



Department
for Education

Equality Analysis: Accelerated degrees

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Public sector equality duty

Under the Equality Act 2010 the Department for Education (DfE), as a public authority, is legally obliged to give due regard to equality issues when making policy decisions – this is known as *the public sector equality duty*, also called *the general equality duty*.

Analysing the impacts of the intended accelerated degree tuition fee changes on different groups of people in society is one method of ensuring that consideration of equality issues feeds into policy formation, and informs Ministers' decision making.

As a public authority DfE must, in the exercise of its functions, have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act;
- Advance equality of opportunity between people who share a protected characteristic and those who do not; and
- Foster good relations between people who share a protected characteristic and those who do not.

Having due regard to the need to advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it involves having due regard to the need to:

- Remove or minimise disadvantages suffered by persons with protected characteristics;
- Take steps to meet the needs of persons who share a relevant protected characteristic; and
- Encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.

The general equality duty covers the following protected characteristics: age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

To date we have yet to find evidence to suggest that the characteristics of gender reassignment, pregnancy and maternity and sexual orientation have an impact on the likelihood of a student to receive certain student support products, beyond the assumption that pregnant women or mothers would be more likely to receive or go on to receive certain targeted grants designed to support those with dependants or childcare.

There is no robust data collected on religion or belief at undergraduate level, which means there are limitations in assessing the effect of policy changes for 2019/20 on different religious groups. However, student groups who are more averse to taking on debt may be dissuaded from taking a loan, and thus may feel an unequal impact from

changes to the student finance system to those more accepting of debt. As debt averse students tend to be those that fall into the protected characteristic categories, the Department will continue to monitor the impact of changes brought in under the Higher Education and Research Act on protected groups

As disadvantage in education is still correlated to family income and economic status, we will also look at the impact on individuals from lower income groups. We will use the terms protected and disadvantaged groups as well as protected characteristics. Protected groups are a reference to people with protected characteristics, and disadvantaged groups refer to low income groups with low participation rates more widely.

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Executive Summary

On 29 January 2019, Parliament approved Regulations setting specific annual fee cap amounts for accelerated degree courses (as defined in the Higher Education and Research Act 2017, “HERA 2017”), at 1.2 times the annual fee cap for the standard equivalent course tuition fee.¹ The Government’s view is that this cap will incentivise wider provision of accelerated degrees by a greater number of providers, as in terms of revenue from the tuition fees chargeable it more fairly reflects the intensity of teaching delivered in each 12-month period of an accelerated degree, when compared with a standard degree. The Government’s view is that this increased annual fee cap will make provision – from existing and new providers of accelerated courses - more affordable than before.

This higher annual fee cap equates to a typical saving of 20% on the total fee cost of a two-year accelerated degree compared to its standard three-year equivalent. The Government’s view is that this reduction in total tuition costs will also incentivise wider take-up of accelerated degree courses by students, alongside the opportunity to graduate one year faster than their standard peers, enabling a quicker start or return to the workforce, and saving on living costs. The fee uplift balances the interests of students and providers, offering financial incentives for both students (savings) and providers (higher annual fees than currently available for accelerated delivery).

Current provision and take-up of accelerated degree courses by Approved (Fee Cap) providers is low when seen against the current undergraduate population. We estimate that in 2016/17 there were only around 4,470 undergraduates enrolled on two year accelerated degree courses at English HE providers, the majority of which were enrolled at Alternative Providers (i.e. those not subject to tuition fee caps).

However, there is evidence that accelerated degrees particularly appeal to students who may not otherwise have chosen to pursue higher education, such as mature students who want to retrain and enter the workplace more quickly than a traditional course would permit. The Government believes that increased provision and uptake of accelerated degrees will support our overarching higher education commitment to social mobility, widening participation and lifelong learning.

In 2018, the Student Loans Company conducted two Customer Insight Surveys into perceptions and experiences of accelerated degrees by current HEI students on, respectively, standard² and accelerated³ degree courses. Data from both surveys offers

¹ See the Higher Education (Fee Limits for Accelerated Courses) (England) Regulations 2019 (S.I. 2019/214), available at http://www.legislation.gov.uk/ukxi/2019/214/pdfs/ukxi_20190214_en.pdf.

² <https://www.slc.co.uk/media/10176/ir1549-traditional-students-views-on-accelerated-degrees.pdf>.

