

people:skills:jobs:



Department for
**Employment
and Learning**
www.delni.gov.uk

Research Report

Northern Ireland Student Income and Expenditure Survey 2004/05

Northern Ireland Student Income and Expenditure Survey

National Centre for Social Research
Institute for Employment Studies

September 2006

ies

Prepared for the Department for Employment and Learning by:

INSTITUTE FOR EMPLOYMENT STUDIES
Mantell Building
Falmer
Brighton BN1 9RF
UK

Tel. + 44 (0) 1273 686751

Fax + 44 (0) 1273 690430

<http://www.employment-studies.co.uk>

In conjunction with:

NATCEN
National Centre for Social Research
35 Northampton Square
London
EC1V 0AX

Tel. +44 (0) 207 2501866

Fax +44 (0) 207 2501524

email: info@natcen.ac.uk

<http://www.natcen.ac.uk>

The Institute for Employment Studies

The Institute for Employment Studies is an independent, apolitical, international centre of research and consultancy in human resource issues. It works closely with employers in the manufacturing, service and public sectors, government departments, agencies, and professional and employee bodies. For over 35 years the Institute has been a focus of knowledge and practical experience in employment and training policy, the operation of labour markets and human resource planning and development. IES is a not-for-profit organisation which has over 60 multidisciplinary staff and international associates. IES expertise is available to all organisations through research, consultancy, publications and the Internet.

IES aims to help bring about sustainable improvements in employment policy and human resource management. IES achieves this by increasing the understanding and improving the practice of key decision makers in policy bodies and employing organisations.

National Centre for Social Research

The *National Centre for Social Research* (NatCen) is the UK's largest independent social research institute, nonprofit making and with charitable trust status. It was founded in 1969 with the aim of specialising in the application of high quality survey research methods to social and public policy issues. It has a full range of facilities for carrying out both quantitative surveys and qualitative work, with a staff in excess of 180, and a nationally distributed fieldforce of over 1,100.

Acknowledgements

The authors would like to thank all those who have contributed to this survey and subsequent report. We are particularly grateful to all the institutions and students who responded to the survey. We are also indebted to the help and advice we have received from the project Steering Group and researchers and policy analysts within the Northern Ireland Department for Employment and Learning, including Ann Mallon, Victor Dukelow and Oliver McKearney.

Within IES, the authors would like to thank Gill Howd and Polly Green who worked hard, quickly and with good humour on the production of the report. At NatCen the authors would like to thank Susan Purdon, who designed the sample and provided methodological advice throughout the project, Geoff Pike at Employment Research Ltd for administering the opt-in survey, and the staff at the central survey unit of the Northern Ireland Statistics and Research Agency (NISRA) who managed the main survey and the interviewers who carried it out in the field.

The responsibility for any errors and omissions in this report lies with the authors. Any views or opinions expressed are their responsibility and are not necessarily those of the Northern Ireland Department for Employment and Learning.

Contents

Executive Summary	ix
1. Introduction	1
1.1 Policy background and context	2
1.2 The Student Income and Expenditure Survey (SIES) 2004/05	5
1.3 Sample profile	8
1.4 Glossary	10
2. Total Student Income	12
2.1 Summary of key findings	12
2.2 Introduction	13
2.3 Total income	13
2.4 Variations between students in their total income	16
3. Sources of Student Income	36
3.1 Summary of key findings	36
3.2 Introduction	37
3.3 Main Sources of student support	38
3.4 Other sources of student support	44
3.5 Income from paid work	47
3.6 Income from family and friends	54
3.7 Social security benefits	58
3.8 Miscellaneous income	60
Chapter 3: Additional Tables	61
4. Total Student Expenditure	70
4.1 Summary of key findings	70
4.2 Introduction	70
4.3 Total expenditure	73
4.4 Variations in total expenditure for student groups	76
5. HE Participation and Other Costs	88
5.1 Summary of key findings	88
5.2 Introduction	89
5.3 Total participation costs	90
5.4 Tuition fee costs and support	95
5.5 Direct course costs	98
5.6 Facilitation costs	99

5.7	Living costs	102
5.8	Housing costs	104
5.9	Spending on children	108
6.	Financial Well-being	126
6.1	Summary of key findings	126
6.2	Introduction	127
6.3	Measurement issues	128
6.4	Students views on their finances	129
6.5	Savings	133
6.6	Levels of borrowing	137
6.7	Overall financial position	142
6.8	Indicators of hardship	145
7.	Student Choices and Attitudes	163
7.1	Summary of key findings	163
7.2	Introduction	164
7.3	Pre-entry influences	164
7.4	Economic and Social Returns	165
7.5	Impact of finance on future plans	169
8.	Conclusions	175
	Appendix 1: Technical Report	178
	Introduction	178
	Overview of methodology	179
	Sampling	181
	Interview and diary of spending development	184
	Fieldwork	185
	Validation, coding and editing of data	190
	Data and analysis	192

Executive Summary

The 2004/05 Student Income and Expenditure Survey (SIES) in Northern Ireland was commissioned by the Department for Employment and Learning (DEL) in Northern Ireland as an extension to the SIES in England and Wales (commissioned by Department for Education and Skills (DfES) and the National Assembly of Wales¹). A separate survey has been undertaken in Scotland².

