/relatives) formed the bulk of this type of sharing, with 50 per cent of part-time students sharing financial responsibility with a partner (compared with only 13 per cent of full-time students). On average, those part-time

students with joint responsibility for their finances contributed £2,755 to their partner (Table 3.13).

Table 3.13: Proportion of Welsh-domiciled students receiving income from their families, and average amount among recipients, by mode of study

	<i>Base (N) recipients unweighted</i>	<i>Mean</i>	<i>SE</i>	<i>£ % students receiving support</i>
Welsh-domiciled full-time				
Contributions from parents/other relatives	1,049	2,139	118	76
Money towards fee costs from partner	8	-	-	1
Share of partner's income	160	-3,535	795	13
All types of family income	1,137	1,434	194	82
Welsh-domiciled part-time				
Contributions from parents/other relatives	225	955	151	36
Money towards fee costs from partner	28	-	-	6
Share of partner's income	257	-2,755	495	50
All types of family income	395	-1,403	272	71

Note: '-' 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

3.7 Social security benefits

3.7.1 Students were asked about any benefits they received during the academic year¹. Benefits that students could receive were: Child Benefit, Child Tax Credit and Carer's Allowance; Working Tax Credit; Jobseeker's Allowance (JSA²); Employment and Support Allowance (ESA); Income Support; Housing Benefit and Local Housing Allowance; and Pension Credit and Retirement or Widows Pension.

¹ 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'.

² From June 2015 JobCentre Plus started to offer Universal Credit in some areas of Wales, therefore is unlikely to have a bearing on student income for the 2014/15 academic year

Full-time students

3.7.2 Across all full-time students¹, average income from social security benefits was £415, representing just three 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 A3.31) 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 were their younger peers, receiving £1,917 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 (£6,620, or 25 per cent of total income, this figure should be treated with caution due to the small base size involved), followed by students in two parent families (£2,194, or 14 per cent of total income, Table A2.11).

These patterns are consistent with the findings of the 2011/12 survey.

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

		£	
		Full-time	Part-time
Social security benefits	Mean	3,873	3,739
	Median	3,120	2,077
	SE	373	452
	% receiving	11	53
	Base – those receiving (N) unweighted	128	208
Base (N) unweighted		1,367	529

Source: NatCen/IES SIES 2014/15

¹ This will include students who did not receive any social security benefits, and so for whom the value of this income will be zero.

3.7.3 Overall only a small minority of full-time students, 11 per cent, received income from social security benefits, although the average amount received was substantial, at £3,873 (Table 3.14). Receipt of benefits was slightly more widespread than in 2011/12, when seven per cent received benefits.

3.7.4 The types of social security benefits most commonly received by full-time students were:

- Child Benefit (eight per cent, up from five per cent in the 2011/12 survey);
- Child Tax Credit (seven per cent, compared with four per cent in 2011/12);
- Housing Benefit (four per cent, compared with two per cent in 2011/12);
- Council Tax Benefit (three per cent); and
- Working Tax Credit (two per cent; Table 3.15).

Table 3.15: Proportion of Welsh-domiciled students in receipt of specific social security benefits, by mode

	%	
	Full-time	Part-time
Child Benefit	8	36
Child Tax Credits	7	23
Retirement/Widow's pension	0	3
Pension Credit	0	2
Carer's Allowance	0	2
Employment & Support Allowance	0	6
Incapacity/Invalidity/Sickness Benefit	1	8
Working Tax Credits	2	11
JSA	0	4
Income Support	0	6
Housing Benefit	4	13
Local Housing Allowance	0	0
Universal Credit	0	0
Council Tax Benefit	3	8
Other specific benefits	0	0
Any state benefits	11	53
<i>Base (N) unweighted</i>	<i>1,367</i>	<i>529</i>

Source: NatCen/IES SIES 2014/15

Part-time students

- 3.7.5 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 £1,973, comprising 14 per cent of average total income among this group (in 2011/12 benefits made up 16 per cent of average total income of part-time students). This difference between full-time and part-time students reflects the profile of part-time students who are more likely to be older and to have dependent children living in the household.
- 3.7.6 Factors associated with the likelihood of receiving social security benefits as indicated by a logistic regression model (Table A3.32), were similar to those found for full-time students with age and family type being highly significant:
- Age: older students aged 40 and over were more likely to receive benefits than were those aged under 25. Students age 40 plus received £3,064 on average compared with £948 among those aged under 25 (Table A2.7).
 - Family type: students with children were much more likely to receive benefits than those without children. One-adult families (single parent students) received an average of £6,661 (43 per cent of total income), while student in two-adult families received an average of £1,334 (10 per cent of total income; Table A2.11).
- 3.7.7 Socio-economic group 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 (Table A2.10). Gender was also a significant influence – female part-time students received a much higher amount from benefits on average than males (Table A2.5). Part-time students not living with their parents during term-time were also more likely to receive benefits, and received more than those who did live with their parents (Table A2.12).
- 3.7.8 Overall just over half of part-time students, 53 per cent, received income from social security benefits, the same proportion as in 2011/12, and the

average amount received, £3,739, was very similar to that received by full-time recipients (Table 3.14).

3.7.9 The types of social security benefits most commonly received by part-time students were:

- Child Benefit (36 per cent, compared with 39 per cent in the 2011/12 survey);
- Child Tax Credit (23 per cent, compared with 27 per cent in 2011/12);
- Housing Benefit (13 per cent, compared with seven per cent in 2011/12);
- Working Tax Credit (11 per cent);
- Council Tax Benefit (eight per cent); and
- Incapacity/Invalidity/Sickness Benefit (eight per cent; Table 3.15).

3.8 Miscellaneous income

3.8.1 The 'miscellaneous' category of income captured by the survey includes: maintenance payments for students' own or partner's children¹ (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.

3.8.2 Amongst all students, income from these sources only contributed a small amount to total income (just one per cent of income among both full-time and part-time students) – averaging £144 and £170 respectively (Table 2.1).

3.8.3 Although many students did not receive income from these sources, for the 25 per cent of full-time and the 18 per cent of part-time students who did, miscellaneous income made a larger contribution to their income (averaging £583 for full-time and £947 for part-time students; see Table 3.16).

¹ Only asked of those with children.

Table 3.16: Proportion of Welsh-domiciled students receiving other miscellaneous income and average income among recipients, by mode of study

		£	
		Full-time	Part-time
Other miscellaneous Income	Mean	583	947
	Median	150	200
	SE	110	123
	% receiving	25	18
	Base – those receiving (N)	317	105
	unweighted		
<i>Base (N) unweighted</i>		1,367	529

Source: NatCen/IES SIES 2014/15

3.9 Chapter 3 additional tables

Table A3.1: Summary of the average amount received from main sources of student support and proportion of total income this represents, by student characteristics

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
All Welsh-domiciled	10,876	67	1,004	7
Gender				
Male	11,575	74	1,278	9
Female	10,366	62	768	5
Age				
Under 20	11,221	71	na	na
20-24	10,636	66	na	na
25+	10,592	59	na	na
Under 25	na		2,011	16
25-29	na		852	6
30-39	na		566	4
40+	na		790	6
Ethnicity				
White	10,859	66	1,021	7
BME	11,086	72	-	-
Socio-economic group				
Managerial/professional	10,525	65	1,072	7
Intermediate	11,001	64	841	6
Routine/manual	11,572	70	1,024	9
Parental experience of HE				
Yes	10,874	67	1,402	10
No	10,870	66	744	5
Family type				
Two-adult family	10,542	68	473	4
One-adult family	(10,417)	(39)	(957)	(6)
Married/living in a couple	10,228	73	1,584	11
Single	10,985	68	1,046	8
Lives with parents				
Yes	9,819	66	837	6
No	11,186	67	1,045	8

Note: data are reported 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 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 A3.2: Summary of the average amount received from main sources of student support, and proportion of total income this represents, by study factors

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
All Welsh-domiciled	10,876	67	1,004	7
Year of study				
1st Year	10,948	68	1,742	14
2nd Year or other	11,393	69	484	3
Final Year or 1 Year course	10,234	63	548	4
Subject				
Medicine & Dentistry	7,929	46	-	-
Subjects Allied to Medicine	3,984	25	(800)	(6)
Sciences/Engineering/Technology/IT	12,213	74	716	5
Human/Social Sciences/Business/Law	11,333	67	806	5
Creative Arts/Languages/Humanities	11,673	76	(487)	(4)
Education	11,707	72	2,144	17
Combined/other	12,150	77	-	-
Qualification level				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	10,747	67	722	5
Other undergraduate	11,294	67	715	6
PGCE, DTLLS and other equivalent ITT course	(12,519)	(71)	2,683	22
Institution type				
English HEI	11,168	68	-	-
Welsh HEI	10,678	67	784	6
FEI	10,948	63	(2,530)	(18)
Status				
Independent	10,447	61	1,004	7
Dependent	11,074	70	na	na
Part-time study intensity				
50% FTE +	na	na	1,252	9
25% to 49% FTE	na	na	608	4

Note: data are reported 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 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 Welsh-domiciled full-time students in receipt of a Student Loan for Maintenance, and for recipients the average amount borrowed, by student characteristics

	£					
	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
Welsh-domiciled full-time	1,113	3,755	3,614	36	81	1,367
Gender						
Male	505	3,830	3,614	59	85	600
Female	606	3,696	3,614	50	77	765
Age						
Under 20	518	3,782	3,735	60	86	603
20-24	447	3,699	3,614	70	80	554
25+	148	3,818	3,300	167	70	210
Ethnicity						
White	1,011	3,783	3,614	48	80	1,246
BME	100	3,533	3,600	231	86	117
Socio-economic group						
Managerial/professional	434	3,752	3,800	70	82	532
Intermediate	195	3,799	3,614	82	79	248
Routine/manual	295	3,813	3,614	83	85	347
Parental experience of HE						
Yes	561	3,692	3,614	77	82	690
No	548	3,821	3,614	41	79	673
Family type						
Two-adult family	52	3,662	3,500	234	72	71
One-adult family	33	(4,459)	(5,000)	(204)	64	45
Married/living in a couple	80	3,955	3,700	188	72	112
Single	948	3,719	3,614	49	83	1,139
Lives with parents						
Yes	277	3,294	3,000	67	76	371
No	836	3,880	3,750	36	82	996

Note: data are reported 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 A3.4: Proportion of Welsh-domiciled full-time students in receipt of a Student Loan for Maintenance, and for recipients the average amount borrowed, by key HE study characteristics

					£	
	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
Welsh-domiciled full-time	1,113	3,755	3,614	36	81	1,367
Year of study						
1st Year	380	3,795	3,614	81	82	455
2nd Year or other	402	3,817	3,735	50	82	478
Final Year or 1 Year course	330	3,629	3,600	71	77	433
Subject						
Medicine & Dentistry	34	-	-	-	53	53
Subjects Allied to Medicine	27	-	-	-	24	107
Sciences/Engineering/Technology/IT	401	3,764	3,685	126	90	451
Human/Social Sciences/Business/Law	267	3,550	3,500	104	87	309
Creative Arts/Languages/Humanities	249	3,844	3,614	98	89	288
Education	84	3,455	3,300	259	85	101
Combined/other	51	4,199	3,902	224	88	58
Qualification level						
Bachelor's degree	910	3,745	3,614	34	81	1,103
Other	203	3,804	3,614	118	81	264
Institution type						
English HEI	375	3,863	3,900	66	82	446
Welsh HEI	627	3,708	3,600	47	80	770
FEI	111	3,494	3,000	84	75	151
Status						
Independent	296	3,782	3,500	91	73	403
Dependent	817	3,744	3,657	56	84	964

Note: '-' 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 A3.5: Logistic regression model of propensity to take out a Student Loan for Maintenance, Welsh-domiciled full-time students

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	17.389	0.000	6.985	43.290
Gender				
Female	0.919	0.731	0.560	1.508
Male (ref. category)	1.000			
Age				
25+	0.998	0.997	0.377	2.640
20-24	1.058	0.837	0.613	1.825
Under 20 (ref. category)	1.000			
Socio-economic group				
Routine/manual	1.659	0.058	0.982	2.801
Intermediate	1.229	0.487	0.678	2.228
Managerial/professional (ref. category)	1.000			
Ethnicity*				
BME	1.971	0.031	1.066	3.643
White (ref. category)	1.000			
Parental experience of HE				
No	1.242	0.314	0.808	1.910
Yes (ref. category)	1.000			
Type of institution*				
FEI	0.511	0.056	0.256	1.018
Welsh HEI	1.148	0.599	0.677	1.946
English HEI (ref. category)	1.000			
Subject***				
Combined/other	0.761	0.579	0.283	2.047
Education	0.601	0.224	0.260	1.385
Creative Arts/Languages/Humanities	0.828	0.560	0.433	1.585
Sciences/Engineering/Technology/IT	1.018	0.964	0.459	2.259
Subjects Allied to Medicine	0.024	0.000	0.009	0.067
Medicine & Dentistry	0.132	0.001	0.041	0.422
Human/Social Sciences/Business/ Law (ref. category)	1.000			
Year of study*				
Final year/one year course	0.511	0.014	0.302	0.865
Intermediate year	0.871	0.582	0.527	1.440
First year (ref. category)	1.000			

			95% Confidence limit	
	Exp(B)	Sig.	Lower	Upper
Qualification level				
Other	0.934	0.886	0.361	2.419
Bachelor's degree (ref. category)	1.000			
Family type				
One-adult family	0.401	0.027	0.179	0.896
Two-adult family	0.322	0.055	0.102	1.024
Married or living in a couple	0.745	0.466	0.331	1.675
Single (ref. category)	1.000			
Status				
Independent	0.827	0.624	0.380	1.800
Dependent (ref. category)	1.000			
Lives with parents***				
Yes	0.288	0.000	0.189	0.439
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.6: Proportion of Welsh-domiciled full-time students in receipt of a Welsh Government Learning Grant or Special Support Grant, and for recipients the average amount received, by student characteristics

	£					
	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
Welsh-domiciled full-time	716	3,340	3,600	70	51	1,367
Gender						
Male	327	3,306	3,600	89	55	600
Female	388	3,368	3,600	94	49	765
Age						
Under 20	326	3,124	3,300	129	52	603
20-24	270	3,034	3,000	95	48	554
25+	120	4,385	5,000	175	56	210
Ethnicity						
White	642	3,252	3,600	81	51	1,246
BME	72	4,037	5,000	159	56	117
Socio-economic group						
Managerial/professional	215	2,711	3,000	136	41	532
Intermediate	146	3,569	4,000	142	58	248
Routine/manual	216	3,439	3,600	119	61	347
Parental experience of HE						
Yes	313	3,348	3,600	113	46	690
No	401	3,330	3,500	92	57	673
Family type						
Two-adult family	36	(4,774)	(5,161)	(135)	50	71
One-adult family	29	-	-	-	54	45
Married/living in a couple	57	3,536	4,000	223	49	112
Single	594	3,167	3,300	66	52	1,139
Lives with parents						
Yes	204	3,275	3,600	149	55	371
No	512	3,361	3,600	80	50	996

Note: data are reported 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 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 A3.7: Proportion of Welsh-domiciled full-time students in receipt of a Welsh Government Learning Grant or Special Support Grant, and for recipients the average amount received, by key HE study characteristics

					£	
	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
Welsh-domiciled full-time	716	3,340	3,600	70	51	1,367
Year of study						
1st Year	237	3,513	4,000	142	51	455
2nd Year or other	253	3,266	3,600	132	53	478
Final Year or 1 Year course	226	3,222	3,500	134	51	433
Subject						
Medicine & Dentistry	17	-	-	-	26	53
Subjects Allied to Medicine	18	-	-	-	15	107
Sciences/Engineering/Technology/IT	252	3,322	3,600	95	57	451
Human/Social Sciences/Business/Law	173	3,693	4,202	124	55	309
Creative Arts/Languages/Humanities	157	2,979	3,000	159	55	288
Education	66	3,454	3,600	173	64	101
Combined/other	33	(3,164)	(3,000)	(402)	59	58
Qualification level						
Bachelor's degree	565	3,292	3,600	65	50	1,103
Other	151	3,542	4,000	150	58	264
Institution type						
English HEI	220	3,010	3,000	113	49	446
Welsh HEI	405	3,437	3,600	66	52	770
FEI	91	4,223	5,000	67	61	151
Status						
Independent	215	3,948	4,800	88	53	403
Dependent	501	3,049	3,000	75	51	964

Note: data are reported 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 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 Welsh Government Learning Grant or Special Support Grant, Welsh-domiciled full-time students

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	0.714	0.175	0.436	1.170
Gender				
Female	0.971	0.774	0.787	1.197
Male (ref. category)	1.000			
Age				
25+	1.811	0.034	1.049	3.127
20-24	0.881	0.574	0.561	1.384
Under 20 (ref. category)	1.000			
Socio-economic group***				
Routine/manual	2.435	0.000	1.755	3.378
Intermediate	2.326	0.001	1.464	3.693
Managerial/professional (ref. category)	1.000			
Ethnicity				
BME	1.200	0.532	0.668	2.154
White (ref. category)	1.000			
Parental experience of HE***				
No	1.590	0.000	1.265	1.998
Yes (ref. category)	1.000			
Type of institution				
FEI	0.868	0.496	0.572	1.317
Welsh HEI	0.853	0.333	0.613	1.186
English HEI (ref. category)	1.000			
Subject***				
Combined/other	1.156	0.673	0.580	2.303
Education	1.161	0.713	0.513	2.624
Creative Arts/Languages/Humanities	1.033	0.871	0.692	1.542
Sciences/Engineering/Technology/IT	1.022	0.891	0.747	1.398
Subjects Allied to Medicine	0.103	0.000	0.046	0.230
Medicine & Dentistry	0.412	0.035	0.181	0.938
Human/Social Sciences/Business/Law (ref. category)	1.000			
Year of study				
Final year/one year course	0.988	0.957	0.627	1.557
Intermediate year	1.190	0.279	0.863	1.641
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Qualification level				
Other	1.183	0.473	0.739	1.894
Bachelor's degree (ref. category)	1.000			
Family type				
One-adult family	0.671	0.256	0.333	1.352
Two-adult family	1.128	0.849	0.315	4.037
Married or living in a couple	0.918	0.806	0.455	1.850
Single (ref. category)	1.000			
Status				
Independent	0.610	0.062	0.362	1.027
Dependent (ref. category)	1.000			
Lives with parents				
Yes	1.099	0.349	0.898	1.346
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.9: Logistic regression model of propensity to receive an institutional bursary or scholarship, Welsh-domiciled full-time students

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	0.359	0.007	0.174	0.739
Gender				
Female	0.757	0.103	0.541	1.061
Male (ref. category)	1.000			
Age				
25+	0.829	0.691	0.320	2.147
20-24	0.734	0.145	0.482	1.118
Under 20 (ref. category)	1.000			
Socio-economic group				
Routine/manual	1.089	0.734	0.656	1.809
Intermediate	1.798	0.049	1.003	3.225
Managerial/professional (ref. category)	1.000			
Ethnicity				
BME	1.072	0.849	0.514	2.237
White (ref. category)	1.000			
Parental experience of HE				
No	1.194	0.168	0.925	1.542
Yes (ref. category)	1.000			
Type of institution*				
FEI	1.963	0.014	1.155	3.337
Welsh HEI	1.227	0.603	0.557	2.702
English HEI (ref. category)	1.000			
Subject***				
Combined/other	1.235	0.637	0.503	3.034
Education	2.681	0.003	1.432	5.022
Creative Arts/Languages/Humanities	0.804	0.466	0.441	1.466
Sciences/Engineering/Technology/IT	1.094	0.741	0.632	1.894
Subjects Allied to Medicine	0.180	0.006	0.055	0.589
Medicine & Dentistry	1.089	0.807	0.539	2.204
Human/Social Sciences/Business/ Law (ref. category)	1.000			
Year of study				
Final year/one year course	0.874	0.689	0.446	1.716
Intermediate year	1.045	0.869	0.609	1.793
First year (ref. category)	1.000			
Qualification level*				
Other	0.691	0.024	0.503	0.951
Bachelor's degree (ref. category)	1.000			

			95% Confidence limit	
	Exp(B)	Sig.	Lower	Upper
Family type				
One-adult family	0.663	0.405	0.247	1.781
Two-adult family	0.761	0.638	0.237	2.444
Married or living in a couple	0.828	0.629	0.377	1.816
Single (ref. category)	1.000			
Status				
Independent	0.879	0.522	0.586	1.317
Dependent (ref. category)	1.000			
Lives with parents**				
Yes	0.386	0.001	0.232	0.643
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.10: Proportion of Welsh-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 (unweighted)	Mean	Median	SE	% in receipt of support	£ Base (N) unweighted
Welsh-domiciled full-time	320	1,255	1,000	103	23	1,367
Gender						
Male	158	1,304	1,000	159	26	600
Female	161	1,186	1,000	86	20	765
Age						
Under 20	170	1,191	1,000	70	27	603
20-24	107	1,273	1,000	209	19	554
25+	43	(1,410)	(1,100)	(277)	20	210
Ethnicity						
White	294	1,248	1,000	102	23	1,246
BME	24	-	-	-	22	117
Socio-economic group						
Managerial/professional	107	1,441	1,000	216	20	532
Intermediate	68	1,253	1,000	170	28	248
Routine/manual	74	1,171	1,000	121	21	347
Parental experience of HE						
Yes	148	1,307	1,000	172	22	690
No	170	1,210	1,000	107	23	673

					£	
	N receiving support (unweighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
Family type						
Two-adult family	16	-	-	-	21	71
One-adult family	9	-	-	-	(17)	45
Married/living in a couple	25	-	-	-	22	112
Single	270	1,223	1,000	114	23	1,139
Lives with parents						
Yes	70	1,381	1,000	342	17	371
No	250	1,228	1,000	86	24	996

Note: data are reported 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 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 Welsh-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 (unweighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
Welsh-domiciled full-time	320	1,255	1,000	103	23	1,367
Year of study						
1st Year	123	1,142	1,000	101	25	455
2nd Year or other	119	1,180	1,000	152	24	478
Final Year or 1 Year course	78	1,548	1,000	244	18	433
Subject						
Medicine & Dentistry	13	-	-	-	20	53
Subjects Allied to Medicine	8	-	-	-	8	107
Sciences/Engineering/Technology/IT	117	1,091	1,000	100	25	451
Human/Social Sciences/Business/Law	71	1,489	1,100	181	23	309
Creative Arts/Languages/Humanities	61	1,052	1,000	99	21	288
Education	33	(1,768)	(1,000)	(467)	35	101
Combined/other	17	-	-	-	27	58
Qualification level						
Bachelor's degree	260	1,205	1,000	77	23	1,103
Other	60	1,502	1,000	380	22	264

						£
	N receiving support (unweighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
Institution type						
English HEI	96	1,492	1,000	183	21	446
Welsh HEI	183	1,188	1,000	102	23	770
FEI	41	(577)	(250)	(205)	26	151
Status						
Independent	82	1,237	1,000	159	20	403
Dependent	238	1,262	1,000	121	24	964

Note: data are reported 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 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 Welsh-domiciled full-time students, by student characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled full-time	1,842	224	189	1,367
Gender				
Male	1,450	0	251	600
Female	2,129	600	198	765
Age				
Under 20	1,184	150	152	603
20-24	2,020	438	195	554
25+	2,984	600	646	210
Ethnicity				
White	1,861	220	208	1,246
BME	1,703	493	216	117
Socio-economic group				
Managerial/professional	1,726	284	232	532
Intermediate	2,108	159	393	248
Routine/manual	2,148	825	236	347
Parental experience of HE				
Yes	1,499	150	138	690
No	2,195	420	278	673
Family type				
Two-adult family	1,732	0	582	71
One-adult family	(4,003)	(0)	(1,493)	45
Married/living in a couple	3,066	1,731	428	112
Single	1,630	224	135	1,139
Lives with parents				
Yes	2,500	1,348	263	371
No	1,648	160	179	996

Note: data are reported 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 A3.13: Average income from paid work during the academic year for Welsh-domiciled full-time students, by HE study characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled full-time	1,842	224	189	1,367
Year of study				
1st Year	1,471	71	232	455
2nd Year or other	1,729	300	209	478
Final Year or 1 Year course	2,402	741	281	433
Subject				
Medicine & Dentistry	1,209	42	349	53
Subjects Allied to Medicine	2,067	552	387	107
Sciences/Engineering/Technology/IT	1,708	129	245	451
Human/Social	2,694	900	441	309
Sciences/Business/Law				
Creative Arts/Languages/Humanities	1,306	150	94	288
Education	1,756	0	359	101
Combined/other	1,548	0	316	58
Qualification level				
Bachelor's degree	1,787	296	147	1,103
Other	2,110	129	604	264
Institution type				
English HEI	1,183	194	168	446
Welsh HEI	2,002	327	182	770
FEI	4,513	3,204	516	151
Status				
Independent	2,870	1,197	420	403
Dependent	1,364	150	118	964

Note: * figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2014/15

Table A3.14: Logistic regression of Welsh-domiciled full-time students' propensity to undertake paid work

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	0.801	0.414	0.464	1.381
Gender***				
Female	2.162	0.000	1.725	2.709
Male (ref. category)	1.000			
Age**				
25+	0.502	0.090	0.225	1.121
20-24	1.192	0.197	0.909	1.563
Under 20 (ref. category)	1.000			
Socio-economic group**				
Routine/manual	0.892	0.595	0.578	1.376
Intermediate	0.853	0.536	0.509	1.429
Managerial/professional (ref. category)	1.000			
Ethnicity***				
BME	1.057	0.787	0.697	1.603
White (ref. category)	1.000			
Parental experience of HE				
No	1.198	0.213	0.898	1.598
Yes (ref. category)	1.000			
Type of institution*				
FEI	1.545	0.065	0.973	2.455
Welsh HEI	0.872	0.389	0.634	1.199
English HEI (ref. category)	1.000			
Subject*				
Combined/other	0.514	0.025	0.288	0.916
Education	0.396	0.004	0.216	0.726
Creative Arts/Languages/Humanities	0.733	0.141	0.482	1.114
Sciences/Engineering/Technology/IT	0.791	0.267	0.518	1.206
Subjects Allied to Medicine	0.806	0.321	0.522	1.244
Medicine & Dentistry	0.408	0.057	0.162	1.027
Human/Social Sciences/Business/Law (ref. category)	1.000			
Year of study				
Final year/one year course	1.037	0.826	0.746	1.441
Intermediate year	1.212	0.197	0.901	1.631
First year (ref. category)	1.000			

			95% Confidence limit	
	Exp(B)	Sig.	Lower	Upper
Qualification level				
Other	0.952	0.775	0.673	1.347
Bachelor's degree (ref. category)	1.000			
Family type**				
One-adult family	0.333	0.002	0.168	0.660
Two-adult family	0.499	0.133	0.199	1.249
Married or living in a couple	1.466	0.153	0.861	2.495
Single (ref. category)	1.000			
Living in London				
London	0.904	0.781	0.437	1.870
Elsewhere (ref. category)	1.000			
Status***				
Independent	2.878	0.000	1.727	4.796
Dependent (ref. category)	1.000			
Lives with parents**				
Yes	1.626	0.005	1.170	2.260
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.15: Welsh-domiciled full-time students' propensity to work and average earnings for those who work, by student characteristics

					£
	N working (unweighted)	Mean	Median	SE	% <i>working</i>
Welsh-domiciled full-time	750	3,343	2,145	288	55
Gender					
Male	279	3,141	1,964	394	46
Female	469	3,463	2,203	316	61
Age					
Under 20	309	2,230	1,308	239	53
20-24	324	3,482	2,489	250	58
25+	117	5,585	3,778	805	53
Ethnicity					
White	687	3,383	2,213	316	55
BME	61	3,061	1,350	515	56
Socio-economic group					
Managerial/professional	288	3,126	1,915	351	55
Intermediate	136	3,910	2,000	548	54
Routine/manual	210	3,639	2,660	335	59
Parental experience of HE					
Yes	355	2,850	1,731	225	52
No	395	3,793	2,460	444	58
Family type					
Two-adult family	31	(4,776)	(3,760)	(1,017)	36
One-adult family	19	-	-	-	49
Married/living in a couple	79	4,504	3,766	538	68
Single	621	2,938	1,901	194	55
Lives with parents					
Yes	230	4,038	2,970	340	62
No	520	3,104	1,800	307	53

Note: data are reported 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 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 A3.16: Welsh-domiciled full-time students' propensity to work and average earnings for those who work, by HE study characteristics

	£				%
	N working (unweighted)	Mean	Median	SE	<i>working</i>
Welsh-domiciled full-time	750	3,343	2,145	288	55
Year of study					
1st Year	226	2,862	1,700	498	51
2nd Year or other	267	3,082	1,950	278	56
Final Year or 1 Year course	257	4,102	3,100	431	59
Subject					
Medicine & Dentistry	20	-	-	-	51
Subjects Allied to Medicine	63	3,479	2,650	566	59
Sciences/Engineering/Technology/IT	235	3,288	2,040	333	52
Human/Social Sciences/Business/Law	198	4,126	2,478	631	65
Creative Arts/Languages/Humanities	149	2,456	1,810	127	53
Education	53	3,892	3,250	473	43
Combined/other	32	(3,187)	(1,350)	(600)	49
Qualification level					
Bachelor's degree	605	3,202	2,100	206	56
Other undergraduate	145	4,078	2,200	902	52
Institution type					
English HEI	228	2,170	1,230	320	55
Welsh HEI	423	3,701	2,660	189	54
FEI	99	6,590	4,770	747	69
Status					
Independent	250	4,861	3,590	525	59
Dependent	500	2,558	1,570	180	53

Note: data are reported 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 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: Average income from paid work during the academic year for Welsh-domiciled part-time students, by student characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled part-time	10,647	9,466	395	529
Gender				
Male	12,938	10,350	554	248
Female	8,669	8,268	433	281
Age				
Under 25	9,206	8,700	316	174
25-29	12,091	10,800	258	91
30-39	13,528	12,500	1,117	136
40+	7,423	0	1,839	128
Ethnicity				
White	10,970	9,900	360	500
BME	-	-	-	27
Socio-economic group				
Managerial/professional	12,664	10,800	386	223
Intermediate	10,035	9,440	422	113
Routine/manual	8,791	7,830	1,472	164
Parental experience of HE				
Yes	11,859	10,800	1,131	213
No	9,851	8,100	1,108	314
Family type				
Two-adult family	12,807	12,500	738	157
One-adult family	(5,549)	(0)	(1,685)	40
Married/living in a couple	12,591	8,853	701	114
Single	9,383	9,000	758	218
Lives with parents				
Yes	11,682	10,350	1,399	147
No	10,432	8,700	685	380

Note: data are reported 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 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 A3.18: Average income from paid work during the academic year for Welsh-domiciled part-time students, by HE study characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled part-time	10,647	9,466	395	529
Year of study				
1st Year	8,960	8,700	439	153
2nd Year or other	11,003	10,800	387	154
Final Year or 1 Year course	12,972	11,700	1,041	220
Subject				
Medicine & Dentistry	-	-	-	12
Subjects Allied to Medicine	(11,197)	(10,800)	(1,241)	44
Sciences/Engineering/Technology/IT	13,599	11,340	1,032	171
Human/Social	13,408	12,000	562	121
Sciences/Business/Law				
Creative Arts/Languages/Humanities	(6,074)	(0)	(1,304)	46
Education	7,946	8,700	340	117
Combined/other	-	-	-	18
Qualification level				
Bachelor's degree	11,520	12,000	725	193
Other	9,712	8,700	744	336
Institution type				
English HEI	-	-	-	6
Welsh HEI	10,367	9,900	321	484
FEI	(11,926)	(8,700)	(1,217)	39
Study intensity				
50% FTE or above	9,991	8,700	753	449
25% to 49% FTE	13,643	10,800	1,089	80

Note: data are reported 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 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: Logistic regression of Welsh-domiciled part-time students' propensity to undertake paid work

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	8.888	0.008	1.916	41.216
Gender				
Female	0.727	0.277	0.400	1.321
Male (ref. category)	1.000			
Age***				
40+	0.117	0.000	0.044	0.307
30-39	1.212	0.788	0.275	5.337
25-29	0.502	0.255	0.147	1.717
Under 25 (ref. category)	1.000			
Socio-economic group**				
Routine/manual	0.348	0.034	0.132	0.914
Intermediate	1.489	0.408	0.555	3.994
Managerial/professional (ref. category)	1.000			
Ethnicity				
BME	0.546	0.278	0.175	1.704
White (ref. category)	1.000			
Parental experience of HE*				
No	0.415	0.029	0.191	0.902
Yes (ref. category)	1.000			
Lives with parents*				
Yes	2.875	0.035	1.088	7.602
No (ref. category)	1.000			
Family type***				
Two-adult family	2.157	0.003	1.348	3.452
One-adult family	0.534	0.298	0.156	1.826
Married or living in a couple	5.614	0.000	2.884	10.929
Single (ref. category)	1.000			
Year of study				
Final year/one year course	1.312	0.568	0.492	3.497
Intermediate year	1.143	0.586	0.689	1.895
First year (ref. category)	1.000			
Qualification level**				
Other	1.959	0.003	1.288	2.978
Bachelor's degree (ref. category)	1.000			
Study intensity				
25-49% FTE	1.104	0.734	0.604	2.020
50% FTE and above (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.20: Welsh-domiciled part-time students' propensity to work and average earnings for those who work, by student characteristics

					£
	N working (unweighted)	Mean	Median	SE	% <i>working</i>
Welsh-domiciled part-time	425	14,290	12,000	769	75
Gender					
Male	210	15,878	12,500	589	82
Female	215	12,658	12,000	1,354	69
Age					
Under 25	150	10,521	8,700	339	88
25-29	74	15,965	13,977	1,617	76
30-39	116	15,237	12,960	855	89
40+	85	15,848	13,500	1,090	47
Ethnicity					
White	406	14,408	12,000	700	76
BME	18	-	-	-	46
Socio-economic group					
Managerial/professional	185	16,366	14,310	1,488	77
Intermediate	100	11,618	10,000	372	86
Routine/manual	128	13,009	12,500	930	68
Parental experience of HE					
Yes	182	13,469	12,000	1,293	88
No	242	15,017	12,500	362	66
Family type					
Two-adult family	130	15,840	14,400	774	81
One-adult family	25	-	-	-	45
Married/living in a couple	96	14,036	10,350	990	90
Single	174	13,492	11,000	1,294	70
Lives with parents					
Yes	122	13,752	13,410	1,383	85
No	303	14,445	12,000	704	72

Note: '-' 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 A3.21: Welsh-domiciled part-time students' propensity to work and average earnings for those who work, by HE study characteristics

					£
	N working (unweighted)	Mean	Median	SE	% <i>working</i>
Welsh-domiciled part-time	425	14,290	12,000	769	75
Year of study					
1st Year	120	11,764	9,000	628	76
2nd Year or other	113	16,394	14,400	941	67
Final Year or 1 Year course	190	15,626	13,882	1,025	83
Subject					
Medicine & Dentistry	8	-	-	-	66
Subjects Allied to Medicine	39	(13,009)	(10,800)	(1,289)	86
Sciences/Engineering/Technology/IT	148	17,587	14,400	1,136	77
Human/Social Sciences/Business/Law	101	15,620	12,500	441	86
Creative Arts /Languages/Humanities	24	-	-	-	46
Education	95	9,315	8,700	234	85
Combined/other	10	-	-	-	36
Qualification level					
Bachelor's degree	145	16,808	14,400	273	69
Other	280	12,005	9,900	531	81
Institution type					
English HEI	4	-	-	-	77
Welsh HEI	387	14,517	12,500	916	71
FEI	34	(12,628)	(8,700)	(1,604)	94
Study intensity					
50% FTE and above	359	13,461	12,000	383	74
25-49% FTE	66	17,998	18,000	2,746	76

Note: data are reported 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 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: Average income from family during the academic year for Welsh-domiciled full-time students, by student characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled full-time	1,179	500	171	1,367
Gender				
Male	1,081	600	202	600
Female	1,244	400	197	765
Age				
Under 20	1,871	800	129	603
20-24	1,489	700	206	554
25+	-1,099	0	531	210
Ethnicity				
White	1,264	590	191	1,246
BME	392	20	431	117
Socio-economic group				
Managerial/professional	2,281	1,600	224	532
Intermediate	887	400	297	248
Routine/manual	-1	230	214	347
Parental experience of HE				
Yes	1,756	950	188	690
No	603	300	172	673
Family type				
Two-adult family	-2,928	-2,939	1,150	71
One-adult family	(128)	(0)	(39)	45
Married/living in a couple	-1,946	-2,030	589	112
Single	1,834	750	113	1,139
Lives with parents				
Yes	1,061	400	160	371
No	1,214	565	201	996

Note: data are reported 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 A3.23: Average income from family during the academic year for Welsh-domiciled full-time students, by HE study characteristics

				£
	Mean	Median	SE	<i>Base (N)</i> <i>unweighted</i>
Welsh-domiciled full-time	1,179	500	171	1,367
Year of study				
1st Year	1,093	500	241	455
2nd Year or other	1,278	500	210	478
Final Year or 1 Year course	1,157	500	214	433
Subject				
Medicine & Dentistry	1,852	750	475	53
Subjects Allied to Medicine	1,028	200	392	107
Sciences/Engineering/Technology/IT	1,328	550	232	451
Human/Social	965	400	388	309
Sciences/Business/Law				
Creative Arts/Languages/Humanities	1,508	800	155	288
Education	516	301	503	101
Combined/other	256	300	513	58
Qualification level				
Bachelor's degree	1,213	565	158	1,103
Other	1,014	300	442	264
Institution type				
English HEI	1,969	900	216	446
Welsh HEI	885	400	217	770
FEI	-999	9	414	151
Status				
Independent	-446	0	312	403
Dependent	1,934	950	134	964

Source: NatCen/IES SIES 2014/15

Table A3.24: Linear regression model of income from family for Welsh-domiciled full-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	2,653	0.000	1,998	3,308
Gender*				
Female	619	0.020	101	1,137
Male (ref. category)	0			
Age				
25+	-728	0.174	-1,792	336
20-24	-284	0.137	-662	95
Under 20 (ref. category)	0			
Socio-economic group***				
Routine/manual	-1,539	0.000	-2,140	-937
Intermediate	-936	0.029	-1,772	-101
Managerial/professional (ref. category)	0			
Ethnicity				
BME	-957	0.211	-2,480	566
White (ref. category)	0			
Parental experience of HE				
No	-257	0.187	-645	131
Yes (ref. category)	0			
Type of institution**				
FEI	-1,318	0.002	-2,115	-521
Welsh HEI	2	0.990	-333	338
English HEI (ref. category)	0			
Subject				
Combined/other	-198	0.652	-1,080	684
Education	108	0.809	-787	1,003
Creative Arts/Languages/Humanities	-297	0.330	-908	313
Sciences/Engineering/Technology/IT	-44	0.883	-646	558
Subjects Allied to Medicine	417	0.361	-498	1,332
Medicine & Dentistry	796	0.197	-431	2,023
Human/Social Sciences/Business/Law (ref. category)	0			
Year of study				
Final year/one year course	506	0.053	-7	1,019
Intermediate year	125	0.705	-538	788
First year (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level				
Other	193	0.651	-664	1,049
Bachelor's degree (ref. category)	0			
Family type***				
Two-adult family	-3,843	0.000	-5,632	-2,054
One-adult family	-1,262	0.007	-2,156	-368
Married or living in a couple	-3,373	0.000	-4,656	-2,090
Single (ref. category)	0			
Status				
Independent	776	0.169	-344	1,895
Dependent (ref. category)	0			
Lives with parents*				
Yes	-453	0.039	-881	294
No (ref. category)	0			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.25: Linear regression model of income from parents/relatives for Welsh-domiciled full-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	2,968	0.000	2,467	3,469
Gender				
Female	87	0.570	-220	394
Male (ref. category)	0			
Age				
25+	-339	0.200	-865	187
20-24	-94	0.654	-516	328
Under 20 (ref. category)	0			
Socio-economic group***				
Routine/manual	-1,034	0.000	-1,491	-577
Intermediate	-871	0.003	-1,435	-306
Managerial/professional (ref. category)	0			
Ethnicity				
BME	-121	0.748	-880	637
White (ref. category)	0			
Parental experience of HE				
No	-282	0.071	-590	25
Yes (ref. category)	0			
Type of institution*				
FEI	-368	0.023	-682	-54
Welsh HEI	-103	0.548	-445	240
English HEI (ref. category)	0			
Subject				
Combined/other	138	0.783	-870	1,146
Education	2	0.994	-476	479
Creative Arts/Languages/Humanities	-230	0.370	-742	283
Sciences/Engineering/Technology/IT	-231	0.228	-612	150
Subjects Allied to Medicine	134	0.626	-419	687
Medicine & Dentistry	550	0.182	-269	1,370
Human/Social Sciences/Business/Law (ref. category)	0			
Year of study				
Final year/one year course	203	0.160	-84	490
Intermediate year	141	0.444	-228	510
First year (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level				
Other	-142	0.516	-581	297
Bachelor's degree (ref. category)	0			
Family type***				
Two-adult family	-584	0.000	-838	-331
One-adult family	-901	0.000	-1,351	-451
Married or living in a couple	-325	0.232	-866	217
Single (ref. category)	0			
Status***				
Independent	-853	0.000	-1,202	-503
Dependent (ref. category)	0			
Lives with parents**				
Yes	-502	0.004	-1,202	-503
No (ref. category)	0			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.26: Average income from parents/relatives for Welsh-domiciled full-time students, by student characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled full-time	1,614	500	118	1,367
Gender				
Male	1,623	640	140	600
Female	1,602	400	140	765
Age				
Under 20	2,000	850	123	603
20-24	1,757	700	170	554
25+	410	0	109	210
Ethnicity				
White	1,639	550	133	1,246
BME	1,377	100	324	117
Socio-economic group				
Managerial/professional	2,520	1,500	198	532
Intermediate	1,257	400	104	248
Routine/manual	843	230	101	347
Parental experience of HE				
Yes	2,055	900	136	690
No	1,173	300	112	673
Family type				
Two-adult family	337	0	202	71
One-adult family	(128)	(0)	(39)	45
Married/living in a couple	1,010	200	203	112
Single	1,833	750	113	1,139
Lives with parents				
Yes	1,182	400	148	371
No	1,742	505	117	996

Note: data are reported 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 A3.27: Average income from parents/relatives during the academic year for Welsh-domiciled full-time students, by HE study characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled full-time	1,614	500	171	1,367
Year of study				
1st Year	1,495	450	137	455
2nd Year or other	1,798	590	181	478
Final Year or 1 Year course	1,541	500	132	433
Subject				
Medicine & Dentistry	2,035	750	468	53
Subjects Allied to Medicine	1,419	200	209	107
Sciences/Engineering/Technology/IT	1,615	500	165	451
Human/Social	1,504	400	257	309
Sciences/Business/Law				
Creative Arts/Languages/Humanities	1,856	801	124	288
Education	1,203	350	107	101
Combined/other	1,631	300	345	58
Qualification level				
Bachelor's degree	1,673	550	158	1,103
Other	1,329	300	442	264
Institution type				
English HEI	2,110	900	198	446
Welsh HEI	1,407	401	142	770
FEI	467	50	98	151
Status				
Independent	603	25	94	403
Dependent	2,084	1,000	128	964