³ <https://www.slc.co.uk/media/10175/ir1550-accelerated-students-views-on-accelerated-degrees.pdf>.

the most up-to-date evidence of the perceived and actual benefits of accelerated degrees.

For accelerated degree students

- 92% of participants said they were glad they had chosen to study an accelerated degree rather than a standard degree.
- The main reasons participants gave included: the ability to graduate and enter work more quickly, lower overall costs, academic benefits.
- Participants thought the key benefit of an accelerated degree was finishing the degree more quickly than students on the standard version of the course.
- Key drawbacks included: academic demands/pressure, fewer breaks during the academic year and financial budgeting during the summer months.

For non-accelerated degree students:

- 55% of survey respondents had not heard of accelerated degrees.
- Of these respondents, 60% said they would consider an accelerated degree if they were a new student - with the most common reason being that it would allow them to complete their degree more quickly.
- Of the 41% of participants who said they had heard of accelerated degrees, almost half said they did not choose this type of degree because their preferred subject was not available as an accelerated course.
- 32% of respondents said that they would consider switching their degree, but only if they could continue to study the same subject at the same institution.
- Participants thought the key benefits of an accelerated degree were completing study more quickly and lower overall tuition fee costs, and the key drawbacks were demands of study and financial and time management.

The very limited current provision of HEI accelerated courses results in a correspondingly small cohort of accelerated degree students. Uptake of accelerated degree courses has remained consistently low for the last decade, and the consequent lack of data – in particular historical comparators or benchmarks – makes substantive analysis of the equality impact of our proposed fee cap changes challenging.

We will undertake a review of the impact of these proposals three years after implementation of the higher fee cap, to assess the impact of these changes on the provision, uptake and outcomes for the first accelerated cohorts of students.

Section 1: About Accelerated Degrees

Context and rationale for Government intervention

The Government is committed to improving social mobility and widening participation in higher education, to ensure that everyone with the talent and potential to succeed in higher education has the opportunity to do so, irrespective of their background.

Through the introduction of HERA 2017, the Government has created the Office for Students (OfS), an independent regulator that puts the interests of students and value for money at its heart. It stands for a new, outcome-driven approach to regulation, which seeks to open up university opportunities to all, improve the accountability and transparency of providers, promote the quality and flexibility of higher education choices - and, crucially, protect students' interests.

The Government has previously supported the development of accelerated honours degrees through the HEFCE Flexible Learning Pathfinder Project.⁴ The Pathfinder Project piloted flexible learning options to support the changing needs of students. Between 2005 and 2010, HE institutions were supported through this fund.

Accelerated degrees are standard degrees in almost every sense. They cover the same learning content as standard degrees, and are generally studied at the same week-on-week pace as standard degrees, taught by the same lecturers and tutors, with the same accredited quality of teaching. They simply differ in their timetable. By studying for more weeks each year and taking shorter breaks between terms, accelerated students can complete the full content of a three-year degree and graduate – but in only two years.

Benefits of accelerated degree courses for students include reduced overall costs and a significant time saving compared with standard (non-accelerated) degrees, enabling a more consistent study pace throughout the course, and faster entry into the labour market after graduating. They particularly appeal to students who may not otherwise have chosen to pursue higher education, such as mature students who want to retrain and enter the workplace more quickly, and younger students with a drive to complete their studies faster. There is also evidence that accelerated degree courses can encourage greater participation in Higher Education.⁵

Despite the benefits of accelerated degree courses, we estimate that in 2016/17 only 4,470 undergraduate students were enrolled on two-year accelerated degree courses at

⁴ HEFCE, 2011, "Flexible Learning Pathfinders: key statistics 2008-09", <http://www.hefce.ac.uk/pubs/year/2011/201105/>.

⁵ Outram, Steve, 2009, "Flexible Learning Pathfinders: a review of the pilots' final and interim reports", Higher Education Academy, https://www.heacademy.ac.uk/system/files/hea_evaluation_report_aug09.doc.

English HE providers, just 0.25% of the 1.6 million undergraduate student population.⁶ Students on accelerated courses are split across 16 HEFCE-funded Higher Education Institutions (HEIs) and 12 designated Alternative Providers (APs).

The 2016 Call for Evidence on Accelerated Degrees⁷ highlighted that the tuition fee cap was a financial barrier to wider accelerated degree provision, as providers are able to charge up to the maximum for each year of teaching provision, regardless of the intensity of teaching delivered during each 12-month period.