The Northern Ireland survey was conducted jointly by a research team from the National Centre for Social Research and the Institute for Employment Studies (NatCen/IES), who also conducted the England and Wales survey. It followed the same methodology, but focused on Northern Ireland domiciled higher education (HE) students at Northern Ireland institutions only.

The survey covered both full-time and part-time Northern Ireland domiciled students at HE and FE institutions in Northern Ireland on designated undergraduate courses (including first degree and higher diploma courses) and also postgraduate (PGCE) initial teacher training courses in the academic year 2004/05. Northern Ireland domiciled students who studied in England, Wales, Scotland or elsewhere were not covered by this study.

Data were collected between January and April 2005 via face-to-face interviews with a randomly selected sample of 354 full-time and part-time students at four (two HEIs and two FEIs) institutions. Diaries of expenditure were kept by 302 of these students for a week (85 per cent of students interviewed). The data were weighted to correct for selection probabilities and differences in the sex and age profiles of the sample compared with HESA data. The results can be used for national comparisons with the England and Wales study which used the same weighting method.

The main findings are set out in the following summary.

¹ See report on the *Student Income and Expenditure Survey 2004/05*, DfES, RR725 (30 March 2006).
www.dfes.gov.uk/research/data/uploadfiles/RR725.pdf

² See report: *Higher and Further Education Students' Income, expenditure and debt in Scotland*, published by Scottish Executive, Research Findings No 33/2005, www.scotland.gov.uk/statistics.

Incomes average £7,400 for full-time and £10,660 for part-time students

On average full-time students' income in 2004/05 was £7,390. Part-time students' income was almost one and a half times higher, at £10,660. The higher total income figure for part-time students was mainly attributable to their higher average earnings during the academic year.

Both average total incomes and constituent sources varied considerably between different groups of students, especially by age (for full-time and part-time students), living circumstances (full-time students) and type of institution (part-time students).

Among full-time students, groups found to have higher average total incomes than their peers were: older, independent, and lived away from their parents during term time. However, higher income should not be interpreted as being 'better off', as students from higher income groups may well have much higher expenditure, and vice versa with those in the lower income groups having lower expenditure.

Among part-time students, the groups found to have higher total incomes were: female, older, studying at an HEI, and beyond their first year of study.

Incomes are generally lower than in England

Total income levels for Northern Ireland domiciled students were lower than found for English domiciled students, particularly among full-time students (11 per cent lower, £7,390 compared with £8,333). Yet the groups found to have highest levels of total income among Northern Ireland students matched those found for English students.

Compared with English full-time students, male full-time students from Northern Ireland relied more heavily on earnings from work, those from managerial or professional backgrounds relied less on main sources of student support (instead gaining the greatest contribution from paid work), students at FEIs were considerably more reliant on main sources of student support, and the income profile of those in the middle of their courses was quite different to those earlier or later in their studies. Conversely, there were less extreme differences in the reliance on support from family and friends among groups of Northern Ireland students than among English students.

Three-quarters of students rely on loans

Student loans were a key source of income for full-time students, contributing on average £1,808 towards total income (which accounts for 24 per cent). However, this is considerably lower than the contribution for English domiciled full-time students (£2,713

or 33 per cent). Part-time students were ineligible for this form of support.

Three quarters (74 per cent) of full-time students took out a student loan, among this group the average loan was £2,435 (compared with the average loan of £3,260 among English students). Those most likely to take out a loan were male (which differs from patterns found for English students), dependent, from routine and manual work backgrounds, and in the first year of study.

Just over half (56 per cent) of full-time students received government support with their tuition fees, receiving on average £1,041 each; and just over two fifths received maximum support *ie* full payment of fees.

Just over a third (35 per cent) of all full-time students received support through Bursaries for Low Income Families, and they received an average of £1,654 each (which is close to the maximum available of £2,000). Students in receipt of HE bursaries have a lower maximum loan entitlement (which may help to explain lower student loan and debt levels in Northern Ireland, see below).

