



Department  
for Education

# **Supplementary Equality Analysis**

**Higher Education Student Finance for the  
2017 to 2018 Academic Year**

**January 2017**

## Contents

Increases to fee loans for English Domiciled Students studying in Northern Ireland and Scotland	3
Analysis	3
Changes to support for students undertaking courses in nursing, midwifery and the allied health professions	5
Analysis	5

## Increases to fee loans for English Domiciled Students studying in Northern Ireland and Scotland.

1. The Northern Ireland Assembly and Scottish Government have confirmed they are increasing maximum full-time fees for the small numbers of English domiciled students studying on courses at institutions in Northern Ireland and Scotland in 2017/18 by 2.8% from £9,000 to £9,250, in line with changes to maximum fees for 2017/18 in England. (Wales have confirmed that maximum fees for English domiciled students studying in Wales will remain at £9,000 in 2017/18). In line with England, students studying at publicly funded institutions in Northern Ireland and Scotland will be able to apply for a fee loan of up to £9,250 to meet the full costs of their tuition.
2. This change will apply to students starting or continuing full-time courses at Northern Irish and Scottish institutions in the 2017/18 academic year from 1 August 2017 onwards.

### Analysis

3. As set out in the Equality Analysis for the 2017/18 academic year published on 15 December 2016, the impact of the increase in tuition fees for 2017/18 will be a rise in the total level of student loan debt, but only in nominal terms. As outlined in the Equality Analysis already published, it is not anticipated that the change will impact participation decisions.
4. It is also important to highlight that the devolved administration change also affects a particularly small amount of students. There were around 5,500 English domiciled first degree entrants in Northern Ireland and Scotland in 2014/15, compared to 356,375 in England. There were 10,270 in Wales<sup>1</sup>, where maximum fees for English domiciled students will remain at £9,000 in 2017/18.
5. The policy change is likely to have some differential impact, based on individual's attitudes towards debt, given the increase in student loan debt. Levels of debt aversion are not consistent across different characteristics, with evidence suggesting that students from BME and less advantaged backgrounds, as well as mature and female students, are likely to be more debt averse.
6. However, as noted in the Equality Analysis already published, on balance the policy change is not expected to deter participation, and evidence supports the resistance in participation to increases in student debt. As such, students with

---

<sup>1</sup> Based on internal analysis of the HESA Student Record 2014/15

protected characteristics, and from disadvantaged backgrounds, are not expected to be negatively affected by the changes.

## Changes to support for students undertaking courses in nursing, midwifery and the allied health professions.

1. New full-time students starting pre-registration courses in nursing, midwifery, operating department practice and the allied health professions at institutions in Scotland and Wales from 1 August 2017 onwards will qualify for the same fee loan and living costs support as other undergraduate students starting full-time higher education courses in 2017/18. Students studying in Scotland will no longer qualify for Scottish Healthcare Allowances in 2017/18 and those studying in Wales will only qualify for bursaries from NHS Wales if they commit to 2 years work in the NHS in Wales after they have completed their course. New students who do not commit to 2 years work in the NHS in Wales after registration will qualify for the standard DfE package of fee and living costs support. Students committing to 2 years work in Wales after registration will, in addition to a bursary from NHS Wales, also qualify for a reduced rate non means-tested loan for living costs from DfE.
2. Unlike new students starting nursing, midwifery, AHP and ODP courses in England from 2017/18, students studying in Scotland and Wales will not qualify for the additional Department of Health support package. This is being made available to eligible healthcare students in England in addition to the standard student support package, and includes support for childcare costs, travel and dual accommodation costs and exceptional hardship funds. (page 12 of the Equality Analysis published on 15 December 2016).
3. From 1 August 2017, Northern Ireland will no longer be offering places on pre-registration courses in nursing, midwifery, operating department practice and the allied health professions to new students domiciled in England, so the question of support for such courses in 2017/18 does not arise. Existing funding arrangements for English domiciled students studying on healthcare courses in Northern Ireland will not be affected.

### Analysis

4. As set out in the Equality Analysis for the 2017/18 academic year published on 15 December 2016, and in the Department of Health's own Equality Analysis<sup>2</sup>, replacing NHS bursaries with loans will increase the amount of debt incurred by students starting nursing, midwifery, allied health profession and operating department practice courses in 2017/18. This could increase barriers to entry for

---

<sup>2</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/539777/health-ed-ea.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/539777/health-ed-ea.pdf)

affected students, as it reduces the potential returns to studying such subjects, and lead to a fall in participation.

5. However, the changes will result in an increase of around 25% in the total amount of available funding. This means that students who previously felt they were unable to study nursing, midwifery, AHP and ODP courses, due to a lack of available up-front funding, may now be able to, potentially increasing participation.
6. The degree to which students are affected will depend on their attitudes towards debt which varies across different student groups, characteristics and backgrounds. As outlined in the Equality Analysis published on 15 December 2016, students most likely to be affected are those from disadvantaged, religious and BME backgrounds, as well as older and female students.
7. It is important to note however that a partial mitigation to the impact of the increased debt is expected through the progressive repayment system which provides built in protection for the lowest earners as loan repayments cease where earnings drop below £21,000.
8. In conclusion, it is anticipated that some students from disadvantaged backgrounds and with protected characteristics identified above, are likely to be particularly affected by the replacement of bursaries with loans, and while this is a particularly small subset of the English domiciled student population, there remains a risk of a fall in participation amongst this group.



Department  
for Education

© Crown copyright 2017

This publication (not including logos) is licensed under the terms of the Open Government Licence v3.0 except where otherwise stated. Where we have identified any third party copyright information you will need to obtain permission from the copyright holders concerned.

To view this licence:

visit [www.nationalarchives.gov.uk/doc/open-government-licence/version/3](http://www.nationalarchives.gov.uk/doc/open-government-licence/version/3)

email [psi@nationalarchives.gsi.gov.uk](mailto:psi@nationalarchives.gsi.gov.uk)

write to Information Policy Team, The National Archives, Kew, London, TW9 4DU

About this publication:

enquiries [www.education.gov.uk/contactus](http://www.education.gov.uk/contactus)

download [www.gov.uk/government/publications](http://www.gov.uk/government/publications)

Reference: DFE-00053-2017



Follow us on Twitter:  
[@educationgovuk](https://twitter.com/educationgovuk)



Like us on Facebook:  
[facebook.com/educationgovuk](https://facebook.com/educationgovuk)