Definition of an accelerated degree

Paragraph 4(1) of Schedule 2 to HERA 2017 enables the Secretary of State to prescribe (through Regulations) different maximum tuition fee limits for accelerated courses. An “accelerated course” is defined in the Act as:

“...a higher education course where the number of academic years applicable to the course is at least one fewer than would normally be the case for that course or a course of equivalent content leading to the grant of the same or an equivalent academic award.”

(see paragraph 4(2) of Schedule 2 to HERA 2017).

Fee and fee loan cap values for accelerated degrees

The annual tuition fee (and corresponding fee loan) cap for courses registered as accelerated with the Student Loans Company will be 1.2 x the equivalent standard amount.

The maximum tuition fee an Approved (Fee Cap) provider can charge depends on i) if they have a current Teaching Excellence and Student Outcomes Framework (TEF) award for 2019/20⁸, and ii) if they have agreed an Access and Participation plan with

⁶ According to HESA in 2016/17 there were 1,434,515 full and part-time undergraduates (first and other undergraduate degree) enrolled at English HEIs, 123,230 undergraduates enrolled at Further Education Colleges, and 51,870 undergraduates enrolled at English designated APs, <https://www.hesa.ac.uk/data-and-analysis/sfr249/figure-10>.

⁷ <https://www.gov.uk/government/consultations/accelerated-courses-and-switching-university-or-degree-call-for-evidence>.

⁸ Approved (Fee Cap) providers that have a TEF award can charge up to 2.8% more in tuition fees than those without a TEF award. The TEF uplift was based on forecast inflation figures published by the Office for Budget Responsibility and has been fixed at the same amount for AY 2018/19 and 2019/20.

OfS.⁹ Approved (Fee Cap) providers with an Access and Participation plan will be able to charge higher maximum fees than those that do not.¹⁰

For example, the annual tuition fee and loan upper limit¹¹ for accelerated degrees at an Approved (Fee Cap) provider with an Access and Participation Plan and a TEF award will be set at 20% higher than the current standard level. Based on 2019/20 fee limits this would amount to an annual tuition fee of £11,100. Table 1 outlines the annual and total tuition fees for a typical 3-year traditional degree and its accelerated 2-year counterpart at Approved (Fee Cap) providers, according to 2019/20 fee amounts. Students studying at Approved (Fee Cap) providers will be able to access fee loans to meet the full costs of their tuition fee.

Providers on the Approved part of the OfS register will not be subject to maximum fees set in Regulations, so are free to set annual tuition fees at whatever amount they choose. Students studying at Approved providers will only be able to access fee loans up to a level equivalent to the maximum fees that apply to Approved (Fee Cap) providers without an Access and Participation plan, as outlined in Table 1.

For example, the annual tuition fee loan limit for accelerated degrees at an Approved provider with a TEF award would be set at the standard level plus 20%. Based on 2019/20 fee limits, this would amount to an annual tuition fee loan limit of £7,400.

The 20% annual tuition fee uplift for accelerated courses aims to find the correct balance between the interests of the student and the provider, generating both savings for students and incentives for providers to widen provision.

As set out in Table 1, students would save 20% on the overall cost of their study compared with a traditional degree. The HE provider would receive additional funding to support the higher costs of accelerated teaching in each year, but 20% less overall for the provision of the course on a per student basis. We expect the additional in-year fee revenue would cover the extra costs associated with accelerated provision for most courses and most providers.

⁹ Access and Participation plans cover admissions, retention, attainment and progression of disadvantaged and under-represented groups. The plans contain the funding measures and targets agreed with the OfS by the provider in order to make further progress. Access and participation plans continue the successful approach to widening access and success for students from disadvantaged backgrounds previously undertaken through access agreements.

¹⁰ Approved (Fee Cap) providers without an Access and Participation plan will be able to charge lower maximum fees. For a more detailed description around Higher and Basic fee caps, please see the Explanatory Memorandum to S.I. 2019/214, *op. cit.* fn 1.

¹¹ See the Education (Student Fees, Awards and Support etc.) (Amendment) Regulations 2019, available at <http://www.legislation.gov.uk/ukSI/2019/142/made>.

Table 1: Comparison of maximum tuition fee and fee loan amount for a full-time accelerated and standard degree at an Approved (Fee Cap) provider in 2019/20.