Earnings from work are a relatively important source of income

Earnings from paid work during the academic year (*ie* excluding the summer vacation) were a key source of income for full-time students and particularly for part-time students. Working while studying contributed an average of £2,025 to full-time students' income, which accounted for 27 per cent of the total; and made a substantial contribution towards part-time income, £8,402 or (79 per cent). Work earnings were a relatively more important source of income to Northern Ireland students than to English domiciled students.

Over two thirds (67 per cent) of full-time students undertook paid work at some time during the academic year, and earned on average £3,033. This was much more likely to be permanent or continuous work than casual work, indeed 63 per cent of all full-time students had a regular job, and only 12 per cent reported more casual working arrangements. Those more likely to undertake paid work of any kind while studying were those living at home with their parents during term-time, from higher socio-economic groups, and in their first year of study. Those found to earn higher levels of income were male, older and further into their courses.

There was a higher incidence of paid working during the academic year among part-time students than for full-time students. Almost 90 per cent were engaged in paid work, earning on average £9,695. Those most likely to undertake paid work while studying were: older, single and in their first year of study.

Income from family and friends less important than in England and Wales

Income from family and friends contributed almost one fifth (18 per cent or £1,299) of full-time students' total income. Much of this income (65 per cent) comes from students' parents. Those found to rely most heavily on income from family and friends, particularly parents, include: females, younger students, students classed as dependent, from higher socio-economic backgrounds, those with parents who had attended a university or college, those studying at an HEI, and those in the middle of their course. Support from family and friends, and average contributions from parents were much lower among Northern Ireland students than among English students.

Part-time students had a much lower contribution towards total income from family and friends (£461, only four per cent), and approximately one third of this income came from sharing their partner's income.

Expenditure tops £10,000 for full-time students and approaches £15,000 for part-time students

The average total expenditure of full-time students living in Northern Ireland in 2004/05 was £10,177, almost exactly the same as in the survey of English students. The average total expenditure of part-time students was £14,833 (compared with £14,270 in England), that is, 46 per cent higher than the average for full-time students.

Total expenditure was strongly related to full-time students' age and whether they lived with their parents or independently during term-time. Students aged over 20 had a higher level of total expenditure, as did students who lived independently during term-time.

Living costs take up most spending

As in England more than half of the costs reported by full-time and part-time students were living costs but the amounts spent were greater. Living costs, which included food, personal items such as clothes, toiletries and mobile phones, entertainment, household goods and non-course related travel contributed £6,763 to full-time students' living costs and £10,483 to those for part-time students (a much higher figure).

Within living costs, full-time students spent an average of £1,418 on food, £2,247 on personal items, and £1,495 on entertainment. The corresponding totals for part-time students were £2,784, £2,983 and £1,271.

Housing costs, which included rent, mortgages, retainers, council tax and household bills, were an average of £1,042 per annum for full-time students and £1,974 for part-time students. Full-time

students had lower housing costs because they typically lived with their parents (50 per cent compared with 20 per cent in England) or in university accommodation (38 per cent, 63 per cent in England); only 10 per cent were private renters or buyers. In contrast, 66 per cent of part-time students owned their house or were buying it with a mortgage. Full-time students living at home with their parents reported substantially lower housing costs than any other group. Student housing costs in Northern Ireland are substantially lower than those in England, primarily because a higher proportion of them live at home.

Half of students (50 per cent) lived with their parents during term-time. Expenditure for this group was considerably lower than for other students. In multiple regressions of expenditure for each group, living with parents was identified as one of the strongest predictors of levels of expenditure.

Participation costs account for a further quarter of spending

Participation costs accounted for 22 per cent of expenditure for full-time students and nine per cent for part-time students.

Full-time students living in Northern Ireland spent an average of £2,245 in 2004/05 on participation costs, that is, the costs that they incurred as a direct result of attending university or college. This amount included the full tuition fee contribution of £1,150¹.

Part-time students spent an average of £1,360 on participation costs, which was less than for full-time students.

Among full-time students, participation costs were higher for those aged 20 and over, and for those living with their parents. Total expenditure was also higher for those aged 20 and over, but was lower for those living with their parents, as their higher participation costs were outweighed by considerably lower housing costs.

Among part-time students, participation costs were higher for those aged under 35 and for those attending an HEI rather than an FEI.

Full-time students spent an average of £447 on direct course costs such as books, computers and equipment. Part-time students spent £229 on these items.

Although the proportion of total expenditure on participation costs was broadly comparable between Northern Ireland domiciled students and English domiciled students, notable differences were observed in their profiles of expenditure.