Source: NatCen/IES SIES 2014/15

Table A3.28: Average income from family during the academic year for Welsh-domiciled part-time students, by student characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled part-time	-992	0	130	529
Gender				
Male	-2,548	0	414	248
Female	352	0	119	281
Age				
Under 25	-103	0	106	174
25-39	-1,007	0	232	91
30-39	-1,967	0	371	136
40+	-621	0	292	128
Ethnicity				
White	-1,092	0	141	500
BME	-	-	-	27
Socio-economic group				
Managerial/professional	-1,411	0	164	223
Intermediate	721	180	272	113
Routine/manual	-1,753	0	449	164
Parental experience of HE				
Yes	-863	0	281	213
No	-1,079	0	223	314
Family type				
Two-adult family	-2,498	-3,258	611	157
One-adult family	(51)	(0)	(18)	40
Married/living in a couple	-1,637	-575	234	114
Single	448	10	42	218
Lives with parents				
Yes	12	200	311	147
No	-1,251	0	153	380

Note: data are reported 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 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 A3.29: Average income from family during the academic year for Welsh-domiciled part-time students, by HE study characteristics

	£			
	Mean	Median	SE	Base (N) <i>unweighted</i>
Welsh-domiciled part-time	-992	0	130	529
Year of study				
1st Year	-501	0	176	153
2nd Year or other	-1,482	0	233	154
Final Year or 1 Year course	-1,071	0	596	220
Subject				
Medicine & Dentistry	-	-	-	12
Subjects Allied to Medicine	(-1,564)	(-950)	(898)	44
Sciences/Engineering/Technology/IT	-1,962	0	447	171
Human/Social	-1,324	0	331	121
Sciences/Business/Law				
Creative Arts/Languages/Humanities	(-10)	0	(270)	46
Education	191	0	144	117
Combined/other	-	-	-	18
Qualification level				
Bachelor's degree	-1,398	0	135	193
Other	-556	0	258	336
Institution type				
English HEI	-	-	-	6
Welsh HEI	-1,002	0	122	484
FEI	(-1,075)	(-575)	(446)	39
Status				
Independent	-963	0	149	449
Dependent	-1,120	0	265	80

Note: data are reported 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 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 A3.30: Linear regression model of income from family for Welsh-domiciled part-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	-731	0.236	-1,981	520
Gender***				
Female	3,936	0.000	2,090	5,782
Male (ref. category)	0			
Age*				
40+	-1,157	0.120	-2,648	334
30-39	-2,470	0.002	-3,939	-1,001
25-29	-828	0.224	-2,210	554
Under 25 (ref. category)	0			
Socio-economic group**				
Routine/manual	97	0.820	-785	979
Intermediate	2,716	0.002	1,161	4,272
Managerial/professional (ref. category)	0			
Ethnicity				
BME	828	0.328	-901	2,556
White (ref. category)	0			
Parental experience of HE				
No	-635	0.199	-1,634	364
Yes (ref. category)	0			
Year of study				
Final year/one year course	-374	0.582	-1,774	1,026
Intermediate year	-518	0.255	-1,442	407
First year (ref. category)	0			
Qualification level**				
Other	1,160	0.006	377	1,944
Bachelor's degree (ref. category)	0			
Family type***				
Two-adult family	-2,391	0.002	-3,760	-1,022
One-adult family	-1,968	0.036	-3,791	-144
Married or living in a couple	-2,119	0.000	-2,942	-1,296
Single (ref. category)	0			
Lives with parents				
Yes	-568	0.385	-1,907	771
No (ref. category)	0			
Study intensity**				
25-49% FTE	-781	0.004	-1,283	-279
50% FTE and above (ref. category)	0			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.31: Logistic regression model of propensity to receive benefits for Welsh-domiciled full-time students

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	0.012	0.000	0.002	0.063
Gender				
Female	0.939	0.902	0.338	2.609
Male (ref. category)	1.000			
Age*				
25+	12.256	0.007	2.082	72.157
20-24	3.827	0.094	0.785	18.652
Under 20 (ref. category)	1.000			
Socio-economic group				
Routine/manual	1.060	0.885	0.469	2.397
Intermediate	1.726	0.357	0.528	5.640
Managerial/professional (ref. category)	1.000			
Ethnicity				
BME	0.639	0.613	0.108	3.777
White (ref. category)	1.000			
Parental experience of HE				
No	0.685	0.414	0.270	1.733
Yes (ref. category)	1.000			
Type of institution				
FEI	1.027	0.952	0.422	2.499
Welsh HEI	0.896	0.797	0.378	2.122
English HEI (ref. category)	1.000			
Subject***				
Combined/other	2.071	0.355	0.428	10.013
Education	0.350	0.027	0.139	0.884
Creative Arts/Languages/Humanities	0.952	0.935	0.278	3.254
Sciences/Engineering/Technology/IT	0.289	0.038	0.090	0.929
Subjects Allied to Medicine	0.191	0.014	0.052	0.696
Medicine & Dentistry	0.201	0.003	0.073	0.551
Human/Social Sciences/Business/ Law (ref. category)	1.000			
Year of study*				
Final year/one year course	0.415	0.052	0.172	1.006
Intermediate year	0.228	0.005	0.084	0.617
First year (ref. category)	1.000			

			95% Confidence limit	
	Exp(B)	Sig.	Lower	Upper
Qualification level				
Other	0.674	0.593	0.154	2.958
Bachelor's degree (ref. category)	1.000			
Family type***				
Two-adult family	251.952	0.000	33.013	1922.852
One-adult family	1362.724	0.000	107.731	17237.463
Married or living in a couple	9.410	0.000	2.973	29.791
Single (ref. category)	1.000			
Status				
Independent	2.094	0.294	0.513	8.538
Dependent (ref. category)	1.000			
Lives with parents				
Yes	0.635	0.517	0.156	2.591
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.32: Logistic regression model of propensity to receive benefits for Welsh-domiciled part-time students

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	0.412	0.236	0.090	1.880
Gender**				
Female	2.889	0.002	1.556	5.361
Male (ref. category)	1.000			
Age**				
40+	3.077	0.004	1.496	6.328
30-39	2.247	0.012	1.218	4.146
25-29	2.286	0.028	1.106	4.724
Under 25 (ref. category)	1.000			
Socio-economic group*				
Routine/manual	2.415	0.006	1.331	4.382
Intermediate	1.537	0.080	0.945	2.497
Managerial/professional (ref. category)	1.000			
Ethnicity***				
BME	0.692	0.512	0.218	2.196
White (ref. category)	1.000			
Parental experience of HE*				
No	1.807	0.246	0.641	5.092
Yes (ref. category)	1.000			
Lives with parents***				
Yes	0.373	0.000	0.243	0.572
No (ref. category)	1.000			
Family type***				
Two-adult family	8.694	0.000	5.276	14.327
One-adult family	12.398	0.001	3.190	48.189
Married or living in a couple	0.288	0.000	0.181	0.457
Single (ref. category)	1.000			
Year of study				
Final year/one year course	0.290	0.082	0.071	1.187
Intermediate year	0.241	0.077	0.049	1.184
First year (ref. category)	1.000			
Qualification level*				
Other	0.320	0.022	0.124	0.830
Bachelor's degree (ref. category)	1.000			
Study intensity**				
25-49% FTE	0.710	0.077	0.484	1.042
50% FTE and above (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Source: NatCen/IES SIES 2014/15

Table A3.33: Average hours worked per week during the academic year 2014/15, Welsh-domiciled students

		Full-time	Part-time
Continuous job	% with continuous job	34	67
	% working different hours term-time vs vacations	69	21
	Hours worked during term times	10	28
	Hours worked during vacations	23	28
	% working same hours	31	79
	Hours worked	17	36
<i>Base (N)</i>		476	384
<i>unweighted</i>			
Other paid work	% with other paid work	21	14
	% working different hours term-time vs vacations	75	-
	Hours worked during term times	9	-
	Hours worked during vacations	18	-
	% working same hours	25	-
	Hours worked	13	-
<i>Base (N)</i>		388	94
<i>unweighted</i>			

Source: NatCen/IES SIES 2014/15

Table A3.34: Welsh-domiciled full-time students' average hours worked in week before interview for those who work, by student characteristics

	Hours			
	Mean	Median	SE	<i>N unweighted</i>
Welsh-domiciled full-time	11.2	8.0	0.9	719
Gender				
Male	11.2	9.0	1.4	256
Female	11.3	8.0	0.8	461
Age				
Under 20	9.1	6.0	1.2	295
20-24	11.0	9.0	0.7	306
25+	16.0	13.0	1.7	118
Ethnicity				
White	11.3	9.0	0.9	660
BME	10.4	5.0	2.2	57
Socio-economic group				
Managerial and professional	10.2	8.0	1.0	275
Intermediate	9.8	6.0	1.4	124
Routine and manual	12.9	10.0	1.3	201
Parental HE				
Yes	9.2	6.0	1.0	345
No	13.1	10.0	1.1	373
Family type				
Two adult family (in hh)	14.9	12.0	3.5	50
Married or living in a couple	15.8	14.0	1.9	80
Single	10.2	8.0	0.7	589
Lives with parents				
Yes – lives with parents	13.6	12.0	1.5	219
No – does not live with parents	10.4	7.0	0.8	500

Source: NatCen/IES SIES 2014/15

Table A3.35: Welsh-domiciled full-time students' average hours worked in week before interview for those who work, by HE study characteristics

	Hours			
	Mean	Median	SE	<i>N</i> <i>unweighted</i>
Welsh-domiciled full-time	11.2	8.0	0.9	719
Year of study				
1st Year	11.5	8.0	1.1	213
2nd Year or other	9.8	8.0	1.0	255
Final Year or 1 Year course	12.3	10.0	1.1	251
Subject				
Medicine & Dentistry	-	-	-	16
Subjects Allied to Medicine	10.1	7.0	1.2	60
Sciences/Engineering/Technology/IT	9.7	7.0	1.2	228
Human/Social Sciences/Business/Law	14.3	12.0	1.6	191
Creative Arts/Languages/Humanities	9.4	8.0	1.1	139
Education	13.4	12.0	2.0	56
Combined/other	-	-	-	29
Level of study				
Bachelor's degree (e.g. BA, BSc, BEd, LLB, BA Ed)	10.6	8.0	0.7	582
Other undergraduate	14.4	10.0	2.6	137
Institution type				
English HEI	8.1	5.0	1.1	215
Welsh HEI	12.0	10.0	1.0	404
FEI	19.6	16.0	2.2	100
Status				
Independent	15.3	13.0	1.3	247
Dependent	8.9	6.0	0.8	472

Note: '-' 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 hours worked in week before interview for Welsh-domiciled full-time students in employment

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	8.8	0.000	4.3	13.2
Gender				
Female	1.0	0.338	-1.0	3.0
Male (ref. category)	0.0			
Age				
25+	1.0	0.653	-3.6	5.6
20-24	1.1	0.451	-1.8	3.9
Under 20 (ref. category)	0.0			
Socio-economic group				
Routine/manual	-0.8	0.554	-3.6	2.0
Intermediate	-2.6	0.037	-5.1	-0.2
Managerial/professional (ref. category)	0.0			
Ethnicity				
BME	1.0	0.677	-4.0	6.0
White (ref. category)	0.0			
Parental experience of HE*				
No	2.9	0.020	0.5	5.3
Yes (ref. category)	0.0			
Type of institution				
FEI	4.7	0.085	-0.7	10.0
Welsh HEI	1.1	0.334	-1.2	3.5
English HEI (ref. category)	0.0			
Subject**				
Combined/other	-1.8	0.532	-7.7	4.1
Education	-2.3	0.386	-7.5	3.0
Creative Arts/Languages/ Humanities	-3.3	0.057	-6.7	0.1
Sciences/Engineering/ Technology/IT	-3.9	0.011	-6.8	-1.0
Subjects Allied to Medicine	-4.6	0.046	-9.1	-0.1
Medicine & Dentistry	-8.4	0.000	-12.0	-4.8
Human/Social Sciences/ Business/Law (ref. category)	0.0			
Year of study				
Final year/one year course	-0.5	0.745	-3.5	2.6
Intermediate year	-1.9	0.102	-4.3	0.4
First year (ref. category)	0.0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level				
PGCE/ITT	2.4	0.181	-1.2	6.0
Bachelor's degree (ref. category)	0.0			
Family type				
Two adult/one adult family	0.7	0.842	-6.0	7.3
Married or living in a couple	3.2	0.111	-0.8	7.1
Single (ref. category)	0.0			
Living in London				
London	5.3	0.592	-14.6	25.2
Elsewhere (ref. category)	0.0			
Status**				
Independent	3.8	0.004	1.3	6.4
Dependent (ref. category)	0.0			
Lives with parents*				
Yes	2.6	0.039	0.1	5.1
No (ref. category)	0.0			

Source: NatCen/IES SIES 2014/15

Table A3.37: Welsh-domiciled part-time students' average hours worked in week before interview for those who work, by student characteristics

	Hours			
	Mean	Median	SE	<i>N unweighted</i>
Welsh-domiciled part-time	30.5	36.0	1.0	444
Gender				
Male	31.0	37.0	2.8	222
Female	29.9	35.0	1.0	222
Age				
Under 25	29.6	30.0	1.7	155
25-29	29.6	37.0	1.9	78
30-39	34.1	37.0	1.3	119
40+	26.3	32.0	4.2	92
Ethnicity				
White	30.7	36.0	1.1	423
BME	-	-	-	20
Socio-economic group				
Managerial and professional	32.4	37.0	0.6	196
Intermediate	28.4	30.0	2.7	101
Routine and manual	29.4	37.0	1.4	132
Parental HE				
Yes	31.4	36.0	1.0	187
No	29.8	36.0	2.5	256
Family type				
Two adult family	34.7	37.0	1.6	135
One adult family	-	-	-	26
Married or living in a couple	29.1	36.0	2.2	97
Single	28.7	36.0	2.8	186
Lives with parents				
Yes – lives with parents	33.6	38.0	0.7	127
No – does not live with parents	29.6	35.0	1.4	315

Note: '-' 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 A3.38: Welsh-domiciled part-time students' average hours worked in week before interview for those who work, by HE study characteristics

	Hours			
	Mean	Median	SE	<i>N</i> <i>unweighted</i>
Welsh-domiciled part-time	30.5	36.0	1.0	444
Year of study				
1st Year	25.0	26.0	3.4	128
2nd Year or other	35.6	37.0	0.7	118
Final Year or 1 Year course	33.3	37.0	0.7	196
Subject				
Medicine & Dentistry	-	-	-	9
Subjects Allied to Medicine	31.4	36.0	1.0	39
Sciences/Engineering/Technology/IT	33.4	37.0	3.4	157
Human/Social Sciences/Business/Law	29.7	37.0	1.6	105
Creative Arts/Languages/Humanities	-	-	-	24
Education	26.6	24.0	0.8	100
Combined/other	-	-	-	10
Level of study				
Bachelor's degree e.g.BA, BSc, BEd, LLB, BA Ed)	32.2	37.0	0.9	149
Other undergraduate	29.9	37.0	2.9	236
PGCE, DTLLS and other equivalent ITT course	26.8	24.0	1.3	59
Institution type				
English HEI	-	-	-	4
Welsh HEI	30.6	36.0	1.3	403
FEI	(27.1)	(24.0)	(1.3)	37
PT intensity				
50% FTE or above	29.7	35.0	1.6	373
25-49% FTE	34.2	37.0	1.4	71

Note: '-' 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 A3.39: Linear regression model of hours worked in week before interview for Welsh-domiciled part-time students in employment

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	21.3	0.000	14.0	28.6
Gender**				
Female	-5.1	0.001	-7.6	-2.6
Male (ref. category)	0.0			
Age				
40+	-1.5	0.400	-5.2	2.2
30-39	6.9	0.022	1.1	12.6
25-29	0.8	0.679	-3.0	4.5
Under 25 (ref. category)	0.0			
Socio-economic group				
Routine/manual	-5.3	0.036	-10.1	-0.4
Intermediate	-2.9	0.255	-8.2	2.3
Managerial/professional (ref. category)	0.0			
Ethnicity				
BME	-1.2	0.733	-8.6	6.2
White (ref. category)	0.0			
Parental experience of HE				
No	-0.9	0.788	-8.3	6.4
Yes (ref. category)	0.0			
Year of study*				
Final year/one year course	8.3	0.009	2.4	14.2
Intermediate year	10.3	0.016	2.2	18.5
First year (ref. category)	0.0			
Qualification level				
PGCE/ITT	2.0	0.265	-1.7	5.6
Bachelor's degree (ref. category)	0.0			
Family type**				
Two adult	5.6	0.011	1.5	9.7
One adult family	2.5	0.553	-6.2	11.2
Married or living in a couple	4.4	0.012	1.1	7.8
Single (ref. category)	0.0			
Lives with parents***				
Yes	7.2	0.000	5.6	8.8
No (ref. category)	0.0			
Study intensity				
25-49% FTE	4.9	0.064	-0.3	10.1
50% FTE and above (ref. category)	0.0			

Source: NatCen/IES SIES 2014/15

4 Total student expenditure

4.1 Summary of key findings

- The average (mean) total expenditure of full-time Welsh-domiciled students in 2014/15 was £19,224.
- The average total expenditure of part-time Welsh-domiciled students was £18,813.
- Full-time Welsh-domiciled students spent an average of £8,834 on participation costs, the majority of it on fees. Welsh-domiciled full-time students were eligible for a Fee Grant paid directly to the institutions, which means that their out-of-pocket expenditure on participation costs was lower.
- Participation costs accounted for the highest proportion of expenditure for full-time students (46 per cent compared with 16 per cent for part-time students).
- Living costs constituted the largest category of spending for part-time students (61 per cent of spending for part-time students), while housing costs accounted for a further one-fifth of expenditure for each group.
- Among full-time students, total expenditure was related to housing tenure and whether parents had experience of higher education, with those living with parents and whose parents had experience of higher education spending less.
- Among part-time students, spending varied by gender, age group, family circumstances, socio-economic group and housing tenure.

4.2 Introduction

- 4.2.1 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 interview in combination with a seven-day diary of spending.

- 4.2.2 The interview 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 and monthly totals by the number of weeks or month in the academic year for each student.
- 4.2.3 Some measures of expenditure, such as 'Living costs', include both diary and interview data; other measures, such as 'Housing costs', use interview data only. Given the lower response rates to the diary, those measures that include diary data have smaller base sizes than those that use interview data only.
- 4.2.4 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.¹
- 4.2.5 In this chapter we present an overview of expenditure, showing:
- Total average expenditure for full-time and part-time students in Wales 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- 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.

¹ Joint financial responsibility was defined as regularly sharing either 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.

Figure 4.1: Components of expenditure

Components	Description (component parts)
Living costs	This is by far the largest category for part-time students and 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 holidays and visits to family and friends. This sub-category is examined in more detail in Section 5.6.
Housing costs	This is the second-largest category of expenditure for part-time students and third largest for full-time students. It includes rent, mortgage costs, retainers, council tax and household bills. This sub-category is examined in more detail in Section 5.7.
Participation costs	These are the costs that students incur as a direct result of attending university or college and are the largest category of expenditure for full-time students, and the third-largest for part-time students. They include: 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; and all course fees paid by the students or paid by the Welsh Government, their institutions or their families on their behalf. This sub-category is examined in more detail in Sections 5.3-5.5.
Spending on children	This is the smallest category and covers all spending by parents on their children, 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.

- 4.2.6 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

Introduction

- 4.3.1 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.

Key findings

- 4.3.2 The average (mean) total expenditure of full-time Welsh-domiciled students in 2014/15 was £19,224. The average total expenditure of part-time students was £18,813, slightly lower than their full-time counterparts (Table 4.1). The difference in expenditure between full-time and part-time students was much less than that found for income (as discussed in Chapter 2).
- 4.3.3 The median level of total expenditure was £18,112 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 £17,303. Again, this implies that 50 per cent of Welsh part-time students had expenditure at or above this figure (and 50 per cent at or below). For both full-time and part-time students, 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.¹ All Welsh-domiciled

¹ 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.

students were eligible for a non-means-tested Fee Grant to help cover the additional costs of higher tuition fees that had been introduced in 2012. This means that while total expenditure has increased, this expenditure may in part have been paid on students' behalf by the Welsh Government directly to the institutions (see Section 1.2 for more detail),

- 4.3.4 The overall mean for spending on children was low at £352 for full-time students and £984 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 ten per cent of full-time students and 50 per cent of part-time students had spending in this category. For students incurring child-related costs, the mean level of spending was £3,655 for full-time students and £1,982 for part-time students, considerably higher than the mean based on all students.
- 4.3.5 Similarly, when looking at students' housing costs, 11 per cent of full-time students and eight 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 (in Table 4.2) were higher than the overall average (in Table 4.1). For all other categories of expenditure and total expenditure, all students incurred costs so there is no difference in the means based on the whole sample versus those incurring costs.

Table 4.1: Total student expenditure and main sources of student expenditure, by Welsh-domiciled full-time and part-time status

		£	
		Full-time	Part-time
Living costs*	Mean	7,018	11,528
	Median	5,800	9,967
	SE	392	934
	<i>Base (N) unweighted</i>	<i>700</i>	<i>261</i>
Housing costs*	Mean	3,377	3,430
	Median	3,370	3,474
	SE	140	163
	<i>Base (N) unweighted</i>	<i>1,262</i>	<i>475</i>
Participation costs	Mean	8,834	3,026
	Median	9,260	2,480
	SE	110	326
	<i>Base (N) unweighted</i>	<i>714</i>	<i>258</i>
Spending on children*	Mean	352	984
	Median	0	0
	SE	89	107
	<i>Base (N) unweighted</i>	<i>1,358</i>	<i>513</i>
Estimated total expenditure	Mean	19,224	18,813
	Median	18,112	17,303
	SE	251	1,727
	<i>Base (N) unweighted</i>	<i>674</i>	<i>243</i>

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(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.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students completing a diary. For housing costs and spending on children, the base is all Welsh-domiciled students completing the main questionnaire (as these categories of expenditure were captured in the main questionnaire). See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table 4.2: Expenditure on children and housing for students who incurred costs in expenditure categories, by Welsh-domiciled full-time and part-time status

		£	
		Full-time	Part-time
Housing costs*	Mean	3,816	3,737
	Median	3,600	3,579
	SE	105	207
	<i>Base (N) unweighted</i>	1,093	426
	<i>% of incurring cost</i>	89	92
Spending on children*	Mean	3,655	1,982
	Median	2,673	1,718
	SE	335	321
	<i>Base (N) unweighted</i>	114	195
	<i>% of incurring cost</i>	10	50

Note: * figures adjusted for joint financial responsibility where relevant.

Base: all Welsh-domiciled students who incurred costs on housing and children

Source: NatCen/IES SIES 2014/15

Composition of total expenditure

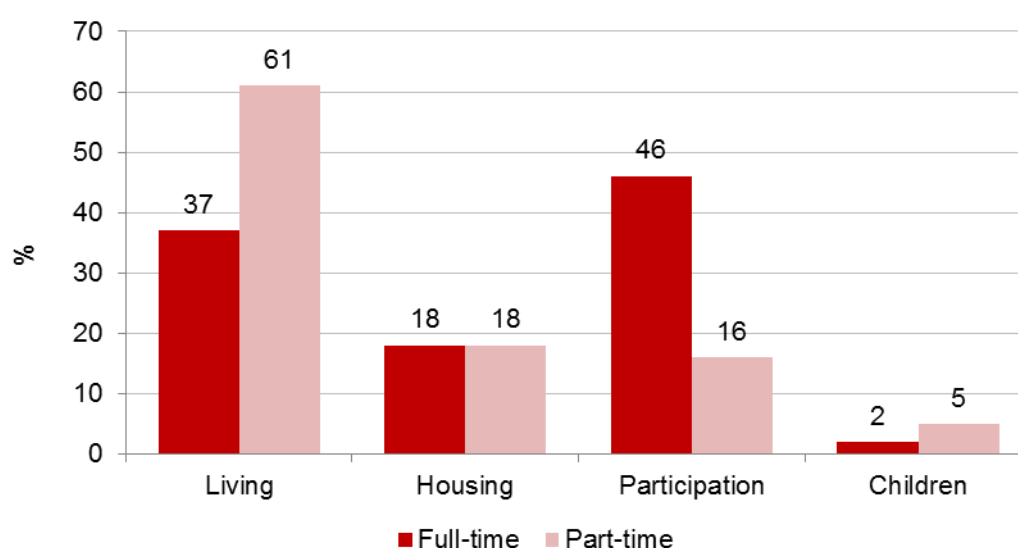
4.3.6 Figure 4.2 shows how the expenditure of full-time and part-time students respectively was distributed between the four categories (described above in Figure 4.1). As well as differences in total expenditure levels, the profiles of expenditure differed in some ways for the two groups:

- Living costs represented the majority of expenditure for part-time students at 61 per cent. Living costs was the second largest category of expenditure for full-time students at 37 per cent. However, the largest expenditure for full-time students was participation costs (46 per cent).
- Housing costs accounted for around one-fifth of total expenditure for each group (18 per cent for both full-time and part-time students).
- Participation costs accounted for a higher proportion of expenditure for full-time students than for part-time students (46 per cent compared with 16 per cent). However, it is important to note that participation costs for full-time students were in part covered by the

non-means-tested Fee Grant from the Welsh Government paid directly to institutions, and so out-of-pocket expenditure on participation costs would have been lower for many 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 Welsh-domiciled full-time and part-time students, by cost category



Base: all Welsh-domiciled students completing a diary
Source: NatCen/IES SIES 2014/15

Variations in total expenditure between student groups

Introduction

4.3.7 In this section we look at key differences in total expenditure between different types of student (in terms of their background and study-related factors)¹. Many of the groups overlap (for example, older students are less likely to live with their parents), so differences in

¹ 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: Equivalization For The Extra Costs Of Disability In The UK'. 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.

expenditure between groups may reflect variations in other socio-economic or institutional characteristics. Multivariate regression was therefore used to identify statistically significant differences in expenditure between different groups of full-time students while controlling for variations in other background factors (see Table 4.3).

Full-time students

Student background

- 4.3.8 When controlling for other factors, total expenditure was found to be related to students' housing circumstances, as well as their parents' experience of higher education¹.
- 4.3.9 The multivariate regression analysis showed that tenure type had a significant effect on overall expenditure. Full-time students who were renting with their family or alone or renting with their friends had significantly higher total expenditure compared to those living with parents (for instance, £21,344 for those renting alone or with family compared to £16,870 for those living with parents; Table A4.9; Figure 4.3). This was driven mainly by housing costs.
- 4.3.10 Diverging from the analysis of the 2011/12 survey, in 2014/15, total expenditure was not shown to be statistically related to full-time students' family circumstances.
- 4.3.11 The regression results also indicated that parental experience of higher education was significantly related to overall expenditure. Those students whose parents did not attend university were likely to have higher levels of expenditure (£19,830 compared to £18,683 for those whose parents had an experience of higher education; Table A4.6).

¹ Socio-economic group was also significant due to the inclusion of a small category of students whose background could not be classified. This result cannot be meaningfully interpreted, so it has been omitted from the discussion in this chapter.

Table 4.3: Linear regression model estimates: total expenditure for Welsh-domiciled full-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept ***	14,570	0.000	12,188	16,951
Gender				
Female	487	0.385	-636	1,609
Male (ref. category)	0.000			
Age group				
20-24	372	0.623	-1,151	1,896
25+	50	0.975	-3,213	3,314
Under 20 (ref. category)	0.000			
Ethnicity				
BME	1,301	0.365	-1,574	4,176
White (ref. category)	0.000			
Physical, mental or learning disability				
Disabled	1,255	0.101	-258	2,769
No disability (ref. category)	0.000			
Socio-economic group *				
Routine/ manual/ unemployed	-108	0.897	-1,788	1,572
Intermediate	-1,078	0.251	-2,952	796
Not classifiable ¹	-2,178	0.008	-3,763	-594
Managerial and professional (ref. category)	0.000			
Parental experience of HE ***				
No	2,136	0.000	1,103	3,168
Yes (ref. category)	0.000			
Status				
Independent	537	0.641	-1,780	2,855
Dependent (ref. category)	0.000			
Family type				
One- or two-adult family	2,413	0.194	-1,281	6,106
Married/ living in a couple	-1,620	0.146	-3,832	592
Single (ref. category)	0.000			
Housing tenure ***				
Owning	3,915	0.102	-821	8,650
Private renter (with family/alone)	2,853	0.008	801	4,905
University accommodation	1,059	0.189	-547	2,664
Private renter (with friends)	2,864	0.000	1,402	4,326
Lives with parents (ref. category) ²	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Institution type				
Welsh HEI	-975	0.186	-2,440	491
FEI	-3,196	0.016	-5,765	-628
English HEI (ref. category)	0.000			
Subject				
Medicine & Dentistry	-993	0.388	-3,299	1,313
Subjects Allied to Medicine	-2,641	0.133	-6,128	846
Sciences/Engineering/Technology/IT	1,063	0.198	-582	2,708
Creative	80	0.938	-1,974	2,133
Arts/Languages/Humanities				
Education	-51	0.977	-3,676	3,573
Combined/other	283	0.750	-1,509	2,076
Human/Social	0.000			
Sciences/Business/Law (ref. category)				
Qualification level				
Other undergraduate	245	0.696	-1,014	1,504
PGCE/ITT	3,258	0.031	308	6,207
Bachelor's (ref. category)	0.000			
Year of study				
2nd Year or other	972	0.187	-495	2,439
Final Year or 1 Year course	-174	0.842	-1,935	1,586
1st year (ref. category)	0.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

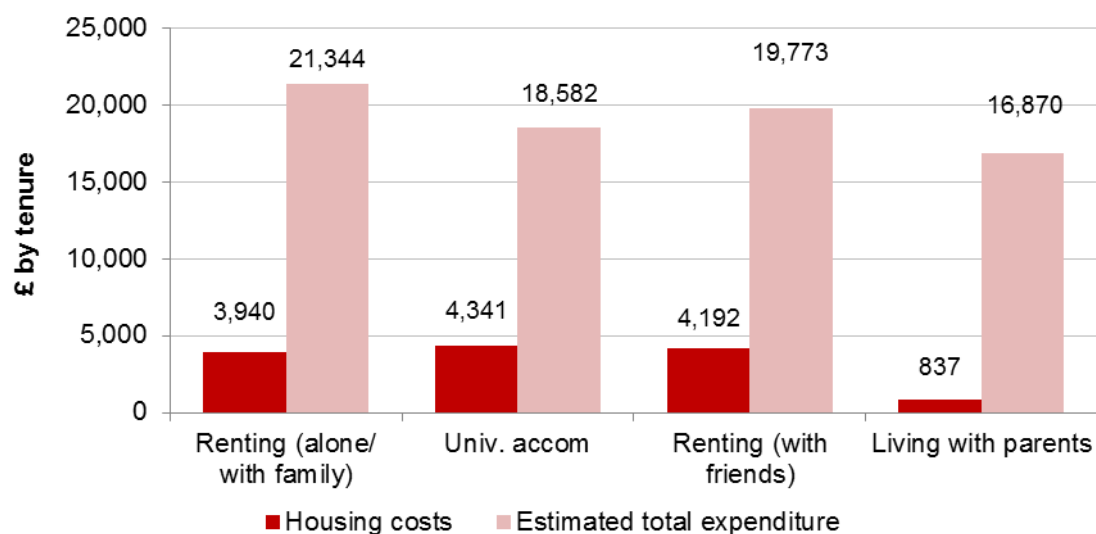
Note: ¹ Low sample size

Note: ² Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled full-time students who completed a diary (719)

Source: NatCen/IES SIES 2014/15

Figure 4.3: Total expenditure and housing costs by tenure for Welsh-domiciled full-time students (£)



Base: all Welsh-domiciled full-time students incurring housing costs (see Table A4.9)

Source: NatCen/IES SIES 2014/15

4.3.12 Expenditure among full-time students studying in Wales did not vary by gender, age group, ethnicity or disability after controlling for other factors.

HE related factors

4.3.13 Study-related factors were not linked to higher levels of expenditure among full-time students.¹

¹ Some individual categories were significant for the institution type and qualification, but the variables themselves were not significant, so these differences have not been described in this chapter.

Part-time students

- 4.3.14 In the 2011/12 survey and report, due to small sample sizes, the analysis of part-time students was not implemented. In the 2014/15 survey the sample was larger and thus regression analysis was attempted, although, due to sample sizes still being low, the findings should be interpreted with caution.
- 4.3.15 Moreover, to be able to implement this regression and to ensure that the various categories of students (i.e. the levels of the explanatory variables) have adequate sizes, in some cases categories were recoded and merged (Table 4.4). Also, where there was minimal variation between their categories, some variables were excluded from the analysis. These were: ethnicity (approximately 96 per cent White); institution type (approximately 91 per cent Welsh HEI) and dependency status (100 per cent independent).
- 4.3.16 The descriptive analysis of part-time students by sub-group is presented in Tables A4.1-A4.15.

Table 4.4: Linear regression model estimates: total expenditure for Welsh-domiciled part-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept ***	14,554	0.000	8,083	21,025
Gender *				
Female	-2,556	0.040	-4,984	-128
Male (ref. category)	0.000			
Age group *				
25-29	-2,964	0.324	-9,122	3,194
30-39	1,117	0.668	-4,289	6,523
40+	-3,205	0.279	-9,257	2,847
Under 25 (ref. category)	0.000			
Physical, mental or learning disability				
Disabled	3,092	0.181	-1,582	7,767
No disability (ref. category)	0.000			
Socio-economic group *				
Routine/ manual/ unemployed	-3,894	0.046	-7,710	-77
Intermediate	-2,690	0.115	-6,107	727
Not classifiable ¹	-7,145	0.010	-12,311	-1,980
Managerial and professional (ref. category)	0.000			
Parental experience of HE				
No	1,161	0.089	-196	2,519
Yes (ref. category)	0.000			
Family type *				
One- or two-adult family	6,216	0.002	2,696	9,735
Married/living in a couple	3,516	0.039	204	6,828
Single (ref. category)	0.000			
Housing tenure **				
Owning	-2,134	0.517	-8,944	4,676
Private renter (with friends or with family/alone)	925	0.771	-5,673	7,522
Lives with parents (ref. category) ²	0.000			
Subject				
Medicine & Dentistry and Subjects Allied to Medicine	4,953	0.019	935	8,972
Sciences/Engineering/Technology/ IT	201	0.834	-1,798	2,200
Creative Arts/Languages/Humanities	-1,292	0.480	-5,069	2,485

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Education	4,319	0.043	149	8,489
Combined/other	3,140	0.148	-1,231	7,510
Human/Social Sciences/Business/ Law (ref. category)	0.000			
Qualification level				
Other	736	0.479	-1,410	2,882
PGCE/ITT	3,670	0.329	-4,038	11,378
Bachelor's (ref. category)	0.000			
Year of study				
2nd Year or other	2,167	0.438	-3,595	7,929
Final Year or 1 Year course	1,358	0.417	-2,085	4,801
1st year (ref. category)	0.000			
Study intensity				
50% FTE or above	-676	0.806	-6,387	5,035
25% to 49% FTE (ref. category)	0.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Note: ¹ Low sample size

Note: ² Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled part-time students who completed a diary (256)

Source: NatCen/IES SIES 2014/15

Student background

- 4.3.17 Some aspects of the background of Welsh-domiciled part-time students appeared to be significantly related to their overall expenditure. Particularly, it was the gender of the students, age group, socio-economic group, their family circumstances and housing tenure that the regression identified as having significant effects (Table 4.4).
- 4.3.18 Male students reported higher overall expenditure than female students (£19,767 compared to £17,728; Table A4.1).
- 4.3.19 Socio-economic group was also related to overall expenditure, with students from managerial and professional backgrounds having significantly higher expenditure than students from routine, manual or unemployed backgrounds (£21,197 compared to £16,859; Table A4.5).

- 4.3.20 Students who were single were more likely to have had lower expenditure compared to students who were parents or partnered but without children (£15,071 compared to £20,497 and £20,721; Table A4.8).
- 4.3.21 Age and housing tenure were also related to total expenditure, but without a clear pattern.
- 4.3.22 None of the other demographic or background characteristics had a significant effect on the level of overall expenditure.

HE-related factors

- 4.3.23 Total expenditure of part-time students was not related to any HE factors.¹

¹ Some subjects were statistically significant from the referenced category, but the subject variable itself was not significant, so these differences have not been described in this chapter.

4.4 Chapter 4 additional tables

Table A4.1: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by gender

£

		Full-time		Part-time	
		Male	Female	Male	Female
Living costs*	Mean	6,206	7,576	12,341	10,611
	Median	5,250	6,300	11,101	9,631
	SE	359	643	2,181	748
	Base (N)	306	392	135	126
	<i>unweighted</i>				
Housing costs*	Mean	3,169	3,532	3,404	3,452
	Median	3,197	3,525	3,579	3,238
	SE	193	145	329	85
	Base (N)	557	703	227	248
	<i>unweighted</i>				
Participation costs	Mean	9,090	8,649	3,355	2,654
	Median	9,265	9,250	2,628	2,095
	SE	117	151	306	85
	Base (N)	311	401	134	124
	<i>unweighted</i>				
Spending on children*	Mean	74	554	723	1,212
	Median	0	0	0	563
	SE	28	139	53	193
	Base (N)	595	761	243	270
	<i>unweighted</i>				
Estimated total expenditure*	Mean	18,498	19,731	19,767	17,728
	Median	17,270	18,759	19,259	15,584
	SE	344	423	1,177	1,408
	Base (N)	296	376	127	116
	<i>unweighted</i>				

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(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.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.2: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by age group at start of the academic year

		£					
		Full-time			Part-time		
		Under			Under		
		20	20-24	25+	20	20-24	25+
Living costs*	Mean	6,066	7,121	9,017	-	14,647	10,679
	Median	4,937	5,973	6,978	-	12,435	9,669
	SE	462	346	702	-	1,766	723
	Base (N)	334	278	88	20	72	169
	<i>unweighted</i>						
Housing costs*	Mean	3,477	3,193	3,541	(931)	2,894	3,658
	Median	3,600	3,233	3,150	(450)	3,518	3,474
	SE	160	232	123	(136)	355	74
	Base (N)	570	506	186	34	130	311
	<i>unweighted</i>						
Participation costs	Mean	9,129	8,794	8,242	-	3,455	2,879
	Median	9,300	9,217	9,210	-	4,814	2,430
	SE	156	170	230	-	347	275
	Base (N)	338	286	90	20	70	168
	<i>unweighted</i>						
Spending on children*	Mean	1	134	1,690	(0)	363	1,174
	Median	0	0	0	(0)	0	400
	SE	1	43	216	(0)	110	166
	Base (N)	603	554	201	39	134	340
	<i>unweighted</i>						
Estimated total expenditure*	Mean	18,524	19,097	21,126	-	21,595	18,124
	Median	17,723	18,279	19,622	-	22,947	16,724
	SE	461	585	705	-	1,988	1,103
	Base (N)	322	269	83	20	69	154
	<i>unweighted</i>						

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire.

See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.3: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by ethnicity

						£	
		Full-Time				Part-time	
		White	Asian	Black	Mixed/ Other	White	BME
Living costs*	Mean	6,947	-	-	-	11,417	-
	Median	5,818	-	-	-	9,915	-
	SE	390	-	-	-	1,487	-
	Base (N)	639	23	7	29	249	10
	<i>unweighted</i>						
Housing costs*	Mean	3,392	(2,748)	-	(3,332)	3,332	-
	Median	3,383	(2,700)	-	(2,978)	3,473	-
	SE	129	(422)	-	(273)	138	-
	Base (N)	1,153	38	20	48	448	26
	<i>unweighted</i>						
Participation costs	Mean	8,807	-	-	(8,877)	3,015	-
	Median	9,228	-	-	(9,300)	2,450	-
	SE	130	-	-	(375)	351	-
	Base (N)	649	24	8	30	246	10
	<i>unweighted</i>						
Spending on children*	Mean	350	(238)	-	141	976	-
	Median	0	(0)	-	0	0	-
	SE	88	(238)	-	51	120	-
	Base (N)	1,239	43	20	52	484	27
	<i>unweighted</i>						
Estimated total expenditure*	Mean	19,093	-	-	-	18,655	-
	Median	18,126	-	-	-	17,144	-
	SE	238	-	-	-	1,828	-
	Base (N)	614	23	7	28	233	9
	<i>unweighted</i>						

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.4: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by disability

		£			
		Full-time		Part-time	
		No disability	Disabled	No disability	Disabled
Living costs*	Mean	6,892	7,359	12,433	9,785
	Median	5,818	5,574	10,608	8,075
	SE	342	950	943	1,306
	Base (N)	550	145	197	64
	<i>unweighted</i>				
Housing costs*	Mean	3,240	3,828	3,284	3,782
	Median	3,282	3,713	3,330	4,075
	SE	152	139	161	137
	Base (N)	985	268	371	103
	<i>unweighted</i>				
Participation costs	Mean	8,719	9,155	2,846	3,375
	Median	9,220	9,404	2,392	2,710
	SE	115	293	321	412
	Base (N)	559	150	195	63
	<i>unweighted</i>				
Spending on children*	Mean	324	415	1,031	878
	Median	0	0	100	0
	SE	76	198	45	273
	Base (N)	1,066	281	397	114
	<i>unweighted</i>				
Estimated total expenditure*	Mean	18,771	20,435	19,513	17,398
	Median	17,687	19,392	18,162	15,347
	SE	263	743	2,131	2,349
	Base (N)	528	141	187	56
	<i>unweighted</i>				

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(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.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire.