	Standard three-year degree	Accelerated two-year degree	Standard three-year degree	Accelerated two-year degree
Approved (Fee Cap) providers With Access and Participation Plan	Without TEF award		With TEF award	
Tuition fee and fee loan per annum (£)	9,000	10,800	9,250	11,100
Total fee and fee loan per degree (£)	27,000	21,600	27,750	22,200
Reduction in tuition fee and fee loan (£)	-	5,400	-	5,550
Percentage reduction for total tuition fees	-	20%	-	20%
Approved (Fee Cap) providers without Access and Participation Plan	Without TEF award		With TEF award	
Tuition fee and fee loan per annum (£)	6,000	7,200	6,165	7,400
Total fee and fee loan per degree (£)	18,000	14,400	18,495	14,800
Reduction in tuition fee and fee loan (£)	-	3,600	-	3,695
Percentage reduction for total tuition fees	-	20%	-	20%

Section 2: Equality Analysis of Accelerated Degree tuition fee and tuition fee loan uplift

Overall impact

The introduction of a 20% uplift in the annual tuition fee limit, for courses registered as accelerated, offers a balance between a financial incentive for higher education providers to widen provision, and a tuition fee saving incentive for students when compared with a traditional degree's total fees.

In findings based on the Pathfinder Project's pilot studies, HEFCE estimated the cost of teaching an accelerated degree to be between 71% and 74% of a standard degree.¹² The total annual costs are, however, estimated to be higher. Providers cite additional teaching and administrative costs (for instance, the requirement to vary existing contracts or hire additional teaching staff to cover the more intensive in-year teaching required for acceleration, access to university facilities, and lost opportunities during the summer to generate income on campus capital assets (e.g. rental income from conference and accommodation provision)).

The potential for higher costs is recognised, although we do not yet have specific data that would enable us to quantify such costs. To some extent this additional cost was also accepted by HEFCE (and, at present, OfS), in the award of additional Teaching Grant funding to support institutions offering courses whose teaching extended beyond 45 weeks / year, including accelerated degrees.¹³ Values of such grants are fairly modest – currently between £800-£1,400 per student per year.

The financial disincentive to deliver, in effect, three years of tuition for only two years of tuition revenue, has resulted in a small and almost stagnant HEI market of accelerated degree provision. Only a small number of HEIs and Approved Providers currently offer accelerated courses.¹⁴

The Government acknowledges that, for accelerated degree provision and uptake to expand, and for more students to have access to the option of studying at an accelerated rate on the course and provider they prefer, the financial disincentive to offer accelerated degrees must be mitigated. Responses to the Government Consultation on Accelerated Degrees (2017) were mixed: however, as noted in the Government Response published

¹² "A two-year accelerated degree could be between 71 per cent and 74 per cent of the equivalent three-year degree", see Foster, Will, Liz Hart & Tony Lewis, 2011, "Costing study of two-year accelerated honours degrees", Higher Education Funding Council for England, http://www.hefce.ac.uk/media/hefce/content/pubs/indirreports/2011/RE_0311/rd03_11.pdf.

¹³ The OfS will have responsibility to decide where funding is prioritised in the future, and is currently continuing the Teaching Grant awards for 2018/19 accelerated degree courses.

¹⁴ 16 HEIs and 12 Alternative providers.

on 19 November 2018,¹⁵ we believe that the higher annual tuition fee for accelerated degrees will provide a financial incentive to encourage wider development, provision and take-up of accelerated degrees across the HEI sector.

The Government secured Parliamentary approval for the necessary regulatory measures enabling a 20% uplift for accelerated degree annual fee caps in January 2019.

Impact on existing students

The number of students currently studying accelerated degrees is small. We estimate that in 2016/17 only 4,470 undergraduate students were enrolled on two-year accelerated degree courses at English HE providers, just 0.25% of the 1.6 million undergraduate student population.¹⁶ The majority of these students were enrolled at Alternative Providers, who are not subject to tuition fee caps and so are free to set any tuition fee amount for their courses.