¹ Full-time students' full tuition fee cost of £1,150 has been counted as expenditure for analysis purposes; where students paid less than this because they had help with their fees, the difference from the total has been treated as income (under main student support).

Northern Ireland domiciled full-time students reported higher participation costs than full-time English domiciled students (£2,245 compared with £1,980). This was largely explained by a higher spend by Northern Ireland domiciled students on facilitation costs (spending on petrol, travel, childcare and other items that make it possible for students to study).

Northern Ireland domiciled part-time students had lower participation costs than their English domiciled counterparts (£1,360 compared with £1,614). In particular, part-time students from Northern Ireland spent less on direct course costs and tuition fees.

Travel costs are relatively high

Facilitation costs contributed an average of £648 per annum for full-time students and £555 for part-time students (higher than the costs reported in England). Course-related travel costs were relatively high for those aged 20 and over and for those living with their parents during term-time.

Childcare costs are important for a few

Among the minority of students (seven per cent of full-time students and 37 per cent of part-time students) who reported spending on children, expenditure was generally higher than for other students. Full-time students who reported any spending on children said that they spent an average of £2,512 on this category over the academic year.

While most students think they have sufficient funds, some face difficulties

Overall, three fifths (60 per cent) of full-time students believed they had at least as much money as they needed (a higher proportion than in England). However, 14 per cent of full-time students felt they had a lot less than they needed. Those full-time students most likely to say that they did not have enough money were older students from lower socio-economic backgrounds living away from home.

Part-time students felt less well off than full-time students. Around 50 per cent, felt they had at least as much money as they needed and 18 per cent considered they had a lot less than they needed.

Just over a third (35 per cent) of full-time students and two-fifths (41 per cent) of part-time students had considered leaving their course before completion which almost exactly matches figures found for English students. As with English students, the main contributor was considered to be financial difficulties. Finances were also considered to have had some degree of negative impact

upon students' studies, particularly among full-time students. There was little variation in the way different groups of students viewed their financial situation. The group that felt greater negativity regarding their financial situation were students from manual/routine work backgrounds.

Students generally have to cutback on spending but few get into arrears

Nearly all students, both full-time and part-time, felt they had to go without certain items of expenditure because of lack of money. Areas most likely to be economised on related to leisure and clothing, *eg* going out, clothes, visits down the pub, shoes and holidays, rather than essential items such as heating. Full-time students were marginally more likely to report having to economise on these common items compared with part-time students. Few students reported getting into arrears with any regular payments. Only six per cent of full-time students reported falling behind with telephone payments, five per cent with credit card repayments and rent.

Part-time students have more savings and less borrowing than full-timers

The majority of full-time and part-time students (56 per cent) had savings at the start of the academic year. The proportion with savings among full-time students was predicted to fall to 51 per cent by the end of the academic year, and to 53 per cent among part-timers. At the end of the academic year, the average predicted savings among full-time students was £1,017, while among part-time students it stood at £1,797. This was lower than the average among English students (£1,849 and £2,543).

Full-time students had considerably higher levels of borrowing than part-time students. This may be because student loans are only available to full-time students. Those studying full-time reported that they anticipated borrowing an average of £4,319 by the end of the academic year, compared with an average rate of borrowing of £2,471 among part-time students. As before, these levels were much lower than levels of borrowing for English students (£6,845 and £2,971 for full- and part-time students).

Full-time students predict graduation debts of around £5,300

When savings are deducted from borrowings, among all final year students, the average predicted debts by the end of the course were around £5,310 for full-time students (significantly lower than the £7,900 predicted by students in England because of the lower amounts borrowed on student loans). In comparison, part-time

students owed £771 less than they saved, leaving them £694 in credit.

Thus although student incomes are lower in Northern Ireland and expenditure similar to that in England, overall debt is lower, as Northern Irish students borrow less in student loans (which is treated in the survey as income).

Financial considerations are important for a minority of students

Around a fifth of full-time and a quarter of part-time students felt that financial considerations were an important determinant of their study choices (marginally lower proportions than among English students). The majority believed that they would not have been able to study if they did not have some financial support. Among full-time students, those from intermediate or manual backgrounds were more likely to feel financial issues had affected their decision making; as were older students and those living independently. Financial support also influenced full-time students' decisions about whether or not to live at their family home.

Most think that university pays

Two-thirds of students thought that their course was equipping them with the skills required for the demands of working life, and the vast majority of students (90 per cent full-time and 77 per cent part-time) believed that their qualifications would help them get a better job. A quarter of students felt that their worries over debt had nearly stopped them from going to university, while approximately 80 per cent believed that the long term benefits of education out-weighted the costs they would incur. Finally, almost all (90 per cent) of those surveyed felt that taking an HE qualification would result in higher earnings. These patterns follow those found for English students almost exactly.