See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.5: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by socio-economic group

								£
		Full-time			Part-time			
		Managerial/ professional	Intermediate	Routine/ manual/ unemployed	Managerial/ professional	Intermediate	Routine/ manual/ unemployed	
Living costs*	Mean	6,664	7,237	7,832	13,425	9,802	10,261	
	Median	5,739	5,391	6,674	12,673	8,480	9,631	
	SE	464	913	506	1,230	779	691	
	<i>Base (N) unweighted</i>	284	123	175	114	55	83	
Housing costs*	Mean	3,481	3,295	3,319	3,498	3,976	3,057	
	Median	3,519	3,317	3,150	3,579	4,101	3,225	
	SE	176	212	188	176	151	220	
	<i>Base (N) unweighted</i>	498	237	317	197	104	151	
Participation costs	Mean	9,147	8,354	8,677	3,215	3,632	2,262	
	Median	9,300	9,130	9,260	2,538	3,435	2,430	
	SE	127	287	163	392	583	247	
	<i>Base (N) unweighted</i>	285	125	180	113	56	80	
Spending on children*	Mean	203	506	539	855	1,042	1,218	
	Median	0	0	0	0	0	563	
	SE	64	188	121	129	202	123	
	<i>Base (N) unweighted</i>	530	244	345	216	111	160	
Estimated total expenditure*	Mean	19,148	18,536	20,029	21,197	17,302	16,859	
	Median	18,544	17,415	18,226	19,465	15,347	14,474	
	SE	445	697	594	2,853	827	539	
	<i>Base (N) unweighted</i>	271	121	170	105	52	78	

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(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.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.6: Total student expenditure and main sources of student expenditure for Welsh-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
Living costs*	Mean	6,271	7,859	13,448	10,254
	Median	5,251	6,480	10,760	9,459
	SE	284	549	1,341	541
	<i>Base (N) unweighted</i>	372	327	96	164
Housing costs*	Mean	3,547	3,217	3,425	3,435
	Median	3,444	3,310	3,579	3,330
	SE	136	168	217	138
	<i>Base (N) unweighted</i>	628	630	196	278
Participation costs	Mean	8,829	8,842	2,953	3,077
	Median	9,220	9,300	2,440	2,520
	SE	124	148	399	300
	<i>Base (N) unweighted</i>	379	334	96	161
Spending on children*	Mean	267	439	728	1,155
	Median	0	0	100	0
	SE	92	107	95	212
	<i>Base (N) unweighted</i>	687	667	207	304
Estimated total expenditure*	Mean	18,683	19,830	20,363	17,704
	Median	17,817	18,529	17,407	16,114
	SE	316	336	3,121	904
	<i>Base (N) unweighted</i>	357	316	93	149

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(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.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.7: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by student status

		£	
		Full-time	
		Independent	Dependent
Living costs*	Mean	8,415	6,402
	Median	6,640	5,465
	SE	429	297
	<i>Base (N) unweighted</i>	<i>171</i>	<i>529</i>
Housing costs*	Mean	3,321	3,403
	Median	3,060	3,475
	SE	119	176
	<i>Base (N) unweighted</i>	<i>361</i>	<i>901</i>
Participation costs	Mean	8,334	9,056
	Median	9,168	9,295
	SE	208	110
	<i>Base (N) unweighted</i>	<i>175</i>	<i>539</i>
Spending on children*	Mean	1,124	1
	Median	0	0
	SE	159	1
	<i>Base (N) unweighted</i>	<i>394</i>	<i>964</i>
Estimated total expenditure*	Mean	20,152	18,812
	Median	18,380	17,939
	SE	338	278
	<i>Base (N) unweighted</i>	<i>166</i>	<i>508</i>

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(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.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire.

See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.8: Total student expenditure and main sources of student expenditure for Welsh-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	
Living costs*	Mean	-	-	(11,153)	7,503	6,555	11,502	-	11,576	13,573	9,692	
	Median	-	-	(7,916)	5,893	5,619	9,915	-	9,967	10,675	9,385	
	SE	-	-	(1,008)	996	279	825	-	550	1,793	731	
	Base (N)	25	10	35	57	608	68	15	83	57	121	
	<i>unweighted</i>											
Housing costs*	Mean	3,258	(5,581)	4,123	3,002	3,330	3,561	(5,092)	4,078	3,523	2,510	
	Median	3,054	(5,758)	3,907	2,894	3,435	3,289	(4,788)	3,474	3,579	1,824	
	SE	161	(230)	142	129	169	170	(248)	174	185	150	
	Base (N)	64	38	102	101	1,059	133	34	167	105	203	
	<i>unweighted</i>											
Participation costs	Mean	-	-	(8,408)	8,834	8,878	2,715	-	2,922	3,363	2,858	
	Median	-	-	(9,350)	9,300	9,250	2,095	-	2,125	3,435	2,381	
	SE	-	-	(331)	316	105	478	-	566	256	221	
	Base (N)	27	10	37	61	616	67	16	83	57	118	
	<i>unweighted</i>											
Spending on children*	Mean	2,647	(5,772)	3,875	32	2	2,337	(2,201)	2,291	36	41	
	Median	2,152	(4,241)	2,830	0	0	2,013	(1,664)	1,821	0	0	
	SE	182	(863)	332	19	1	172	(661)	339	12	8	
	Base (N)	64	43	107	112	1,139	144	37	181	114	218	
	<i>unweighted</i>											

£

		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
Estimated	Mean	-	-	(24,389)	19,415	18,691	19,575	-	20,497	20,721	15,071
total	Median	-	-	(22,852)	17,531	17,723	20,054	-	20,391	17,407	14,769
expenditure*	SE	-	-	(916)	1,044	265	787	-	1,384	4,010	614
	Base (N)	25	8	33	54	587	62	13	75	55	113
		<i>unweighted</i>									

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.9: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by tenure

		£					
		Owning	Renting (alone/with family)	Full-time		Living with parents	Parent- owned accom.
				Univ. accom.	Renting (with friends)		
Living costs*	Mean	(11,177)	7,456	5,189	6,463	7,796	-
	Median	(7,045)	6,387	4,021	5,600	6,800	-
	SE	(2,054)	574	340	311	342	-
	Base (N)	35	72	152	240	192	5
	<i>unweighted</i>						
Housing costs*	Mean	3,679	3,940	4,341	4,192	837	-
	Median	3,044	3,633	4,050	3,635	30	-
	SE	238	121	161	118	69	-
	Base (N)	70	159	263	413	346	10
	<i>unweighted</i>						
Participation costs	Mean	(8,101)	9,027	9,040	9,166	8,276	-
	Median	(9,220)	9,511	9,300	9,378	9,010	-
	SE	(467)	234	283	95	195	-
	Base (N)	35	76	154	245	194	6
	<i>unweighted</i>						
Spending on children*	Mean	1,754	1,700	0	7	9	-
	Median	1,000	0	0	0	0	-
	SE	284	295	0	5	7	-
	Base (N)	77	169	271	447	371	12
	<i>unweighted</i>						
Estimated total expenditure*	Mean	(22,574)	21,344	18,582	19,773	16,870	-
	Median	(20,089)	19,835	17,857	18,853	15,837	-
	SE	(1,244)	598	564	370	419	-
	Base (N)	33	68	150	234	185	4
	<i>unweighted</i>						

		Owning	Part-time Renting (alone/with family)	Part-time Renting (with friends)	Living with parents	Parent- owned accom.
Living costs*	Mean	10,923	12,689	-	9,896	-
	Median	9,685	10,760	-	9,631	-
	SE	965	2,681	-	724	-
	<i>Base (N) unweighted</i>	<i>100</i>	<i>66</i>	<i>4</i>	<i>82</i>	<i>3</i>
Housing costs*	Mean	3,941	4,081	-	1,303	-
	Median	3,808	3,579	-	940	-
	SE	293	128	-	265	-
	<i>Base (N) unweighted</i>	<i>199</i>	<i>115</i>	<i>12</i>	<i>143</i>	<i>5</i>
Participation costs	Mean	2,727	3,141	-	3,215	-
	Median	2,080	2,628	-	2,404	-
	SE	2,975	393	-	2,041	-
	<i>Base (N) unweighted</i>	<i>100</i>	<i>66</i>	<i>4</i>	<i>79</i>	<i>3</i>
Spending on children*	Mean	1,335	939	-	494	-
	Median	1,190	100	-	0	-
	SE	166	175	-	242	-
	<i>Base (N) unweighted</i>	<i>220</i>	<i>118</i>	<i>12</i>	<i>147</i>	<i>5</i>
Estimated total expenditure*	Mean	18,130	20,842	-	15,875	-
	Median	16,565	20,472	-	14,474	-
	SE	859	2,975	-	2,290	-
	<i>Base (N) unweighted</i>	<i>94</i>	<i>63</i>	<i>4</i>	<i>79</i>	<i>3</i>

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire.

See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.10: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by type of institution

£

		Full-time			Part-time		
		English	Welsh		English	Welsh	
		HEI	HEI	FEI	HEI	HEI	FEI
Living costs*	Mean	6,062	7,406	9,196	-	9,941	-
	Median	4,885	6,284	9,628	-	9,385	-
	SE	504	533	300	-	530	-
	Base (N)	253	386	61	6	238	17
	<i>unweighted</i>						
Housing costs*	Mean	4,232	2,901	2,544	-	3,437	(3,454)
	Median	4,050	3,018	1,948	-	3,330	(3,579)
	SE	150	157	130	-	192	(183)
	Base (N)	412	717	133	5	433	37
	<i>unweighted</i>						
Participation costs	Mean	9,344	8,595	8,094	-	2,744	-
	Median	9,415	9,220	8,350	-	2,392	-
	SE	173	101	84	-	222	-
	Base (N)	254	398	62	6	235	17
	<i>unweighted</i>						
Spending on children*	Mean	136	460	693	-	1,053	(542)
	Median	0	0	0	-	0	(100)
	SE	102	137	155	-	129	(231)
	Base (N)	445	763	150	6	468	39
	<i>unweighted</i>						
Estimated total expenditure*	Mean	19,664	18,874	20,008	-	17,071	-
	Median	18,805	17,573	18,937	-	15,347	-
	SE	422	325	373	-	845	-
	Base (N)	245	374	55	5	221	17
	<i>unweighted</i>						

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable. (iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh -domiciled students who completed the main questionnaire.

See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.11: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by subject

£

		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Full-time Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other
Living costs*	Mean	(5,352)	(7,754)	6,513	7,244	6,624	9,285	7,045
	Median	(4,380)	(6,911)	5,800	6,221	5,508	6,387	5,940
	SE	(791)	(1,268)	484	470	468	2,201	449
	<i>Base (N) unweighted</i>	34	32	215	158	102	54	105
Housing costs*	Mean	3,363	3,421	3,330	3,338	3,741	2,787	3,471
	Median	3,750	3,309	3,280	3,472	3,600	2,851	3,419
	SE	275	280	196	211	273	356	206
	<i>Base (N) unweighted</i>	50	77	384	306	168	91	186
Participation costs	Mean	(8,527)	(6,513)	9,253	8,798	9,454	9,160	8,391
	Median	(9,420)	(9,050)	9,310	9,170	9,486	9,490	9,120
	SE	(1,138)	(496)	131	187	187	226	184
	<i>Base (N) unweighted</i>	34	33	220	163	105	54	105
Spending on children*	Mean	128	539	301	481	52	496	423
	Median	0	0	0	0	0	0	0
	SE	74	211	145	150	33	203	123
	<i>Base (N) unweighted</i>	53	80	402	337	184	98	204
Estimated total expenditure*	Mean	(17,405)	(17,689)	19,236	19,540	19,502	20,383	19,092
	Median	(18,866)	(14,847)	18,211	17,681	18,435	18,570	18,649
	SE	(687)	(1,445)	509	585	508	2,044	481
	<i>Base (N) unweighted</i>	34	32	208	151	97	52	100

		£						
		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Part-time Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other
Living costs*	Mean	-	-	10,036	10,227	-	16,074	(10,229)
	Median	-	-	10,012	9,099	-	22,052	(9,289)
	SE	-	-	1,448	503	-	2,386	(862)
	<i>Base (N) unweighted</i>	4	19	82	61	17	48	30
Housing costs*	Mean	-	(3,011)	3,511	3,490	-	3,522	4,268
	Median	-	(3,126)	3,363	3,765	-	3,579	3,947
	SE	-	(280)	196	211	-	356	206
	<i>Base (N) unweighted</i>	10	31	150	111	23	99	51
Participation costs	Mean	-	-	2,789	3,085	-	(3,765)	(3,437)
	Median	-	-	2,282	2,628	-	(4,814)	(2,085)
	SE	-	-	546	435	-	(471)	(290)
	<i>Base (N) unweighted</i>	4	19	80	60	17	48	30
Spending on children*	Mean	-	(1,208)	822	1,023	-	986	1,310
	Median	-	(1,063)	0	0	-	100	400
	SE	-	(196)	105	237	-	202	177
	<i>Base (N) unweighted</i>	11	32	162	118	23	110	57
Estimated total expenditure*	Mean	-	-	16,720	17,942	-	(24,393)	-
	Median	-	-	17,303	15,486	-	(30,544)	-
	SE	-	-	566	1,607	-	(4,149)	-
	<i>Base (N) unweighted</i>	4	19	75	55	17	46	27

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.12: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by level of study

		Full-time			Part-time			£
		Other undergraduate	PGCE/ITT	Bachelor's degree	Other undergraduate	PGCE/ITT	Bachelor's degree	
Living costs*	Mean	7,783	-	6,790	10,231	(16,432)	10,604	
	Median	5,391	-	5,893	9,624	(22,052)	9,631	
	SE	1,017	-	294	888	(2,610)	793	
	<i>Base (N) unweighted</i>	122	17	561	133	32	96	
Housing costs*	Mean	3,364	(2,410)	3,415	3,231	3,430	3,555	
	Median	3,271	(2,231)	3,420	3,155	3,579	3,474	
	SE	328	(222)	149	163	95	132	
	<i>Base (N) unweighted</i>	213	31	1,018	241	61	173	
Participation costs	Mean	8,669	-	8,829	2,351	(4,425)	2,972	
	Median	9,070	-	9,267	2,300	(4,814)	2,599	
	SE	334	-	112	167	(744)	402	
	<i>Base (N) unweighted</i>	123	16	575	131	32	95	
Spending on children*	Mean	575	(0)	326	981	630	1,083	
	Median	0	(0)	0	0	100	563	
	SE	218	(0)	86	101	156	184	
	<i>Base (N) unweighted</i>	231	31	1,096	261	67	185	
Estimated total expenditure*	Mean	19,390	-	19,094	16,582	-	18,249	
	Median	17,478	-	18,356	15,486	-	17,345	
	SE	482	-	249	1,067	-	1,300	
	<i>Base (N) unweighted</i>	115	16	543	127	28	88	

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.13: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by year of study

		£					
		1st year	Full-time 2nd year or other	Final year/one year course	1st year	Part-time 2nd year or other	Final year/one year course
Living costs*	Mean	6,748	6,844	7,537	12,035	10,800	11,764
	Median	5,251	5,508	6,667	8,877	9,669	10,675
	SE	859	324	294	1,645	183	1,115
	<i>Base (N) unweighted</i>	218	264	217	76	81	103
Housing costs*	Mean	3,336	3,626	3,155	3,760	3,219	3,141
	Median	3,600	3,432	3,200	3,728	3,070	2,985
	SE	137	233	204	478	95	159
	<i>Base (N) unweighted</i>	428	437	396	141	133	199
Participation costs	Mean	8,860	8,977	8,640	3,468	2,510	3,052
	Median	9,325	9,332	9,075	3,435	2,085	2,355
	SE	211	107	167	417	77	582
	<i>Base (N) unweighted</i>	220	269	224	76	80	101
Spending on children*	Mean	448	398	189	726	1,058	1,316
	Median	0	0	0	0	0	356
	SE	145	110	70	171	106	123
	<i>Base (N) unweighted</i>	453	478	426	147	149	215
Estimated total expenditure*	Mean	19,132	19,482	19,034	19,535	17,728	19,054
	Median	18,297	18,096	17,681	15,347	17,345	18,056
	SE	656	404	225	3,514	227	1,192
	<i>Base (N) unweighted</i>	212	253	208	75	70	97

Note: (i)* figures adjusted for joint financial responsibility where relevant.

(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.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

Table A4.14: Total student expenditure and main sources of student expenditure for Welsh-domiciled part-time students, by part-time study intensity

		£	
		50% FTE or above	25 to 49% FTE
Living costs*	Mean	11,647	(10,770)
	Median	9,967	(9,818)
	SE	1,070	(507)
	<i>Base (N) unweighted</i>	227	34
Housing costs*	Mean	3,466	3,265
	Median	3,474	3,169
	SE	200	79
	<i>Base (N) unweighted</i>	403	72
Participation costs	Mean	3,154	(2,217)
	Median	2,600	(2,085)
	SE	293	(236)
	<i>Base (N) unweighted</i>	224	34
Spending on children*	Mean	1,058	635
	Median	100	0
	SE	92	101
	<i>Base (N) unweighted</i>	439	74
Estimated total expenditure*	Mean	19,088	(17,117)
	Median	16,724	(17,345)
	SE	2,077	(1,049)
	<i>Base (N) unweighted</i>	210	33

Note: (i)* figures adjusted for joint financial responsibility where relevant.

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

(iii) The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed a diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire.

See Section 4.2 for further details.

Source: NatCen/IES SIES 2014/15

5 HE participation and other costs

5.1 Summary of key findings

- Full-time Welsh-domiciled students spent an average of £8,834 on participation costs in the academic year 2014/15 – that is, the costs they incurred as a direct result of attending university or college. Participation costs represented the largest share of total spending among full-time students.
- Part-time students spent considerably less than their full-time counterparts on these costs: an average of £3,026.
- Across all full-time students the average amount spent on direct course costs such as books, computers and equipment was £519 and for part-time students the figure was £447. The majority of full-time students reported having direct course costs, and the average spend for these students was £535 on direct course costs. Across full-timers, those studying creative arts, languages or humanities reported the highest expenditure on direct course costs of £857 on average. The majority of part-time students also incurred direct course costs. Those who did incur these costs spent slightly less than full-time students on average, £478. The largest contributor to direct course costs for both full-time and part-time students were computers.
- Full-time students spent £384 on average over the academic year on facilitation costs (such as course-related travel, the largest spend category) and part-time students spent £470. However not all students incurred facilitation costs, but those that did had average costs of £720 and £724 (for full-time and part-time students respectively).
- Living costs accounted for £7,018 of full-time students' and £11,528 of part-time students' spending (the highest share of total spending amongst part-time students). The largest cost among total living costs for both full-time and part-time students was personal items, followed non-course travel. Among full-time students, living costs

were highest for parents and also varied by housing tenure, parental experience of HE and the type of institution at which they studied.

- Housing costs accounted for £3,377 of spending among all full-time students and £3,430 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.

5.2 Introduction

5.2.1 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 (Section 5.3), that is the total costs that students incur directly because of their higher education course. Participation costs comprise: tuition fees (Section 5.3); direct course costs (Section 5.4); and facilitation costs (Section 5.5).

5.2.2 The three other sub-categories of spending are then discussed in more detail. They are:

- Living costs (Section 5.6), which was by far the largest category for both full-time and part-time students. This category included expenditure on food and drink, personal entertainment, household goods and non-course travel.
- Housing costs (Section 5.7) which accounted for around one-fifth of spending for both full-time and part-time students.
- Spending on children (Section 5.8) which represented a very small share of total spending on average, but was much higher for students with children.

5.2.3 Throughout this chapter, findings for full- and part-time students are presented separately. However, due to the smaller number of part-time students taking part in the study and completing spending

diaries, detailed analysis of some expenditure categories has not been possible for part-time students.

5.3 Total participation costs (including fee costs)

Introduction

5.3.1 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 (16 per cent) for part-time students. We also look at the overall profile of expenditure on participation.

5.3.2 Participation costs include spending on course fees. For the 2014/15 academic year, Welsh-domiciled students studying full-time in Wales or England 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. First-time full-time students were eligible for a Fee Grant of up to £5,315, which covered the tuition fee increase and was paid directly to institutions. This means that students' out of pocket expenditure on fees was lower.

Full-time students

5.3.3 Welsh-domiciled full-time students reported spending on average (mean) £8,834 on participation costs in the 2014/15 academic year. This was substantially higher than the amount spent by part-time students (£3,026).

5.3.4 Table 5.1 shows the total participation costs for full and part-time students. Total participation costs for full-time student consisted of:

- An average of £7,882 on tuition fees, of which an average of £4,096 was covered by the Fee Grant;
- An average of £519 on direct course costs; and
- An average of £384 on facilitation costs.

5.3.5 As illustrated in Figure 5.1, full-time students spent comparatively more on tuition fees and on direct course costs and less on facilitation costs than their part-time counterparts. For example, while tuition fee costs accounted for 89 per cent of participation costs among full-time students, among part-time students tuition fees accounted for 67 per cent.

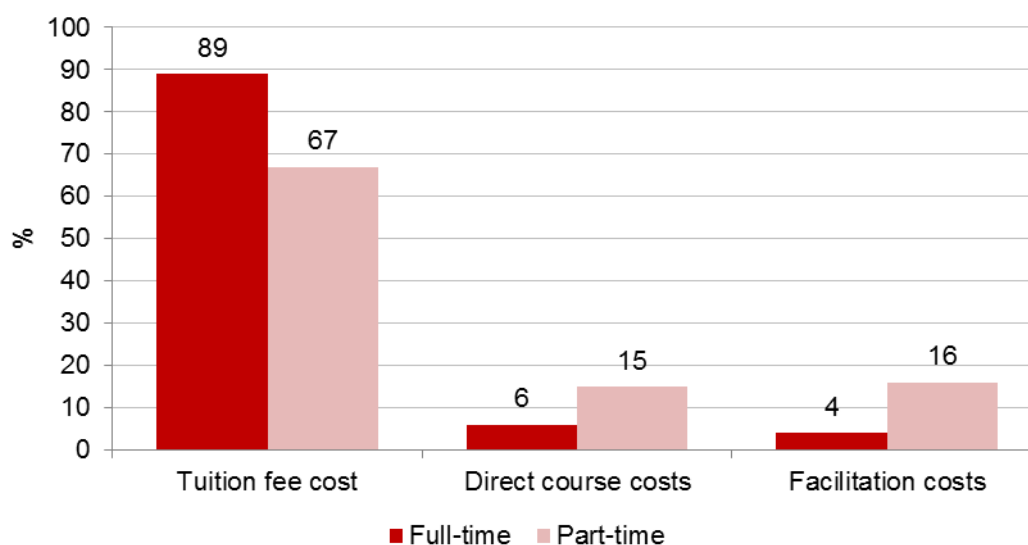
Table 5.1: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Tuition fee costs	Mean	7,882	2,027
	Median	9,000	1,600
	SE	107	162
	Base (N) unweighted	1,355	513
of which covered by Fee Grant	Mean Fee Grant	4,096	
	Base (N) unweighted	1,355	513
	Mean	519	447
	Median	340	280
Direct course costs (e.g. books and equipment)	SE	23	25
	Base (N) unweighted	1,329	516
	Mean	384	470
	Median	40	156
Costs of facilitating participation (e.g. travel)	SE	34	88
	Base (N) unweighted	726	264
	Mean	8,834	3,026
	Median	9,260	2,480
Total participation costs	SE	110	326
	Base (N) unweighted	714	258

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Figure 5.1: Main sources of student participation costs for full-time Welsh domiciled students, by full-time and part-time status (%)



Base: all Welsh-domiciled students who completed a diary
Source: NatCen/IES SIES 2014/15

5.3.6 Not all students incurred costs under each of the sub-categories of participation. For example, 52 per cent of full-time students incurred some facilitation costs, whereas almost all (97 per cent) reported direct course costs (Table 5.2). The average figures for those who had incurred such costs were £535 for direct course costs (similar to the average for all full-time students, £519) and £720 for facilitation costs (considerably higher than the average for all students, £384).

Table 5.2: Total student participation costs and main sources of student participation costs for Welsh-domiciled students who incurred costs in participation, by full-time and part-time status

		£	
		Full-time	Part-time
Tuition fee costs	Mean	8,039	2,039
	Median	9,000	1,600
	SE	112	161
	<i>Base (N) unweighted</i>	1,334	507
	<i>% incurring cost</i>	98	99
Direct course costs (e.g. books and equipment)	Mean	535	478
	Median	365	300
	SE	23	24
	<i>Base (N) unweighted</i>	1,292	475
	<i>% incurring cost</i>	97	93
Costs of facilitating participation (e.g. travel)	Mean	720	724
	Median	400	548
	SE	58	108
	<i>Base (N) unweighted</i>	380	138
	<i>% incurring cost</i>	52	53
Total participation costs	Mean	8,834	3,032
	Median	9,260	2,480
	SE	110	328
	<i>Base (N) unweighted</i>	714	257
	<i>% incurring cost</i>	100	98

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

5.3.7 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 remained 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, discussed in turn below.

Table 5.3: Linear regression model estimates: total participation costs for Welsh-domiciled full-time students

	Regression Coefficient	Significance level	95% confidence limit	
			Lower	Upper
Intercept ***	9,232	0.000	8,516	9,948
Gender *				
Female	-402	0.007	-687	-118
Male (ref. category)	0.000			
Age group				
20-24	-140	0.577	-646	365
25+	-220	0.620	-1,114	674
Under 20 (ref. category)	0.000			
Ethnicity				
BME	381	0.389	-507	1,269
White (ref. category)	0.000			
Socio-economic group				
Routine/ manual/ unemployed	-294	0.140	-691	102
Intermediate	-705	0.054	-1,423	13
Not classifiable ¹	-123	0.691	-745	499
Managerial and professional (ref. category)	0.000			
Parental experience of HE				
No	291	0.124	-84	667
Yes (ref. category)	0.000			
Student status				
Independent	-270	0.436	-966	426
Dependent (ref. category)	0.000			
Family type				
One- or two-adult family	144	0.766	-831	1,119
Married or living in a couple	298	0.556	-720	1,316
Single (ref. category)	0.000			
Housing tenure *				
Owning	489	0.475	-885	1,862
Renting (with family/alone)	817	0.161	-342	1,975
University accommodation	383	0.237	-264	1,031
Renting (with friends)	796	0.003	297	1,294
Lives with parents (ref. category) ²	0.000			
Institution type *				
Welsh HEI	-585	0.001	-927	-242
FEI	-879	0.047	-1,748	-11
English HEI (ref. category)	0.000			

	Regression Coefficient	Significance level	95% confidence limit	
			Lower	Upper
Subject **				
Medicine & Dentistry	-544	0.607	-2,674	1,585
Subjects Allied to Medicine	-2,336	0.001	-3,607	-1,066
Sciences/Engineering/Technology/IT	340	0.119	-93	773
Creative Arts/Languages/Humanities	677	0.005	215	1,138
Education	724	0.079	-89	1,538
Combined/other	-330	0.099	-725	65
Human/Social Sciences/Business/Law (ref. category)	0.000			
Qualification level				
Other	-58	0.900	-982	867
Bachelor's (ref. category)	0.000			
Year of study				
2nd Year or other	-107	0.633	-557	343
Final Year or 1 Year course	-191	0.451	-699	318
1st year (ref. category)	0.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Note: ¹ Low sample size

Note: ² Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled full-time students (705)

Source: NatCen/IES SIES 2014/15

Student factors

- 5.3.8 The student characteristic that was shown to have a significant impact on participation costs was gender. The regression analysis shows that female students had significantly lower participation costs compared to male students.
- 5.3.9 One of the only other student characteristics significantly related to participation costs, when controlling for other factors, was the student's housing circumstances. The analysis (Table 5.3) shows that students renting with friends had significantly higher participation costs compared to those living with parents.
- 5.3.10 The student's age, ethnicity, their family circumstances, socio-economic group, financial dependence status and parental experience of higher education were not significantly related to total participation costs (Tables A5.1 to Table A5.7), when controlling for other factors.

HE study factors

- 5.3.11 Expenditure on participation varied with the subject of the course being taken. Students studying Subjects Allied to Medicine (such as Nursing) reported the lowest levels of participation costs (£6,513) explained by their lower tuition fee costs (£6,204) while students of creative arts, languages and humanities reported the highest participation spending (£9,454; Table A5.11). These differences are shown to be statistically significant even after controlling for other factors, and course subject therefore remained a significant predictor of total participation costs.
- 5.3.12 The type of institution attended also had a significant impact on the costs of participation, after controlling for other factors. The regression analysis showed that when other factors were controlled for, the costs of participation at English HEIs were significantly higher than at Welsh ones and in FEIs (Table A5.10 and Table 5.3).
- 5.3.13 Neither the qualification obtained, nor the year of study had a significant impact on the average participation cost (Table A5.11 and Table A5.14).

Part-time students

- 5.3.14 Welsh-domiciled part-time students reported spending an average of £3,026 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 £2,027 compared with £7,882 for full-time students). Part-time students spent less on direct course costs (£447) than full-time students (£519).
- 5.3.15 Similar to full-time students, while most part-time students reported incurring tuition fee costs and direct course costs, only 53 per cent reported facilitation costs (Table 5.2). Therefore, the average figure for those part-time students who incurred facilitation costs is higher, £724, than part-time students overall, £470.

- 5.3.16 Small base sizes meant that it was not possible to conduct a multivariate regression to look at differences in expenditure among part-time students in 2011/12. However, given the larger sample sizes obtained in the 2014/15 survey a regression analysis was conducted.
- 5.3.17 In implementing the regression to ensure that the various categories of students (i.e. the levels of the explanatory variables) have adequate sizes, in some cases categories were recoded and merged (Table 5.4). At the same time, variables were excluded from the analysis if they had minimal variation between their categories. These were ethnicity (approximately 96 per cent White); institution type (approximately 91 per cent Welsh HEI) and dependency status (100 per cent independent).

Table 5.4: Linear regression model estimates: total participation costs for Welsh-domiciled part-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept ***	3,733	0.000	1,924	5,543
Gender				
Female	-645	0.212	-1,692	402
Male (ref. category)	0.000			
Age group				
25-29	841	0.258	-672	2,353
30-39	180	0.486	-1,091	1,450
40+	276	0.484	-945	1,498
Under 25 (ref. category)	0.000			
Socio-economic group				
Routine/ manual/ unemployed	-1,076	0.026	-2,008	-144
Intermediate	328	0.486	-640	1,297
Not classifiable ¹	-405	0.484	-1,597	787
Managerial and professional (ref. category)	0.000			
Parental experience of HE *				
No	608	0.010	164	1,052
Yes (ref. category)	0.000			
Family type				
One- or two-adult family	981	0.189	-529	2,491
Married or living in a couple	480	0.442	-803	1,763
Single (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Housing tenure *				
Owning	-1,836	0.018	-3,322	-351
Private renter (with friends or with family/alone)	-1,277	0.141	-3,021	468
Lives with parents (ref. category) ²	0.000			
Subject				
Medicine & Dentistry and Subjects Allied to Medicine	159	0.829	-1,366	1,683
Sciences/Engineering/Technology/IT	-32	0.928	-770	706
Creative Arts/Languages/Humanities	-708	0.178	-1,770	354
Education	-700	0.522	-2,955	1,555
Combined/other	426	0.349	-505	1,356
Human/Social Sciences/ Business/ Law (ref. category)	0.000			
Qualification level				
Other	-470	0.170	-1,161	221
PGCE/ITT	2,003	0.207	-1,209	5,215
Bachelor's (ref. category)	0.000			
Year of study				
2nd Year or other	-458	0.448	-1,701	784
Final Year or 1 Year course	-29	0.957	-1,151	1,093
1st year (ref. category)	0.000			
Study intensity				
50% FTE or above	-388	0.413	-1,361	584
25% to 49% FTE (ref. category)	0.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Note: ¹ Low sample size

Note: ² Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled part-time students who completed a diary (250)

Source: NatGen/IES SIES 2014/15

Student factors

5.3.18 The results of the regressions indicated that only two student factors had a significant impact on participation costs. These were parental experience of higher education and housing tenure.¹

5.3.19 The first student factor that was shown to have a significant impact on participation costs was the parental experience of higher education. Those students whose parents did not have experience of higher

¹ Although one category was significant for the socio-economic group, the variable itself was not significant, so this difference has not been described in this chapter.

education had significantly higher participation costs compared to those whose parents did attend higher education (£3,077 and £2,953; Table A5.5), even after controlling for all other relevant factors.

- 5.3.20 The regressions also indicated that students who owned their housing had significantly lower participation costs than those who lived with their parents (£2,727 and £3,192; Table A5.9).

HE study factors

Study-related factors were not significantly related to participation costs.

5.4 Direct course costs

Introduction

- 5.4.1 Direct course costs include spending on books, computers, special equipment for the student's course and other course-related expenditure such as photocopying, printing and stationery.

Full-time students

- 5.4.2 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 £519 (six per cent of total participation costs) on these items in the 2014/15 academic year. Full-time students spent the most on computers (£258), followed by printing, photocopying and stationery (£107) and books (£105) and least on other equipment (£33) as shown in Table 5.5.
- 5.4.3 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 (£585), followed by students in their final year or on a one-year course (£492) while students in the middle of a longer course reported the lowest costs (£474). Higher direct costs among first year students were mainly driven by spending on computers, books and photocopying (Table A5.16).

- Expenditure on direct course costs varied by subject type from £857 (among those doing Creative Arts, Languages or Humanities) to £456 (amongst those studying Subjects Allied to Medicine, and Medicine and Dentistry). The lowest expenditure on direct course costs were for those on Combined courses (£439; Table A5.17).
- Full-time students attending FEIs reported the highest spending on direct course costs (£680) and those attending an English HEI considerably less (£487). Those attending a Welsh HEI reported direct course costs of £524. As shown in Table A5.19, students attending FEIs had particularly high expenditure on computers, and equipment for their course compared with other students (this may be related to the more vocational nature of HE courses delivered in FE).

Part-time students

- 5.4.4 Part-time students spent a lower amount on direct course costs than full-time students (£447 and £519 respectively), although these costs accounted for a larger proportion of part-time students' spending (14 per cent compared with six per cent). As with full-time students, their largest items of expenditure were computers (£228) then printing, photocopying and stationery (£104) followed by books (£77) and other equipment (£22; Table 5.5).
- 5.4.5 As with full-time students, part-time students in the first year of their studies reported the highest expenditure on direct course costs (Table A5.16).

Table 5.5: Total student direct course costs and main sources for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Books	Mean	105	77
	Median	60	50
	SE	5	7
	<i>Base (N) unweighted</i>	<i>1,337</i>	<i>520</i>
Computers	Mean	258	228
	Median	0	0
	SE	14	16
	<i>Base (N) unweighted</i>	<i>1,352</i>	<i>525</i>
Equipment	Mean	33	22
	Median	0	0
	SE	4	7
	<i>Base (N) unweighted</i>	<i>1,353</i>	<i>527</i>
Printing, photocopying and stationery	Mean	107	104
	Median	50	50
	SE	7	10
	<i>Base (N) unweighted</i>	<i>1,326</i>	<i>515</i>
Total direct course costs	Mean	519	447
	Median	340	280
	SE	23	25
	<i>Base (N) unweighted</i>	<i>1,329</i>	<i>516</i>

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

5.5 Facilitation costs

Introduction

5.5.1 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 related to the course.

Full-time students

5.5.2 Full-time students spent on average £384 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 (£250) with smaller amounts spent on course related trips (£77), study related parking (£44) and child related travel (£16).

- 5.5.3 Full-time students who lived with their parents reported slightly higher expenditure on facilitation costs (£346) than those who were renting with friends or other students (£331; Table A5.20). Those who owned housing reported the highest level of facilitation costs related to their studies (£572) than either those living with parents or renting with friends (Table A5.20). Higher facilitation expenditure was also reported by full-time students who were married or living as a couple, or who were parents compared with those who were single (Table A5.21).

Part-time students

- 5.5.4 Part-time students reported a higher level of facilitation costs than full-time students (£470, compared with £384; Table 5.6). These costs accounted for a higher proportion of part-time students' participation costs (16 per cent compared with four per cent, Figure 5.1). Due to the higher proportion of part-time students who were parents, part-time students did have higher child-related travel costs on average.

Table 5.6: Total student facilitation costs and main items of expenditure for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Course related trips	Mean	77	66
	Median	0	0
	SE	15	12
	<i>Base (N) unweighted</i>	726	264
Study related travel	Mean	250	308
	Median	0	0
	SE	25	78
	<i>Base (N) unweighted</i>	735	266
Child related travel	Mean	16	64
	Median	0	0
	SE	6	29
	<i>Base (N) unweighted</i>	735	266
Study related parking	Mean	44	31
	Median	0	0
	SE	12	14
	<i>Base (N) unweighted</i>	735	266
Total facilitation costs	Mean	384	470
	Median	40	156
	SE	34	88
	<i>Base (N) unweighted</i>	726	264

Base: all Welsh-domiciled students completing a diary

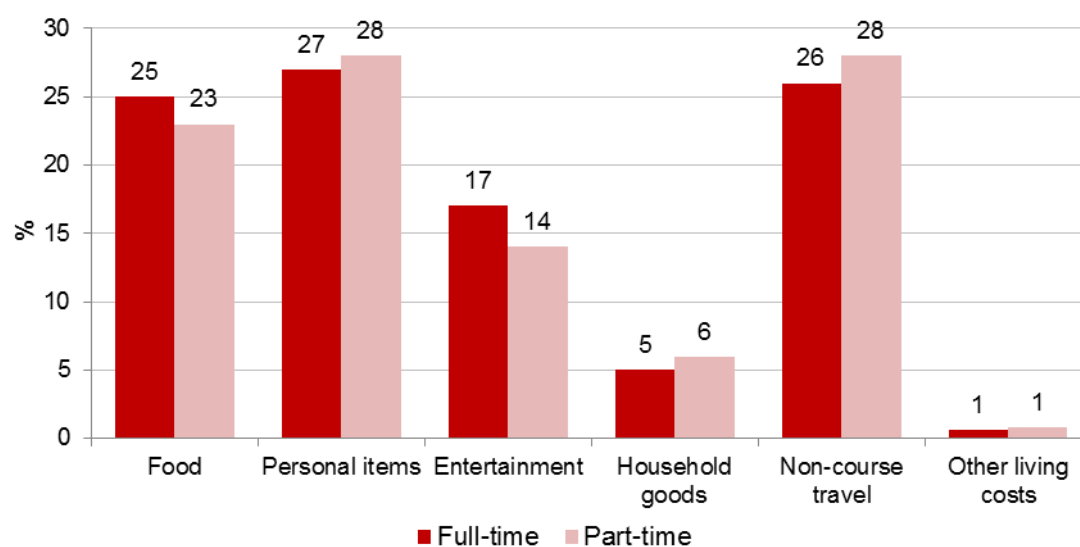
Source: NatCen/IES SIES 2014/15

5.6 Living costs

Introduction

5.6.1 As discussed in Chapter 4, 37 per cent of the costs reported by full-time students – and 61 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. This section examines the living costs of students in greater detail separately for full- and part-time students, showing the relative importance of the different types of costs that fall within this category (Figure 5.2).

Figure 5.2: Relative proportion of living costs accounted for by each cost category among Welsh-domiciled full-time and part-time students (%)



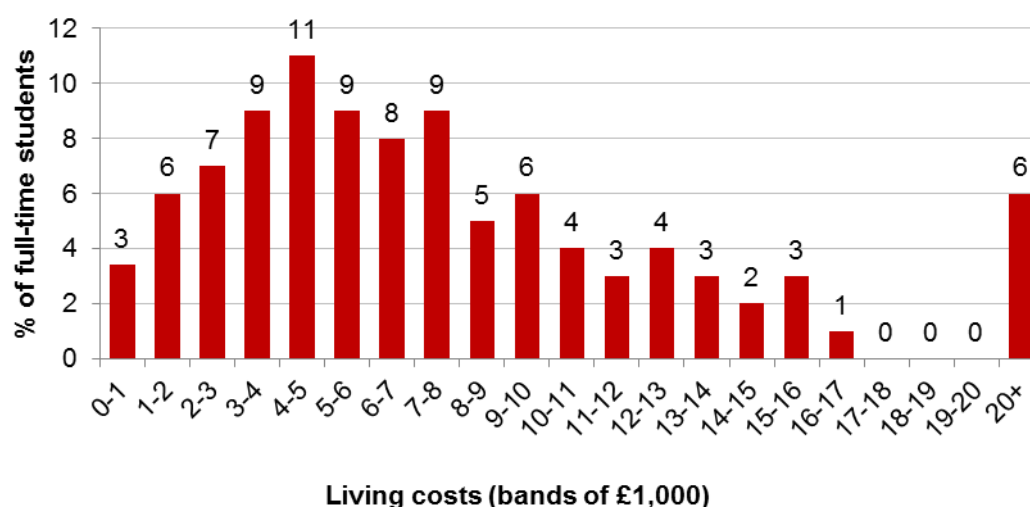
Base: all Welsh-domiciled students who completed a diary

Source: NatCen/IES SIES 2014/15

Full-time students

5.6.2 Full-time students reported spending on average £7,018 on living costs over the academic year 2014/15 (Table 5.7). Figure 5.3 shows the distribution of expenditure on living costs among full-time students. It shows: a peak between £4,000 and £5,000; that the majority of students (89 per cent) spent up to £15,000 on living costs; and that only a small proportion spent considerably more than this.

Figure 5.3: Distribution of living costs among full-time students (£000)



Base: all full-time Welsh-domiciled students who completed a diary (N=704).

Source: NatCen/IES SIES 2014/15

5.6.3 Total living costs were made up of the following main components (Figure 5.2; Table 5.7):

- Personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes accounted for 27 per cent (£1,895);
- Twenty-six per cent was spent on travel not associated with their course (£1,808);
- Food accounted for a quarter of this expenditure (£1,784);
- Spending on entertainment contributed over one-sixth (£1,197); and
- A smaller amount was spent on household goods (£348).

5.6.4 Within the 'personal items' category, the largest items of expenditure were clothes, shoes and accessories (full-time students spent on average £759 on such items) followed by toiletries, and gifts and cards (an average of £218 and £213 respectively; Table A5.22).

5.6.5 Within the 'entertainment' category the largest items of expenditure were alcohol consumed outside the home (an average of £420 for the academic year), cinema, theatre and concerts (£158) and sports, hobbies, clubs & societies (£147) and other items worth over £50 (such as furniture, household appliances and other household goods,

£147). Students spent a further £103 on nightclubs and discos, and £92 on alcohol bought for home (Table A5.23).

Table 5.7: Total student living costs and main components for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Food	Mean	1,784	2,606
	Median	1,519	2,651
	SE	53	178
	<i>Base (N) unweighted</i>	735	266
Personal items	Mean	1,895	3,245
	Median	1,260	2,172
	SE	123	751
	<i>Base (N) unweighted</i>	718	261
Entertainment	Mean	1,197	1,651
	Median	729	1,170
	SE	71	245
	<i>Base (N) unweighted</i>	724	265
Household goods	Mean	348	690
	Median	50	200
	SE	45	78
	<i>Base (N) unweighted</i>	728	266
Non-course travel	Mean	1,808	3,188
	Median	1,250	3,142
	SE	171	509
	<i>Base (N) unweighted</i>	713	264
Other living costs	Mean	38	83
	Median	0	0
	SE	15	49
	<i>Base (N) unweighted</i>	735	266
Total living costs*	Mean	7,018	11,528
	Median	5,800	9,967
	SE	394	1,408
	<i>Base (N) unweighted</i>	700	261

Note: * figures adjusted for joint financial responsibility where relevant

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Student background

- 5.6.6 Welsh full-time students whose parent(s) had not attended higher education reported higher total living costs (£7,859) than those whose parents had studied at HE level (£6,271; Table A5.28). These differences were statistically significant, as shown by the regression analysis (Table 5.8).
- 5.6.7 Welsh full-time students who had children reported significantly higher total living costs (£11,153¹) than those who were single (£6,555; Table 5.8; Table A5.30). Welsh full-time students who lived at university accommodation reported significantly lower total living costs (£5,189) than those who lived at home with their parents (£7,940; Table 5.8; Table A5.31)
- 5.6.8 Living costs did not vary significantly by age, ethnic or socio-economic background or student economic dependence status when controlling for other factors (Tables 5.8, A5.25, A5.26, A5.27 and A5.29).

HE study factors

- 5.6.9 Living costs of full-time students also varied by institution type. Welsh full time students who studied at an FEI had significantly higher total living costs (£9,196) than those studying at an English HEI (£6,062; Table 5.8; Table A5.33).

¹ This figure should be treated with caution due to the small base size involved.