The proposed uplift will allow students studying at these providers to access a tuition fee loan that is up to 20% higher than the standard equivalent. Typically, tuition fees for accelerated degrees at Alternative Providers exceed the tuition fee loan available to students.¹⁷ Therefore, the 20% uplift in tuition fee loan may have a small beneficial impact on AP students, by reducing the upfront fee needed to meet the cost of providers. This could, however, be countered by Alternative Providers choosing to match the higher cap for accelerated degree tuition fee loans with a parallel increase in their own tuition fees. Our Regulatory Impact Assessment suggests that on balance we do not expect this policy to have a significant effect on wider provision or uptake at Alternative Providers.

Students currently studying at Approved (Fee Cap) providers will, as before, be able to access fee loans to meet the full costs of their tuition. The tuition fee cap increase might have a differential impact on those who are more debt averse and less comfortable with taking on increased amounts of student loan debt. The decision of whether or not to increase tuition fees for existing accelerated students, once the Regulations are laid, will lie with individual institutions.

Overall, we do not expect this change to have a major impact on continuation rates for existing students. The income contingent nature of the student finance system means

¹⁵ <https://www.gov.uk/government/consultations/accelerated-degrees-widening-student-choice-in-higher-education>.

¹⁶ According to HESA in 2016/17 there were 1,434,515 undergraduates enrolled at English HEIs, 123,230 undergraduates enrolled at Further Education Colleges, and 51,870 undergraduates enrolled at English designated APs, <https://www.hesa.ac.uk/data-and-analysis/sfr249/figure-10>.

¹⁷ Students studying at Alternative Providers could access tuition fee loans up to a maximum of £6,165 in 2017/18 where the institution had a current TEF award.

that students will only repay their loan once they are earning above the minimum threshold, currently set at £25,725.

Impact on additional students

Expanded provision of accelerated degrees – by more providers, and over a wider range of courses - will give more potential students access to their preferred degree course and provider, in accelerated as well as standard study modes. Additional students enrolled on accelerated courses will include ‘switching’ students (who would previously have chosen a standard degree), individuals who would not have otherwise entered HE at all, and individuals who want to re-train or upskill and prefer to do so by applying to university and graduating in as short a time as possible.

Evidence from the SLC Customer Insight surveys carried out in mid-2018 found that 92% of existing HEI accelerated degree students are glad they chose accelerated rather than standard degree courses. They saw the key benefits as the ability to graduate and enter work one year sooner than their standard peers, lower costs, and academic benefits from the more sustained and consistent pattern of accelerated degree tuition and study.

Impact on Protected and Disadvantaged groups

Data on existing accelerated degree students and graduates is limited, due to the difficulty in identifying accelerated courses through conventional data sets – itself in part a reflection of the variety of terminology used to describe accelerated courses.

The demographic data of students currently taking accelerated degrees is therefore limited at present to those taking a course that is more than one year but equal to or less than two years in length, meaning that students undertaking accelerated courses with a placement year are excluded.

Current data is also limited to students who are domiciled in the UK and studying accelerated degrees, meaning we are unable to take into account any students who are domiciled abroad and have travelled to the UK to study. Evidence from consultation implies that accelerated degrees are popular with overseas students wishing to study away from home for one year less and enter the workplace one year ahead of their peers. Therefore, the data presented in this section only partially represents those students undertaking accelerated degrees in academic year 2016/17.

Age

The proportion of mature students (21 years and over) studying an accelerated degree as a full-time, first degree in 2016/17 was 57%, significantly higher than the percentage of mature students (37% in the wider undergraduate population studying a full-time degree as a first degree in 2016/17).

Responses to the 2016 Call for Evidence, and informal feedback from current accelerated degree students and providers, suggests that accelerated degrees particularly appeal to mature students. Individuals and providers cite the ability to re-train / up-skill and enter the work place one year faster than with a traditional degree, as well as the opportunity to ‘catch up’ with their age group peers who went straight into HE, as reasons why accelerated degrees appeal to mature students.

Mature students tend to be more debt averse¹⁸ and are more likely to have significant financial commitments, such as a family or mortgage, than the typical post-18 undergraduate. This may suggest that the guaranteed lower tuition debt, and cost savings from the final year of standard degree living costs, are factors that make accelerated degree study attractive to the mature student demographic.