Table 5.8: Linear regression model estimates: total living costs for Welsh-domiciled full-time students

	Regression coefficient	Significance level	95% confidence limit	
			Lower	Upper
Intercept ***	6,564	0.000	5,082	8,047
Gender				
Female	852	0.072	-79	1,784
Male (ref. category)	0.000			
Age group				
20-24	527	0.418	-778	1,832
25+	113	0.899	-1,681	1,906
Under 20 (ref. category)	0.000			
Ethnicity				
BME	790	0.374	-989	2,568
White (ref. category)	0.000			
Socio-economic group				
Routine/ manual/ unemployed	222	0.765	-1,275	1,719
Intermediate	-734	0.114	-1,654	186
Not classifiable ¹	-943	0.203	-2,418	532
Managerial and professional (ref. category)	0.000			
Parental experience of HE *				
No	1,288	0.025	172	2,403
Yes (ref. category)	0.000			
Student status				
Independent	-77	0.909	-1,441	1,286
Dependent (ref. category)	0.000			
Family type *				
One- or two-adult family	2,937	0.021	461	5,412
Married or living in a couple	-669	0.431	-2,375	1,037
Single (ref. category)	0.000			
Housing tenure *				
Owning	1,917	0.407	-2,720	6,554
Renting (with family/alone)	-1,545	0.144	-3,643	552
University accommodation	-2,130	0.000	-3,230	-1,030
Renting (with friends)	-823	0.185	-2,058	411
Lives with parents (ref. category) ²	0.000			
Institution type *				
Welsh HEI	50	0.921	-974	1,074
FEI	1,908	0.005	612	3,205
English HEI (ref. category)	0.000			

	Regression coefficient	Significance level	95% confidence limit	
			Lower	Upper
Subject				
Medicine & Dentistry	-1,218	0.077	-2,573	138
Subjects Allied to Medicine	754	0.535	-1,689	3,198
Sciences/Engineering/ Technology/IT	100	0.900	-1,508	1,708
Creative Arts/Languages/ Humanities	34	0.968	-1,689	1,757
Education	1,497	0.493	-2,894	5,889
Combined/other	-268	0.648	-1,452	915
Human/Social Sciences/ Business/Law (ref. category)	0.000			
Qualification level				
Other	610	0.101	-126	1346
Bachelor's (ref. category)	0.000			
Year of study				
2nd Year or other	-631	0.368	-2,035	773
Final Year or 1 Year course	-662	0.407	-2,264	940
1st year (ref. category)	0.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Note: ¹ Low sample size

Note: ² Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled full-time students (735)

Source: NatCen/IES SIES 2014/15

Part-time students

5.6.10 Part-time Welsh-domiciled students reported spending a total of £11,528 on living costs over the 2014/15 academic year, substantially more than full-time students (Table 5.7). However, the distribution of total living costs on the component categories was similar to that of full-time students. The only differences were that part-time students spent a slightly larger proportion of their total living costs on household goods, non-course travel and personal items and a slightly smaller proportion on entertainment and food. The total living costs were made up of spending as follows (Table 5.7, Figure 5.2):

- Personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes accounted for 28 per cent (£3,245);

- A further 28 per cent was spent on travel not associated with their course (£3,188);
- Food accounted for a quarter of expenditure (£2,606);
- Spending on entertainment contributed less than one-sixth (£1,651); and
- A smaller amount was spent on household goods (£690).

5.6.11 Within the 'personal items' category, the largest items of expenditure were clothes, shoes and accessories (part-time students spent on average £1,405 on such items) followed by telephone, broadband and television packages, and mobile phone contract (an average of £201 and £184 respectively) and toiletries (£315; Table A5.22). Part-time students spent more on telephone, broadband and television packages as well as mobile phone contracts than full-time students (spending in both categories £117 and £169 respectively).

5.6.12 Within the 'entertainment' category part-time students spent more money on some items than full-time students. The largest item of expenditure was alcohol consumed outside the home (an average of £949 for the year). Students spent a further £218 on cinema, theatre and concerts, £185 on alcohol consumed in the home, £154 on sports, hobbies, clubs and societies; and also £287 on other items worth over £50 (such as furniture, household appliances and other household goods; Table A5.23).

Student background

5.6.13 As was discussed earlier, small base sizes did not permit the analysis of part-time students in 2011/12. However, given the higher sample sizes obtained in the 2014/15 survey a regression analysis was implemented to identify which factors were associated with higher spending on living costs.

5.6.14 In the regression model, socio-economic group was a strong indicator of living costs. Students with routine/manual work backgrounds had significantly lower living costs compared to students who came from managerial/professional backgrounds, even after controlling for other

student and HE related characteristics. Those who came from an intermediate background were also shown to have significantly lower living costs than those from a managerial background.

5.6.15 Age group was also shown to have a significant impact on living costs, but there was no clear pattern between younger and older groups.

HE study factors

5.6.16 Amongst the HE study factors, Welsh-domiciled part-time students who studied Education had significantly higher total living costs than those studying Human/Social Sciences/ Business/Law.

Table 5.9: Linear regression model estimates: total living costs for Welsh-domiciled part-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept ***	10,760	0.000	7,104	14,416
Gender				
Female	-2,028	0.060	-4,154	99
Male (ref. category)	0.000			
Age group **				
25-29	-2,390	0.096	-5,247	467
30-39	344	0.828	-2,924	3,611
40+	-2,551	0.194	-6,528	1,425
Under 25 (ref. category)	0.000			
Socio-economic group **				
Routine/ manual/ unemployed	-2,578	0.034	-4,936	-221
Intermediate	-2,468	0.049	-4,926	-10
Not classifiable ¹	-4,264	0.000	-6,356	-2,173
Managerial and professional (ref. category)	0.000			
Parental experience of HE				
No	-44	0.941	-1,266	1,178
Yes (ref. category)	0.000			
Family type				
One- or two-adult family	1,599	0.059	-69	3,266
Married or living in a couple	2,316	0.045	55	4,578
Single (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Housing tenure				
Owning	-1,311	0.486	-5,180	2,558
Private renter (with friends or with family/alone)	367	0.833	-3,244	3,977
Lives with parents (ref. category) ²	0.000			
Subject *				
Medicine & Dentistry and Subjects Allied to Medicine	4,684	0.061	-232	9,600
Sciences/Engineering/Technology/IT	-161	0.876	-2,298	1,976
Creative Arts/Languages/Humanities	196	0.826	-1,653	2,044
Education	2,158	0.036	152	4,164
Combined/other	1,044	0.497	-2,117	4,205
Human/Social Sciences/Business/Law (ref. category)	0.000			
Qualification level				
Other	746	0.631	-1,241	2,733
PGCE/ITT	3,586	0.583	-2,994	10,165
Bachelor's (ref. category)	0.000			
Year of study				
2nd Year or other	2,526	0.118	-702	5,753
Final Year or 1 Year course	1,433	0.306	-1,423	4,290
1st year (ref. category)	0.000			
Study intensity				
50% FTE or above	-245	0.882	-3,676	3,185
25% to 49% FTE (ref. category)	0.000			

Note: *p<0.05, **p<0.01, ***p<0.001; individual categories p<0.05 are highlighted in grey.

Note: ¹ Low sample size

Note: ² Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled part-time students who completed a diary (266)

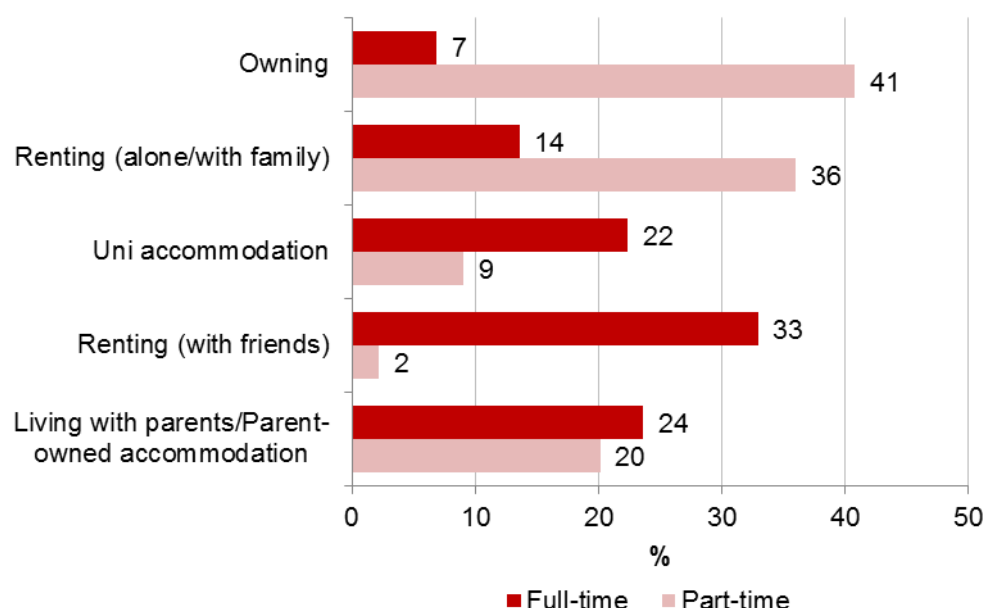
Source: NatCen/IES SIES 2014/15

5.7 Housing costs

Introduction

5.7.1 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.

Figure 5.4: Housing tenure of Welsh-domiciled full- and part-time students (%)



Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

Full-time students

5.7.2 Full-time students most commonly lived in rented (non-university) property with friends or other students (33 per cent). Smaller proportions lived with their parents or relatives or in parent-owned accommodation (24 per cent), in university accommodation (22 per cent) or rented alone or with family (14 per cent). A small minority were buying a property with a mortgage (seven per cent; Figure 5.4).

5.7.3 Full-time students spent on average £3,377 on housing costs over the 2014/15 academic year (Table 5.10). This varied according to their housing tenure (Figure 5.5):

- Full-time students who lived in university accommodation reported the highest average housing costs of £4,341. Although the rent paid by this group is higher than those who rented with friends, they made savings on other general housing costs, such as household bills and council tax payments.
- Those who rented their accommodation, either alone or with a partner or family, reported average housing costs at £3,940.

- Full-time students who rented with friends or other students reported an average expenditure of £4,192 on housing. This group reported the highest expenditure on retainer costs¹, at £419 (Table 5.11).
- Full-time students who owned or were buying their home spent an average of £3,679 on housing. These students reported the highest expenditure on other housing costs, such as household bills and council tax payments (£1,256).
- Those who lived with parents or in parent-owned accommodation incurred, on average, £873 in housing costs.

Table 5.10: Total student housing costs for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Mortgage and rent costs*	Mean	2,810	2,393
	Median	2,700	2,268
	SE	139	117
	<i>Base (N) unweighted</i>	<i>1,323</i>	<i>500</i>
Retainer costs*	Mean	157	4
	Median	0	0
	SE	25	2
	<i>Base (N) unweighted</i>	<i>1,360</i>	<i>529</i>
Other housing costs*	Mean	406	1,031
	Median	90	909
	SE	33	70
	<i>Base (N) unweighted</i>	<i>1,296</i>	<i>490</i>
Total housing costs*	Mean	3,377	3,430
	Median	3,370	3,474
	SE	140	163
	<i>Base (N) unweighted</i>	<i>1,262</i>	<i>475</i>

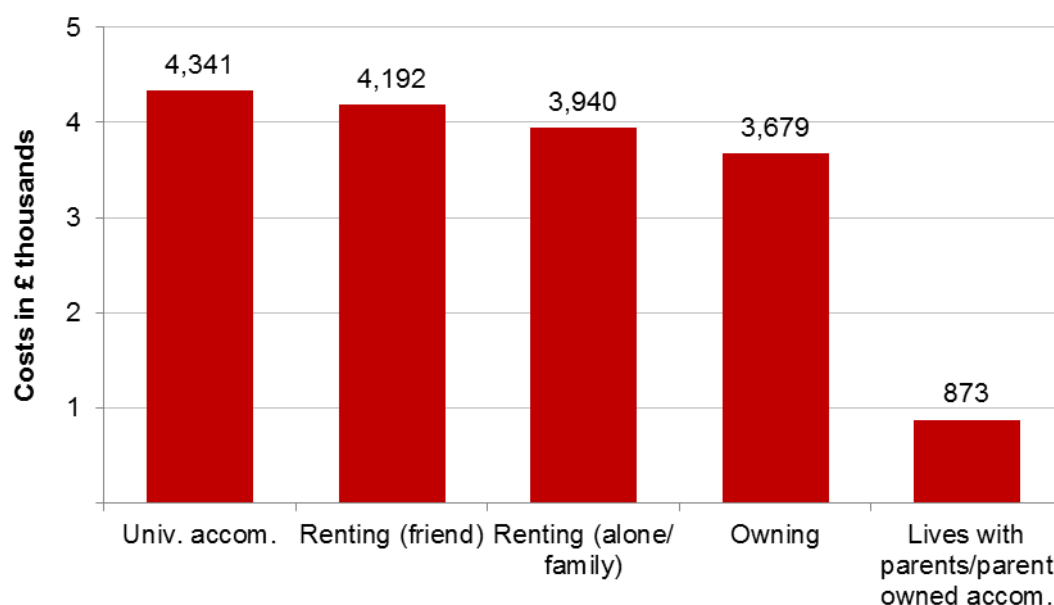
Note: * figures adjusted for joint financial responsibility where relevant

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2014/15

¹ 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.

Figure 5.5: Housing costs of Welsh-domiciled full-time students by housing tenure (£)



Base: all Welsh-domiciled full-time students

Source: NatCen/IES SIES 2014/15

Part-time students

- 5.7.4 Considerably more part-time students than full-time students owned or were buying their homes (41 per cent compared with seven per cent) or were renting alone or with a partner or family (36 per cent compared with 14 per cent). Twenty-four per cent of part-time students lived with parents or relatives while studying (Figure 5.4).
- 5.7.5 Total average housing costs for part-time students were £3,430, similar to the housing costs incurred by full-time students (£3,377) – despite the different tenure profiles (Table 5.10). This reflects the fact that part-time students were more likely to live with a partner and thus have shared housing costs.
- 5.7.6 Part-time students who lived with their parents had much lower average housing costs (£1,307), than those who owned or were buying a house (£3,941) or were renting alone or with their family (£4,081; Table 5.12).

Table 5.11: Total student housing costs and main sources for Welsh-domiciled full-time students, by tenure

		£				
		Owning	Renting (alone/ family)	Uni. accom.	Renting (with friends)	Lives with parents
Mortgage and rent costs*	Mean	2,410	3,076	4,206	3,258	759
	Median	2,250	2,813	4,050	2,880	0
	SE	176	106	162	101	75
	Base (N)	74	166	269	442	371
	<i>unweighted</i>					
Retainer costs*	Mean	0	60	28	419	19
	Median	0	0	0	250	0
	SE	0	23	10	42	8
	Base (N)	81	172	270	444	382
	<i>unweighted</i>					
Other housing costs*	Mean	1,256	834	76	490	135
	Median	1,066	815	0	330	0
	SE	94	36	24	36	26
	Base (N)	73	162	266	420	364
	<i>unweighted</i>					
Total housing costs*	Mean	3,679	3,940	4,341	4,192	873
	Median	3,044	3,633	4,050	3,635	50
	SE	232	119	167	135	70
	Base (N)	70	159	263	413	356
	<i>unweighted</i>					

Note: * figures adjusted for joint financial responsibility where relevant

Base: all Welsh-domiciled full-time students

Source: NatCen/IES SIES 2014/15

Table 5.12: Total student housing costs and main sources for Welsh-domiciled part-time students, by tenure

		£			
		Owning	Renting (alone/ family)	Renting (with friends)	Lives with parents
Mortgage and rent costs*	Mean	2,495	2,945	-	1,112
	Median	2,268	3,038	-	900
	SE	186	49	-	175
	<i>Base (N) unweighted</i>	<i>215</i>	<i>121</i>	<i>12</i>	<i>151</i>
Retainer costs*	Mean	0	8	-	6
	Median	0	0	-	0
	SE	0	6	-	6
	<i>Base (N) unweighted</i>	<i>230</i>	<i>124</i>	<i>12</i>	<i>152</i>
Other housing costs*	Mean	1,420	1,117	-	179
	Median	1,188	884	-	0
	SE	135	128	-	91
	<i>Base (N) unweighted</i>	<i>205</i>	<i>117</i>	<i>12</i>	<i>148</i>
Total housing costs*	Mean	3,941	4,081	-	1,307
	Median	3,808	3,579	-	1,000
	SE	290	131	-	256
	<i>Base (N) unweighted</i>	<i>199</i>	<i>115</i>	<i>12</i>	<i>148</i>

Note: * figures adjusted for joint financial responsibility 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.

Base: all Welsh-domiciled part-time students

Source: NatCen/IES SIES 2014/15

5.8 Spending on children

5.8.1 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).

Full-time students

5.8.2 The average spending on children among full-time students was relatively low, but just 10 per cent of full-time students were parents living with dependent children. Among these, average spending on children was £3,655 over the academic year (see Chapter 4; Table 4.2).

Part-time students

- 5.8.3 A much higher proportion of part-time students than full-time students were parents living with dependent children (50 per cent). These parents spent an average of £1,982 on their children over the academic year (see Chapter 4; Table 4.2).

5.9 Chapter 5 additional tables

Table A5.1: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by gender

		£			
		Full-time		Part-time	
		Male	Female	Male	Female
Tuition fee costs	Mean	8,031	7,769	2,168	1,905
	Median	9,000	9,000	1,600	1,500
	SE	150	122	296	118
	<i>Base (N) unweighted</i>	<i>598</i>	<i>755</i>	<i>243</i>	<i>270</i>
Direct course costs (e.g. books and equipment)	Mean	514	524	486	412
	Median	290	390	300	193
	SE	29	26	68	38
	<i>Base (N) unweighted</i>	<i>583</i>	<i>744</i>	<i>245</i>	<i>271</i>
Costs of facilitating participation (e.g. travel)	Mean	313	435	592	336
	Median	0	78	512	50
	SE	30	60	106	117
	<i>Base (N) unweighted</i>	<i>318</i>	<i>406</i>	<i>135</i>	<i>129</i>
Total participation costs	Mean	9,090	8,649	3,355	2,654
	Median	9,265	9,250	2,628	2,095
	SE	117	149	438	393
	<i>Base (N) unweighted</i>	<i>311</i>	<i>401</i>	<i>134</i>	<i>124</i>

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.2: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by age group at the start of the academic year

		£					
		Full-time			Part-time		
		Under 20	20 -24	25+	Under 25	25+	
Tuition fee costs	Mean	8,145	7,951	7,109	2,284	1,955	
	Median	9,000	9,000	8,250	1,890	1,550	
	SE	95	142	220	434	125	
	<i>Base (N)</i>	<i>601</i>	<i>548</i>	<i>206</i>	<i>169</i>	<i>344</i>	
	<i>unweighted</i>						
Direct course costs (e.g. books and equipment)	Mean	533	503	522	361	471	
	Median	325	320	360	300	280	
	SE	36	22	48	36	33	
	<i>Base (N)</i>	<i>587</i>	<i>537</i>	<i>205</i>	<i>171</i>	<i>345</i>	
	<i>unweighted</i>						
Costs of facilitating participation (e.g. travel)	Mean	400	351	414	538	447	
	Median	50	30	30	429	78	
	SE	68	33	64	220	77	
	<i>Base (N)</i>	<i>343</i>	<i>292</i>	<i>91</i>	<i>92</i>	<i>172</i>	
	<i>unweighted</i>						
Total participation costs	Mean	9,129	8,794	8,242	3,457	2,879	
	Median	9,300	9,217	9,210	4,814	2,430	
	SE	154	171	231	674	277	
	<i>Base (N)</i>	<i>338</i>	<i>286</i>	<i>90</i>	<i>90</i>	<i>168</i>	
	<i>unweighted</i>						

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.3: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by ethnic group

		£			
		Full-time		Part-time	
		White	BME	White	BME
Tuition fee costs	Mean	7,866	8,006	2,068	-
	Median	9,000	9,000	1,600	-
	SE	113	202	132	-
	<i>Base (N)</i>	<i>1,237</i>	<i>114</i>	<i>485</i>	<i>26</i>
	<i>unweighted</i>				
Direct course costs (e.g. books and equipment)	Mean	502	681	448	-
	Median	300	500	295	-
	SE	23	79	30	-
	<i>Base (N)</i>	<i>1,214</i>	<i>111</i>	<i>487</i>	<i>27</i>
	<i>unweighted</i>				
Costs of facilitating participation (e.g. travel)	Mean	366	535	443	-
	Median	20	250	150	-
	SE	34	115	60	-
	<i>Base (N)</i>	<i>661</i>	<i>62</i>	<i>251</i>	<i>11</i>
	<i>unweighted</i>				
Total participation costs	Mean	8,807	9,017	3,015	-
	Median	9,228	9,356	2,450	-
	SE	130	340	274	-
	<i>Base (N)</i>	<i>649</i>	<i>62</i>	<i>246</i>	<i>10</i>
	<i>unweighted</i>				

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.4: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by socio-economic group

		Full-time			Part-time			£
		Managerial/ professional	Intermediate	Routine/ manual/ unemployed	Managerial/ professional	Intermediate	Routine/ manual/ unemployed	
Tuition fee costs	Mean	8,141	7,666	7,630	2,045	2,638	1,435	
	Median	9,000	9,000	9,000	1,710	1,700	1,150	
	SE	113	238	124	279	407	121	
	<i>Base (N) unweighted</i>	527	246	342	216	110	160	
Direct course costs (e.g. books and equipment)	Mean	495	469	549	433	524	427	
	Median	290	300	400	300	325	270	
	SE	33	33	38	50	76	76	
	<i>Base (N) unweighted</i>	518	244	338	219	111	160	
Costs of facilitating participation (e.g. travel)	Mean	347	270	467	495	649	363	
	Median	30	0	100	367	210	0	
	SE	39	64	74	150	137	117	
	<i>Base (N) unweighted</i>	290	126	184	115	57	82	
Total participation costs	Mean	9,147	8,354	8,677	3,215	3,632	2,262	
	Median	9,300	9,130	9,260	2,538	3,435	2,430	
	SE	128	286	163	531	608	245	
	<i>Base (N) unweighted</i>	285	125	180	113	56	80	

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.5: Total student participation costs and main sources of student participation costs for Welsh-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 costs	Mean	7,959	7,804	2,211	1,906
	Median	9,000	9,000	1,755	1,525
	SE	120	108	190	171
	<i>Base (N) unweighted</i>	<i>681</i>	<i>670</i>	<i>207</i>	<i>305</i>
Direct course costs (e.g. books and equipment)	Mean	494	544	374	495
	Median	300	400	300	280
	SE	24	27	39	48
	<i>Base (N) unweighted</i>	<i>665</i>	<i>660</i>	<i>210</i>	<i>304</i>
Costs of facilitating participation (e.g. travel)	Mean	344	430	481	463
	Median	10	80	118	156
	SE	27	64	111	55
	<i>Base (N) unweighted</i>	<i>387</i>	<i>338</i>	<i>98</i>	<i>165</i>
Total participation costs	Mean	8,829	8,842	2,953	3,077
	Median	9,220	9,300	2,440	2,520
	SE	123	146	376	300
	<i>Base (N) unweighted</i>	<i>379</i>	<i>334</i>	<i>96</i>	<i>161</i>

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.6: Total student participation costs and main sources of student participation costs for Welsh-domiciled full-time students, by status

£

		Full-time	
		Independent	Dependent
Tuition fee costs	Mean	7,393	8,106
	Median	8,500	9,000
	SE	149	88
	<i>Base (N) unweighted</i>	396	959
Direct course costs (e.g. books and equipment)	Mean	518	520
	Median	375	310
	SE	38	28
	<i>Base (N) unweighted</i>	393	936
Costs of facilitating participation (e.g. travel)	Mean	394	380
	Median	30	40
	SE	46	44
	<i>Base (N) unweighted</i>	177	549
Total participation costs	Mean	8,334	9,056
	Median	9,168	9,295
	SE	209	109
	<i>Base (N) unweighted</i>	175	539

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.7: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by family type

£

		Full-time Married/ living as			Part-time Married/ living as		
		Parents	couple	Single	Parents	couple	Single
Tuition fee costs	Mean	7,154	7,470	8,007	2,070	2,045	1,955
	Median	8,500	9,000	9,000	1,350	1,875	1,600
	SE	243	196	92	179	265	173
	<i>Base (N) unweighted</i>	<i>115</i>	<i>110</i>	<i>1,130</i>	<i>190</i>	<i>112</i>	<i>211</i>
Direct course costs (e.g. books and equipment)	Mean	522	557	515	312	542	551
	Median	400	400	315	150	300	420
	SE	48	48	21	61	100	69
	<i>Base (N) unweighted</i>	<i>110</i>	<i>112</i>	<i>1,107</i>	<i>188</i>	<i>112</i>	<i>216</i>
Costs of facilitating participation (e.g. travel)	Mean	(467)	491	364	421	729	304
	Median	(0)	117	45	50	1,014	50
	SE	(114)	125	38	128	30	42
	<i>Base (N) unweighted</i>	<i>38</i>	<i>61</i>	<i>627</i>	<i>86</i>	<i>58</i>	<i>120</i>
Total participation costs	Mean	(8,408)	8,834	8,878	2,922	3,363	2,858
	Median	(9,350)	9,300	9,250	2,125	3,435	2,381
	SE	(332)	318	102	564	252	216
	<i>Base (N) unweighted</i>	<i>37</i>	<i>61</i>	<i>616</i>	<i>83</i>	<i>57</i>	<i>118</i>

Note: data are reported 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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.8: Total student participation costs and main sources of student participation costs for Welsh-domiciled full-time students, by tenure

		£				
		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents
Tuition fee costs	Mean	6,848	7,627	8,173	8,352	7,381
	Median	7,800	9,000	9,000	9,000	8,000
	SE	323	213	148	103	126
	<i>Base (N) unweighted</i>	81	170	270	444	380
Direct course costs (e.g. books and equipment)	Mean	492	542	548	439	601
	Median	345	435	315	250	410
	SE	50	37	40	23	32
	<i>Base (N) unweighted</i>	78	168	265	437	370
Costs of facilitating participation (e.g. travel)	Mean	(572)	396	438	331	346
	Median	(78)	78	0	50	50
	SE	(122)	75	125	32	55
	<i>Base (N) unweighted</i>	36	76	156	251	203
Total participation costs	Mean	(8,101)	9,027	9,040	9,166	8,334
	Median	(9,220)	9,511	9,300	9,378	9,020
	SE	(471)	235	262	93	190
	<i>Base (N) unweighted</i>	35	76	154	245	200

Note: data are reported 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 Welsh-domiciled full-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.9: Total student participation costs and main sources of student participation costs for Welsh-domiciled part-time students, by tenure

£

		Owning	Renting (alone/ with family)	Renting (with friends)	Living with parents
Tuition fee costs	Mean	2,095	1,826	-	2,321
	Median	1,560	1,550	-	1,640
	SE	223	257	-	330
	<i>Base (N) unweighted</i>	223	120	12	147
Direct course costs (e.g. books and equipment)	Mean	462	443	-	427
	Median	285	300	-	155
	SE	42	30	-	37
	<i>Base (N) unweighted</i>	222	122	12	149
Costs of facilitating participation (e.g. travel)	Mean	357	633	-	262
	Median	50	548	-	10
	SE	82	117	-	98
	<i>Base (N) unweighted</i>	102	67	4	85
Total participation costs	Mean	2,727	3,141	-	3,192
	Median	2,080	2,628	-	2,404
	SE	400	386	-	586
	<i>Base (N) unweighted</i>	100	66	4	82

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled part-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.10: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by institution type

£

		Full-time			Part-time		
		Welsh	English	FEI	Welsh	English	FEI
		HEI	HEI		HEI	HEI	
Tuition fee costs	Mean	7,662	8,379	6,854	1,874	-	(2,526)
	Median	9,000	9,000	7,300	1,525	-	(3,500)
	SE	128	128	104	107	-	(313)
	<i>Base (N)</i> <i>unweighted</i>	<i>761</i>	<i>443</i>	<i>151</i>	<i>469</i>	<i>6</i>	<i>38</i>
Direct course costs (e.g. books and equipment)	Mean	524	487	680	481	-	(338)
	Median	350	292	520	280	-	(300)
	SE	32	29	36	23	-	(20)
	<i>Base (N)</i> <i>unweighted</i>	<i>749</i>	<i>436</i>	<i>144</i>	<i>472</i>	<i>6</i>	<i>38</i>
Costs of facilitating participation (e.g. travel)	Mean	373	383	498	405	-	-
	Median	50	10	125	50	-	-
	SE	26	83	79	64	-	-
	<i>Base (N)</i> <i>unweighted</i>	<i>405</i>	<i>258</i>	<i>63</i>	<i>241</i>	<i>6</i>	<i>17</i>
Total participation costs	Mean	8,595	9,344	8,094	2,744	-	-
	Median	9,220	9,415	8,350	2,392	-	-
	SE	102	173	84	223	-	-
	<i>Base (N)</i> <i>unweighted</i>	<i>398</i>	<i>254</i>	<i>62</i>	<i>235</i>	<i>6</i>	<i>17</i>

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.11: Total student participation costs and main sources of student participation costs for Welsh-domiciled full-time students, by subject of study

									£
		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other	
Tuition fee costs	Mean	7,638	6,204	8,200	7,969	8,235	7,995	7,645	
	Median	9,000	9,000	9,000	9,000	9,000	9,000	9,000	
	SE	514	284	122	176	127	162	185	
	<i>Base (N) unweighted</i>	52	78	406	338	184	96	201	
Direct course costs (e.g. books and equipment)	Mean	456	456	455	465	857	622	439	
	Median	295	400	287	280	610	495	300	
	SE	62	48	25	34	83	44	32	
	<i>Base (N) unweighted</i>	52	81	397	328	178	96	197	
Costs of facilitating participation (e.g. travel)	Mean	(769)	(470)	303	300	490	477	345	
	Median	(190)	(234)	0	0	78	179	50	
	SE	(416)	(155)	38	42	71	129	36	
	<i>Base (N) unweighted</i>	35	33	222	166	108	56	106	
Total participation costs	Mean	(8,527)	(6,513)	9,253	8,798	9,454	9,160	8,391	
	Median	(9,420)	(9,050)	9,310	9,170	9,486	9,490	9,120	
	SE	(1,137)	(496)	131	187	187	225	184	
	<i>Base (N) unweighted</i>	34	33	220	163	105	54	105	

Note: data are reported 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 Welsh-domiciled full-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.12: Total student participation costs and main sources of student participation costs for Welsh-domiciled part-time students, by subject of study

		£						
		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other
Tuition fee costs	Mean	-	(2,113)	1,622	2,280	-	2,351	2,109
	Median	-	(1,500)	1,100	1,800	-	1,877	1,180
	SE	-	(580)	271	212	-	297	199
	<i>Base (N) unweighted</i>	12	30	159	119	24	112	57
Direct course costs (e.g. books and equipment)	Mean	-	(500)	611	484	-	340	461
	Median	-	(340)	525	300	-	300	200
	SE	-	(78)	123	49	-	10	133
	<i>Base (N) unweighted</i>	11	32	162	119	23	111	58
Costs of facilitating participation (e.g. travel)	Mean	-	-	400	404	-	(856)	(462)
	Median	-	-	156	150	-	(1,014)	(50)
	SE	-	-	130	33	-	(139)	(151)
	<i>Base (N) unweighted</i>	4	19	83	62	17	49	30
Total participation costs	Mean	-	-	2,789	3,085	-	(3,765)	(3,437)
	Median	-	-	2,282	2,628	-	(4,814)	(2,085)
	SE	-	-	541	422	-	(470)	(290)
	<i>Base (N) unweighted</i>	4	19	80	60	17	48	30

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled part-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.13: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by qualification level

		£			
		Full-time		Part-time	
		Bachelor's	Other undergraduate	Bachelor's	Other undergraduate
Tuition fee costs	Mean	7,927	7,665	2,061	1,991
	Median	9,000	9,000	1,200	1,620
	SE	102	298	135	218
	<i>Base (N) unweighted</i>	<i>1,091</i>	<i>264</i>	<i>187</i>	<i>326</i>
Direct course costs (e.g. books and equipment)	Mean	514	547	459	433
	Median	315	395	193	300
	SE	22	40	26	39
	<i>Base (N) unweighted</i>	<i>1,070</i>	<i>259</i>	<i>189</i>	<i>327</i>
Costs of facilitating participation (e.g. travel)	Mean	385	378	403	531
	Median	50	8	156	160
	SE	41	66	58	74
	<i>Base (N) unweighted</i>	<i>585</i>	<i>141</i>	<i>96</i>	<i>168</i>
Total participation costs	Mean	8,829	8,858	2,972	3,077
	Median	9,267	9,156	2,599	2,450
	SE	111	332	390	339
	<i>Base (N) unweighted</i>	<i>575</i>	<i>139</i>	<i>95</i>	<i>163</i>

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.14: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by year of study

£

		Full-time			Part-time		
		First year	Other years	Final year or one year course	First year	Other years	Final year or one year course
Tuition fee costs	Mean	7,848	8,075	7,710	2,232	1,657	2,245
	Median	9,000	9,000	9,000	1,750	1,200	1,600
	SE	135	109	178	207	63	361
	<i>Base (N)</i> <i>unweighted</i>	<i>450</i>	<i>474</i>	<i>430</i>	<i>151</i>	<i>147</i>	<i>213</i>
Direct course costs (e.g. books and equipment)	Mean	585	474	492	491	455	358
	Median	420	278	300	300	240	150
	SE	30	36	36	48	17	27
	<i>Base (N)</i> <i>unweighted</i>	<i>441</i>	<i>467</i>	<i>420</i>	<i>149</i>	<i>152</i>	<i>213</i>
Costs of facilitating participation (e.g. travel)	Mean	494	331	314	642	293	441
	Median	78	20	10	776	140	50
	SE	92	31	39	46	52	110
	<i>Base (N)</i> <i>unweighted</i>	<i>225</i>	<i>273</i>	<i>227</i>	<i>76</i>	<i>82</i>	<i>105</i>
Total participation costs	Mean	8,860	8,977	8,640	3,468	2,510	3,052
	Median	9,325	9,332	9,075	3,435	2,085	2,355
	SE	210	106	167	417	73	541
	<i>Base (N)</i> <i>unweighted</i>	<i>220</i>	<i>269</i>	<i>224</i>	<i>76</i>	<i>80</i>	<i>101</i>

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.15: Total student participation costs and main sources of student participation costs for Welsh-domiciled part-time students, by intensity of study

		£	
		50% FTE or above	25-49% FTE
Tuition fee costs	Mean	2,047	1,937
	Median	1,525	1,800
	SE	151	164
	<i>Base (N) unweighted</i>	435	78
Direct course costs (e.g. books and equipment)	Mean	436	496
	Median	280	430
	SE	27	24
	<i>Base (N) unweighted</i>	441	75
Costs of facilitating participation (e.g. travel)	Mean	507	(245)
	Median	156	(156)
	SE	86	(75)
	<i>Base (N) unweighted</i>	229	35
Total participation costs	Mean	3,154	(2,217)
	Median	2,600	(2,085)
	SE	293	(236)
	<i>Base (N) unweighted</i>	224	34

Note: data are reported 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 Welsh-domiciled part-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.16: Total student direct course costs and main sources of direct costs for Welsh-domiciled students, by year of study

£

		Full-time			Part-time		
		First year	Other years	Final year or one year course	First year	Other years	Final year or one year course
Books	Mean	127	101	84	90	68	70
	Median	100	50	50	50	40	50
	SE	12	7	7	10	7	6
	<i>Base (N) unweighted</i>	<i>445</i>	<i>468</i>	<i>423</i>	<i>151</i>	<i>152</i>	<i>215</i>
Computers	Mean	310	216	240	237	244	192
	Median	60	0	0	0	0	0
	SE	24	21	19	31	13	20
	<i>Base (N) unweighted</i>	<i>451</i>	<i>470</i>	<i>430</i>	<i>152</i>	<i>153</i>	<i>218</i>
Equipment	Mean	28	28	45	37	11	11
	Median	0	0	0	0	0	0
	SE	5	4	12	13	5	7
	<i>Base (N) unweighted</i>	<i>453</i>	<i>471</i>	<i>428</i>	<i>153</i>	<i>153</i>	<i>219</i>
Printing, photocopying and stationery	Mean	108	102	111	125	97	79
	Median	50	50	50	50	50	30
	SE	7	11	16	24	4	7
	<i>Base (N) unweighted</i>	<i>440</i>	<i>466</i>	<i>419</i>	<i>150</i>	<i>150</i>	<i>213</i>
Total direct course costs	Mean	585	474	492	491	455	358
	Median	420	278	300	300	240	150
	SE	30	36	36	57	21	35
	<i>Base (N) unweighted</i>	<i>441</i>	<i>467</i>	<i>420</i>	<i>149</i>	<i>152</i>	<i>213</i>

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.17: Total student direct costs and main sources of direct costs for Welsh-domiciled full-time students, by subject of study

									£
		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other	
Books	Mean	167	97	79	118	119	122	98	
	Median	100	50	50	100	90	100	50	
	SE	62	12	5	8	12	18	10	
	<i>Base (N) unweighted</i>	52	82	401	333	177	96	196	
Computers	Mean	162	252	256	224	386	322	208	
	Median	0	0	0	0	0	250	0	
	SE	57	39	19	21	45	30	27	
	<i>Base (N) unweighted</i>	53	82	403	334	180	99	201	
Equipment	Mean	37	26	23	6	107	27	40	
	Median	0	0	0	0	0	0	0	
	SE	12	5	5	3	24	9	8	
	<i>Base (N) unweighted</i>	53	82	404	336	178	99	201	
Printing, photocopying and stationery	Mean	86	78	86	104	188	156	79	
	Median	50	50	45	50	75	100	50	
	SE	18	9	10	11	44	20	6	
	<i>Base (N) unweighted</i>	52	80	396	327	178	96	197	
Total direct course costs	Mean	456	456	455	465	857	622	439	
	Median	295	400	287	280	610	495	300	
	SE	62	48	25	34	83	44	32	
	<i>Base (N) unweighted</i>	52	81	397	328	178	96	197	

Base: all Welsh-domiciled full-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.18: Total student direct costs and main sources of direct costs for Welsh-domiciled part-time students, by subject of study

									£
		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other	
Books	Mean	-	(47)	72	87	-	67	129	
	Median	-	(10)	25	50	-	50	50	
	SE	-	(9)	11	5	-	6	36	
	<i>Base (N) unweighted</i>	11	32	163	119	24	113	58	
Computers	Mean	-	(291)	368	269	-	113	187	
	Median	-	(110)	300	0	-	0	0	
	SE	-	(62)	55	35	-	26	68	
	<i>Base (N) unweighted</i>	11	32	164	119	24	113	62	
Equipment	Mean	-	(4)	11	13	-	68	6	
	Median	-	(0)	0	0	-	0	0	
	SE	-	(1)	8	6	-	31	5	
	<i>Base (N) unweighted</i>	12	32	164	119	24	114	62	
Printing, photocopying and stationery	Mean	-	(159)	104	111	-	90	137	
	Median	-	(50)	45	40	-	50	100	
	SE	-	(38)	33	23	-	9	27	
	<i>Base (N) unweighted</i>	11	32	162	116	23	112	59	
Total direct course costs	Mean	-	(500)	611	484	-	340	461	
	Median	-	(340)	525	300	-	300	200	
	SE	-	(78)	123	49	-	10	133	
	<i>Base (N) unweighted</i>	11	32	162	119	23	111	58	

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled part-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.19: Total student direct course costs and main sources of direct costs for Welsh-domiciled students, by institution type

		£					
		Full-time			Part-time		
		Welsh HEI	English HEI	FEI	Welsh HEI	English HEI	FEI
Books	Mean	100	111	115	80	-	(63)
	Median	60	60	50	50	-	(50)
	SE	3	10	22	8	-	(10)
	<i>Base (N) unweighted</i>	752	439	146	476	6	38
Computers	Mean	265	231	358	256	-	(109)
	Median	0	0	300	0	-	(0)
	SE	18	19	25	12	-	(39)
	<i>Base (N) unweighted</i>	762	442	148	480	6	39
Equipment	Mean	27	38	68	11	-	(100)
	Median	0	0	0	0	-	(50)
	SE	5	9	14	5	-	(34)
	<i>Base (N) unweighted</i>	762	442	149	482	6	39
Printing, photocopying and stationery	Mean	115	94	110	115	-	(65)
	Median	50	50	50	50	-	(50)
	SE	12	9	7	10	-	(6)
	<i>Base (N) unweighted</i>	743	438	145	471	6	38
Total direct course costs	Mean	524	487	680	481	-	(338)
	Median	350	292	520	280	-	(300)
	SE	32	29	36	22	-	(28)
	<i>Base (N) unweighted</i>	749	436	144	472	6	38

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.20: Total student facilitation costs and main sources of facilitation costs for Welsh-domiciled full-time students, by tenure

		£				
		Owning	Renting (alone/ with family)	Univ. accom	Renting (with friends)	Living with parents/parent- owned accommodation
Course related trips	Mean	(108)	53	43	67	128
	Median	(0)	0	0	0	0
	SE	(35)	17	16	18	33
	Base (N)	36	76	156	251	203
	<i>unweighted</i>					
Study related travel	Mean	(254)	251	319	253	182
	Median	(0)	0	0	0	0
	SE	(34)	63	79	31	36
	Base (N)	38	77	158	252	206
	<i>unweighted</i>					
Child related travel	Mean	(106)	53	2	1	2
	Median	(0)	0	0	0	0
	SE	(58)	26	2	1	2
	Base (N)	38	77	158	252	206
	<i>unweighted</i>					
Study related parking	Mean	(84)	44	70	25	33
	Median	(0)	0	0	0	0
	Se	(32)	19	48	8	9
	Base (N)	38	77	158	252	206
	<i>unweighted</i>					
Total facilitation costs	Mean	(572)	396	438	331	346
	Median	(78)	78	0	50	50
	SE	(122)	75	125	32	55
	Base (N)	36	76	156	251	203
	<i>unweighted</i>					

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled full-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.21: Total student facilitation costs and main sources of facilitation costs for Welsh-domiciled students, by family type

		£					
		Full-time			Part-time		
		Married/ living as			Married/ living as		
		Parents	couple	Single	Parents	couple	Single
Course related trips	Mean	(101)	167	65	47	59	95
	Median	(0)	0	0	0	0	0
	SE	(38)	119	17	13	6	12
	<i>Base (N)</i> <i>unweighted</i>	38	61	627	86	58	120
Study related travel	Mean	(163)	224	262	181	650	166
	Median	(0)	0	0	0	1014	0
	SE	(51)	54	32	40	37	36
	<i>Base (N)</i> <i>unweighted</i>	39	62	634	87	58	121
Child related travel	Mean	(133)	36	2	155	1	5
	Median	(0)	0	0	0	0	0
	SE	(53)	34	1	73	1	4
	<i>Base (N)</i> <i>unweighted</i>	39	62	634	87	58	121
Study related parking	Mean	(65)	56	41	33	18	38
	Median	(0)	0	0	0	0	0
	SE	(23)	20	14	22	14	17
	<i>Base (N)</i> <i>unweighted</i>	39	62	634	87	58	121
Total facilitation costs	Mean	(467)	491	364	421	729	304
	Median	(0)	117	45	50	1014	50
	SE	(114)	125	38	128	30	42
	<i>Base (N)</i> <i>unweighted</i>	38	61	627	86	58	120

Note: data are reported 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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.22: Total student personal costs and main sources of personal costs for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Telephone, broadband and television packages	Mean	117	201
	Median	45	144
	SE	9	17
	<i>Base (N) unweighted</i>	<i>1,347</i>	<i>463</i>
Mobile phone contract	Mean	169	184
	Median	144	171
	SE	7	10
	<i>Base (N) unweighted</i>	<i>1,354</i>	<i>465</i>
TV licence	Mean	49	72
	Median	0	54
	SE	10	7
	<i>Base (N) unweighted</i>	<i>1,353</i>	<i>458</i>
Audio-visual equipment	Mean	28	56
	Median	0	0
	SE	5	9
	<i>Base (N) unweighted</i>	<i>1,354</i>	<i>466</i>
Technical equipment (mobile phone handsets, games consoles etc.)	Mean	88	68
	Median	0	0
	SE	6	7
	<i>Base (N) unweighted</i>	<i>1,352</i>	<i>469</i>
Glasses, contact lenses and dental treatments	Mean	74	118
	Median	0	30
	SE	5	15
	<i>Base (N) unweighted</i>	<i>1,348</i>	<i>468</i>
Clothes, shoes and accessories	Mean	759	1,405
	Median	0	468
	SE	60	425
	<i>Base (N) unweighted</i>	<i>727</i>	<i>233</i>
CD and DVDs etc.	Mean	19	14
	Median	0	0
	SE	7	7
	<i>Base (N) unweighted</i>	<i>735</i>	<i>234</i>
Cigarettes and tobacco	Mean	84	123
	Median	0	0
	SE	15	41
	<i>Base (N) unweighted</i>	<i>735</i>	<i>234</i>

		£	
		Full-time	Part-time
Newspapers and books	Mean	74	88
	Median	0	0
	SE	7	18
	<i>Base (N) unweighted</i>	735	234
Gifts and cards	Mean	213	295
	Median	0	0
	SE	33	103
	<i>Base (N) unweighted</i>	735	234
Prescriptions and Medicine	Mean	38	39
	Median	0	0
	SE	6	11
	<i>Base (N) unweighted</i>	735	234
Toiletries	Mean	218	315
	Median	39	117
	SE	17	46
	<i>Base (N) unweighted</i>	735	234
Haircuts and grooming	Mean	31	21
	Median	0	0
	SE	10	10
	<i>Base (N) unweighted</i>	735	234
Other personal spending	Mean	14	..
	Median	0	..
	SE	7	..
	<i>Base (N) unweighted</i>	735	234
Total personal costs	Mean	1,895	3,711
	Median	1,260	2,019
	SE	123	1,074
	<i>Base (N) unweighted</i>	718	229

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.