Table 2: Age by enrolment on accelerated degrees and undergraduate, full-time first degrees in 2016/17¹⁹

Age	Proportion of enrolments by age (at English HEIs and APs) on full-time undergraduate degrees in AY 2016/17 ²⁰	Proportion of enrolments by age (at English HEIs and APs) on accelerated degrees in AY 2016/17
20 years and under	63%	43%
21 years and over	37%	57%

The opportunity to undertake part-time work alongside study is also likely to be an important consideration for many mature students. Concerns were raised in consultation about the perceived lack of opportunity for students to work along accelerated study: however, both findings in the 2017 Accelerated Degrees Literature Review, and from discussions undertaken by DfE with current students in 2018, do not support this. Mature students with previous full-time work experience suggested that the average week-on-week timetable for both standard and accelerated students provided ample scope to

¹⁸ See for example MillionPlus (2016) *Forgotten learners: building a system that works for mature students* <http://www.millionplus.ac.uk/policy/reports/forgotten-learners-building-a-system-that-works-for-mature-students> and NUS (2012) *Never too late to learn*. https://www.nus.org.uk/pagefiles/12238/2012_nus_millionplus_never_too_late_to_learn.pdf. Also <https://www.gov.uk/government/publications/higher-education-student-support-regulations-2015-equality-analysis> for more information on the debt aversion of particular groups.

¹⁹ HESA data filtered for first degree, all years, full time for English HE providers and UK Alternative Providers.

²⁰ The demographic data of students studying accelerated degrees was collated from 2016/17 HESA records of publicly funded English HEIs and Alternative Providers. HESA data for Alternative Providers covers all UK providers; however, only 25 students (0.1%) are studying at Alternative Providers outside of England in 2016/17. Therefore, the number of students studying at Alternative Providers in the UK found in table 2 of: <https://www.hesa.ac.uk/news/15-02-2018/sfr249-higher-education-student-statistics-APs/> is considered to be a suitable representation of students at English Alternative Providers.

undertake part-time work for those already used to being employed for the usual 36-37 hour working week.

The pace of study week on week for an accelerated degree is generally comparable to that of a traditional degree course, but with a higher number of total study weeks per each academic year. For example, a typical three year degree is made up of a total of 90 teaching weeks, split into 3 years at 30 weeks, whereas an accelerated degree, also with a total of 90 teaching weeks, can be delivered by being split over two years at 45 weeks per year. Therefore, the same part-time work opportunities and wider university experiences are open to both types of students alongside study.

Reasons cited for wanting to work around study included keeping up with mortgage payments, work experience in relevant subject area and the desire to keep working, maintain their CV and constructively fill time between study.

Disability

The proportion of students with a known disability studying accelerated degrees in 2016/17 - 12% - is similar to the proportion of traditional full-time, first degree students that also have a declared disability (13%). Disabled students studying accelerated degrees are also eligible for Disabled Students Allowance (DSA), to help cover additional costs they may have due to their disability. DSA is paid according to need, it is not means tested nor does it need to be repaid.

Table 3: Disability by enrolment on accelerated degrees and undergraduate, full-time first degrees in 2016/17

Disability Status	Proportion of enrolments by disability status (at English HEIs and APs) on full-time undergraduate degrees in AY 2016/17	Proportion of enrolments by disability status (at English HEIs and APs) on accelerated degrees in AY 2016/17
Known disability	13%	12%
No known disability	87%	88%

Concerns have been raised in consultation around non-medical helper allowances that form part of the DSA support package for students undertaking accelerated degrees. The non-medical helper allowance supports students in disability software training and use, specialist study skills support, and sign language interpretation. The maximum support a full-time student can access in 2019/20 is £21,987. However, this amount is not scaled to the length of the academic year, meaning the maximum spend remains the same regardless of whether the student is studying for 30 weeks or 45 weeks. The same is true

for the general allowance,²¹ which includes cover for additional travel expenses incurred in order to attend university.

This could have an unequal negative impact on those students with high-cost support needs who would require extra contact time with non-medical helpers when enrolled on an accelerated degree, and those who need to travel more frequently over the extended academic year. The existing maximum for some aspects of DSA funding may not be sufficient to cover the costs required. This may inhibit some students with disabilities from choosing to study an accelerated degree.

Gender

In 2016/17, 55% of undergraduate students on full-time First Degree courses at English HE providers were female.²² However, this overrepresentation does not hold true for accelerated degree students, where only 41% of students were female in 2016/17.

Table 4: Proportion of students enrolled on accelerated degrees by gender in 2016/17

Gender	Proportion of students (at HEIs and Alternative providers) Academic Year 2016/17
Female	41%
Male	59%
Other	0%

Evidence suggests that female students tend to be more debt averse²³ – which may make accelerated degrees more attractive to them. However, consultation responses also highlighted the potential challenge for single parents (who tend to be female) of

²¹ The maximum a student can claim in general allowance, as part of their DSA support package is £1,899 in 2019/20, see <https://www.gov.uk/disabled-students-allowances-dsas>.

²² According to 2016/17 HESA statistics, female students made up 56% (655,275) of Full-time, First Degree, Undergraduate students at English Higher Education Institutions (<https://www.hesa.ac.uk/data-and-analysis/sfr247/figure-4>) and 49% (14,800) of Full-time, First Degree, Undergraduate students at UK Alternative Providers (<https://www.hesa.ac.uk/news/15-02-2018/sfr249-higher-education-student-statistics-APs/numbers>). Giving a **combined total of female students at 55%** (669,575 out of 1,209,770) for English HEIs and APs. **Note:** As the majority of APs in the UK are located in England, 99.9% <https://www.hesa.ac.uk/news/15-02-2018/sfr249-higher-education-student-statistics-APs/location> (only 25 students are studying at Scottish institutions) data taken from table 2 (<https://www.hesa.ac.uk/news/15-02-2018/sfr249-higher-education-student-statistics-APs/numbers>) was considered to be a suitable for comparison with English HEIs.

²³ Callender, C. and Mason, G. (2017) *Does student loan debt deter Higher Education participation? New evidence from England* <https://www.llakes.ac.uk/sites/default/files/58.%20Callender%20and%20Mason.pdf>.

maintaining necessary part-time work during accelerated study, and in their need to meet additional childcare costs during the additional study weeks of accelerated courses, especially during the summer. As yet, however, we have no clear data to indicate that the accelerated nature of study may have a differential impact on female vs male students. The SLC Customer Insight survey of current HEI accelerated degree students, with responses equating to an estimated 25% of all current accelerated degree HEI students, received responses in the ratio of 60:40 female to male.

Ethnicity and Religion

The majority of students studying accelerated degrees in 2016/17 identified as white (61%). This is consistent with the wider student population, although the proportion of students undertaking a full time non-accelerated first undergraduate degree who identified as white is 71%.²⁴

There is no evidence to suggest that the impact of the increased tuition fee cap and fee loan cap for accelerated degrees will differ according to a person's religion or belief. Evidence suggests that some Muslim students may feel unable to take an interest-bearing loan if they consider it inconstant with the principles of Islamic finance, but this should not drive any differential between loans taken out for standard degrees, and loans taken out for accelerated degrees.²⁵

Table 5: Proportion of students enrolled on accelerated degrees by ethnicity in 2016/17

Ethnicity	Proportion of students (at HEIs and Alternative providers) Academic Year 2016/17*
Asian	11%
Black	19%
Other	9%
White	61%

*Proportion of UK domiciled students with known ethnicity (smaller overall sample size than other protected characteristics groups, 3,175 students)

²⁴ HESA statistics for English HE (<https://www.hesa.ac.uk/data-and-analysis/sfr247/figure-4>) and AP (<https://www.hesa.ac.uk/news/15-02-2018/sfr249-higher-education-student-statistics-APs/numbers>) combined to give percentage for undergraduate population. Search filter used: All years, First degree, full time, undergraduate.

²⁵ <https://www.gov.uk/government/publications/postgraduate-doctoral-loans-equality-analysis>.

Other protected characteristics

To date there is no evidence to suggest that characteristics of gender reassignment, pregnancy / maternity, and sexual orientation, have an impact on the likelihood of a student choosing to study an accelerated degree.

There may be a slight negative impact on parents in receipt of Parents' Learning Allowance (PLA), as the rate of the allowance is annual, and thus not scaled to reflect the length study during each academic year (as with the DSA noted above). The maximum allowance remains the same if recipients study for 30 weeks or 45 weeks per year.

This potential impediment to parents considering an accelerated degree was (as also with DSA) raised as a concern by some respondents to the Accelerated Degrees consultation. However, it should be noted that the consultation asked specifically about access arrangements. 74% of all respondents wanted accelerated degree fees to be treated the same as other higher course fees for the purpose of access.

Impact of payment profiles

Responses to the consultation suggest that some students may find it difficult to manage the existing payment profiles of student support (including loans and supplementary grants), across the longer academic year of an accelerated degree.