.. Reliable figures not available due to large outliers.

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.23: Total student entertainment costs and main sources of entertainment costs for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Items worth over £50	Mean	147	287
	Median	50	150
	SE	10	47
	<i>Base (N) unweighted</i>	1,327	461
Cinema, theatre and concerts	Mean	158	218
	Median	0	0
	SE	13	67
	<i>Base (N) unweighted</i>	733	233
Nightclubs, discos	Mean	103	38
	Median	0	0
	SE	10	15
	<i>Base (N) unweighted</i>	733	233
Sports, hobbies, clubs, societies	Mean	147	154
	Median	0	0
	SE	17	35
	<i>Base (N) unweighted</i>	733	233
Religious activities	Mean	10	16
	Median	0	0
	SE	6	11
	<i>Base (N) unweighted</i>	733	233
National lottery or betting	Mean	54	146
	Median	0	0
	SE	10	32
	<i>Base (N) unweighted</i>	733	233
Other lifestyle	Mean	29	22
	Median	0	0
	SE	7	14
	<i>Base (N) unweighted</i>	733	233
Alcohol consumed outside home	Mean	420	949
	Median	39	390
	SE	28	328
	<i>Base (N) unweighted</i>	733	233
Alcohol bought for home	Mean	92	185
	Median	0	0
	SE	8	37
	<i>Base (N) unweighted</i>	733	233
Entertainment*	Mean	1,197	1,957
	Median	729	1,592
	SE	71	198
	<i>Base (N) unweighted</i>	724	233

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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.24: Total student living costs and main sources of student living costs for Welsh-domiciled students, by gender

		£			
		Full-time		Part-time	
		Male	Female	Male	Female
Food	Mean	1,635	1,891	2,389	2,847
	Median	1,384	1,562	2,652	2,574
	SE	98	104	200	268
	<i>Base (N) unweighted</i>	321	412	136	130
Personal items	Mean	1,416	2,234	3,617	2,826
	Median	905	1,485	2,182	1,911
	SE	152	192	1352	332
	<i>Base (N) unweighted</i>	314	402	135	126
Entertainment	Mean	1,301	1,127	1,930	1,339
	Median	871	686	1,710	702
	SE	96	149	265	240
	<i>Base (N) unweighted</i>	314	408	136	129
Household goods	Mean	298	380	520	880
	Median	0	79	59	341
	SE	66	57	104	94
	<i>Base (N) unweighted</i>	316	410	136	130
Non-course travel	Mean	1,593	1,945	3,779	2,529
	Median	930	1,426	3,537	2,560
	SE	164	214	710	301
	<i>Base (N) unweighted</i>	313	398	135	129
Other living costs	Mean	5	62	59	109
	Median	0	0	0	0
	SE	4	22	45	92
	<i>Base (N) unweighted</i>	321	412	136	130
Total living costs*	Mean	6,206	7,576	12,341	10,611
	Median	5,250	6,300	11,101	9,631
	SE	360	645	2271	758
	<i>Base (N) unweighted</i>	306	392	135	126

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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.25: Total student living costs and main sources of student living costs for Welsh-domiciled students, by age

		£			
		Full-time		Part-time	
		Under 25	25+	Under 25	25+
Food	Mean	1,696	2,160	2,505	2,640
	Median	1,443	1,658	3,062	2,274
	SE	45	136	271	198
	Base (N)	641	94	92	174
	<i>unweighted</i>				
Personal items	Mean	1,777	2,402	5,260	2,549
	Median	1,166	1,817	4,302	1,968
	SE	126	219	2116	231
	Base (N)	627	91	92	169
	<i>unweighted</i>				
Entertainment	Mean	1,193	1,215	2,127	1,490
	Median	780	492	2,830	830
	SE	51	205	336	225
	Base (N)	632	92	92	173
	<i>unweighted</i>				
Household goods	Mean	281	634	192	859
	Median	0	351	50	400
	SE	42	58	75	61
	Base (N)	636	92	92	174
	<i>unweighted</i>				
Non-course travel	Mean	1,612	2,632	3,891	2,946
	Median	1,000	2,215	3,753	3,120
	SE	138	254	1076	353
	Base (N)	621	92	92	172
	<i>unweighted</i>				
Other living costs	Mean	29	80	9	108
	Median	0	0	0	0
	SE	12	40	8	67
	Base (N)	641	94	92	174
	<i>unweighted</i>				
Total living costs*	Mean	6,553	9,017	13,984	10,679
	Median	5,574	6,978	12,374	9,669
	SE	300	708	3658	724
	Base (N)	612	88	92	169
	<i>unweighted</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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.26: Total student living costs and main sources of student living costs for Welsh-domiciled students, by ethnicity

		£			
		Full-time		Part-time	
		White	BME	White	BME
Food	Mean	1,752	2,101	2,596	-
	Median	1,505	1,668	2,642	-
	SE	48	191	191	-
	<i>Base (N) unweighted</i>	668	64	253	11
Personal items	Mean	1,843	2,377	3,208	-
	Median	1,260	1,344	2,106	-
	SE	133	456	818	-
	<i>Base (N) unweighted</i>	653	62	249	10
Entertainment	Mean	1,231	949	1,612	-
	Median	780	362	1,075	-
	SE	76	185	245	-
	<i>Base (N) unweighted</i>	657	64	252	11
Household goods	Mean	349	344	642	-
	Median	39	156	195	-
	SE	44	69	87	-
	<i>Base (N) unweighted</i>	661	64	253	11
Non-course travel	Mean	1,817	1,720	3,213	-
	Median	1,250	955	3,142	-
	SE	160	338	536	-
	<i>Base (N) unweighted</i>	651	60	251	11
Other living costs	Mean	30	111	85	-
	Median	0	0	0	-
	SE	9	67	52	-
	<i>Base (N) unweighted</i>	668	64	253	11
Total living costs*	Mean	6,947	7,679	11,417	-
	Median	5,818	5,508	9,915	-
	SE	390	895	1487	-
	<i>Base (N) unweighted</i>	639	59	249	10

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.

Note: '-' 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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.27: Total student living costs and main sources of student living costs for Welsh-domiciled students, by socio-economic group

		£					
		Managerial/ professional	Full-time		Managerial/ professional	Part-time	
			Inter- mediate	Routine/manual/ unemp.		Inter- mediate	Routine/manual/ unemp.
Food	Mean	1,702	1,833	1,875	2,927	2,018	2,563
	Median	1,560	1,518	1,521	2,824	1,599	2,801
	SE	77	155	118	264	185	71
	<i>Base (N) unweighted</i>	292	127	188	115	57	83
Personal items	Mean	1,584	1,975	2,114	4,267	2,468	2,277
	Median	961	1,183	1,566	2,948	2,019	1,422
	SE	187	220	200	1,437	178	251
	<i>Base (N) unweighted</i>	290	124	181	114	55	83
Entertainment	Mean	1,277	1,214	1,309	1,850	1,527	1,579
	Median	868	812	857	1,592	780.0	702
	SE	106	241	115	332	193	263
	<i>Base (N) unweighted</i>	290	126	183	114	57	83
Household goods	Mean	257.7	338.7	563.3	520	697	977
	Median	0	50	117	50	200	805
	SE	44	66	103	147	246	58
	<i>Base (N) unweighted</i>	291	127	183	115	57	83
Non-course travel	Mean	1,814	1,948	1,938	3,715	3,013	2,796
	Median	1,300	1,138	1,580	3,255	3,142	3,218
	SE	184	312	189	849	353	189
	<i>Base (N) unweighted</i>	287	126	181	115	57	83

		£					
		Managerial/ professional	Full-time Inter- mediate	Routine/manual/ unemp.	Managerial/ professional	Part-time Inter- mediate	Routine/manual/ unemp.
Other living costs	Mean	17.0	28.3	96.7	132	13	69
	Median	0	0	0	0	0	0
	SE	9	25	49	94	10	47
	Base (N) unweighted	292	127	188	115	57	83
Total living costs*	Mean	6,664	7,237	7,832	13,425	9,802	10,261
	Median	5,739	5,391	6,674	12,673	8,480	9,631
	SE	466	916	510	2,351	776	683
	Base (N) unweighted	284	123	175	114	55	83

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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.28: Total student living costs and main sources of student living costs for Welsh-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	1,655	1,932	2,679	2,558
	Median	1,482	1,560	3,062	2,028
	SE	75	88	169	245
	Base (N)	391	343	98	167
	<i>unweighted</i>				
Personal items	Mean	1,620	2,209	4,337	2,519
	Median	1,013	1,545	2,106	2,180
	SE	139	179	1,693	136
	Base (N)	383	334	96	164
	<i>unweighted</i>				
Entertainment	Mean	1,150	1,252	1,773	1,570
	Median	702	780	1,075	1,263
	SE	67	96	410	172
	Base (N)	386	337	98	166
	<i>unweighted</i>				
Household goods	Mean	230	480	582	763
	Median	39	51	109	253
	SE	36	70	184	89
	Base (N)	386	341	98	167
	<i>unweighted</i>				
Non-course travel	Mean	1,583	2,063	3,969	2,669
	Median	1,181	1,500	3,670	2,745
	SE	120	232	696	409
	Base (N)	379	333	97	166
	<i>unweighted</i>				
Other living costs	Mean	40	36	43	109
	Median	0	0	0	0
	SE	19	16	30	79
	Base (N)	391	343	98	167
	<i>unweighted</i>				
Total living costs*	Mean	6,271	7,859	13,448	10,254
	Median	5,251	6,480	10,760	9,459
	SE	290	552	2,657	535
	Base (N)	372	327	96	164
	<i>unweighted</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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.29: Total student living costs and main sources of student living costs for Welsh-domiciled full-time students, by status

		£		
		Full-time		Part-time
		Independent	Dependent	Independent ¹
Food	Mean	1,896	1,735	2,606
	Median	1,560	1,482	2,651
	SE	80	57	177
	Base (N)	180	555	266
	<i>unweighted</i>			
Personal items	Mean	2,308	1,714	3,245
	Median	1,593	1,140	2,172
	SE	126	124	789
	Base (N)	175	543	261
	<i>unweighted</i>			
Entertainment	Mean	1,213	1,190	1,651
	Median	632	780	1,170
	SE	153	52	248
	Base (N)	176	548	265
	<i>unweighted</i>			
Household goods	Mean	511	277	690
	Median	195	0	200
	SE	60	43	85
	Base (N)	176	552	266
	<i>unweighted</i>			
Non-course travel	Mean	2,469	1,513	3,188
	Median	2,140	905	3,142
	SE	188	126	523
	Base (N)	176	537	264
	<i>unweighted</i>			
Other living costs	Mean	70	25	83
	Median	0	0	-
	SE	37	11	50
	Base (N)	180	555	266
	<i>unweighted</i>			
Total living costs*	Mean	8,415	6,402	11,528
	Median	6,640	5,465	9,967
	SE	432	300	1,463
	Base (N)	171	529	261
	<i>unweighted</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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

¹ All part-time students are considered independent

Table A5.30: Total student living costs and main sources of student living costs for Welsh-domiciled students, by family type

					£		
		Parents	Full-time Married/ living as couple	Single	Parents	Part-time Married/ living as couple	Single
Food	Mean	(2,581)	1,457	1,736	2,886	2,139	2,663
	Median	(1,979)	1,296	1,471	3,044	2,057	2,438
	SE	(244)	119	47	308	388	166
	Base (N) unweighted	39	62	634	87	58	121
Personal items	Mean	(2,833)	2,171	1,770	2,745	4,950	2,369
	Median	(1,651)	1,224	1,209	2,019	2,182	1,950
	SE	(441)	331	116	368	2111	189
	Base (N) unweighted	37	60	621	83	57	121
Entertainment	Mean	(1,686)	850	1,183	1,456	1,839	1,733
	Median	(492)	468	780	735	1,592	1331
	SE	(381)	144	53	207	507	249
	Base (N) unweighted	37	60	627	87	57	121
Household goods	Mean	(723)	496	294	903	491	597
	Median	(442)	98	0	488	50	156
	SE	(131)	72	43	118	203	123
	Base (N) unweighted	38	60	630	87	58	121
Non-course travel	Mean	(3,252)	2,633	1,571	3,346	3,989	2,294
	Median	(2,857)	2,625	990	3,489	3,142	2,039
	SE	(235)	349	131	396	891	605
	Base (N) unweighted	37	60	616	85	58	121
Other living costs	Mean	(29)	65	36	75	146	37
	Median	(0)	0	0	0	0	0
	SE	(17)	44	19	59	149	23
	Base (N) unweighted	39	62	634	87	58	121
Total living costs*	Mean	(11,153)	7,503	6,555	11,576	13,573	9,692
	Median	(7,916)	5,893	5,619	9,967	10,675	9,385
	SE	(1,009)	1,002	281	752	3,653	722
	Base (N) unweighted	35	57	608	83	57	121

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.

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.31: Total student living costs and main sources of student living costs for Welsh-domiciled full-time students, by tenure

		£				
		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents/ Parent- owned accom
Food	Mean	(2,367)	1,850	1,606	1,772	1,747
	Median	(1,872)	1,580	1,404	1,573	1,443
	SE	(384)	176	115	83	104
	Base (N)	38	77	158	252	206
	<i>unweighted</i>					
Personal items	Mean	(2,783)	2,030	1,265	1,748	2,374
	Median	(1,593)	1,254	952.0	1,209	1,559
	SE	(674)	300	103.4	142	138
	Base (N)	36	75	157.0	245	201
	<i>unweighted</i>					
Entertainment	Mean	(1,973)	799	1,079	1,295	1145.6
	Median	(827)	390	668	919	805
	SE	(566)	107	133	76	91.3
	Base (N)	36	75	157	249	203
	<i>unweighted</i>					
Household goods	Mean	(769)	506	271	245	338
	Median	(315)	207	39	39	-
	SE	(134)	134	107	46	78
	Base (N)	38	75	158	249	204
	<i>unweighted</i>					
Non-course travel	Mean	(3,340)	2,089	1092	1,354	2,415
	Median	(2,857)	1,560	580	900	2,253
	SE	(345)	251	100	93	146
	Base (N)	36	75	153	245	200
	<i>unweighted</i>					
Other living costs	Mean	(60)	90	12	18	46
	Median	(0)	0	0	0	0
	SE	(37)	62	11	13	23
	Base (N)	38	77	158	252	206
	<i>unweighted</i>					
Total living costs*	Mean	(11,177)	7,456	5,189	6,463	7,940
	Median	(7,045)	6,387	4,021	5,600	6,842
	SE	(2,068)	573	341	311	332
	Base (N)	35	72	152	240	197
	<i>unweighted</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.

Note: data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled full-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.32: Total student living costs and main sources of student living costs for Welsh-domiciled part-time students, by tenure

		£			
		Owning	Renting (alone/ with family)	Renting (with friends)	Living with parents/ Parent-owned accom
Food	Mean	2,143	2,795	-	2,867
	Median	1,976	3,044	-	2,808
	SE	166	96	-	505
	Base (N)	102	67	4	86
	<i>unweighted</i>				
Personal items	Mean	2,609	4,465	-	1,978
	Median	1,630	3,326	-	1,395
	SE	169	744	-	122
	Base (N)	100	66	4	85
	<i>unweighted</i>				
Entertainment	Mean	1,715	1,687	-	1,437
	Median	1,390	1,273	-	780
	SE	229	322	-	131
	Base (N)	102	67	4	85
	<i>unweighted</i>				
Household goods	Mean	997	612	-	448
	Median	390	100	-	150
	SE	127	66	-	171
	Base (N)	102	67	4	86
	<i>unweighted</i>				
Non-course travel	Mean	3,176	3,078	-	3,122
	Median	2,799	3,142	-	3,202
	SE	291	568	-	416
	Base (N)	101	67	4	86
	<i>unweighted</i>				
Other living costs	Mean	188	37	-	40
	Median	0	0	-	0
	SE	29	28	-	31
	Base (N)	102	67	4	86
	<i>unweighted</i>				
Total living costs*	Mean	10,923	12,689	-	9,914
	Median	9,685	10,760	-	9,631
	SE	996	2,776	-	713
	Base (N)	100	66	4	85
	<i>unweighted</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.

Note: '-' 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 Welsh-domiciled part-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.33: Total student living costs and main sources of student living costs for Welsh-domiciled students, by institution type

		£					
		Full-time			Part-time		
		Welsh HEI	English HEI	FEI	Welsh HEI	English HEI	FEI
Food	Mean	1,825	1,652	2,174	2,534	-	-
	Median	1,560	1,404	1,911	2,048	-	-
	SE	63	80	81	216	-	-
	Base (N)	409	260	66	243	6	17
	<i>unweighted</i>						
Personal items	Mean	1,928	1,699	2,746	2452	-	-
	Median	1,170	1,224	2,113	1998	-	-
	SE	161	199	181	71	-	-
	Base (N)	397	256	65	238	6	17
	<i>unweighted</i>						
Entertainment	Mean	1,252	1,133	1,062	1,428	-	-
	Median	780	686	790	780	-	-
	SE	98	92	89	203	-	-
	Base (N)	401	258	65	242	6	17
	<i>unweighted</i>						
Household goods	Mean	388	232	667	778	-	-
	Median	20	78	332	263	-	-
	SE	65	51	129	37	-	-
	Base (N)	404	260	64	243	6	17
	<i>unweighted</i>						
Non-course travel	Mean	1,977	1,408	2,597	2,613	-	-
	Median	1,560	875	2,975	2,776	-	-
	SE	248	178	244	309	-	-
	Base (N)	395	255	63	241	6	17
	<i>unweighted</i>						
Other living costs	Mean	58	8	32	59	-	-
	Median	0	0	0	0	-	-
	SE	24	7	7	35	-	-
	Base (N)	409	260	66	243	6	17
	<i>unweighted</i>						
Total living costs*	Mean	7,406	6,062	9,196	9,941	-	-
	Median	6,284	4,885	9,628	9,385	-	-
	SE	537	507	357	523	-	-
	Base (N)	386	253	61	238	6	17
	<i>unweighted</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.

Note: '-' 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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.34: Total student living costs and main sources of student living costs for Welsh-domiciled full-time students, by subject of study

£

		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other
Food	Mean	(1,572)	(1,506)	1,678	1,951	1,833	1,977	1,751
	Median	(1,404)	(1,424)	1,381	1,755	1,589	1,287	1,685
	SE	(113)	(187)	98	109	117	464	103
	<i>Base (N) unweighted</i>	35	34	223	167	111	58	107
Personal items	Mean	(1,602)	(2,238)	1,772	1,737	1,944	2,330	2,025
	Median	(1,485)	(1,386)	1,117	1,183	1,194	1,350	1,477
	SE	(250)	(403)	248	134	246	467	152
	<i>Base (N) unweighted</i>	34	34	220	162	105	56	107
Entertainment	Mean	(601)	(1,463)	1,104	1,245	1,366	1,536	1,102
	Median	(429)	(907)	690	841	673	1,014	741
	SE	(170)	(341)	68	136	213	351	175
	<i>Base (N) unweighted</i>	35	33	222	165	106	57	106
Household goods	Mean	(206)	(331)	289	287	297	639	465
	Median	(0)	(78)	0	78	98	78	20
	SE	(81)	(111)	72	51	63	214	119
	<i>Base (N) unweighted</i>	35	34	220	165	111	56	107

£

		Medicine & Dentistry	Subjects Allied to Medicine	Science/ Engineering/ Technology/ IT	Humanities/ Social Sciences/ Business/ Law	Creative Arts/ Languages/ Humanities	Education	Combined/ other
Non-course travel	Mean	(1,326)	(2,467)	1,675	1,931	1,506	2,656	1,649
	Median	(690)	(1,400)	1,250	1,500	828	2,470	1,186
	SE	(369)	(480)	189	174	140	722	147
	<i>Base (N) unweighted</i>	34	33	218	163	105	54	106
Other living costs	Mean	(0)	(135)	29	43	53	3	35
	Median	(0)	(0)	0	0	0	0	0
	SE	(0)	(89)	14	34	32	2	33
	<i>Base (N) unweighted</i>	35	34	223	167	111	58	107
Total living costs*	Mean	(5,352)	(7,754)	6,513	7,244	6,624	9,285	7,045
	Median	(4,380)	(6,911)	5,800	6,221	5,508	6,387	5,940
	SE	(791)	(1,272)	487	472	476	2,216	457
	<i>Base (N) unweighted</i>	34	32	215	158	102	54	105

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.

Note: data are reported 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 Welsh-domiciled full-time students completing a diary

Source: NatCen/IES SIES 2014/15

Table A5.35: Total student living costs and main sources of student living costs for Welsh-domiciled students, by qualification level

		£			
		Full-time		Part-time	
		Bachelor's	Other undergraduate	Bachelor's	Other undergraduate
Food	Mean	1,748	1,943	2,939	2,305
	Median	1,521	1,518	3,044	2,093
	SE	49	204	234	196
	<i>Base (N) unweighted</i>	592	143	96	170
Personal items	Mean	1,853	2,082	2,841	3,622
	Median	1,260	1,254	2,182	1,845
	SE	97	309	157	375
	<i>Base (N) unweighted</i>	576	142	96	165
Entertainment	Mean	1,166	1,333	1,362	1,913
	Median	741	690	780	1,592
	SE	63	175	161	164
	<i>Base (N) unweighted</i>	583	141	96	169
Household goods	Mean	309	524	712	670
	Median	50	52	337	100
	SE	45	115	67	79
	<i>Base (N) unweighted</i>	588	140	96	170

		£			
		Full-time		Part-time	
		Bachelor's	Other undergraduate	Bachelor's	Other undergraduate
Non-course travel	Mean	1,724	2,178	2,726	3,612
	Median	1201	1,689	3,142	3,120
	SE	132	376	349	348
	<i>Base (N) unweighted</i>	<i>572</i>	<i>141</i>	<i>96</i>	<i>168</i>
Other living costs	Mean	43.8	14.3	25	135
	Median	0.0	0.0	0	0
	SE	18	7	14	20
	<i>Base (N) unweighted</i>	<i>592</i>	<i>143</i>	<i>96</i>	<i>170</i>
Total living costs*	Mean	6,790	8,011	10,604	12,388
	Median	5,893	5,703	9,631	11,029
	SE	300	1,065	800	2,185
	<i>Base (N) unweighted</i>	<i>561</i>	<i>139</i>	<i>96</i>	<i>165</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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2011/12

Table A5.36: Total student living costs and main sources of student living costs for Welsh-domiciled students, by year of study

		Full-time			Part-time		
		First year	Other years	Final year or one year course	First year	Other years	Final year or one year course
Food	Mean	1,762	1,801	1,791	2,455	2,933	2,363
	Median	1,405	1,521	1,677	1,998	3,042	2,057
	SE	149	75	74	384	219	190
	<i>Base (N) unweighted</i>	228	279	227	77	82	106
Personal items	Mean	1,755	1,757	2,221	3,945	2,572	3,066
	Median	1,351	1,035	1,376	2,182	2,301	2,019
	SE	269	114	150	633	190	180
	<i>Base (N) unweighted</i>	226	270	221	76	81	103
Entertainment	Mean	1,204	1,226	1,151	1,204	1,226	1,151
	Median	702	741	757	702	741	757
	SE	195	90	71	195	90	71
	<i>Base (N) unweighted</i>	225	275	223	225	275	223
Household goods	Mean	372	314	357	320	1,044	788
	Median	78	50	39	50	790	400
	SE	88	64	52	115	47	150
	<i>Base (N) unweighted</i>	226	276	225	77	82	106

£

		Full-time			Part-time		
		First year	Other years	Final year or one year course	First year	Other years	Final year or one year course
Non-course travel	Mean	1,604	1,879	1,973	3,434	2,743	3,459
	Median	1,000	1,302	1,675	3,142	2,935	3,165
	SE	236	168	164	483	365	300
	<i>Base (N) unweighted</i>	220	269	223	76	81	106
Other living costs	Mean	57	9	49	39	34	233
	Median	0	0	0	0	0	0
	SE	21	9	21	31	21	41
	<i>Base (N) unweighted</i>	228	279	227	77	82	106
Total living costs*	Mean	6,748	6,844	7,537	12,035	10,800	11,764
	Median	5,251	5,508	6,667	8,877	9,669	10,675
	SE	863	325	294	3,082	181	1,144
	<i>Base (N) unweighted</i>	218	264	217	76	81	103

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 Welsh-domiciled students completing a diary

Source: NatCen/IES SIES 2014/15

6 Overall financial position

6.1 Summary of key findings

- Full-time and part-time students predicted similar levels of savings at the end of the academic year, on average, at £1,746 and £1,802 respectively. The proportion of full-time students who expected to have savings at the end of the academic year was lower than the proportion that had savings at the start of the academic year. The proportion of part-time students with savings was similar across the academic year.
- Key differences in the level of savings were found for students with different family circumstances, but differences were also noticed by gender, age and socio-economic group. In particular, full-time students whose parents had experience of higher education and both full- and part-time students with professional or managerial background reported higher levels of savings.
- Full-time students were considerably more likely to borrow money than part-time students (97 per cent had some form of borrowing compared to 83 per cent of part-time students).
- Amongst all full-time first year continuing students, total borrowing averaged £7,265 and net debt, £5,939. Total borrowing and net debt estimates are only available for second, third and higher year students who reported a previous student loan¹. In this group, full-time second year students (final and continuing) reported average total borrowing of £14,939 and total net debt of £13,428. Full-time third year students (final and continuing) reported average total borrowing of £19,160 and net debt of £16,511.
- Among third year students borrowing varied by subject studied. Net debt varied by subject and type of institution.

¹ Due to problems with the survey, it has been necessary to exclude students who were expected to, but did not report student loans that were outstanding from previous years. See paragraph 6.2.3 for more detail.

6.2 Introduction

6.2.1 Having considered students' income and expenditure in previous chapters, it is important to focus on the gap between the two, if any, and how students meet it from savings or borrowings. In this chapter we concentrate on students' overall financial position. In particular, we 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.

6.2.2 It is important to note that this analysis does not look at the net difference between students' reported total income and expenditure. Savings and borrowing were examined separately from income and expenditure. This is in keeping with the established methodology used in 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.
- The survey accepts estimates and there will always be some measurement errors due to the process itself (relying on memory/accuracy of recall of facts during questionnaire completion and diary-keeping). We have also assumed that income is shared equally between parents. Any detailed comparisons between income and expenditure of students are likely to exacerbate any measurement inaccuracies, and could lead to spurious results.

6.2.3 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 no outstanding student loan debt for previous years. This is likely to be due to the question wording and affects both 2014/15 and 2011/12 estimates. See the separate Technical Report for more information.

6.2.4 It has been decided to use as much reliable information as is available for the analysis presented in this report. This means that we report on all groups that are not substantially affected by the issue (first year full-time students and all part-time students¹); and report on those substantially 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 students²;
- Students on one-year only courses;
- Second year continuing students and second year students on two-year courses; and
- Third or higher³ year continuing students and third year students on three-year courses.

6.2.5 This restricted reporting has been used for averages of student loan debt, total borrowing and net debt. Averages for other types of borrowing and savings are not affected and are therefore reported for all students. The proportion of students with student loan borrowing and total borrowing are also reported for all students. While these figures use the question about student loan borrowing in the current

¹ Some part-time students on second or higher years and full-time first year students would have had outstanding student loan debt from previous courses. It is likely that they would have been affected by the under reporting of student loan debt the same way as other students would have. However, the proportion likely to be affected would have been much lower in the case of part-time students and full-time first year students that it has been decided not to exclude any cases and report on the whole sample, as the effect is unlikely to be substantial.

² Continuing students are those with courses that continue beyond the current year.

³ Only students who started their courses in 2012/13 or later were included in the survey. However some students reported being in a higher than third year.

academic year and in previous academic years, the proportion of students with student loan borrowing in the current academic year is so high, that the impact of any missing information from previous years is unlikely to have a substantial impact.

6.2.6 Given these issues it was decided to compare the findings to the administrative data on average student loans from the Student Loan Company (SLC), who administer student loans (see the separate Technical Report for more details on how the Student Loan Company figures were obtained). Table 6.1 presents the results of this comparison. The SLC figures are slightly higher than SIES estimates. This is to be expected, given that information on previous loans was collected via a single question which can lead to underestimation. This is further supported by the fact that the differences increase as the year of study increases and students need to recall over a longer period of time. The patterns in SLC data are similar to those found in SIES self-reported data, which gives confidence that while the figures are slightly underestimated, the patterns should hold.

6.2.7 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 for students for whom information about previous student loan is available or who are not expected to have a previous student loan; and
- An assessment of the overall financial position of the student body – taking into account savings and borrowing to identify net debt, again excluding students for whom information about previous student loans is not available.

Table 6.1: Average student loan in SLC and SIES for Welsh-domiciled full-time students with a student loan by year of study and survey year

	£			
	1st Year	2nd Year (final and continuing)	3rd year of a longer course	Final year of a 3 year course
SIES 2011/12	6,452	13,683	-	15,495
<i>Base (N) unweighted</i>	298	113	15	95
SLC 2011/12	7,008	13,392	21,313	17,016
<i>Base (N) unweighted</i>	17,791	15,124	4,151	11,076
SIES 2014/15	6,806	13,561	(22,378)	16,900
<i>Base (N) unweighted</i>	420	170	33	125
SLC 2014/15	7,726	14,755	23,585	20,402
<i>Base (N) unweighted</i>	21,278	16,880	4,859	11,852

(i) 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) Figures for first year students exclude students who did not receive a student loan. The findings are therefore not directly comparable to other debt tables in this report that include estimates for all first-year students.

Base: all full-time Welsh domiciled students (except students on one year courses) who took out a student loan either in the current academic year or earlier during their course.

Source: NatCen/IES SIES 2011/12 and 2014/15, SLC 2016

6.3 Savings

Introduction

6.3.1 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). However, another way is to rely on savings.

This section examines how students use savings while studying in HE.

6.3.2 Savings are defined in this section as money that students have 'set aside' and this could be money kept in banks, building society accounts or Individual Savings Accounts (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 divided into two to provide individual estimates of savings.

Savings over time

- 6.3.3 Overall, over half of students had savings at the beginning of the academic year: 61 per cent of full-time students and 48 per cent of part-time students. Predictions for the end of the year suggest that low numbers of full-time and part-time students will have exhausted their savings by then, as 54 per cent of full-time students and 45 per cent of part-time students still expected to have savings at this point. As the proportion of students reporting savings at different times varies only very slightly, this suggests that relatively few students changed between being a saver and non-saver during the year (Table 6.3).
- 6.3.4 Estimates of the levels of total savings by the end of the current academic year varied greatly, however. The average (mean) was £1,746 for full-time students and slightly higher for part-time students at £1,802 (Table 6.2). Looking at the median figures indicates that half of full-time students predicted having £100 or less in savings set aside and more than half of part-time students predicted having no savings by the end of the year. A minority predicted very high levels of savings (10 per cent of both full-time and part-time students predicted £4,000 or more; Table 6.3).

Full-time students

- 6.3.5 Average savings among full-time students were predicted to slightly increase over the course of the academic year. This includes students who had savings both at the start of the academic year and expected to have them at the end of the academic year, as well as students without savings who predicted they would have savings by the end of the year and those who had savings but expected to use them up by the end of the year. 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 £1,854 and predicted they would end the year with £1,925. Overall, full-time students

(whether continuing or not) started the current academic year with an average of £1,717 in savings and predicted that by the end of the year they would have £1,746 on average (Table 6.2).

Table 6.2: Levels of savings: all Welsh-domiciled students

		£			
		All full-time ¹	Continuing full-time ²	All part-time ¹	Continuing part-time ²
Savings at the beginning of academic year*	Mean	1,717	1,854	2,000	2,412
	Median	300	350	0	0
	SE	203	231	364	513
	<i>Base (N)</i> <i>unweighted</i>	<i>1,310</i>	<i>828</i>	<i>506</i>	<i>295</i>
Predicted savings at end of academic year*	Mean	1,746	1,925	1,802	2,533
	Median	100	200	0	0
	SE	203	251	669	488
	<i>Base (N)</i> <i>unweighted</i>	<i>1,313</i>	<i>832</i>	<i>508</i>	<i>296</i>

Note: * figures adjusted for partner contribution

1. Base: all Welsh-domiciled students

2. Base: all Welsh-domiciled students in their second year or above

Source: NatCen/ IES SIES 2014/15

6.3.6 However, if we consider just those students with savings (61 per cent at the start of the year and 54 per cent predicted at the end of the year), the average levels are much higher, as would be expected (Table 6.4). Half of full-time student ‘savers’ started the year with £1,000 or more in savings, and the average (mean) amount put aside at the start was £2,835. Half of students who predicted they would have savings at the end of the academic year predicted they would have at least £1,020 put by, with the average predicted at year-end having increased by just under £400 to £3,224 (Table 6.4; the figures for continuing students were £3,121 and £3,531 at the end of the year).

Table 6.3: Proportion of Welsh-domiciled students with savings at beginning and end of year

		%	
		Full-time	Part-time
Savings at beginning of year	Had savings	61	48
	Did not have savings	39	52
	Total	100	100
	<i>Base (N) unweighted</i>	<i>2,138</i>	<i>801</i>
Savings at end of year	Had savings	54	45
	Did not have savings	46	55
	Total	100	100
Savings at end of year	Savings of £4,000 or more	10	10
	Savings under £4,000	90	90
	Total	100	100
	<i>Base (N) unweighted</i>	<i>2,145</i>	<i>804</i>

Source: NatCen/ IES SIES 2014/15

Part-time students

- 6.3.7 Savings among all part-time students were predicted to decrease slightly on average over the course of the academic year – with average savings at the start of the academic year at £2,000 predicted to dip to £1,802 on average by the end (Table 6.2). Among part-time continuing students, the average savings were predicted to increase by just over £100 over the course of the academic year, from £2,412 at the start to £2,533 by the end of the year (Table 6.2).
- 6.3.8 Restricting the analysis amongst part-time students, to looking at levels of saving among ‘savers’ only (i.e. the students who had savings either at the start or the end of the academic year or both; Table 6.4), on average, continuing students with savings began the current academic year with £4,935 set aside and predicted this to rise by over £250 to an average per saver of £5,209 at the end of the academic year. Among all part-time ‘savers’, average savings were predicted to fall by just over £200, from £4,192 at the beginning of the year to a predicted £3,983 (Table 6.4).

Table 6.4: Levels of savings: all Welsh-domiciled students with savings

		£			
		All full-time ¹	Continuing full-time ²	All part-time ¹	Continuing part-time ²
Savings at the beginning of academic year*	Mean	2,835	3,121	4,192	4,935
	Median	1,000	1,500	1,500	2,000
	SE	244	341	626	850
	<i>Base (N) unweighted</i>	797	495	256	151
Predicted savings at end of academic year*	Mean	3,224	3,531	3,983	5,209
	Median	1,020	1,300	1,750	2,000
	SE	281	396	1,052	918
	<i>Base (N) unweighted</i>	724	461	253	153

Note: * figures adjusted for partner contribution where relevant

1. Base: Welsh domiciled students with savings

2. Base: Welsh domiciled students in their second year or above with savings

Source: NatCen/ IES SIES 2014/15

6.3.9 Overall, average levels of savings seem to have been higher in 2014/15 than in 2011/12. This is discussed in more detail in Chapter 7.

Predicted savings by end of the academic year

6.3.10 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 characteristics. The clearest trend for both full- and part-time students was that family type had a major bearing on an individual's predicted level of savings at the end of the year: parent-students studying full-time were particularly short of savings at the end of the academic year (Table A6.1). However, other student background factors such as age, ethnicity, socio-economic group and parental experience of higher education were all also associated with differences in predicted year-end savings. These are discussed below.

Family circumstances

6.3.11 Among full-time students, students living in families with children were the least likely to predict having any savings by the end of the year (at just 25 per cent). This compares with under half (42 per cent) of full-

time students in childless couples and over half (59 per cent) of single full-time students (Table 6.5).

- 6.3.12 Unsurprisingly, as well as being the least likely to predict having any savings, students with children also predicted having the lowest average level of savings at the end of the year at just £421 compared with over £1,240 predicted on average among students in couples without children and single students (£1,240 and £1,950 respectively, Table A6.1).
- 6.3.13 Among part-time students, student-parents also reported lower levels of predicted savings than single students. In fact, 22 per cent of part-time students who were parents predicted having some savings at the end of the academic year with an average level of £473 savings predicted. This compares with 58 per cent of single part-time students predicting some savings by the end of the year, with an average level of end-of-year predicted savings of £2,381 (Table 6.5, Figure 6.1, and Table A6.1).

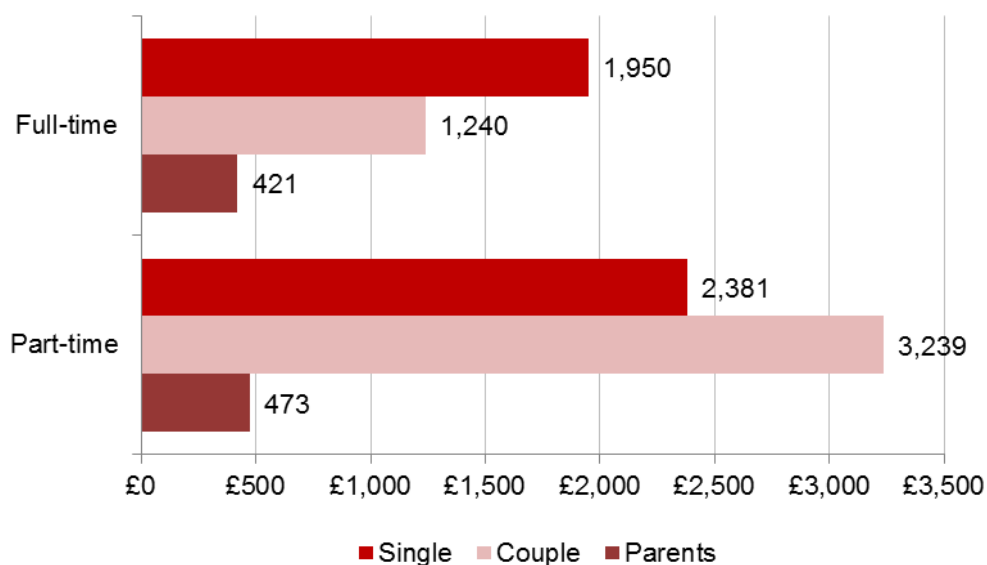
Table 6.5: Proportion of Welsh-domiciled students with savings at beginning and end of year, by family type

		%	
		Full-time	Part-time
One- or two-adult family	Had savings	25	22
	Did not have savings	75	78
	<i>Base (N) unweighted</i>	<i>108</i>	<i>184</i>
Couple (with no children)	Had savings	42	68
	Did not have savings	58	32
	<i>Base (N) unweighted</i>	<i>109</i>	<i>112</i>
Single	Had savings	59	58
	Did not have savings	41	42
	<i>Base (N) unweighted</i>	<i>1,096</i>	<i>212</i>

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Figure 6.1: Predicted levels of savings at the end of the year (£) by family circumstances, all Welsh-domiciled students



Base (N) unweighted: full-time 1,313; part-time 508

* Note: Figures adjusted for joint finances where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Other characteristics

- 6.3.14 Predicted savings levels were also related to parental experience of higher education, to the gender of the student, and also age, and socio-economic group.
- 6.3.15 Full-time students whose parents had attended university had higher levels of savings on average (£2,032 compared with those whose parents had not (£1,466; Table A6.1).
- 6.3.16 Male part-time students predicted having particularly high levels of end-of-year savings at £2,788, while female part-time students predicted having low levels of savings at the end of the year (£960; Table A6.1). The difference in predicted savings between full-time male and female students was much smaller.
- 6.3.17 With regards to age amongst full-time students, those between 20 and 24 predicted the highest levels of savings (£2,147), with younger students predicting lower levels, and the lowest levels being predicted by full-time students over 25s (£916; Table A6.1). Amongst part-time

students, the under 25s had the highest savings (£3,726 on average; Table A6.1).

- 6.3.18 Unsurprisingly in relation to socio-economic group, for both full-time and part-time students, it was those who came from a managerial and professional background that had the highest amount of savings (£2,412 and £2,758 for full and part-time students respectively; Table A6.1).

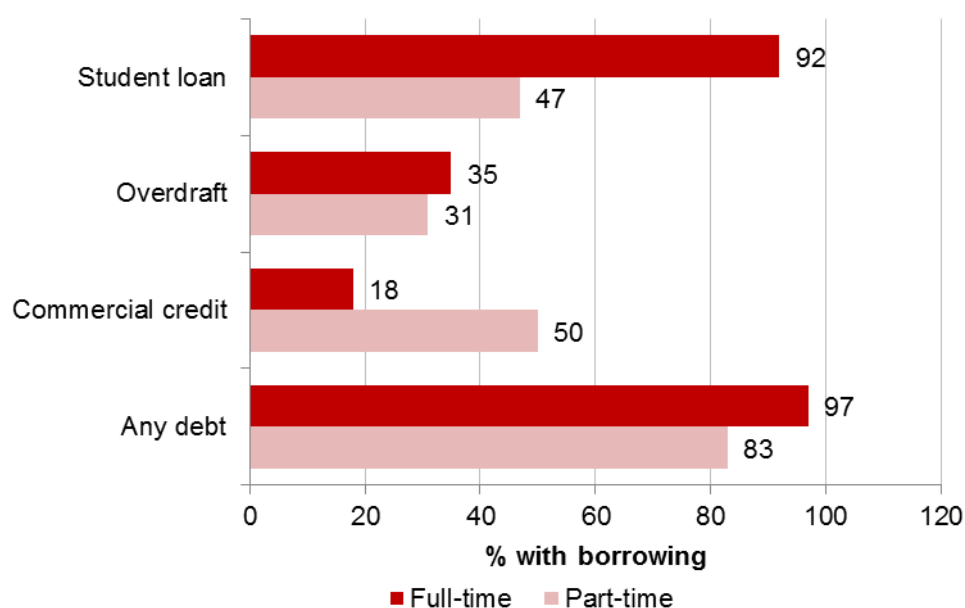
6.4 Borrowings

Introduction

- 6.4.1 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 that students predicted they would have at the end of the academic year.
- 6.4.2 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 student loans for maintenance and student loans for fees (for the current academic year) as well as amounts owing from previous years; and
 - Any outstanding (and repayable) Financial Contingency Funds (FCF) for those studying in an HEI in Wales or Access to Learning Funds (ALF) for those studying in an HEI in England.
- 6.4.3 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.

- 6.4.4 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 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, 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 zero, i.e. students who genuinely did not have a student loan are excluded. All first year full-time students and all part-time students were included in the analysis. All results are broken down by year of study to allow meaningful comparisons. Estimates of students with borrowing are presented for all students, as it is the amount of student loan that is affected.
- 6.4.5 Full-time students were much more likely to have some form of borrowing, with 97 per cent of full-time students having some debt, compared with 83 per cent of part-time students. Average levels of total borrowing were higher among full-time students than among part-time students and full-time and part-time students also generally drew on different sources of borrowing (Figure 6.2).
- 6.4.6 The sources of borrowing and levels of debt are discussed separately for full-time and part-time students below.

Figure 6.2: Prevalence of student debt and main sources of borrowing, Welsh-domiciled students (% with specific form of debt)



Base (N) unweighted: full-time 1,347; part-time 522

Note: * figures adjusted for partner contribution where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Full-time students

- 6.4.7 This section starts by discussing borrowing via commercial credit, overdrafts and other loans, for which responses from all students have been included, and moves then to student loan and total borrowing, from which responses from some full-time students have been excluded¹.
- 6.4.8 Overall, average levels of commercial credit and overdrafts (together referred to as borrowing from commercial sources) were low compared to student loan borrowing (£613 and £305 respectively; Table 6.6). Approximately one-third of students used an overdraft (35 per cent) while less than one-fifth (18 per cent) had taken out commercial credit (Figure 6.2). However, where students had used these sources, they tended to borrow relatively heavily from them: the average amount owed in commercial credit was £3,427 and in overdrafts £884 (Table 6.8). Both the proportion of students borrowing

¹ This is due to problems with data on student loan borrowing in previous academic years. See 6.2.3 for more information.

using overdrafts, and the average overdraft borrowing have declined compared to 2011/12.

- 6.4.9 'Other' sources (arrears, Career Development Loans and Access to Finance loans) contributed very little to the overall level of predicted borrowing for full-time students who had borrowed (only one per cent of total amount borrowed, with an average level of £152 for arrears Figure 6.3 and Table 6.6). Indeed, amounts owing in arrears were relatively small, while Career Development Loans and outstanding Financial Contingency Funds or Access to Learning Funds had virtually no impact on predicted average overall borrowing levels.
- 6.4.10 Full-time first year students had on average £6,270 outstanding in student loan debt (Table 6.7). This was substantially higher for second and third year students for whom previous loan information is available (£13,561 and £17,722 respectively¹).
- 6.4.11 Total borrowing of first year students was £7,265; and was £14,939 among second years and £19,160 among third year students for whom full student loan data were available¹.

¹ These figures may overestimate true figure slightly, see paragraph 6.2.3.

Table 6.6: Total predicted student borrowing and main sources of borrowing for Welsh-domiciled students, by full-time and part-time status

		£	
		Full-time	Part-time
Commercial credit	Mean	613	1,739
	Median	0	100
	SE	143	276
	<i>% with borrowing</i>	18	50
Overdraft	Mean	305	279
	Median	0	0
	SE	25	56
	<i>% with borrowing</i>	35	31
Arrears	Mean	152	115
	Median	0	0
	SE	62	29
	<i>% with borrowing</i>	10	13
Outstanding student loan debt	Mean	..	2,711
	Median	..	0
	SE	..	1,398
	<i>% with borrowing</i>	92	47
Access to Finance	Mean	2	3
	Median	0	0
	SE	2	3
	<i>% with borrowing</i>	0	0
Total borrowing	Mean	..	4,856
	Median	..	2,200
	SE	..	1,427
	<i>% with borrowing</i>	97	83
	<i>Base (N) unweighted</i>	1,285	502

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

(iii) While the average figures for student loan debt and total borrowing are not reliable for all full-time students, the proportion with student loan debt and total borrowing should not be substantially affected. See Section 6.2.5.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Part-time students

- Among all part-time students, the predicted levels of borrowing by the end of the academic year were, on average, £4,856 but half predicted they would owe just £2,200 or less (Table 6.6). The majority (83 per cent) of part-time students had some form of borrowing, but this was lower than the proportion of full-time students with borrowing (97 per cent of full-time students¹, Figure 6.2).
- For part-time students an important component of predicted borrowing was commercial credit, at £1,739 on average (Table 6.6).
- Average borrowings in the form of student loans were relatively low at £2,711, reflecting that loans had only become available in 2014/15 and so would only apply to students in their first year. (Table 6.6).

¹ While the average figures for total borrowing are not reliable for all full-time students, the proportion with total borrowing should not be substantially affected. See 6.2.5.

Table 6.7: Student borrowing and main sources of student borrowing for Welsh-domiciled students, by full-time and part-time status

						£			
		1st Year	1 Year course	2nd Year (final and continuing)	Full-time 3rd year and other (final and continuing)	1st Year	1 Year course	2nd Year (final and continuing)	Part-time 3rd year and other (final and continuing)
Commercial credit	Mean	434	(2,479)	629	594	1,844	-	1,480	1,825
	Median	0	(0)	0	0	0	-	500	0
	SE	166	(1,160)	124	130	630	-	94	144
	<i>Base (N) unweighted</i>	450	37	468	391	148	13	241	107
Overdraft	Mean	286	(382)	305	317	221	-	349	320
	Median	0	(0)	0	0	0	-	0	0
	SE	53	(178)	24	29	46	-	128	67
	<i>Base (N) unweighted</i>	448	36	468	394	151	14	244	110
Arrears	Mean	262	(119)	71	107	198	-	59	67
	Median	0	(0)	0	0	0	-	0	0
	SE	164	(93)	17	50	79	-	7	10
	<i>Base (N) unweighted</i>	454	37	472	396	152	15	248	110
Outstanding student loan debt**	Mean	6,270	-	13,561	17,722	5,300	-	1,186	624
	Median	6,519	-	13,585	17,924	1,200	-	0	0
	SE	175	-	458	524	3,036	-	178	133
	<i>Base (N) unweighted</i>	449	14	170	152	150	15	245	110

£

		1st Year	1 Year course	2nd Year (final and continuing)	Full-time 3rd year and other (final and continuing)	1st Year	1 Year course	2nd Year (final and continuing)	Part-time 3rd year and other (final and continuing)
Access to Finance	Mean	5	(0)	0	0	7	-	0	0
	Median	0	(0)	0	0	0	-	0	0
	SE	5	(0)	0	0	8	-	0	0
	<i>Base (N) unweighted</i>	<i>454</i>	<i>37</i>	<i>475</i>	<i>398</i>	<i>153</i>	<i>15</i>	<i>249</i>	<i>110</i>
Total borrowing**	Mean	7,265	-	14,939	19,160	7,695	-	3,071	2,852
	Median	7,180	-	14,300	18,366	3,000	-	2,200	750
	SE	311	-	360	567	3,072	-	213	126
	<i>Base (N) unweighted</i>	<i>442</i>	<i>14</i>	<i>168</i>	<i>152</i>	<i>144</i>	<i>12</i>	<i>237</i>	<i>107</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.

Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students (answering the question)

Source: NatCen/ IES SIES 2014/15

Table 6.8: Total student borrowing and main sources of student borrowing for Welsh-domiciled students with debt, by full-time and part-time status

		£	
		Full-time	Part-time
Commercial credit	Mean	3,427	3,444
	Median	1,500	2,400
	SE	538	525
	% with borrowing	18	50
	Base (N) unweighted	228	248
Overdraft	Mean	884	912
	Median	700	300
	SE	64	204
	% with borrowing	35	31
	Base (N) unweighted	438	122
Arrears	Mean	1,503	915
	Median	400	500
	SE	521	128
	% with borrowing	10	13
	Base (N) unweighted	121	61
Outstanding student loan debt	Mean	..	5,793
	Median	..	1,550
	SE	..	3,052
	% with borrowing	92	47
	Base (N) unweighted	1,209	176
Access Finance (e.g. FCF or ALF)	Mean	-	-
	Median	-	-
	SE	-	-
	% with borrowing	-	-
	Base (N) unweighted	2	1
Total borrowing	Mean	..	5,844
	Median	..	2,550
	SE	..	1,811
	% with borrowing	97	83
	Base (N) unweighted	1,234	362

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

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

(iii) '..' Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students with borrowing

Source: NatCen/ IES SIES 2014/15

Differences in borrowing by student and study characteristics

- 6.4.12 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 this group. Breaks for all part-time students are presented in the additional tables.

Third year full-time students

- 6.4.13 The results of the regression analysis show that total borrowing among full-time third and higher year students who had reported a previous student loan varied by subject (Table A6.20). In particular, students studying Medicine and Dentistry as well as those on Combined and other courses reported lower total predicted borrowing at the end of the academic year than students studying Sciences, Engineering, Technology and IT.
- 6.4.14 Although not significant in the regression model, there were differences noticed within year of study by socio-economic background. Table A6.7 suggests that among full-time students those from routine and manual work backgrounds may borrow more, at least in the early stages of their study. However this is based on data from those in their first year only, as the numbers in other years of study are too small for reliable borrowing comparisons.

Borrowing from commercial and other sources among all full-time students

- 6.4.15 Predicted borrowing from commercial sources (that is, commercial credit plus bank overdraft) significantly increased with age, with students over 25 having an average of £2,202 of predicted commercial loan debt and an average of £402 owed on their bank overdraft (compared with £424 and £329 respectively among students aged 20-24 and £118 and £241 respectively among students aged under 20). Students over 25 also reported the highest levels of arrears on average (£297, compared with £56 and £178 on average among those aged 20-24 and those aged under 20 respectively; Table A6.3).

Higher levels of commercial borrowing among older students could be due to the fact that older students are more likely to have children which is associated with higher borrowing using commercial credit (Table A6.9). In addition, older students may find it easier to access commercial credit having had longer to build up credit history.

- 6.4.16 Among full-time students, predicted commercial credit debt was significantly higher among financially independent students (£1,476 on average compared with £218 among financially dependent students; Table A6.11).
- 6.4.17 Commercial credit debt varied significantly by the subject studied among full-time students. Students studying Subjects Allied to Medicine, and Education predicted the highest average commercial credit borrowing levels at £1,271 and £1,777 respectively, compared with much lower averages for students on other courses (Table A6.15).
- 6.4.18 Other differences in the patterns of borrowing from commercial and other sources included higher borrowing from commercial credit among female students (Table A6.2), higher commercial credit among those owning their own home (Table A6.12), and substantially higher borrowing from commercial credit among students with children (Table A6.9).
- 6.4.19 Students studying in Welsh HEIs and FEIs also had higher commercial credit borrowing compared to those studying in English HEIs (Table A6.14).
- 6.4.20 Finally, Table A6.7 also suggests that students with managerial and professional background who are in the third or higher year of their course had lower borrowing using commercial credit than students from intermediate and routine and manual background on the third or higher year of their course.

Part-time students

- 6.4.21 Among part-time students, those renting with friends, family or alone and those living with parents predicted the highest levels of total

borrowing (£6,533 and £4,357, compared with £3,633 for owner occupiers). These differences were mostly explained by differences in student loan debt (Table A6.13) and are likely to reflect other associated characteristics of this group such as their age and time on course.

6.4.22 Higher total borrowing was also found among part-time students aged under 25 (£9,081) driven by substantially higher outstanding student loan amounts (which could have been accrued from previous study or reflect a greater likelihood to be in the first year of part-time study and thus eligible for student loans). However those in their 30s had the highest levels of commercial credit (perhaps reflecting their greater ability to secure this type of funding; Table A6.4).

6.4.23 Part-time students studying for other undergraduate degrees predicted total borrowings of £3,665, compared with Bachelor's courses (£3,143) and PGCE/ITT (£13,930). These differences were explained by differences in outstanding student loan debt and commercial credit debt (Table A6.17), as those students on PGCE/ITT courses are likely to have accrued student loan debt on previous undergraduate studies. These patterns were also reflected in the higher levels of total borrowing found for part-time students on Education courses (Table A6.16).

6.4.24 Total borrowing varied by family circumstances and there were some variations in the individual sources of borrowing among part-time students (but the differences were not found to be statistically significant). Students with children predicted the lowest levels of outstanding student loan debt (averaging between £924 and £935 among part-time students with children). This contrasted with £6,613 for part-time students living in a couple and £1,976 for part-time single students. The pattern of differences in commercial credit debt by family circumstances observed among full-time students was not apparent among part-time students (Table A6.9).

6.5 Estimated student net debt

Introduction

- 6.5.1 By comparing student savings and borrowings, it is possible to consider a student's overall financial position. Student net debt has been calculated by subtracting the amount of savings that individuals predicted they would have accrued by the end of the academic year, from the amount of debt or borrowing they predicted they would owe by the same point.

Full-time students

- 6.5.2 Second year students reported average net debt of £13,428. The figure was £16,511 for third year students⁹⁴. Net debt amongst all first year students was much lower at £5,939 (Table 6.9).
- 6.5.3 Net debt among third year students (final and continuing) who reported previous student loan was analysed using logistic regression. Table A6.21 shows that net debt varied by institution type and subject.
- 6.5.4 Students studying in Welsh HEIs had lower levels of debt than students studying in English HEIs. Also students on Medicine and Dentistry, Education and Combined and other courses had lower levels of debt than those studying Sciences, Engineering, Technology and IT.

Part-time students

- 6.5.5 Among part-time students net debt was higher among first year students (£5,312) compared with second and third year students (£1,409 and £1,563 respectively; Table 6.9). This is due to the fact part-time students became eligible for student loans in 2014/15, while this source of borrowing was not available for students who had started their studies earlier.
- 6.5.6 Two linear regression models were run to investigate the factors that are related to net debt among part-time students. Models were run separately for first year continuing and second and third year students

⁹⁴ These figures may overestimate true figure slightly, see paragraph 6.2.3.

(final and continuing). This allows us to distinguish between students who had access to student loans (first year students) and those who did not (second and third year students).

6.5.7 Results for first year continuing students are presented in Table A6.22. Among this group net debt was related to gender and ethnicity. Female part-time students and those who described themselves as White reported higher levels of net debt compared to males and those of BME background.

6.5.8 Results for second and third year part-time students (final and continuing) are presented in Table A6.23. Among this group net debt was related to gender, age and socio-economic background. In particular, female students, those aged under 40 and those from intermediate background reported higher levels of net debt.

Graduate net debt

6.5.9 Table 6.10 shows the average net debt for third year finalists. This group is considered separately, as 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.

6.5.10 Table 6.10 shows that full-time final year students on three-year courses, expected to have on average £2,204 in savings. Third year finalist for whom information about previous student loan debt information was available expected to have £18,281 of borrowing upon graduation, leading to £15,971 in graduate net debt⁹⁵.

⁹⁵ These figures may overestimate true figure slightly, see paragraph 6.2.3.

Table 6.9: Student net debt for all Welsh-domiciled students

£

		Full-time				Part-time				
		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)	All part-time students
Estimated savings at end of year	Mean	1,324	(3,137)	1,532	2,353	2,202	-	1,689	1,302	1,802
	Median	100	(200)	100	350	0	-	0	0	0
	SE	229	(973)	272	374	1,039	-	648	565	669
	<i>Base (N) unweighted</i>	439	37	456	350	150	12	237	107	489
Estimated total borrowing at end of year	Mean	7,265	-	14,939	19,160	7,695	-	3,071	2,852	4,856
	Median	7,180	-	14,300	18,366	3,000	-	2,200	750	2,200
	SE	304	-	340	591	3,147	-	210	123	1,427
	<i>Base (N) unweighted</i>	442	14	168	152	144	12	237	107	489
Estimated net debt at end of year	Mean	5,939	-	13,428	16,511	5,312	-	1,409	1,563	3,033
	Median	6,389	-	13,121	16,200	2,500	-	1,650	750	1,980
	SE	457	-	468	944	2,098	-	719	534	916
	<i>Base (N) unweighted</i>	429	14	163	150	143	11	228	105	489

Note: (i) figures adjusted for partner contributions where relevant

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) 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 students with borrowing

Table 6.10: Graduate net debt for Welsh-domiciled full-time students (on their third and final year of study)

		£
Estimated savings at end of year	Mean	2,204
	Median	300
	SE	367
	<i>Base (N) unweighted</i>	326
Estimated total borrowing at end of year	Mean	18,281
	Median	18,015
	SE	733
	<i>Base (N) unweighted</i>	125
Estimated net debt at end of year	Mean	15,971
	Median	15,000
	SE	974
	<i>Base (N) unweighted</i>	123

Note: figures adjusted for partner contributions where relevant

Base: savings: all full-time Welsh-domiciled students in the third year of a three-year course;
total borrowing and net debt: all full-time Welsh-domiciled students in the third year of a three-year course who reported a previous student loan

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	<i>Unwtd bases</i>	Mean	Median	SE	<i>Unwtd bases</i>	
Gender									
Male	1,945	100	242	574	2,788	150	1,066	238	
Female	1,607	100	264	737	960	0	285	270	
Age group									
Under 20	1,731	400	200	579	na	na	na	na	
20-24	2,147	200	367	533	na	na	na	na	
25+	916	0	289	201	na	na	na	na	
Under 25	na	na	na	na	3,726	1,500	1,377	168	
25-29	na	na	na	na	1,834	0	747	89	
30-39	na	na	na	na	515	0	183	133	
40+	na	na	na	na	1,612	0	757	118	
Ethnicity									
White	1,813	100	226	1,198	1,887	0	696	481	
BME	1,088	200	229	111	-	-	-	25	
Socio-economic background									
Managerial/ professional	2,412	400	280	512	2,758	500	1,087	217	
Intermediate	1,465	10	280	241	1,271	0	580	107	
Routine / manual	1,020	0	173	336	716	0	323	158	

£								
	Full-time				Part-time			
	Mean	Median	SE	<i>Unwtd bases</i>	Mean	Median	SE	<i>Unwtd bases</i>
Parent attended HE								
Yes	2,032	200	248	656	2,797	500	1,031	209
No	1,466	20	247	654	1,117	0	393	297
Family type								
One- or two-parent family	421	0	131	108	473	0	202	184
Couple	1,240	0	327	109	3,239	1,250	1,368	112
Single	1,950	300	200	1,096	2,381	100	832	212
Living with parents								
Lives with parents	1,516	300	243	355	2,293	400	867	141
Does not live with parents	1,814	100	233	958	1,682	0	727	366
Housing Tenure								
Owning	1,665	0	839	76	1,641	0	470	218
Renting (with family/alone)	904	0	365	168	1,619	0	1,270	122
University accommodation	1,809	500	278	260	na	Na	na	0
Renting (with friends)	2,223	200	308	431	-	-	-	12
Lives with parents/ Parent owned accommodation	1,554	250	252	367	2,394	456	841	146
Institution type								
English HEI	2,046	300	261	432	-	-	-	5
Welsh HEI	1,588	50	296	738	1,317	0	473	465
FEI	1,363	0	256	143	4,968	8,000	2,046	38

								£
	Full-time				Part-time			
	Mean	Median	SE	<i>Unwtd bases</i>	Mean	Median	SE	<i>Unwtd bases</i>
Subject								
Medicine & Dentistry	3,163	1,100	936	51	-	-	-	11
Subjects Allied to Medicine	1,759	0	574	81	(3,671)	(500)	(2,089)	32
Sciences/ Engineering/ Technology/IT	1,627	150	200	391	1,692	0	595	158
Human/Social Sciences/Business /Law	1,943	1	444	268	1,345	0	560	103
Creative Arts/Languages /Hum.	1,551	300	354	234	(608)	(0)	(281)	38
Education	1,893	200	421	93	3,646	500	1,786	109
Combined/other	1,415	100	375	195	1,207	0	425	57
Qualification from course								
Bachelor's	1,725	140	196	1,056	947	0	383	183
Other	1,848	0	474	257	2,731	150	779	325
Year of study								
1st Year	1,324	100	229	439	2,202	0	1,039	150
2nd Year or other	1,833	100	270	455	1,077	0	535	147
Final Year or 1 Year course	2,154	200	345	418	2,273	6	460	209

Note: (i)* figures adjusted for partner contributions where relevant

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.2: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by gender

		£			
		Full-time		Part-time	
		Male	Female	Male	Female
Commercial credit	Mean	264	867	1,346	2,062
	Median	0	0	0	500
	SE	66	207	251	475
Overdraft	Mean	298	311	185	361
	Median	0	0	0	0
	SE	25	36	17	92
Arrears	Mean	57	222	150	85
	Median	0	0	0	0
	SE	17	105	67	10
Outstanding student loan debt	Mean	..	..	4,220	1,396
	Median	..	..	833	0
	SE	..	..	2,705	391
Access Finance (e.g. FCF/ALF)	Mean	5	0	0	5
	Median	0	0	0	0
	SE	4	0	0	6
Total borrowing	Mean	..	..	5,979	3,927
	Median	..	..	2,300	2,200
	SE	..	..	2,685	610
<i>Base (N) unweighted</i>		<i>559</i>	<i>724</i>	<i>238</i>	<i>264</i>

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions
(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.3: Total student borrowing and main sources of student borrowing for Welsh-domiciled full-time students, by age

		£		
		Under 20	20-24	25+
Commercial credit	Mean	118	424	2,202
	Median	0	0	200
	SE	41	107	396
Overdraft	Mean	241	329	402
	Median	0	0	0
	SE	28	25	77
Arrears	Mean	178	56	297
	Median	0	0	0
	SE	145	11	108
Outstanding student loan debt	Mean	..	..	..
	Median	..	..	..
	SE	..	..	..
Access Finance (e.g. FCF/ALF)	Mean	5	0	0
	Median	0	0	0
	SE	4	0	0
Total borrowing	Mean	..	..	..
	Median	..	..	..
	SE	..	..	..
<i>Base (N) unweighted</i>		<i>571</i>	<i>519</i>	<i>195</i>

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions
(ii) .. 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 Welsh-domiciled students

Source: NatGen/ IES SIES 2014/15

Table A6.4: Total student borrowing and main sources of student borrowing for Welsh-domiciled part-time students, by age

		£			
		Under 25	25-29	30-39	40+
Commercial credit	Mean	570	1,753	2,974	1,305
	Median	0	0	1,000	0
	SE	246	185	830	252
Overdraft	Mean	274	110	312	389
	Median	0	0	0	0
	SE	105	32	57	101
Arrears	Mean	21	72	76	271
	Median	0	0	0	0
	SE	11	28	18	131
Outstanding student loan debt	Mean	8,258	1,897	856	910
	Median	1,500	750	0	0
	SE	4,815	438	154	287
Access Finance (e.g. FCF/ALF)	Mean	0	0	0	10
	Median	0	0	0	0
	SE	0	0	0	12
Total borrowing	Mean	9,081	3,791	4,248	2,671
	Median	3,150	1,875	2,300	1,280
	SE	4,667	530	831	517
<i>Base (N) unweighted</i>		<i>168</i>	<i>86</i>	<i>128</i>	<i>120</i>

*Note: commercial credit, overdraft and arrears figures adjusted for partner contributions
Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all part-time Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.5: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by ethnicity

		£			
		Full-time		Part-time	
		White	BME	White	BME
Commercial credit	Mean	621	558	1,815	-
	Median	0	0	150	-
	SE	136	244	286	-
Overdraft	Mean	320	174	286	-
	Median	0	0	0	-
	SE	30	42	64	-
Arrears	Mean	154	135	101	-
	Median	0	0	0	-
	SE	69	54	28	-
Outstanding student loan debt	Mean	..	..	2,841	-
	Median	..	..	0	-
	SE	..	..	1,469	-
Access Finance (e.g. FCF/ALF)	Mean	2	0	3	-
	Median	0	0	0	-
	SE	2	0	3	-
Total borrowing	Mean	..	..	5,059	-
	Median	..	..	2,300	-
	SE	..	..	1,487	-
<i>Base (N) unweighted</i>		<i>1,174</i>	<i>107</i>	<i>475</i>	<i>25</i>

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions
(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.6: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by socio-economic background

		£					
		Full-time			Part-time		
		Managerial/ professional	Inter- mediate	Routine / manual	Managerial/ professional	Inter- mediate	Routine / manual
Commercial credit	Mean	562	879	504	1,935	1,599	1,594
	Median	0	0	0	0	150	450
	SE	225	197	83	506	178	316
Overdraft	Mean	262	326	341	265	220	239
	Median	0	0	0	0	0	0
	SE	21	91	46	34	73	19
Arrears	Mean	53	51	105	61	67	264
	Median	0	0	0	0	0	0
	SE	21	23	19	15	14	88
Outstanding student loan debt	Mean	..	..	..	4,028	1,631	1,506
	Median	..	..	..	0	700	711
	SE	..	..	..	2,712	463	221
Access Finance (e.g. FCF/ALF)	Mean	0	0	0	0	0	10
	Median	0	0	0	0	0	0
	SE	0	0	0	0	0	11

		£					
		Full-time			Part-time		
		Managerial/ professional	Inter- mediate	Routine / manual	Managerial/ professional	Inter- mediate	Routine / manual
Total borrowing	Mean	..	..	..	6,350	3,526	3,421
	Median	..	..	..	2,500	2,000	2,300
	SE	..	..	..	2,632	353	598
<i>Base (N) unweighted</i>		<i>508</i>	<i>235</i>	<i>320</i>	<i>212</i>	<i>107</i>	<i>158</i>

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.7 Student borrowing and main sources of student borrowing for Welsh-domiciled full-time students, by socio-economic background

		£											
		Managerial and professional				Intermediate				Routine and manual			
		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)	1st Year	1 Year course	2nd Year (final and continuing)	3rd year and other (final and continuing)
Commercial credit	Mean	262	-	606	233	990	-	836	958	319	-	626	653
	Median	0	-	0	0	0	-	0	0	0	-	0	0
	SE	121	-	181	110	462	-	243	388	87	-	171	205
	<i>Base (N) unweighted</i>	170	8	190	156	78	16	80	71	122	7	121	91
Overdraft	Mean	192	-	291	315	406	-	330	261	267	-	311	378
	Median	0	-	0	0	0	-	0	0	0	-	0	0
	SE	28	-	39	50	240	-	83	40	70	-	41	54
	<i>Base (N) unweighted</i>	170	8	189	156	78	16	80	72	120	7	120	93
Arrears	Mean	44	-	25	64	33	-	99	36	69	-	135	128
	Median	0	-	0	0	0	-	0	0	0	-	0	0
	SE	38	-	11	26	17	-	66	35	44	-	36	51
	<i>Base (N) unweighted</i>	171	8	192	158	79	16	80	72	124	7	122	94

		Managerial and professional				Intermediate				Routine and manual			
		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)	1st Year	1 Year course	2nd Year (final and continuing)	3rd year and other (final and continuing)
Outstanding student loan debt	Mean	6,104	-	12,989	19,030	6,362	-	-	-	7,177	-	14,415	15,991
	Median	6,705	-	13,685	20,202	6,500	-	-	-	6,800	-	13,853	17,766
	SE	324	-	624	1,102	193	-	-	-	336	-	1,054	1,192
	<i>Base (N) unweighted</i>	170	2	77	70	79	5	29	22	121	4	36	31
Access to Finance	Mean	0	-	0	0	0	-	0	0	0	-	0	0
	Median	0	-	0	0	0	-	0	0	0	-	0	0
	SE	0	-	0	0	0	-	0	0	0	-	0	0
	<i>Base (N) unweighted</i>	172	8	193	158	79	16	81	72	124	7	122	94
Total borrowing	Mean	6,621	-	13,845	19,791	7,735	-	-	-	7,871	-	(16,175)	(17,630)
	Median	6,985	-	14,185	21,072	7,082	-	-	-	7,587	-	(15,353)	(17,940)
	SE	335	-	545	1,146	586	-	-	-	387	-	(1,273)	(906)
	<i>Base (N) unweighted</i>	168	2	77	70	78	5	28	22	118	4	35	31

Note: (i) figures adjusted for partner contributions where relevant

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(ii) 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: all full-time Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.8: Total student borrowing and main sources of student borrowing for Welsh-domiciled part-time students, by socio-economic background

£

		Managerial and professional				Intermediate				Routine and manual			
		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)	1st Year	1 Year course	2nd Year (final and continuing)	3rd year and other (final and continuing)
Commercial credit	Mean	(2,254)	-	1,646	1,433	(1,067)	-	1,006	-	1,987	-	1,600	-
	Median	(0)	-	500	0	(0)	-	150	-	0	-	1,000	-
	SE	(1,309)	-	194	191	(359)	-	507	-	237	-	176	-
	<i>Base (N) unweighted</i>	45	7	111	54	34	3	47	24	60	2	72	25
Overdraft	Mean	(283)	-	339	164	(42)	-	138	-	323	-	172	-
	Median	(0)	-	0	0	(0)	-	0	-	0	-	0	-
	SE	(115)	-	148	28	(35)	-	65	-	143	-	18	-
	<i>Base (N) unweighted</i>	47	6	110	54	34	5	47	26	61	2	74	25
Arrears	Mean	(103)	-	25	48	(41)	-	94	-	568	-	95	-
	Median	(0)	-	0	0	(0)	-	0	-	0	-	0	-
	SE	(45)	-	10	10	(33)	-	53	-	367	-	13	-
	<i>Base (N) unweighted</i>	47	7	113	54	34	5	47	26	61	2	75	25
Outstanding student loan debt	Mean	(8,965)	-	999	617	(2,543)	-	1,280	-	1,909	-	1,382	-
	Median	(2,500)	-	0	0	(1,200)	-	0	-	1,500	-	0	-
	SE	(5,515)	-	220	188	(1,049)	-	202	-	350	-	333	-
	<i>Base (N) unweighted</i>	48	7	112	54	32	5	47	26	60	2	73	25
Access to Finance	Mean	(0)	-	0	0	(0)	-	(0)	-	28	-	0	-
	Median	(0)	-	0	0	(0)	-	(0)	-	0	-	0	-
	SE	(0)	-	0	0	(0)	-	(0)	-	29	-	0	-
	<i>Base (N) unweighted</i>	48	7	114	54	34	5	47	26	61	2	75	25

		Managerial and professional				Intermediate				Routine and manual			
				2nd Year (final and contin- uing)	3rd year and other (final and contin- uing)			2nd Year (final and contin- uing)	3rd year and other (final and contin- uing)			2nd Year (final and contin- uing)	3rd year and other (final and contin- uing)
		1st Year	1 Year course			1st Year	1 Year course			1st Year	1 Year course		
Total	Mean	(11,784)	-	3,001	2,262	(3,612)	-	2,519	-	4,395	-	3,273	-
borrowing	Median	(7,500)	-	1,500	270	(2,200)	-	900	-	2,750	-	2,300	-
	SE	(4,968)	-	332	362	(1,342)	-	689	-	351	-	480	-
	<i>Base (N) unweighted</i>	44	6	108	54	32	3	47	24	59	2	71	25

Note: (i) figures adjusted for partner contributions where relevant

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) 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: all part-time Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.9: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by family type

£

		Full-time				Part-time			
		Two adult family	Single parent family	Couple	Single	Two adult family	Single parents family	Couple	Single
Commercial credit	Mean	2,127	(2,748)	1,626	315	1,860	(2,009)	1,864	1,383
	Median	250	(100)	0	0	1,000	(0)	0	0
	SE	356	(605)	626	53	264	(1,497)	615	158
Overdraft	Mean	274	(387)	199	314	308	(126)	258	340
	Median	0	(0)	0	0	0	(0)	0	0
	SE	62	(107)	36	26	108	(67)	130	142
Arrears	Mean	285	(543)	168	123	32	(169)	37	231
	Median	0	(0)	0	0	0	(0)	0	0
	SE	113	(156)	65	75	15	(23)	18	89
Outstanding student loan debt	Mean	..	..	..	..	935	(924)	6,613	1,976
	Median	..	..	..	..	0	(780)	915	0
	SE	..	..	..	..	311	(110)	4,425	378
Access Finance (e.g. FCF/ALF)	Mean	0	(0)	0	2	0	(0)	0	9
	Median	0	(0)	0	0	0	(0)	0	0
	SE	0	(0)	0	2	0	(0)	0	10
Total borrowing	Mean	..	..	..	..	3,192	(3,261)	8,875	3,704
	Median	..	..	..	..	2,300	(1,280)	5,000	1,890
	SE	..	..	..	..	435	(1,590)	3,995	429
<i>Base (N) unweighted</i>		65	41	108	1,071	145	37	110	210

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

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

(iii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.10: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by combined family type

								£
		Full-time			Part-time			
		Parents	Married/ couple	Single	Parents	Married/ couple	Single	
Commercial credit	Mean	2,371	1,626	315	1,911	1,864	1,383	
	Median	250	0	0	700	0	0	
	SE	346	626	53	658	615	158	
Overdraft	Mean	318	199	314	248	258	340	
	Median	0	0	0	0	0	0	
	SE	56	36	26	78	130	142	
Arrears	Mean	384	168	123	77	37	231	
	Median	0	0	0	0	0	0	
	SE	101	65	75	10	18	89	
Outstanding student loan debt	Mean	..	..	..	932	6,613	1,976	
	Median	..	..	..	0	915	0	
	SE	..	..	..	238	4,425	378	
Access to Finance	Mean	0	0	2	0	0	9	
	Median	0	0	0	0	0	0	
	SE	0	0	2	0	0	10	
Total borrowing	Mean	..	..	..	3,215	8,875	3,704	
	Median	..	..	..	2,200	5,000	1,890	
	SE	..	..	..	780	3,995	429	
<i>Base (N) unweighted</i>		106	108	1,071	182	110	210	

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.11: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by independence status

		£		
		Full-time		Part-time
		Independent	Dependent	Independent
Commercial credit	Mean	1,476	218	1,739
	Median	0	0	100
	SE	279	48	276
Overdraft	Mean	384	269	280
	Median	0	0	0
	SE	62	23	56
Arrears	Mean	196	131	115
	Median	0	0	0
	SE	59	90	29
Outstanding student loan debt	Mean	..	..	2,711
	Median	..	..	0
	SE	..	..	1,398
Access Finance (e.g. FCF/ALF)	Mean	6	0	3
	Median	0	0	0
	SE	5	0	3
Total borrowing	Mean	..	..	4,856
	Median	..	..	2,200
	SE	..	..	1,427
<i>Base (N) unweighted</i>		<i>375</i>	<i>910</i>	<i>502</i>

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.12: Total student borrowing and main sources of student borrowing for Welsh-domiciled full-time students, by housing tenure

		£				
		Owning	Renting (with family/ alone)	University accom.	Renting (with friends)	Lives with parents
Commercial credit	Mean	3,390	1,322	36	176	558
	Median	275	0	0	0	0
	SE	714	277	16	49	88
Overdraft	Mean	492	267	285	398	160
	Median	0	0	0	0	0
	SE	253	34	38	30	29
Arrears	Mean	186	288	330	48	44
	Median	0	0	0	0	0
	SE	62	106	265	9	13
Outstanding student loan debt	Mean	..	..	..	..	..
	Median	..	..	..	..	..
	SE	..	..	..	..	..
Access Finance (e.g. FCF/ALF)	Mean	0	14	0	0	0
	Median	0	0	0	0	0
	SE	0	12	0	0	0
Total borrowing	Mean	..	..	..	..	..
	Median	..	..	..	..	..
	SE	..	..	..	..	..
<i>Base (N) unweighted</i>		76	163	259	424	354

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions
(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: Full-time Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.13: Total student borrowing and main sources of student borrowing for Welsh-domiciled part-time students, by housing tenure

		£		
		Owning	Renting (with friends/ family/ alone)	Lives with parents
Commercial credit	Mean	2,269	851	2,232
	Median	700	0	150
	SE	229	337	711
Overdraft	Mean	261	303	284
	Median	0	0	0
	SE	35	48	135
Arrears	Mean	52	238	18
	Median	0	0	0
	SE	18	61	11
Outstanding student loan debt	Mean	996	5,040	1,881
	Median	0	915	0
	SE	138	3,610	279
Access Finance (e.g. FCF/ALF)	Mean	0	7	0
	Median	0	0	0
	SE	0	8	0
Total borrowing	Mean	3,633	6,553	4,357
	Median	2,000	2,200	2,500
	SE	245	3,783	636
<i>Base (N) unweighted</i>		<i>219</i>	<i>128</i>	<i>146</i>

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions
(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: Part-time Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.14: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by institution type

£

		Full-time			Part-time		
		Welsh	English		Welsh	English	
		HEI	HEI	FEI	HEI	HEI	FEI
Commercial credit	Mean	857	157	1,163	1,833	-	(837)
	Median	0	0	0	300	-	(0)
	SE	213	49	116	318	-	(590)
Overdraft	Mean	300	331	192	304	-	(219)
	Median	0	0	0	0	-	(250)
	SE	35	32	71	60	-	(20)
Arrears	Mean	97	241	117	133	-	(37)
	Median	0	0	0	0	-	(0)
	SE	41	154	23	29	-	(30)
Outstanding student loan debt	Mean	..	..	..	1,442	-	(11,939)
	Median	..	..	..	0	-	(14,000)
	SE	..	..	..	282	-	(6,892)
Access Finance (e.g. FCF/ALF)	Mean	3	0	0	3	-	(0)
	Median	0	0	0	0	-	(0)
	SE	3	0	0	4	-	(0)
Total borrowing	Mean	..	..	..	3,645	-	(13,212)
	Median	..	..	..	2,000	-	(19,700)
	SE	..	..	..	487	-	(6,280)
<i>Base (N) unweighted</i>		727	135	423	458	38	6

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions
(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.15: Total student borrowing and main sources of student borrowing for Welsh-domiciled full-time students, by subject

		£						
		Medicine/ Dentistry	Allied to Medicine	Sciences/Eng/ Tech/IT	Human/ Social Sci/Bus/Law	Creative Art/Lan/Hum	Educ	Comb./ other
Commercial credit	Mean	418	1,271	370	835	164	1,777	515
	Median	0	0	0	0	0	0	0
	SE	217	229	87	198	53	982	133
Overdraft	Mean	287	397	241	341	336	240	337
	Median	0	0	0	0	0	0	0
	SE	61	58	27	80	38	40	54
Arrears	Mean	1,262	141	29	95	166	181	67
	Median	0	0	0	0	0	0	0
	SE	1,043	49	9	35	72	136	18
Outstanding student loan debt	Mean	..	..	..	..	..	..	..
	Median	..	..	..	..	..	..	..
	SE	..	..	..	..	..	..	..
Access to Finance	Mean	0	0	0	0	11	0	0
	Median	0	0	0	0	0	0	0
	SE	0	0	0	0	10	0	0
Total borrowing	Mean	..	..	..	..	..	..	..
	Median	..	..	..	..	..	..	..
	SE	..	..	..	..	..	..	..
<i>Base (N) unweighted</i>		52	78	380	269	224	91	191

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: Full-time Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.16: Total student borrowing and main sources of student borrowing for Welsh-domiciled part-time students, by subject

		£					
		Medicine/ Dentistry/ Subjects Allied to Med	Sciences/ Eng/ Tech/IT	Human/ Social Sci/ Bus/ Law	Creative Arts/ Lan/Hum	Educ	Comb/ other
Commercial credit	Mean	(1,522)	1,583	2,779	(1,542)	953	1,048
	Median	(500)	0	1,000	(150)	0	0
	SE	(381)	189	856	(632)	417	209
Overdraft	Mean	(145)	360	223	(143)	261	547
	Median	(0)	0	0	(0)	250	0
	SE	(40)	160	37	(72)	26	278
Arrears	Mean	(142)	248	71	(44)	44	147
	Median	(0)	0	0	(0)	0	0
	SE	(68)	166	27	(26)	20	65
Outstanding student loan debt	Mean	(1,914)	1,333	1,154	(1,202)	9,740	910
	Median	(0)	0	833	(0)	2,300	405
	SE	(773)	154	150	(374)	6,014	300
Access to Finance	Mean	(0)	0	0	(0)	0	25
	Median	(0)	0	0	(0)	0	0
	SE	(0)	0	0	(0)	0	26
Total borrowing	Mean	(3,840)	3,275	4,220	(2,930)	11,406	2,778
	Median	(1,200)	1,100	2,300	(1,000)	5,780	1,400
	SE	(851)	276	861	(901)	5,802	320
<i>Base (N) unweighted</i>		42	161	102	39	99	59

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) Data are reported 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 Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.17: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by qualification

		£					
		Full-time			Part-time		
		Bachelor's	Other undergrad	PGCE / ITT	Bachelor's	Other undergrad	PGCE / ITT
Commercial credit	Mean	549	568	-	1,794	2,062	819
	Median	0	0	-	500	100	0
	SE	108	159	-	345	322	464
Overdraft	Mean	318	233	-	322	204	307
	Median	0	0	-	0	0	250
	SE	29	41	-	56	48	50
Arrears	Mean	161	100	-	68	227	21
	Median	0	0	-	0	0	0
	SE	76	36	-	8	124	14
Outstanding student loan debt	Mean	8,345	7,926	-	920	1,353	12,468
	Median	7,185	7,185	-	0	0	13,750
	SE	209	711	-	104	121	5,835
Access Finance (e.g. FCF/ALF)	Mean	2	0	-	5	0	0
	Median	0	0	-	0	0	0
	SE	2	0	-	7	0	0
Total borrowing	Mean	9,439	8,878	-	3,143	3,665	13,930
	Median	7,663	7,787	-	2,150	1,500	17,000
	SE	224	585	-	359	368	5,381
<i>Base (N) unweighted</i>		<i>1,039</i>	<i>217</i>	<i>29</i>	<i>183</i>	<i>257</i>	<i>62</i>