Support payments are made in three evenly split instalments, with the final payment in the spring. This pattern of payments requires all longer course students, including accelerated degree students, to budget effectively and responsibly, and manage their finances across the extra teaching weeks each year and over the summer, unlike their peers on the standard 3 x 30-week degree courses.

The need to manage funds sensibly and ensure budgeting reflects the additional study weeks, for a longer study period between years than their standard peers, may be a more significant challenge for some protected and under-represented groups, such as disabled students, those with dependants and those from low income backgrounds, who might have less capacity to supplement their income, including by undertaking part-time work. As yet, however, we do not have empirical data indicating that payment profiling is acting as a detriment to any potential accelerated students.

Role of debt aversion

Attitudes to student debt have changed over time. In 2002, only 52% of Higher Education applicants considered borrowing money for university to be a good investment.

By 2015 this number had risen to 74%.²⁶ However, these attitudes are not uniform across the population of applicants. Mature students and those from ethnic minority and disadvantaged backgrounds tend to be more debt averse than other students.

The tuition fee saving for accelerated degrees compared to traditional degrees may have a positive impact for some debt averse students, as they will not need to enter into as high a level of total student loan debt as their non-accelerated peers to graduate.

The SLC Customer Insight surveys of perceptions / experiences of accelerated degrees, by both standard and accelerated students, found that both types of student regarded the key benefit of an accelerated degree to be finishing the degree more quickly than students on the standard version of the course. Lower costs /debts were also seen as beneficial, but the time saving and opportunity to start work more quickly than their peers was more significant.

On balance, based on current available evidence, we do not expect the 20% annual increase in tuition fees for accelerated degrees to have the impact of reducing participation rates. Rather, our view is that the greatest obstacles to higher levels of accelerated degree enrolment are lack of provision, and lack of awareness of provision. 55% of the non-accelerated students surveyed by the SLC in 2018 had not even heard of accelerated degrees. Of these, 60% said they would consider applying for an accelerated course if they were a new student.

²⁶ Callender, C. and Mason, G. (2017) Does student loan debt deter higher education participation? New evidence from England, *Annals of American Political and Social Science* 671 (1) pp.20-48. At: <http://www.llakes.ac.uk/sites/llakes.ac.uk/files/58.%20Callender%20and%20Mason.pdf>.

Annex A - Maximum tuition fees and fee loans for accelerated degrees at Approved (Fee Cap) providers for the 2019/20 academic year

Rate	Percentage of 100% basic or higher amount	Mode of Study	Access and Participation Plan	<u>Without</u> TEF - Maximum Fee Cap 2019/20 AY (£)	<u>Without</u> TEF - Maximum Fee loan 2019/20 AY (£)	<u>With</u> TEF - Maximum Fee Cap 2019/20 AY (£)	<u>With</u> TEF - Maximum Fee loan 2019/20 AY (£)
Full year	100%	Full-time	Yes	£10,800	£10,800	£11,100	£11,100
Sandwich work placement year	20%	Full-time	Yes	£2,160	£2,160	£2,220	£2,220
Overseas study year	15%	Full-time	Yes	£1,620	£1,620	£1,660	£1,660
Erasmus year	15%	Full-time	Yes	£1,620	£1,620	£1,660	£1,660
Full year	100%	Full-time	No	£7,200	£7,200	£7,400	£7,400

Sandwich work placement year	20%	Full-time	No	£1,440	£1,440	£1,475	£1,475
Overseas study year	15%	Full-time	No	£1,080	£1,080	£1,105	£1,105
Erasmus year	15%	Full-time	No	£1,080	£1,080	£1,105	£1,105

Annex B – The Family Test

Our assessment is that the 20% in-year increase in tuition fees for accelerated degrees will not have a particular impact on families. The income contingent nature of the student loan repayment system means that the longer-term impact will only be felt by those students with family commitments who go on to earn more than the minimum repayment threshold after they graduate, which is currently set at £25,725.

It is possible that there may be a slightly negative impact on families in receipt of Parents' Learning Allowance (PLA). The maximum allowance remains the same if recipients study for 30 weeks or 45 weeks meaning that there is greater financial pressure on students with family commitments who chose to enrol on an accelerated course. However, this needs to be balanced against the benefits of improved access to higher education and better employment and earnings prospects after graduation.



Department
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