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) '-' 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 Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.18: Total student borrowing and main sources of student borrowing for Welsh-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	434	576	865	1,844	1,539	1,886	
	Median	0	0	0	0	500	300	
	SE	166	131	216	630	103	367	
Overdraft	Mean	286	319	310	221	425	154	
	Median	0	0	0	0	0	0	
	SE	53	22	29	46	104	37	
Arrears	Mean	262	101	78	198	64	53	
	Median	0	0	0	0	0	0	
	SE	164	37	26	79	9	11	
Outstanding student loan debt	Mean	..	..	..	5,300	655	1,530	
	Median	..	..	..	1,200	0	0	
	SE	..	..	..	3,036	94	314	
Access Finance (e.g. FCF/ALF)	Mean	5	0	0	7	0	0	
	Median	0	0	0	0	0	0	
	SE	5	0	0	8	0	0	
Total borrowing	Mean	..	..	..	7,695	2,696	3,655	
	Median	..	..	..	3,000	1,500	1,500	
	SE	..	..	..	3,072	207	380	
<i>Base (N) unweighted</i>		427	454	403	144	148	208	

Note: (i) commercial credit, overdraft and arrears figures adjusted for partner contributions

(ii) .. Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2014/15

Table A6.19: Student borrowing and main sources of student borrowing for Welsh-domiciled students with that debt, by full-time and part-time status

										£
		Full-time				Part-time				
		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)	
Commercial credit	Mean	2,828	-	3,339	3,177	4,300	-	2,493	3,898	
	Median	1,500	-	2,000	1,700	3,000	-	1,750	2,750	
	SE	749	-	414	451	1,147	-	434	491	
	<i>Base (N) unweighted</i>	62	11	86	68	67	7	114	59	
Overdraft	Mean	821	-	838	963	(628)	-	1,267	-	
	Median	500	-	700	1,000	(250)	-	500	-	
	SE	134	-	49	64	(193)	-	273	-	
	<i>Base (N) unweighted</i>	141	10	161	125	35	2	56	29	
Arrears	Mean	(2,223)	-	(792)	(1,183)	-	-	558	-	
	Median	(500)	-	(400)	(500)	-	-	475	-	
	SE	(1,065)	-	(109)	(502)	-	-	87	-	
	<i>Base (N) unweighted</i>	40	3	42	35	19	1	30	11	
Outstanding student loan debt	Mean	6,806	-	13,561	17,722	7,211	-	4,104	-	
	Median	6,685	-	13,585	17,924	1,800	-	1,400	-	
	SE	163	-	444	589	4,272	-	1,001	-	
	<i>Base (N) unweighted</i>	420	14	170	152	81	5	62	28	

										£
		Full-time				Part-time				
		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)	
Access to Finance	Mean	-	-	-	-	-	-	-	-	-
	Median	-	-	-	-	-	-	-	-	-
	SE	-	-	-	-	-	-	-	-	-
	<i>Base (N) unweighted</i>	<i>1</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>2</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Total borrowing	Mean	7,447	-	14,939	19,160	8,361	-	4,069	3,683	
	Median	7,272	-	14,300	18,366	3,500	-	2,500	1,750	
	SE	269	-	340	591	3,386	-	483	282	
	<i>Base (N) unweighted</i>	<i>430</i>	<i>14</i>	<i>168</i>	<i>152</i>	<i>119</i>	<i>12</i>	<i>158</i>	<i>72</i>	

Note: (i) figures adjusted for partner contributions where relevant

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) 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: all Welsh-domiciled students with borrowing

Source: NatCen/ IES SIES 2014/15

Table A6.20: Multiple linear regression, total borrowing among Welsh-domiciled full-time third year students (final and continuing)

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept ***	22,618	0.000	17,844	27,393
Gender				
Female	-637	0.466	-2,391	1,117
Male (ref. category)	0.000			
Age group				
20-24	648	0.751	-3,459	4,756
25+	-670	0.863	-8,479	7,140
Under 20 (ref. category)	0.000			
Ethnicity				
BME	1,495	0.672	-5,601	8,591
White (ref. category)	0.000			
Socio-economic group				
Routine/manual/unemployed	-1,915	0.151	-4,565	735
Intermediate	489	0.774	-2,927	3,904
Not classifiable	-936	0.512	-3,800	1,928
Managerial/ professional (ref. category)	0.000			
Parental experience of HE				
No	-938	0.439	-3,368	1,492
Yes (ref. category)	0.000			
Status				
Independent	286	0.913	-5,009	5,581
Dependent (ref. category)	0.000			
Family type				
One or two adult family	-7,736	0.078	-16,385	913
Married or living in a couple	-4,929	0.043	-9,685	-173
Single (ref. category)	0.000			
Housing tenure				
Owning	7,613	0.014	1,623	13,602
Renting (with family/alone)	5,145	0.103	-1,095	11,384
University accommodation	373	0.906	-5,983	6,728
Renting (with friends)	1,580	0.496	-3,080	6,240
Lives with parents ¹ (ref. category)	0.000			
Institution type				
Welsh HEI	-1,130	0.393	-3,779	1,518
FEI	-1,046	0.663	-5,870	3,778
English HEI (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Subject ***				
Medicine & Dentistry and Subjects Allied to Medicine	-5,351	0.004	-8,864	-1,839
Human/Social Sciences/Business/Law	-2,884	0.123	-6,584	816
Creative Arts/Languages/Humanities	-1,840	0.319	-5,530	1,849
Education	-3,805	0.286	-10,930	3,321
Combined/other Sciences/Engineering/Technology/ IT (ref. category)	-4,364	0.050	-8,726	-3
	0.000			
Qualification level				
Other undergraduate	-1,253	0.539	-5,351	2,844
Bachelor's (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 Welsh-domiciled full-time students in their third year (final and continuing) who reported previously taking out a student loan (153)

Source: NatCen/IES SIES 2014/15

Table A6.21: Multiple linear regression, net debt among Welsh-domiciled full-time third year students (final and continuing)

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept ***	24,717	0.000	18,468	30,966
Gender				
Female	-1,222	0.370	-3,948	1,504
Male (ref. category)	0.000			
Age group				
20-24	-1,142	0.531	-4,802	2,519
25+	-2,079	0.501	-8,271	4,113
Under 20 (ref. category)	0.000			
Ethnicity				
BME	4,175	0.194	-2,218	10,568
White (ref. category)	0.000			
Socio-economic group				
Routine/manual/unemployed	-1,406	0.298	-4,103	1,290
Intermediate	1,710	0.397	-2,334	5,754
Not classifiable	-1,682	0.225	-4,443	1,079
Managerial/ professional (ref. category)	0.000			
Parental experience of HE				
No	-675	0.678	-3,937	2,587
Yes (ref. category)	0.000			
Status				
Independent	3,538	0.365	-4,285	11,360
Dependent (ref. category)	0.000			
Family type				
One or two adult family	-2,948	0.539	-12,590	6,694
Married or living in a couple	48	0.990	-7,325	7,421
Single (ref. category)	0.000			
Housing tenure				
Owning	4,656	0.418	-6,873	16,185
Renting (with family/alone)	823	0.831	-6,941	8,586
University accommodation	1,141	0.771	-6,760	9,043
Renting (with friends)	1,907	0.478	-3,485	7,298
Lives with parents ¹ (ref. category)	0.000			
Institution type *				
Welsh HEI	-4,372	0.010	-7,646	-1,098
FEI	-1,265	0.629	-6,525	3,994
English HEI (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Subject **				
Medicine & Dentistry and Subjects Allied to Medicine	-10,877	0.000	-15,862	-5,892
Human/Social Sciences/Business/Law	-4,576	0.056	-9,279	127
Creative Arts/Languages/Humanities	-3,363	0.171	-8,242	1,516
Education	-7,803	0.051	-15,649	42
Combined/other	-7,363	0.050	-14,710	-16
Sciences/Engineering/ Technology/ IT (ref. category)	0.000			
Qualification level				
Other undergraduate	-5,659	0.130	-13,064	1,747
Bachelor's (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 Welsh-domiciled full-time students in their third year (final and continuing) who reported previously taking out a student loan that was still outstanding (149)

Source: NatCen/IES SIES 2014/15

Table A6.22: Multiple linear regression, net debt among Welsh-domiciled part-time first year students (continuing)

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept ***	2,545	0.000	-6,335	11,425
Gender *				
Female	3,207	0.005	1,199	5,216
Male (ref. category)	0.000			
Age group				
Under 25	-5,236	0.075	-11,086	614
25-29	-1,985	0.543	-8,944	4,975
30-39	-125	0.956	-5,033	4,783
40 or over (ref. category)	0.000			
Ethnicity **				
BME	-4,540	0.027	-8,453	-626
White (ref. category)	0.000			
Socio-economic group				
Routine/manual/unemployed	98	0.947	-3,073	3,268
Intermediate	-3,735	0.025	-6,912	-558
Not classifiable	-357	0.735	-2,617	1,904
Managerial/ professional (ref. category)	0.000			
Parental experience of HE				
No	782	0.224	-555	2,119
Yes (ref. category)	0.000			
Family type				
One or two adult family	3,364	0.078	-452	7,179
Married or living in a couple	3,090	0.156	-1,382	7,562
Single (ref. category)	0.000			
Housing tenure				
Owning	-3,760	0.324	-11,781	4,261
Renting (with family/alone)	250	0.934	-6,255	6,754
Renting (with friends)	12,536	0.056	-397	25,468
Lives with parents ¹ (ref. category)	0.000			
Institution type				
HEI	-303	0.757	-2,404	1,798
FEI (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
Subject			Lower	Upper
Medicine & Dentistry and Subjects Allied to Medicine	-1,195	0.701	-7,863	5,472
Human/Social Sciences/Business/Law	1,857	0.351	-2,336	6,049
Creative Arts/Languages/Humanities	-389	0.691	-2,487	1,709
Education	-980	0.546	-4,441	2,481
Combined/other	456	0.852	-4,806	5,719
Sciences/Engineering/Technology/ IT (ref. category)	0.000			
Qualification level				
Other undergraduate	1,456	0.150	-618	3,530
Bachelor's (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 Welsh-domiciled part-time continuing students in their first year (139)

Source: NatCen/IES SIES 2014/15

Table A6.23: Multiple linear regression, net debt among Welsh-domiciled part-time second and third year students (final and continuing)

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	-802	0.455	-5,279	3,675
Gender **				
Female	2,856	0.002	1,303	4,409
Male (ref. category)	0.000			
Age group **				
Under 25	2,315	0.003	957	3,672
25-29	1,469	0.007	470	2,467
30-39	2,883	0.001	1,371	4,395
40 or over (ref. category)	0.000			
Ethnicity				
BME	-1,038	0.146	-2,489	413
White (ref. category)	0.000			
Socio-economic group *				
Routine/manual/unemployed	1,685	0.079	-226	3,596
Intermediate	1,461	0.036	109	2,814
Not classifiable	2,267	0.118	-661	5,196
Managerial/ professional (ref. category)	0.000			
Parental experience of HE				
No	-253	0.765	-2,042	1,537
Yes (ref. category)	0.000			
Family type				
One or two adult family	261	0.881	-3,450	3,973
Married or living in a couple	921	0.591	-2,692	4,533
Single (ref. category)	0.000			
Housing tenure				
Owning	56	0.974	-3,506	3,617
Renting	-214	0.843	-2,513	2,084
Lives with parents ¹ (ref. category)	0.000			
Institution type				
HEI	-356	0.852	-4,410	3,697
FEI (ref. category)	0.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Subject				
Medicine & Dentistry and Subjects Allied to Medicine	-4,255	0.321	-13,166	4,655
Human/Social Sciences/Business/Law	-1,166	0.294	-3,471	1,140
Creative Arts/Languages/Humanities	-2,643	0.060	-5,414	128
Education	-53	0.947	-1,747	1,642
Combined/other	-2,115	0.069	-4,416	186
Sciences/Engineering/Technology /IT (ref. category)	0.000			
Qualification level				
Other undergraduate	-1,583	0.165	-3,911	744
Bachelor's (ref. category)	0.000			
Year of study				
Second year (final and continuing)	251	0.712	-1183	1684
Third year (final and continuing) (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 Welsh-domiciled part-time students in their second or third year (324)				
Source: NatCen/IES SIES 2014/15				

7 Comparison with 2011/12

7.1 Summary of key findings

Income

- 7.1.1 Average income for full-time and part-time Welsh-domiciled students increased from the previous survey in 2011/12. This was a change from the direction of travel indicated in the previous survey whereby income fell between 2007/08 and 2011/12.
- 7.1.2 Average income among full-time students increased from £11,417 to £16,284 between 2011/12 and 2014/15: a rise of 43 per cent (taking account of inflation). The income from the main sources of student support (fee loans, maintenance loans and government grants) rose significantly, by 59 per cent between the two surveys reflecting the expansion of the support package to take account of the higher fee regime. Despite an overall increase in average total income, the main sources of student support became even more central and critical to students' finances (accounting for 60 per cent of total income in 2011/12 and 67 per cent in 2014/15). Income from other more targeted state funds and from students' institutions increased, as did income from state benefits and income from paid work. More students were found to work alongside their studies (reversing the trend identified in the previous study), work longer hours and appeared to be in better quality work as the labour market improved¹. In contrast, income from families continued to fall, contributing even less to average total income (just seven per cent).
- 7.1.3 The average total income of part-time students also increased, from £12,295 (taking account of inflation) to £13,962: but this represented a

¹ Figures from the Office for National Statistics show improvements in terms of higher employment rates, lower unemployment rates and increases in hours worked. They also show an increase in employment at managerial, professional and associate professional level. See:

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/june2016>

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/allinemploymentbyoccupationemp08>

smaller increase, at 14 per cent, than found among full-time students. Between 2011/12 and 2014/15 there were increases in income from paid work (up by 22 per cent) which made up the largest part of part-time students' average total income. This was driven by an increase in the proportion of part-time students in continuous paid work and also by higher earnings levels among those that do work. There were also increases in other sources of student support (up by 16 per cent). However the most dramatic change was found for the main sources of student support. Here average income more than doubled from £460 in 2011/12 to £1,004 in 2014/15. This was explained by the introduction of fee loans for part-time students in 2014/15. As with full-time students, income from families for part-time students fell. It was a negative value in the 2011/12 survey (thus a net contribution rather than a net income) and represented an even greater negative value in the 2014/15 survey.

Expenditure

- 7.1.4 The total expenditure of full-time Welsh domiciled students was substantially higher in 2014/15 compared with 2011/12. The expenditure increased by 34 per cent from £14,324 (taking account of inflation) to £19,244. This was due to increases in participation costs (which more than doubled), which reflected the increase in student fees. However it is important to note that most Welsh-domiciled full-time students do not have to make up this difference by themselves as they would be eligible for the Welsh Government Fee Grant. Other costs (living costs, housing costs and spending on children) remained relatively stable between the two surveys.
- 7.1.5 The total average expenditure of part-time Welsh-domiciled students did not change between 2011/12 and 2014/15 (being £18,776 in 2011/12 and £18,813 in 2014/15). However, following patterns noted among full-time students (but not to the same extent) the participation costs of part-time students increased (up by 50 per cent) due to increases in tuition fees. Again other costs remained relatively stable.

Savings, borrowing and debt

- 7.1.6 Savings of full-time students increased from 2011/12 to 2014/15 while the total savings of part-time students did not change.
- 7.1.7 The total borrowing and thus net debt stayed stable for full-time students for whom reliable student loan information was available between 2011/12 and 2014/15 due to support in the form of the Welsh Government Fee Grant¹. However the borrowing and net debt of part-time students increased over the same period, due to the introduction of Student Loans for Tuition Fees for part-time students.
- 7.1.8 Graduate net debt of full-time students did not change between 2011/12 and 2014/15; the figure was £15,971 in 2014/15 (for full-time students in the final year of a three year course, who reported taking out a student loan in previous years of study).

7.2 Introduction

- 7.2.1 This chapter is divided into several main parts, as follows:
- a brief comparison of the sample profiles across the two surveys;
 - comparisons over time of income;
 - comparisons over time of expenditure; and
 - comparisons over time of borrowings, savings and net debt.

7.3 Making comparisons

- 7.3.1 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.

Changes in the sample

- 7.3.2 As identified in Chapter 1, the profile of the 2014/15 full-time sample was similar to that of the 2011/12 sample in many ways. However

¹ The effect of the fee grant was to prevent the increase in fees being passed on to students, who would otherwise have had to increase borrowing. Net debt is calculated on the individual level taking into account each student's individual savings and borrowing, which could explain why net debt has stayed the same while the savings have increased on average.

there were a few exceptions with regards to HE study and living arrangements. 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 (reflecting the sampling approach to ensure students sampled were all operating under the same student support arrangements, see below), more likely to be studying at other undergraduate level, more likely to be studying in a FEI, and to be living at home with their parents. Similarly there were some differences in the profile of part-time students between the two surveys. The 2014/15 part-time sample were relatively more likely to be from a White background, and more likely to be from a professional/managerial background. Following the patterns noticed for full-time students, part-time students were also more likely to be studying at other undergraduate level, living at home with their parents, and studying in a FEI. These changes in profile tend to follow patterns found among the English-domiciled sample and are thus likely to reflect real change in the profile of part-time students as well as the change in part-time sample size between 2011/12 and 2014/15. The part-time sample size in 2011/12 was much smaller (N=180) and thus more susceptible to response bias, with wider confidence intervals around the estimates for the profile. The larger sample size (N=529) and higher response for the 2014/15 survey permits greater confidence in these estimates.

- 7.3.3 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 students on courses lasting four years or more, while the latter only included students on courses lasting three years or less. This was 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 comparisons 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 minimal¹.

Changes in real-world prices

- 7.3.4 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 uprated 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 uprated 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. Similarly 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.

Changes to the 2011/12 results

- 7.3.5 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 separate Technical Report for details of the revised calculation). In this comparison we

¹ The 2011/12 sample included a small number of students (58 Welsh-domiciled full-time, and 24 Welsh-domiciled part-time, or 413 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 (less than 1%).

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 are 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.

7.4 Change over time in average total income

Full-time students

- 7.4.1 Average (mean) income among all full-time students increased from £11,417¹ to £16,284 between 2011/12 and 2014/15: a rise of 43 per cent taking account of inflation² (Table 7.1).
- 7.4.2 The income from the main sources of student support rose significantly, by 59 per cent between the two surveys, from approximately £6,820 in 2011/12 (taking account of inflation) to £10,876 in 2011/12 (see Table 7.1). This reflects the expansion of the student support package to take account of the higher fee regime (this includes the Welsh Government Fee Grant which, like the Student Loan for Tuition Fees, is paid directly to institutions to cover fees, see Chapter 1). Other sources of student support, which includes targeted support and university bursaries have also risen (by 34 per cent) from

¹ 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.

² 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 (of $((N-1) \times 100)$ per cent).

an average of £1,368 in 2011/12 to £1,828 in 2014/15. Despite an overall increase in average total income, the main sources of student support have become even more central and critical to students' finances (accounting for 60 per cent of total income in 2011/12 and 67 per cent in 2014/15).

- 7.4.3 The other elements of students' finances have seen change over time, mainly increasing. Income from paid work increased by 36 per cent over time: from £1,359 in 2011/12 to £1,842 in 2014/15. This reverses the pattern noticed in the previous survey whereby work income decreased over time. The increase is likely to be driven by a greater proportion of students engaging in paid work and supports the finding that these students are perhaps in better quality work than in the previous survey (see below). However as average total income increased over time, paid work contributed a similar amount towards students' finances in the two surveys: 12 per cent in 2011/12 and 11 per cent in 2014/15 (see Figure 7.1).
- 7.4.4 Income from social security benefits almost doubled (increasing by 80 per cent) and income from other miscellaneous sources also increased (by 44 per cent). Other miscellaneous income includes maintenance payments for students' own or their partners' children, money from private pensions or shares, rent from lodgers, and money generated from the sale of books, computers, course equipment etc. Both of these sources of income however have very little impact on overall average income.
- 7.4.5 A large fall occurred for income from families, which fell by 23 per cent. This category of income now accounts for a much lower proportion of the overall total (seven per cent in 2014/15 from 13 per cent in 2011/12).
- 7.4.6 The patterns of the relative shift towards main sources of student support, and away from income from families, continues the trends observed in the previous survey.

Table 7.1: Comparison of average total income figures: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students

	SIES	SIES	£ Index
	2014/15	2011/12***	(15/12)
Main sources of student support	10,876	6,820	1.59
Other sources of student support	1,828	1,368	1.34
Income from paid work	1,842	1,359	1.36
Income from family**	1,179	1,523	0.77
Social security benefits**	415	231	1.80
Other income**	144	100	1.44
Estimated total income**	16,284	11,417	1.43
<i>Base (N) unweighted</i>	<i>1,367</i>	<i>914</i>	

**figures adjusted for partner contributions where relevant

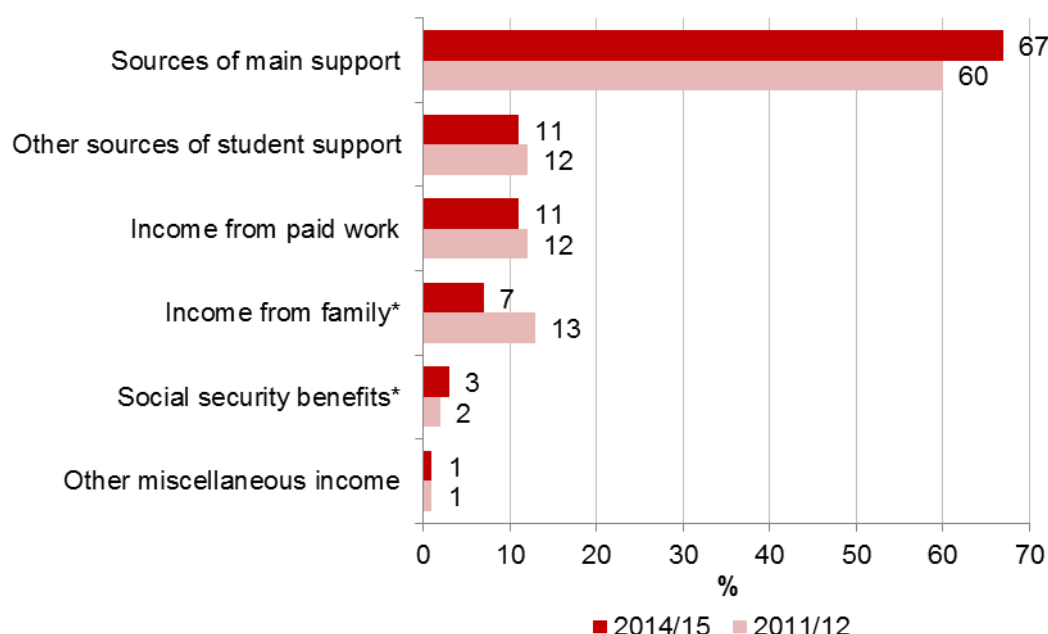
*** 2011/12 figures were multiplied by 1.064 to reflect RPI increases, except paid work earnings which multiplied by 1.052 to reflect increases in average earnings.

Base: all Welsh-domiciled full-time students

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

7.4.7 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 towards main sources of student support and away from earnings from paid work, whilst other elements have remained largely static.

Figure 7.1: Components of Welsh-domiciled full-time students' average total income, 2014/15 and 2011/12



Note: *figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students Year 1 full-time students

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

Part-time students

7.4.8 Shifting focus to part-time students (those studying 25 per cent + FTE), the average total income also increased somewhat, from £12,295 (taking account of inflation) to £13,962: a smaller increase, at 14 per cent (Table 7.2), than among full-time students. However this represents a change in direction from the previous survey where total average income had fallen. Between 2011/12 and 2014/15 there were increases in income from other sources of student support (up by 16 per cent, taking inflation into account), and income from paid work (up by 22 per cent); however the largest increases were found for the main sources of student support. Here average income more than doubled from £460 in 2011/12 to £1,004 in 2014/15. This is explained by the introduction of fee loans for part-time students in 2014/15.

7.4.9 Income from family also changed over time. In 2011/12 it represented a negative figure (thus a net contribution rather than a net income) and in 2014/15 it was an even greater net contribution: -£470

to -£992. Income from social security benefits remained relatively stable, falling by only two per cent. Other miscellaneous income fell considerably (by 62 per cent) but from a relatively small base, and thus made no real difference to overall income.

7.4.10 These changes differ from the trends observed in previous SIES in that in this current survey income from paid work had increased and the net contribution from students to their families had increased. However income from student support sources had continued to increase following the previous trends.

Table 7.2: Comparison of average total income figures: 2014/15 and 2011/12 (adjusted), 25%+ FTE Welsh-domiciled part-time students

	£		
	Part-time (25% FTE+) students		
	SIES	SIES	Index
	2014/15	2011/12***	(15/12)
Main sources of student support	1,004	460	2.18
Other sources of student support	1,160	1,002	1.16
Income from paid work	10,647	8,739	1.22
Income from family**	-992	-470	2.11
Social security benefits**	1,973	2,016	0.98
Other income**	170	449	0.38
Estimated total income**	13,962	12,295	1.14
<i>Base (N) unweighted</i>	<i>529</i>	<i>180</i>	

**figures adjusted for partner contributions where relevant

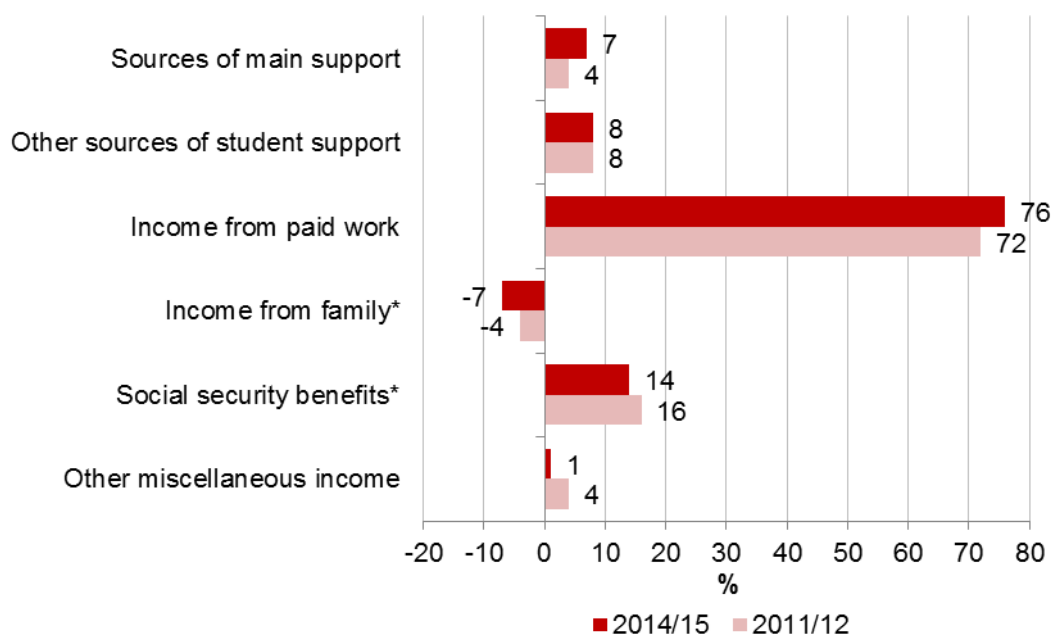
*** 2011/12 figures were multiplied by 1.064 to reflect RPI increases, except paid work earnings which multiplied by 1.052 to reflect increases in average earnings.

Base: all Welsh-domiciled part-time students, studying at 25% FTE+

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

7.4.11 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: more towards earnings from paid work (from 72 per cent in 2011/12 to 76 per cent in 2014/15) and towards student support sources (four per cent in 2011/12 to seven per cent in 2014/15).

Figure 7.2: Components of 25%+ FTE Welsh-domiciled part-time students' average total income, 2014/15 and 2011/12



Note: *figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled part-time students, studying at 50% FTE+

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

7.5 Changes over time in the sources of student income

7.5.1 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.

Main and other sources of student support

Full-time Students

7.5.2 Table 7.3 compares income from the main sources of student support among full-time students across the two surveys, for all students (i.e. not just recipients). One key aspect to note is that the income from tuition fee loans has remained stable, changing only marginally from £2,709 in 2011/12 to £2,795 in 2014/15 (an increase of just three per cent). This stability, despite the large increase in fee costs, has been driven by the introduction of the Welsh Government Fee Grant. This is the non-means-tested grant intended to cover the difference in the increase in fees from 2011/12. This grant was not available in 2011/12.

- 7.5.3 Income from maintenance loans increased somewhat between the two surveys, from £2,695 to £3,022 (Table 7.3 – an increase of 12 per cent) and reflects: a) the increased proportion of loan that can be applied for which is not means-tested, and the increased maximum value of the loans (see Chapter 1); and b) the higher take up of student loans among the 2014/15 students than found for 2011/12 (from 73 per cent to 81 per cent). Average income from the Welsh Government Learning Grant (formerly the Assembly Learning Grant) and Special Support Grant across all full-time students also increased, by 25 per cent from 2011/12 to 2014/15. This increase was due to the incorporation of the Welsh National Bursary Scheme, which had not fully filtered through to the 2011/12 survey results (as the increased grant level was only available to new starters in 2011/12).
- 7.5.4 The income from Financial Contingency Funds (Access to Learning Funds in England) fell by 40 per cent, continuing the trend found between the previous surveys.

Table 7.3: Comparison of average income from the main sources of student support: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students

	SIES 2014/15	SIES 2011/12**	£ Index (15/12)
Main sources of student support	10,876	6,820	1.59
OF WHICH			
Student Loan for Tuition Fees	2,795	2,709	1.03
Student Loan for Maintenance	3,022	2,695	1.12
Welsh Government Fee Grant	3,317	0	N/A
Welsh Government Learning Grant	1,717	1,376	1.25
FCF	24	40	0.60
<i>Base (N) unweighted</i>	<i>1,367</i>	<i>914</i>	

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all Welsh-domiciled full-time students

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

- 7.5.5 Table 7.4 compares income from the other state-funded sources of student support among full-time students across the two surveys, again for all students (i.e. not just recipients). Some forms of targeted

support increased considerably across the two surveys: child-related support, adult dependants' grants and teaching-related support albeit from a very low base. This reflects the slight change in the profile of students between the surveys with more full-time students being eligible for such support. However institutional support (including fee support, bursaries and scholarships) has remained unchanged since 2011/12.

Table 7.4: Comparison of average income from the other sources of student support: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students

	SIES 2014/15	SIES 2011/12**	£ Index (15/12)
Other sources of student support	1,828	1,368	1.34
OF WHICH			
Child related support	104	44	2.36
Adult Dependants' grant	8	4	2.00
Teaching related support	59	13	4.54
NHS related support	944	841	1.12
Disabled Students' Allowances	85	45	1.89
Employer support	23	0	Na
Institution support	347	343	1.01
Other	260	79	3.29
<i>Base (N) unweighted</i>	<i>1,367</i>		

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all Welsh-domiciled full-time students

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

Part-time students

7.5.6 Focusing on part-time students between 2011/12 and 2014/15, the change in the make-up of state funded student support is apparent. The average income from tuition fee loans rose from zero in 2011/12 as part-time students were not eligible for this type of support, to £696 in 2014/15 with 41 per cent of students reporting taking out a loan. The average income from the Course Grant also increased (up by 67 per cent from £166 to £278, in 2014/15 prices; Table 7.5). In contrast to the findings for full-time students, the average income from

Financial Contingency Funds (Access to Learning Funds in England) increased between the two surveys, but the values here were very small.

Table 7.5: Comparison of average income from the main sources of student support: 2014/15 and 2011/12 (adjusted), 25%+ FTE Welsh-domiciled part-time students

	SIES 2014/15	SIES 2011/12**	£ Index (15/12)
Main sources of student support	1,004	460	2.18
OF WHICH			
Student loan for fees	696	0	Na
Course grant	278	166	1.67
Fee grant	#	283	Na
FCF/ALF	30	10	3.00
<i>Base (N) unweighted</i>	<i>529</i>	<i>180</i>	

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases;

Note: # due to a change in the questionnaire and the way variables were derived Fee Grant for continuing part-time students in the 2014/15 survey is counted within other sources of student support and it is not possible to measure the exact amounts received. However the average figure is likely to be around £136.

Base: all Welsh-domiciled part-time students, studying at 25% FTE+

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

7.5.7 Looking at other sources of state funded support, as found for full-time students, the average amounts of many of these targeted forms of support have increased reflecting the change in the profile of the samples between the two surveys (Table 7.6). Indeed, in the 2014/15 survey part-time students were older, more likely to have a self-declared disability, more likely to come from professional work backgrounds, less likely to be single and more likely to be studying at a higher intensity – all aspects linked with higher incomes from other sources of student support (see Tables 1.2 and 1.3, and Chapter 2). However NHS-related support has decreased as has support from institutions. Of perhaps greatest interest is the increase in the average amount received from employers. This increased from £352 (adjusted for inflation) in 2011/12 to £431 in 2014/15, a rise of 22 per cent. A similar proportion of part-time students reported receiving support from their employers in both surveys (25 per cent in 2011/12 and 23

per cent in 2014/15) so the increase in the average value of support is likely to reflect an increase in fee costs. The increase in income from employers reverses the trend found in the previous survey of falling support and falling proportions receiving support from employers (see Table 3.6, and paragraph 3.4.20).

Table 7.6: Comparison of average income from the other sources of student support: 2014/15 and 2011/12 (adjusted), 25%+ FTE Welsh-domiciled part-time students

	SIES	SIES	£ Index (15/12)
	2014/15	2011/12**	
Other sources of student support	1,160	1,002	1.16
OF WHICH			
Child related support	137	118	1.16
Adult Dependents' grant	52	17	3.06
Teaching related support	0	0	0
NHS related support	24	34	0.71
Disabled Students' Allowances	158	46	3.43
Employer support	431	352	1.22
Institution support	138	225	0.64
Other	219	210	1.04
<i>Base (N) unweighted</i>	<i>914</i>	<i>180</i>	

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all Welsh-domiciled part-time students, studying at 25% FTE+

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

Income from paid work

Full-time students

7.5.8 The average income from paid work among full-time students increased between the two surveys, with students in 2011/12 earning on average £1,359 compared to £1,842 in 2014/15 (uprated to reflect earnings growth). This represents an increase of 36 per cent in real terms in average earnings (Table 7.7).

7.5.9 Among full-time students, this increase in earnings appeared to be related to a change in the quality and duration of jobs students were engaging in as well as a small increase in the proportion working whilst studying. In 2011/12, 52 per cent of full-time students worked

alongside their studies and this rose slightly to 55 per cent in 2014/15 (Table 7.7). There was also an increase in the proportion reporting continuous work (from 29 per cent in 2011/12 to 34 per cent in 2014/15; Table 3.9 and paragraph 3.5.12), work which tends to be better paid; whilst the proportion reporting more casual non-continuous work was relatively stable (30 and 29 per cent respectively; Table 3.9 and paragraph 3.5.12). Looking at the hours worked, this suggests students were working longer with average term-time hours (in continuous jobs) increasing from nine to ten hours per week, and vacation hours increasing from 18 to 23 hours per week (Table A3.33, paragraph 3.5.14); and, for those working constant hours, from 14 to 17 hours per week.

Table 7.7: Average income across Welsh-domiciled full-time students, proportion working and average income for those in work, 2014/15 and 2011/12 (adjusted)

	SIES 2014/15	SIES 2011/12**	Index (15/12)
All students mean earnings (£)	1,842	1,359	1.36
<i>N (unweighted)</i>	1,367	914	
% working	55	52	
Mean earnings (for those working, £)	3,343	2,628	1.27
<i>Base (N) unweighted</i>	750	471	

Note: ** 2011/12 figures were multiplied by 1.052 to reflect AEI increases

Base: all Welsh-domiciled full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Part-time students

7.5.10 A similar pattern was found among part-time students over time, with income from paid work increasing since 2011/12, albeit by less than that among full-time students (22 per cent, compared with 36 per cent among full-timers). Part-time students (i.e. those studying 0.25 FTE or above) earned on average £8,739 in 2011/12 (uprated) compared with £10,647 in the 2014/15 academic year (Table 7.8). This increase in average income from paid work was partially caused by more part-time students working (75 per cent, compared with 73 per cent in 2011/12); more working in continuous jobs (67 per cent compared

with 62 per cent in 2011/12; Table 3.9 and paragraph 3.5.27); and also by higher earnings levels among those that did work (£14,290, compared with £12,015 uprated to reflect the increase in average earnings).

Table 7.8: Average income across Welsh-domiciled part-time students (25%+ FTE), proportion working and average income for those in work, 2014/15 and 2011/12 (adjusted)

	SIES 2014/15	SIES 2011/12**	Index (15/12)
All students mean earnings (£)	10,647	8,739	1.22
<i>N (unweighted)</i>	529	180	
% working	75	73	
Mean earnings (for those working, £)	14,290	12,015	1.19
<i>Base (N) unweighted</i>	425	73	

Note: ** 2011/12 figures were multiplied by 1.052 to reflect AEI increases

Base: all Welsh-domiciled 25%+ FTE part-time students

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

Income from family

Full-time students

7.5.11 Among full-time students, income from families declined substantially from £1,523 (adjusted to 2014/15 prices) to £1,179 between the two surveys – falling by around a quarter (23 per cent; Table 7.9). The average figure for contributions from parents/other relatives was relatively stable, whereas between the 2011/12 survey and the 2014/15 survey, share of partners' income fell to represent a greater negative value (or contribution) from -£77 to -£442. The overall reduction in income from families was driven partly by a fall in the proportion of students receiving income from their parents or other relatives (falling from 81 per cent to 76 per cent; Table 3.13) and an increase in the number of students sharing joint financial responsibility with their partner (from 11 per cent in 2011/12 to 13 per cent in 2014/15; Table 3.13). Also among those who shared financial responsibility there was a large rise in the amount of monies they contributed to their households.

Table 7.9: Comparison of average income from families: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students

	SIES 2014/15	SIES 2011/12**	£ Index (15/12)
Income from family	1,179	1,523	0.77
OF WHICH			
Contributions from parents/other relatives	1,614	1,599	1.01
Gifts of money from partner	7	0	-
Share of partners' income	-442	-77	5.74
<i>Base (N) unweighted</i>	<i>1,367</i>	<i>914</i>	

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all Welsh-domiciled full-time students

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

Part-time students

7.5.12 Among part-time students, income from families also decreased.

There was an increase in the average contributions from parents (from £151 in 2011/12 (uprated), to £340 in 2014/15) but this was subsumed by the increase in the negative contribution from partners (from -£646 to -£1,379). Overall part-time students contributed more on average to their families than they received, and this contribution has increased over time (Table 7.10).

Table 7.10: Comparison of average income from families: 2014/15 and 2011/12 (adjusted), 25%+ FTE Welsh-domiciled part-time students

	SIES 2014/15	SIES 2011/12**	£ Index (15/12)
Income from family	-992	-470	2.11
OF WHICH			
Contributions from parents/other relatives	340	151	2.25
Gifts of money from partner	48	23	2.09
Share of partners' income	-1,379	-646	-2.13
<i>Base (N) unweighted</i>	<i>529</i>	<i>180</i>	

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all Welsh-domiciled part-time students, studying at 25% FTE+

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

Social security benefits

7.5.13 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

7.5.14 Comparing income from social security benefits revealed that the overall level of income received across full-time students had increased, almost doubling. The average amount received in 2011/12 was £231 (uprated) and in 2014/15 was £415 (Table 7.11). This is an increase of 80 per cent in real terms. This increase was driven partly by the proportion of students receiving benefits increasingly slightly from seven to 11 per cent, and also the average amounts received among those in receipt of benefits increasing by 10 per cent.

Table 7.11: Average income from benefits among full-time students: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students

	SIES 2014/15	SIES 2011/12**	Index (15/12)
Average income from benefits (£)	415	231	1.80
% students in receipt	11	7	
Average income, those receiving (£)	3,873	3,510	1.10
Base (N) unweighted	128	56	

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all Welsh-domiciled full-time students

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

Part-time students

7.5.15 The social security benefits for part-time students remained relatively stable: with £2,016 on average, adjusted for inflation, across all part-time students in 2011/12; and £1,973 in 2014/15 (Table 7.12). The proportion in receipt of benefits was the same in the two surveys (53 per cent) and the average amount received among recipients was also almost static at around £3,800.

Table 7.12: Average income from benefits among part-time students, 2014/15 and 2011/12 (adjusted): 25%+ FTE students only

	SIES 2014/15	SIES 2011/12**	Index (15/12)
Average income from benefits (£)	1,973	2,016	0.98
% students in receipt	53	53	
Average income, those receiving (£)	3,739	3,806	0.98
Base (N) unweighted	208	78	

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases

Base: all Welsh-domiciled part-time students, studying at 25% FTE+

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

7.6 Change over time in total student expenditure

Changes in total student expenditure and the main categories of spending

Full-time students

- 7.6.1 The total expenditure of full-time Welsh domiciled students was substantially higher in 2014/15 compared to 2011/12. The expenditure increased by 34 per cent from £14,324 to £19,224 (Table 7.13)¹. This was due to increasing participation costs, which grew by approximately £5,000, reflecting the increase in student fees. However, most Welsh-domiciled students did not have to make up this difference by themselves, as they would have been eligible for the Welsh Government Fee Grant (see above), which was paid directly to the institutions and covered the increase in fees. All of the other costs remained similar to 2011/12.

¹ Living costs and total expenditure figures do not match the results published in 2011/12 report. Joint responsibility was mistakenly not taken into account for food expenditure in 2011/12, which also affected total expenditure and meant that both figures were inflated. This has been corrected for 2014/15 report, so figures here are correct.

Table 7.13: Comparison of average expenditure figures: 2014/5 and 2011/12 (adjusted), Welsh-domiciled full-time and part-time students

£

	Full-time			Part-time		
	SIES	SIES	Index	SIES	SIES	Index
	2014/15	2011/12**	(15/12)	2014/15	2011/12**	(15/12)
Living costs*	7,018	6,980	1.01	11,528	11,817	0.98
<i>N=unweighted</i>	700	473		261	66	
Housing costs*	3,377	3,464	0.97	3,430	3,506	0.98
<i>N=unweighted</i>	1,262	831		475	148	
Participation costs	8,834	3,970	2.23	3,026	2,012	1.50
<i>N=unweighted</i>	714	480		258	66	
Spending on children	352	212	1.66	984	1,154	0.85
<i>N=unweighted</i>	1,358	911		513	177	
Estimated total expenditure*	19,224	14,324	1.34	18,813	18,776	1.00
<i>Base (N) unweighted</i>	674	453		243	54	

Note: * figures adjusted for partner contribution; ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

Note: The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Note: Food expenditure and total expenditure figures do not match the results published in 2011/12 report. Joint responsibility was mistakenly not taken into account for food expenditure in 2011/12, which also affected total expenditure and meant that both figures were inflated. This has been corrected for 2014/15 report.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students completing a diary. For housing costs and spending on children, the base is all Welsh-domiciled students completing the main questionnaire (as these categories of expenditure were captured in the main questionnaire). See Section 4.2 for further details.

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

Part-time students

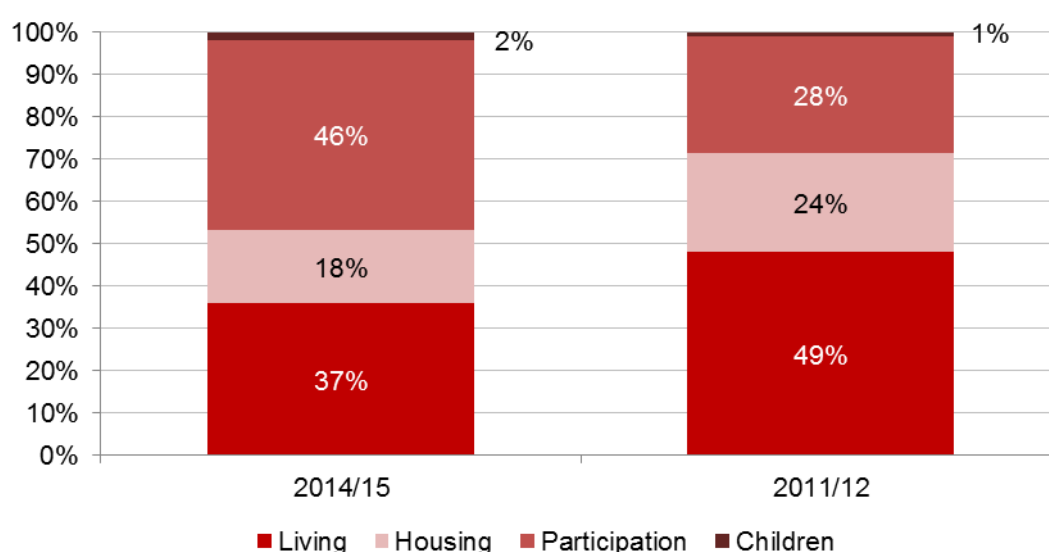
7.6.2 The expenditure of part-time Welsh-domiciled students did not change between 2011/12 and 2014/15 (Table 7.13). As with full-time students, the participation costs of part-time students increased, but not to the same extent. The expenditure of part-time students was one and a half times higher in 2014/15 compared with 2011/12, while the expenditure of full-time students in 2014/15 was more than twice that in 2011/12. The other costs remained stable.

7.7 Changes in spending profile

Full-time students

7.7.1 Reflecting the increase in student fees, the proportion of expenditure of Welsh-domiciled full-time students on participation costs increased from slightly over a quarter (28 per cent) to just under half (46 per cent; Figure 7.3). This led to a lower proportion of expenditure on living and housing costs.

Figure 7.3: Changes in profile of expenditure (%): 2014/15 and 2011/12 data for full-time Welsh-domiciled students, by cost categories



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

7.8 Changes over time in students' overall financial position

Borrowing

7.8.1 As discussed in Chapter 6, the information on outstanding previous student loans is not robust for some full-time students beyond their first year. In particular, it appears that many of them had not reported an outstanding 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 who reported an outstanding previous student loan. This will lead to slight over estimation of average overall student loan amounts compared to previous reports

across all students, as zeros, i.e. students who genuinely did not have a student loan, are excluded. Note however, that comparison with Student Loan Company data suggests that results are somewhat underestimated in both years (see paragraph 6.2.6). All first year full-time students and all part-time students are included in the analysis (as these groups are unaffected by this issue). All results are broken down by year of study to allow meaningful comparisons.

Full-time students

- 7.8.2 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 unreliable data. Table 7.15 shows that in both 2011/12 and 2014/15 the majority of student borrowing took the form of student loan debt. Student loan borrowing and consequently the overall borrowing did not change between the two surveys for Welsh-domiciled students. This is due to the Welsh Government Fee Grant making up the increase in fees introduced in 2012/13 for Welsh-domiciled students.
- 7.8.3 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 (Table 7.15).
- 7.8.4 Looking at other sources of borrowing, all full-time students were slightly more likely to borrow using commercial credit and less likely to be using an overdraft in 2014/15 than in 2011/12, and were more likely to be in arrears (Table 7.14). The use of commercial credit rose particularly among first and second year students (commercial credit debt more than doubled from £197 in 2011/12 to £434 in 2014/15), and arrears rose substantially for first year students (from a relatively small base), while the use of overdraft dropped among second and third year students (Table 7.15).

Table 7.14: Comparison of borrowing: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time and part-time students

£

	Full-time			Part-time		
	SIES 2014/15	SIES 2011/12**	Index (15/12)	SIES 2014/15	SIES 2011/12**	Index (15/12)
Commercial credit	613	465	1.32	1,739	1,409	1.23
Overdraft	305	512	0.60	280	199	1.40
Arrears	152	126	1.21	115	78	1.48
Outstanding student loan debt	..	..	..	2,711	415	6.53
Estimated borrowing	..	..	..	4,856	2,132	2.28
<i>Base (N)</i>	<i>1,285</i>	<i>839</i>		<i>502</i>	<i>94</i>	
<i>unweighted</i>						

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

Note: Figures adjusted for partner contribution where relevant

Note: Student loan debt and total borrowing for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled full-time and part-time students

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

Table 7.15: Comparison of borrowing: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students by year of study

£

	1st Year			1 Year course			2nd Year (final and continuing)			3rd year and other (final and continuing)		
	SIES	SIES	Index	SIES	SIES	Index	SIES	SIES	Index	SIES	SIES	Index
	2014/15	2011/12*	(15/12)	2014/15	2011/12*	(15/12)	2014/15	2011/12*	(15/12)	2014/15	2011/12*	(15/12)
Commercial credit	434	197	2.20	(2,479)	-	-	629	425	1.48	594	592	1.00
<i>Base (N) unweighted</i>	450	311		37	16		468	259		391	312	
Overdraft	286	235	1.21	(382)	-	-	305	561	0.54	317	602	0.53
<i>Base (N) unweighted</i>	448	312		36	16		468	261		394	310	
Arrears	262	43	6.03	(119)	-	-	71	187	0.38	107	107	1.00
<i>Base (N) unweighted</i>	454	319		37	16		472	261		396	314	
Outstanding student loan debt	6,270	6,345	0.99	-	-	-	13,561	13,683	0.99	17,722	17,562	1.01
<i>Base (N) unweighted</i>	449	320		14	10		170	113		152	148	
Access to Finance	5	0	-	(0)	-	-	0	0	-	0	2	0.00
<i>Base (N) unweighted</i>	454	320		37	16		475	262		398	316	
Total borrowing	7,265	6,866	1.06	-	-	-	14,939	14,444	1.03	19,160	19,112	1.00
<i>Base (N) unweighted</i>	442	308		14	10		168	113		152	144	

Note: (i) figures adjusted for partner contributions where relevant

(ii) 2011/12 figures were multiplied by 1.064 to reflect RPI increases

(iii) 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.

(iv) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: Commercial credit, overdraft, arrears, Access to Finance: all full-time Welsh-domiciled students; Outstanding student loan debt and total borrowing: all full-time Welsh-domiciled first year students and all full-time Welsh-domiciled students on second or third year or on one year courses with an outstanding previous student loan.

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

Part-time students

7.8.5 Across all part-time students, their total estimated borrowing more than doubled between 2011/12 and 2014/15 – from £2,132 to £4,856 (Table 7.14). This was largely due to the fact that part-time students became eligible for the Student Loan for Tuition Fees for the first time in 2014/15 and their student loan borrowing increased accordingly. All other forms of borrowing also increased from 2011/12 to 2014/15: commercial credit, overdrafts and arrears (this was a reverse of the trend observed between 2007/8 and 2011/12 for part-time students studying at least 50 per cent FTE, as borrowing from commercial sources and falling into arrears fell between those previous surveys).

Savings

7.8.6 Predicted savings of Welsh-domiciled full-time students at the end of the academic year increased from £1,229 in 2011/12 to £1,746 in 2014/15 (Table 7.16). The savings of Welsh-domiciled part-time students however remained relatively stable between the two surveys.

Table 7.16: Comparison of savings: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time and part-time students

	Full-time			Part-time		
	SIES	SIES	Index	SIES	SIES	Index
	2014/15	2011/12**	(15/12)	2014/15	2011/12**	(15/12)
Savings at the end of the year	1,746	1,229	1.42	1,802	1,670	1.08
<i>Base (N)</i>	<i>1,313</i>	<i>870</i>		<i>508</i>	<i>157</i>	
<i>unweighted</i>						

Note: ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

Base: all Welsh-domiciled full-time and part-time students

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

Net debt

Full-time students

- 7.8.7 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.
- 7.8.8 Net debt of full-time students did not really change between 2011/12 and 2014/15 (see Table 7.18). This is due to the fact that students benefited from the Welsh Government Fee Grant, which made up for the increase in student fees between the surveys, so that students did not need to take up higher fee loans. As with total borrowing, net debt increased with the year of study with third year full-time students (final and continuing) reporting highest net debt in both survey years. Net debt for third year students was £17,958 in 2011/12 and £16,511 in 2014/15; the slight fall in net debt amongst these third year students was accounted for by higher levels of savings in 2014/15 rather than differences in borrowing between the two surveys (which were the same).

Part-time students

- 7.8.9 Net debt of part-time students increased from £587 in 2011/12 to £3,033 in 2014/15 (Table 7.17), increasing more than fivefold. Table 7.19 shows that net debt of first-year part-time students rose from £1,233 in 2011/12 to £5,312 in 2014/15. Net debt of students on higher years also rose substantially but did not reach as high levels (from £166 in 2011/12 to £1,547 in 2014/15). This is due to first-year part-time students in 2014/15 having for the first time access to student loans.

**Table 7.17: Comparison of net debt: 2014/15 and 2011/12 (adjusted),
Welsh-domiciled full-time and part-time students**

£

	Full-time			Part-time		
	SIES 2014/15	SIES 2011/12**	Index (15/12)	SIES 2014/15	SIES 2011/12**	Index (15/12)
Savings	1,746	1,229	1.42	1,802	1,670	1.08
<i>Base (N) unweighted</i>	1,313	870		508	157	
Borrowing	..	..		4,856	2,132	1.96
<i>Base (N) unweighted</i>	..	..		502	94	
Net Debt	..	..		3,033	587	5.17
<i>Base (N) unweighted</i>	..	..		487	155	

Note: (i) ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

(ii) Figures adjusted for partner contribution where relevant

(iii) Total borrowing and net debt for full-time students are excluded as robust estimates for all students are not available.

Base: all Welsh-domiciled full-time and part-time students

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

Table 7.18: Comparison of net debt: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students by year of study

£

	1st Year			1 Year course			2nd Year (final and continuing)			3rd year and other (final and continuing)		
	SIES 2014/15	SIES 2011/12*	Index (15/12)	SIES 2014/15	SIES 2011/12*	Index (15/12)	SIES 2014/15	SIES 2011/12*	Index (15/12)	SIES 2014/15	SIES 2011/12*	Index (15/12)
Savings	1,324	1,279	1.04	(3,137)	-	-	1,532	1,152	1.33	2,353	1,266	1.86
<i>Base (N) unweighted</i>	439	302		37	16		456	251		350	301	
Borrowing	7,265	6,866	1.06	-	-	-	14,939	14,444	1.03	19,160	19,112	1.00
<i>Base (N) unweighted</i>	442	308		14	10		168	113		152	144	
Net Debt	5,939	5,607	1.06	-	-	-	13,428	12,993	1.03	16,511	17,958	0.92
<i>Base (N) unweighted</i>	429	297		14	10		163	110		150	138	

Note: (i) figures adjusted for partner contributions where relevant

(ii) * 2011/12 figures were multiplied by 1.064 to reflect RPI increases

(iii) 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.

(iv) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

Base: Savings: all full-time Welsh-domiciled students; Total borrowing and net debt: all full-time Welsh-domiciled first year students and all full-time Welsh-domiciled students on second or third year or on one year courses with an outstanding previous student loan.

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

Table 7.19: Comparison of net debt: 2014/15 and 2011/12 (adjusted), Welsh-domiciled part-time students by year of study

	1st Year continuing			Other years		
	SIES 2014/15	SIES 2011/12*	Index (15/12)	SIES 2014/15	SIES 2011/12*	Index (15/12)
Savings	2,202	883	2.49	1,529	2,187	0.70
<i>Base (N) unweighted</i>	150	60		356	97	
Borrowing	7,695	2,079	3.70	3,064	2,167	1.41
<i>Base (N) unweighted</i>	144	65		356	107	
Net Debt	5,312	1,233	4.31	1,547	166	9.32
<i>Base (N) unweighted</i>	143	59		344	96	

Note: (i) ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

(ii) Figures adjusted for partner contribution where relevant

Base: all Welsh-domiciled part-time students

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

Graduate debt

7.8.10 Turning now to consider changes in net graduate debt, that is the debt that students have when graduating from their courses. In 2011/12 full-time students who had reached the final year of their three-year course had total net debt of £15,971 (Table 7.20). Graduate net debt was £16,031 in 2014/15, which is not substantially higher than 2011/12.

Table 7.20: Comparison of net debt on graduation: 2014/15 and 2011/12 (adjusted), Welsh-domiciled full-time students in their third and final year of study

			£
	SIES 2014/15	SIES 2011/12**	Index (15/12)
Savings	2,204	1,059	2.08
<i>Base (N) unweighted</i>	326	216	
Borrowing	18,281	17,081	1.07
<i>Base (N) unweighted</i>	125	93	
Net Debt	15,971	16,031	1.00
<i>Base (N) unweighted</i>	123	89	

Note: (i) figures adjusted for partner contributions where relevant

(ii) ** 2011/12 figures were multiplied by 1.064 to reflect RPI increases.

Base: all full-time Welsh-domiciled students in the third year of a three-year course who reported a previous student loan

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

8 Comparison of English- and Welsh-domiciled students

8.1 Summary of key findings

Income

- 8.1.1 As in the previous three surveys there was no significant difference in the level of full-time student income between Welsh-domiciled and English-domiciled students (£16,284 and £16,949). There was also very little difference in the sources of income between the two cohorts. Indeed the gap noticed for earnings in the previous survey has now closed across the whole sample, and full-time Welsh-domiciled students now gain marginally more income from paid work than their English-domiciled peers.
- 8.1.2 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 paid work earnings has decreased since the previous survey.
- 8.1.3 There were no major differences between Welsh-domiciled and English-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. However, it is interesting to note that Welsh-domiciled students (both full- and part-time) were less likely than their English-domiciled counterparts to report location decisions being influenced by financial support arrangements. Also for both cohorts, financial support is now more likely to influence study decisions (than found in previous years). Looking at the influence of costs, Welsh-domiciled full-time students were less likely than their English-domiciled counterparts to report study decisions were

influenced by fee costs – this is likely to be influenced by the ‘safety net’ provided by the Fee Grant.

Expenditure

- 8.1.4 Total expenditure of Welsh-domiciled full-time students was slightly lower than that of full-time English-domiciled students. While the overall expenditure of part-time students was similar in two countries, there were differences on the lower level with Welsh part-time students having higher living costs and lower participation costs than their English-domiciled counterparts.

Savings, borrowing and debt

- 8.1.5 Welsh- and English-domiciled students reported a similar level of savings. This was true for both full-time and part-time students.
- 8.1.6 Welsh-domiciled full-time students had much lower levels of total borrowing and net debt than English-domiciled students. This is because Welsh-domiciled full-time students were entitled 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 found for English-domiciled students. Borrowing and debt levels were similar for Welsh- and English-domiciled part-time students.
- 8.1.7 Welsh-domiciled full-time graduates (those in the final year of a three year course) also reported lower net graduate debt than English-domiciled students.

8.2 Introduction

- 8.2.1 In this chapter we provide a summary overview of student income and expenditure among Welsh-domiciled and English-domiciled students in the academic year 2014/15. As discussed in Chapter 1, there have been several changes to the financial arrangements of Welsh-domiciled full-time higher education students from the support system in place at the 2011/12 survey. These include: tuition fees being changed to increase the maximum amount Welsh institutions could charge, to £9,000 a year for full-time undergraduate courses (with a

basic rate of fees set at £4,000); a non-means tested 'Welsh Government Fee Grant' being introduced for Welsh-domiciled students to cover these additional costs of tuition fees (regardless of where in the UK these students choose to study) of up to £5,535; and those taking up a maintenance loan being allowed to have up to £1,500 cancelled from their student loan balance after making their first repayment after graduation (thus not within the scope of this examination of student income). In addition, from 2014/15, new Welsh-domiciled part-time entrants studying at least 25 per cent of a full-time equivalent course became eligible for a Student Loan for Tuition Fees (in place of the Fee Grant).

8.2.2 There was some divergence between the systems of student finance in Wales and England, notably the Welsh Government Fee Grant for Welsh-domiciled full-time students (essentially protecting them from the rise in fees across English and Welsh institutions). Other differences for full-time students included: maximum levels of Student Loans for Maintenance were marginally lower among Welsh-domiciled students compared with English-domiciled students; however grant support for maintenance available to lower income students (via the Welsh Government Learning Grant for Welsh-domiciled students and the Maintenance Grant for English-domiciled students) was considerably higher for Welsh-domiciled than English-domiciled students (maximum levels of £5,161 and £3,387 respectively).

8.2.3 For part-time students, the most notable difference was the later (2014/15) introduction of the Student Loan for Tuition Fees for Welsh-domiciled part-time students (introduced in 2012/13 for English-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. In addition, Welsh-domiciled part-time students were eligible for the Childcare Grant, Parents' Learning Allowance and Adult Dependents' Grant – these

forms of support were not available to English-domiciled part-time students.

- 8.2.4 In the rest of this chapter we provide an overview of comparisons between Welsh- and English-domiciled students, focusing on income, expenditure and overall financial position.

8.3 Total student income

- 8.3.1 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 Welsh- and English-domiciled students.

Full-time students

- 8.3.2 English- and Welsh-domiciled full-time students had comparable income during the 2014/15 academic year (Table 8.1): although there was a small difference between the two, 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 average total income. This follows the patterns found in the 2011/12 survey.

Part-time students

- 8.3.3 Table 8.1 also reveals that Welsh-domiciled part-time students had lower income than English-domiciled students – on average £13,962 compared with £17,256. This follows patterns noticed in the 2011/12 and 2007/08 surveys. 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 had decreased since the previous survey (English-domiciled average earnings were 45 per 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	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Main sources of student support	Mean	10,876	11,336	1,004	2,550
	Median	12,000	12,600	750	2,632
	SE	212	179	232	362
	<i>Mean % of total income</i>	67	67	7	15
Other sources of student support	Mean	1,828	1,935	1,160	1,238
	Median	0	0	750	0
	SE	262	163	94	436
	<i>Mean % of total income</i>	11	11	8	7
Income from paid work	Mean	1,842	1,725	10,647	12,524
	Median	224	130	9,466	11,375
	SE	190	92	429	680
	<i>Mean % of total income</i>	11	10	76	73
Income from family*	Mean	1,179	1,456	-992	-825
	Median	500	500	0	0
	SE	173	175	141	457
	<i>Mean % of total income</i>	7	9	-7	-5
Social security benefits*	Mean	415	385	1,973	1,347
	Median	0	0	390	0
	SE	91	58	572	240
	<i>Mean % of total income</i>	3	2	14	8
Other miscellaneous income*	Mean	144	111	170	423
	Median	0	0	0	0
	SE	29	11	28	76
	<i>Mean % of total income</i>	1	1	1	2
Total income	Mean	16,284	16,949	13,962	17,256
	Median	15,870	16,849	12,625	15,726
	SE	212	169	342	338
<i>Base (N) unweighted</i>		1,367	3,518	529	1,179

Note: * figures adjusted for partner contributions where relevant

Base: all Welsh- and English-domiciled students

Source: NatCen/IES SIES 2014/15

8.4 Influence of finance on student choices

- 8.4.1 There were no major differences between the Welsh- and English-domiciled full-time students in the influence of finance (funding and financial support) on decisions about HE. Approximately two in five students (42 per cent of Welsh-domiciled and 41 per cent of English-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). The ways the decisions of the two cohorts in 2014/15 were affected were also similar. 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. This is in contrast to the 2011/12 survey, which found that there was no difference in the proportion of Welsh-domiciled and English-domiciled students who said they would not have studied without the funding (62 per cent and 63 per cent respectively).
- 8.4.2 Comparing part-time student cohorts, the overall proportion reporting that the funding and financial support available had influenced their HE decisions were also almost the same (51 per cent among Welsh-domiciled part-time students and 48 per cent of English-domiciled part-time students). As found for full-time students, this represents an increase on the previous survey in 2011/12. There were some differences however in the reported ways their decisions were affected. Welsh-domiciled students were more likely than their English-domiciled peers to be influenced in decisions about study mode (51 per cent compared with 43 per cent), which institution to attend (22 per cent compared with 15 per cent), and when to begin their studies (26 per cent compared with 14 per cent; Table A2.24). However Welsh-domiciled students were less likely than English-domiciled students to be influenced in decisions to study close to home (eight per cent compared with 14 per cent). In contrast to the 2011/12 survey, there was no difference in the proportion of Welsh-

domiciled and English-domiciled part-time students who said they would not have studied without the funding (74 per cent and 73 per cent respectively).

Table 8.2: Influence of financial support on decisions about HE, all students by mode of study and domicile

					%
	Full-time		Part-time		
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled	
% affected by available funding and support	42	41	51	48	
<i>Base (N) all students</i>	<i>1,367</i>	<i>3,518</i>	<i>529</i>	<i>1,177</i>	
% would not have studied without funding	62	63	74	73	
<i>Base (N) all those who feel their study decisions were affected</i>	<i>552</i>	<i>1,354</i>	<i>214</i>	<i>517</i>	

Base: all Welsh- and English-domiciled students

Source: NatCen/IES SIES 2014/15

8.4.3 The 2014/15 survey included a new question to explore the influence of fee costs on HE study decisions. Welsh-domiciled full-time students were less likely to report decisions affected by fee costs than their English-domiciled peers (19 per cent and 25 per cent; Table 8.3). This could reflect the Welsh Government Fee Grant which protects Welsh-domiciled full-time students from the fee increases (this form of support is not available to English-domiciled students). However Welsh-domiciled part-time students were more likely to report their decisions had been influenced by fee costs than English-domiciled part-time students (33 per cent and 29 per cent).

Table 8.3: Influence of fee costs on decisions about HE, all students by mode of study and domicile

	Full-time		Part-time		%
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled	
% affected by available fee costs	19	25	33	29	
<i>Base (N) all students</i>	1,367	3,516	528	1,177	
% would not have studied without funding	50	56	59	66	
<i>Base (N) all those who feel their study decisions were affected</i>	259	905	163	362	

Base: all Welsh- and English-domiciled students

Source: NatCen/IES SIES 2014/15

8.5 Sources of student income

Main sources of student support

Full-time students

8.5.1 The average income gained from the main sources of student support was very similar across the two full-time cohorts (a difference of less than £500). Overall a higher proportion of Welsh-domiciled full-time students than English-domiciled full-time students received income from the main sources of student support (93 and 89 per cent respectively; Table 3.2). Further comparisons between Welsh- and English-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 (85 per cent among Welsh-domiciled and 84 per cent among English-domiciled students; Table 3.2), but both represent an increase on the previous survey. 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. The amounts taken out were on average £3,300 for Welsh-domiciled full-time

students and £8,165 for English-domiciled full-time students. 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 3.2). This support was not available to English-domiciled students.

- Take up of Student Loans for Maintenance was also similar between the two domiciles (81 per cent among Welsh-domiciled and 79 per cent among English-domiciled students; Table 3.2) which again follows findings in the previous survey but represents an increase in take-up. However the amounts received were only slightly different, with slightly lower amounts among Welsh-domiciled students (£3,755 compared with £4,066) but this reflects the slightly lower levels available to these students when compared to English-domiciled students.
- In terms of other grant support, the proportions receiving state-funded maintenance grants were very similar with 51 per cent of Welsh-domiciled students receiving Welsh Government Learning Grants (or Special Support Grants) and 48 per cent of English-domiciled students receiving Maintenance Grants (or Special Support Grants; Table 3.2). In terms of the actual amounts received among grant recipients, Welsh-domiciled students received higher on average than English-domiciled students (£3,340 and £2,654 respectively; Table 3.2). This reflects the substantially higher maximum grant available to Welsh-domiciled full-time students. For both cohorts, 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

- 8.5.2 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). Indeed whilst 67 per cent of English-domiciled students accessed the main

sources of student support, 56 per cent of Welsh-domiciled students did so (Table 3.2). 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, access to these sources and the relative contribution towards total income from these sources had increased from the previous survey.

- 8.5.3 Focusing on the Student Loan for Tuition Fees, 41 per cent of Welsh-domiciled part-time students took out a loan and received on average £1,679 (Table 3.2). For English-domiciled part-time students the equivalent figures were 67 per cent, and £3,785.

Other sources of student support

Full-time students

- 8.5.4 The average income from other more targeted state support was again similar between the two cohorts (£1,828 for Welsh-domiciled full-time students and £1,935 for English-domiciled full-time students); and for both cohorts it contributed 11 per cent of average total income (Table 8.1). Among full-time students, just under half of both Welsh-domiciled and English-domiciled students received support from these sources (46 per cent and 44 per cent respectively), this represents a fall from the previous survey (Table 3.6). The average amounts received were also very similar (£3,952 for Welsh-domiciled students compared with £4,360). One difference to note, however, is in the amount received from institutions. Approximately a quarter of both Welsh-domiciled and English-domiciled students received support from their own institution (24 and 26 per cent) but the amounts received were higher for English-domiciled students (£2,077 compared with £1,418; Table 3.6).

Part-time students

- 8.5.5 A much higher proportion of Welsh-domiciled part-time students received support from these other sources than found for English-domiciled part-time students (58 per cent compared with 35 per cent; Table 3.6). This reflects the wider eligibility to targeted support such as Childcare Grants for Welsh-domiciled part-time students, and the inclusion of Fee Grants 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 lower among Welsh-domiciled part-time recipients (£2,001 compared with 3,527). It is interesting to note that both Welsh-domiciled part-time students and English-domiciled part-time students had a similar likelihood of receiving employer support (25 and 23 per cent), however English-domiciled students gaining this support received much higher amounts on average (£3,661 compared with £1,738; Table 3.6), reflecting the higher fee costs charged in England.

Income from paid work

Full-time students

- 8.5.6 Across all students, Welsh-domiciled full-time students earned marginally more from paid work than English-domiciled students (£1,842 compared with £1,725), which reflects the slightly higher proportion engaging in paid work (55 per cent and 52 per cent respectively; Table 8.4). However earnings contributed a very similar proportion of total income across the cohorts (11 per cent for Welsh-domiciled and 10 per cent for English-domiciled students; Table 8.1). Focusing on those undertaking paid work alongside their studies, the earnings profile was very similar (£3,343 for Welsh-domiciled students and £3,314 for English-domiciled students; Table 8.4). This is a change from the previous survey where earnings differed by 28 per cent, and English-domiciled students had the 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) and earnings gained from different types of work (Table 8.5). The reported hours worked per week were also very similar.

Part-time students

8.5.7 In contrast there were differences in the income from paid work for part-time students across the two cohorts. English-domiciled part-time students earned more on average than Welsh-domiciled part-time students (£12,524 compared with £10,647; Table 8.4) 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 (Table 8.4). However the gap between the earnings of the two cohorts had 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.

Table 8.4: Average income from paid work (all types), for Welsh- and English-domiciled students, and proportion working

			£	
	Full-time		Part-time	
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Average earnings across all students	1,842	1,725	10,647	12,524
<i>Proportion working (%)</i>	55	52	75	83
<i>Base (N) unweighted</i>	1,367	3,518	529	1,179
Average income, those working	3,343	3,314	14,290	15,128
<i>Base (N) unweighted</i>	750	1,868	425	1,012

Base: all Welsh- and English-domiciled students

Source: NatCen/IES SIES 2014/15

Table 8.5: 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	
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Income from continuous work – mean	3,933	3,799	14,939	15,634
Median	2,925	2,880	12,500	13,104
SE	362	189	1,109	444
Unweighted count	476	1,130	384	878
<i>Proportion working (%)</i>	<i>34</i>	<i>31</i>	<i>67</i>	<i>73</i>
Income from casual work – mean	1,697	1,889	4,729	5,451
Median	975	1,076	4,013	3,198
SE	141	97	1,017	379
Unweighted count	388	1,053	94	263
<i>Proportion working (%)</i>	<i>29</i>	<i>29</i>	<i>14</i>	<i>20</i>

Base: all Welsh- and English-domiciled students

Source: NatGen/IES SIES 2014/15

Income from family and friends

- 8.5.8 Welsh-domiciled full-time students received a lower average income from their family and friends than English-domiciled full-time students (£1,179 compared with £1,456; Table 8.1). This follows the pattern noticed in the 2007/08 survey.
- 8.5.9 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 Welsh-domiciled part-time students and English-domiciled part-time students, and both were negative and of a greater magnitude than found in the previous survey (-£992 among Welsh-domiciled and -£825 among English-domiciled students; Table 8.1). Welsh-domiciled and English-domiciled part-time students had a similar propensity to exchange income with a partner (50 per cent among Welsh-domiciled and 48 per cent among English-domiciled part-time students; Table 3.13).

Social security income

- 8.5.10 Similar proportions of Welsh- and English-domiciled full-time students received income from social security benefits (11 per cent and 10 per cent respectively, representing a slight increase on the previous survey; Table 3.14). The average amounts of benefits were also similar, as was the contribution these made to overall total income – for Welsh-domiciled students this was £415 and three per cent, and for English-domiciled students this was £385 and two per cent (Table 8.1). Also the average amounts gained, by those in receipt of benefits, were similar (£3,873 among Welsh-domiciled and £3,929 among English-domiciled benefit recipients; Table 3.14). This differs to the 2011/12 survey where English-domiciled benefit recipients were found to have gained considerably more on average than Welsh-domiciled benefit recipients.
- 8.5.11 Social security benefits were much more important for part-time students in both cohorts, accounting for 14 per cent and eight per cent of average total income for Welsh-domiciled and English-domiciled part-time students respectively (Table 8.1). 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; Table 3.14) 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.

8.6 Total student expenditure

- 8.6.1 In this section we compare total expenditure and spending within the main categories of living, housing, participation, and child-related costs for Welsh-domiciled and English-domiciled students.

Full-time students

8.6.2 Full-time students' levels of overall expenditure were very similar regardless of where they were domiciled prior to their course (Table 8.6). Overall expenditure for Welsh-domiciled full-time students was £19,224, slightly lower than the average recorded for English-domiciled full-time students of £19,992. 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.

Table 8.6: Total student expenditure and costs by domicile and by full-time and part-time status

		£			
		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Living costs*	Mean	7,018	6,956	11,528	9,036
	Median	5,800	5,536	9,967	8,263
	SE	392	225	934	402
	<i>Mean % of total expenditure</i>	37	35	61	49
	<i>Base (N) unweighted</i>	700	1,933	261	592
Housing costs*	Mean	3,377	3,610	3,430	3,621
	Median	3,370	3,660	3,474	3,331
	SE	140	100	163	154
	<i>Mean % of total expenditure</i>	18	18	18	20
	<i>Base (N) unweighted</i>	1,262	3,275	475	1,050
Participation costs	Mean	8,834	9,181	3,026	4,631
	Median	9,260	9,345	2,480	4,070
	SE	110	90	326	219
	<i>Mean % of total expenditure</i>	46	46	16	25
	<i>Base (N) unweighted</i>	714	1,966	258	611

£

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Spending on children*	Mean	352	408	984	916
	Median	0	0	0	0
	SE	89	68	107	55
	<i>Mean % of total expenditure</i>	2	2	5	5
	<i>Base (N) unweighted</i>	1,358	3,503	513	1,155
Estimated total expenditure	Mean	19,224	19,922	18,813	18,375
	Median	18,112	18,652	17,303	17,587
	SE	251	263	1,727	512
	<i>Base (N) unweighted</i>	674	1,866	243	557

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

Part-time students

8.6.3 Among Welsh-domiciled part-time students, average spending was £18,813 which was similar to English-domiciled part-time students (£18,375). Average spending on participation costs was lower, and living costs were higher (by more than one quarter) for Welsh-domiciled students than for English-domiciled students.

8.7 Overall financial position

8.7.1 As discussed in Chapter 6, the information on previous student loans was not robust. In particular, it appears that many students had not reported a previous student loan when in fact it was very likely, based on their other answers, that they had taken one out. This affects all students, but disproportionately full-time students on their second, third or higher year, as these are the groups that were most likely to have had a student loan from previous years. While other groups of

students were also affected (for instance first-year full-time students and part-time students may have had a loan from a previous course) this effect was likely to be much smaller. As a result, the information on student loan debt, total borrowing and net debt for full-time students as a whole was not sufficiently robust to be presented and has been excluded from tables in this chapter. Information on all part-time students and on savings of all full-time students was sufficiently robust and has been included. For full-time students information on student loan debt, total borrowing and net debt is presented only for students who reported a previous student loan debt and results are broken down by year of study groups to allow meaningful comparisons. Presenting figures only for full-time students who have taken out a student loan will lead to slight over estimation of overall student loan (current and previous i.e. outstanding student loan) amounts, as zeros, i.e. students who genuinely did not have a student loan are excluded.

Table 8.7: Student net debt for all students by domicile and mode of study

		£			
		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Estimated savings at the end of the year	Mean	1,746	2,032	1,802	2,088
	Median	100	200	0	0
	SE	203	168	669	246
Estimated total borrowing at the end of the year	Mean	..	..	4,856	6,154
	Median	..	..	2,200	4,900
	SE	..	..	1,427	391
Estimated net debt at the end of the year	Mean	..	..	3,033	4,128
	Median	..	..	1,980	4,000
	SE	..	..	916	567
<i>Base (N) unweighted</i>		<i>1,251</i>	<i>3,268</i>	<i>489</i>	<i>1,099</i>

*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 Welsh- and English-domiciled full-time and part-time students

Source: NatCen/IES SIES 2014/15

Savings

- 8.7.2 English-domiciled full-time students predicted slightly higher average savings than Welsh-domiciled full-time students (£2,032 and £1,746 respectively; Table 8.7), and this pattern is also noticed when focusing on part-time students. It is worth noting that for both cohorts of full-time students, levels of savings have increased since the previous survey in 2011/12.

Table 8.8: Student net debt for all full-time students by domicile and year of study

		Welsh-domiciled				English-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	1,324	(3,137)	1,532	2,353	1,616	2,992	2,068	2,516	
	Median	100	(200)	100	350	200	0	200	250	
	SE	229	(973)	272	374	192	815	181	391	
	<i>Base (N) unweighted</i>	439	37	456	380	1,059	65	1,381	883	
Estimated total borrowing at end of year	Mean	7,265	-	14,939	19,160	11,926	(27,095)	23,342	31,362	
	Median	7,180	-	14,300	18,366	12,610	(30,000)	24,950	35,100	
	SE	304	-	340	591	287	(2,516)	439	868	
	<i>Base (N) unweighted</i>	442	14	168	152	1,070	33	564	384	
Estimated net debt at end of year	Mean	5,939	-	13,428	16,511	10,300	(23,588)	21,196	28,556	
	Median	6,389	-	13,121	16,200	11,700	(23,000)	23,000	31,473	
	SE	457	-	468	944	377	(2,983)	523	868	
	<i>Base (N) unweighted</i>	429	14	163	150	1,040	33	552	374	

Note: (i) figures adjusted for partner contributions where relevant

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) 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 full-time students

Table 8.9: Student net debt for all part-time students by domicile and year of study

£

		Welsh-domiciled				English-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	2,202	-	1,689	1,302	1,370	3,215	2,342	2,788
	Median	0	-	0	0	0	600	0	100
	SE	1,039	-	648	565	341	1,501	243	584
	<i>Base (N) unweighted</i>	150	12	237	107	296	50	530	252
Estimated total borrowing at end of year	Mean	7,695	-	3,071	2,852	5,787	(3,385)	5,924	8,169
	Median	3,000	-	2,200	750	5,250	(2,500)	4,250	6,000
	SE	3,147	-	210	123	363	(587)	331	1,257
	<i>Base (N) unweighted</i>	144	12	237	107	296	46	532	255
Estimated net debt at end of year	Mean	5,312	-	1,409	1,563	4,510	(-60)	3,612	5,474
	Median	2,500	-	1,650	750	4,800	(1,000)	3,200	5,000
	SE	2,098	-	719	534	509	(1,744)	487	1,677
	<i>Base (N) unweighted</i>	143	11	228	105	285	45	522	247

Note: (i) figures adjusted for partner contributions where relevant

(ii) Data are reported 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 data has been suppressed as the total number of cases in this category is lower than 30 and thus not reliable.

(iii) 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

Borrowing

- 8.7.3 As discussed above, overall figures for full-time students are not robust and need 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. Welsh-domiciled third year full-time final and continuing students who reported a previous loan had borrowed on average £19,160, compared to £31,362 among English-domiciled students (Table 8.8)¹. 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 to the Welsh Government Fee Grant available to Welsh-domiciled students (and participation costs, which are mostly made up of tuition fee costs, being marginally lower for Welsh domiciled students). Part-time levels of borrowing were considerably lower than found for full-time students among both cohorts, but the whole cohort of English-domiciled part-time students had similar levels of borrowing (or debt) as Welsh-domiciled part-time students (£6,154 compared with £4,856; Table 8.7). As with full-time students this difference is accounted for by differences in the levels of student loan debt (as student loans for part-time students were introduced in 2014/15 for Welsh-domiciled students but earlier in 2012/13 for English-domiciled students thus giving English-domiciled students more time to accumulate student loan debt).

Estimated net debt

- 8.7.4 Subtracting predicted year-end savings from borrowing gives an estimate for student net debt. Across both Welsh- and English-domiciled students, there were higher levels of net debt among full-time than part-time students (see Tables 8.7 to 8.9).

¹ These figures may overestimate the true figure slightly, see paragraph 6.2.3.

- 8.7.5 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 8.8)¹.
- 8.7.6 Across all part-time students, average levels of net debt were similar for English-domiciled students and Welsh-domiciled students (£4,128 for English-domiciled students and £3,033 for Welsh-domiciled students; Table 8.7). Even though English-domiciled students have marginally higher levels of savings than Welsh-domiciled students, their borrowings far outweigh those of their Welsh counterparts.

Graduate net debt

- 8.7.7 The final section of this chapter considers graduate net debt, i.e. the debt that Welsh-domiciled and English-domiciled students have when they graduate after three years of an undergraduate course. Table 8.10 shows that Welsh-domiciled full-time students who were in the final year of their three-year course (and had reported a previous student loan) had substantially lower debt upon graduation than comparable English-domiciled students (£15,971 compared with £28,811)^{1,2}.

¹ These figures may overestimate true figure slightly, see paragraph 6.2.3.

² These figures exclude third year students on longer courses and do therefore not match those presented in Table 8.8.

Table 8.10: Student net debt for third year full-time students on a three-year course by domicile and mode of study

		£	
		Welsh-domiciled	English-domiciled
Estimated savings at the end of the year	Mean	2,204	2,399
	Median	300	150
	SE	367	378
<i>Base (N) unweighted</i>		326	715
Estimated total borrowing at the end of the year	Mean	18,281	31,241
	Median	18,015	34,123
	SE	733	941
<i>Base (N) unweighted</i>		125	304
Estimated net debt at the end of the year	Mean	15,971	28,811
	Median	15,000	32,423
	SE	974	992
<i>Base (N) unweighted</i>		123	295

Note: figures adjusted for partner contributions where relevant

Base: savings: all full-time Welsh- and English-domiciled students in the third year of a three-year course; total borrowing and net debt: all full-time Welsh- and English-domiciled students in the third year of a three-year course who reported an outstanding previous student loan

Source: NatCen/IES SIES 2014/15

9 Conclusions

- 9.1.1 The 2014/15 Student Income and Expenditure Survey once again provides the most comprehensive and detailed account of the finances of Welsh students and allows comparison with both the previous survey in 2011/12, and with student income and expenditure among English students. As in previous surveys, the Welsh report focusses on students whose home is in Wales regardless of where they study and about two in five Welsh-domiciled full-time students attend English higher education institutions (marginally lower than in previous years).
- 9.1.2 There is a strong relationship between levels of student income and levels of expenditure. Student spending among full-time students rose 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 income from sources such as Student Loans for Tuition Fees and Welsh Government Fee Grants are paid direct to their institution rather than to the student themselves. 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 similarly some groups of students may appear to have lower levels of expenditure but also receive less income. For example single parents were among those with the highest levels of income, as they were entitled to additional forms of financial support, but they also tended to have higher than average costs. Conversely students living with their parents tended to have lower incomes, but also lower levels of expenditure.
- 9.1.3 The headlines showed that since the last survey, income rose significantly for full-time Welsh-domiciled students, exceeding increases in expenditure, while part-time Welsh-domiciled students' income rose more modestly and expenditure remained roughly static.

However beneath the headlines, the survey results showed the effects of the different financial support regimes in England and in Wales.

- 9.1.4 For instance, this latest survey indicated the importance of the Welsh Government Fee Grant as a component of full-time student income. It was the most frequently cited element of state student support that influenced students' decisions about their studies among full time Welsh-domiciled students and made up around 20 per cent of average total income for full-time students. The existence of the Grant meant that student debt in Wales is substantially lower than in England (for example £16,511 compared with £28,566 for third year students who reported having a previous student loan).
- 9.1.5 The survey also showed the growing importance of financial support for part-time students, following the introduction of the Student Loan for Tuition Fees in 2014/15, with approximately 40 per cent of Welsh part-time students taking out a loan averaging around £1,700. In England, where part-time loans have been in existence for longer, two-thirds of part-time English-domiciled students had taken out a loan, averaging about £3,800 (reflecting the higher participation costs among English-domiciled part-time students). Over half (51 per cent) of Welsh-domiciled part-time students said that the availability of student funding and support affected their decision to study (particularly whether to study or not), up from 39 per cent in 2011/12 and similar to the pattern found among English-domiciled students.
- 9.1.6 As the level of state-funded support has increased, it has grown as a proportion of total student income, while income from families and friends has become less important for full-time students. Meanwhile the proportion of income from paid work has remained broadly static as the amount earned by both full-time and part-time students during the academic year rose in line with total income. Detailed analysis suggested that students were working longer hours, in better jobs than they were in previous years, perhaps reflecting the general improvements in the labour market (as outlined in Chapter 7).

9.1.7 Debt levels among full-time Welsh-domiciled students were substantially lower than among English-domiciled students (as noted above) and they remained fairly static between 2011/12 and 2014/15 (after adjusting for inflation) with the Welsh Government Fee Grant cushioning students from the increases in fees. However, borrowing and therefore debt increased substantially for part-time Welsh-domiciled students, reflecting the introduction of the Student Loan for Tuition Fees for part-time students and the absence of any corresponding grant to protect this group from fee increases. Among part-time first year students, debt levels were 89 per cent of those of full-time students in the most recent survey, whereas they were negligible in 2011/12.