Two-thirds of full-time students plan to get a job in their chosen career, and one-third expect to continue education once they have completed their course. Two-fifths of part-time students plan to get a different job on completion (far higher than the fraction of English part-time students) and more than one-third of them expect to continue studying.

The average annual salary that students expect to earn on graduation is £18,163 for full-time students and £19,066 for part-time students. The higher initial salary expectations of part-time students reflect the fact that most are already in work. Full-time students however, expect to earn higher salary levels after five years (£26,637) compared to part-time students (£25,339).

1. Introduction

This is the report of the 2004/05 Student Income and Expenditure Survey (SIES) in Northern Ireland. It was commissioned by the Department for Employment and Learning (DEL) in Northern Ireland as an extension to the SIES in England and Wales (commissioned by Department for Education and Skills (DfES) and the National Assembly of Wales¹). A separate survey has been undertaken in Scotland².

The Northern Ireland survey was conducted jointly by a research team from the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES), who also conducted the England and Wales survey. It followed the same methodology, but focused on Northern Ireland domiciled higher education (HE) students at Northern Ireland institutions only.

The survey covered both full-time and part-time home students at HE and FE institutions in Northern Ireland on designated undergraduate courses (including first degree and higher diploma courses) and also postgraduate (PGCE) initial teacher training courses in the academic year 2004/05. It should be noted that Northern Ireland domiciled students who studied in England, Wales, Scotland or elsewhere were not covered by this study. Coverage of this group would have entailed special procedures, as they are dispersed across a large number of institutions, and it was decided to prioritise coverage of domestic students on this occasion. In future, coverage of these groups could be best achieved by generating samples within SIES in England, Wales and Scotland or by identifying an alternative sample frame which allowed students to be sampled from administrative records held in Northern Ireland.

¹ See report on the *Student Income and Expenditure Survey 2004/05*, DfES, RR725 (30 March 2006).
www.dfes.gov.uk/research/data/uploadfiles/RR725.pdf

² See report: *Higher and Further Education Students' Income, expenditure and debt in Scotland*, published by Scottish Executive, Research Findings No 33/2005, which can be viewed on the Internet at www.scotland.gov.uk/statistics.

Data were collected between January and April 2005 via:

- face-to-face interviews with a randomly selected sample of 354 full-time and part-time Northern Ireland domiciled students at four institutions (two HEIs and two FEIs in Northern Ireland)
- diaries of expenditure kept by 302 of these students for a week (85 per cent of students interviewed).

This report has been authored by the same team as the England and Wales report and its structure and the methods of analysis are similar to it. The main difference is that, because of the smaller Sample size in Northern Ireland, the data generated support much less sub-group analysis than that for England.

1.1 Policy background and context

The overall thrust of recent policy in the UK has been to shift the balance towards individuals, especially young, full-time students, making a greater contribution to the costs of their HE study, but at the same time providing support to those students most in need of financial help to improve participation of under-represented groups. The most significant changes over the past decade or so have been the shift from student maintenance grants to student loans and the introduction of a student contribution towards the cost (the tuition fee) of full-time study. Further changes will take place from 2006 including the introduction of variable fees, set individually by universities but not paid up-front as has existed previously; and Access Bursaries to students from lower income families, linked to Access Agreements with DEL (which has the role of the Office for Fair Admissions (OFFA) in England). While devolved governments, in Scotland and, to a lesser extent, Wales, have introduced slightly different HE student funding arrangements, those operating in Northern Ireland are similar to those in England, except Northern Ireland students get £500 more of an HE bursary than English students (£3,200 compared with £2,700).

1.1.1 Details of recent changes to student finance

Since 1998, undergraduate students on full-time HE courses in Northern Ireland have contributed to their tuition fees, initially up to a maximum of £1,000 a year, which rose to £1,150 by 2004/05. This amount dependent on parental ability to pay, or is the student's own or their spouse's income (but around a half do not have to pay anything). The parental contribution threshold has been raised since 1998 to enable more students to avoid paying any fee contribution.

At around the same time, student loans (which had been introduced earlier) became the main support towards living costs for full-time students, and became means-tested. The repayment

method was changed to one which was 'income contingent', ie linked to graduates reaching an income threshold before repaying. In addition, certain students could get more support for their living costs from a number of sources including grants for particular circumstances (eg students on low income with dependent children, single parents or those with adult dependants, or disabled students), access bursaries and hardship loans.

Different support arrangements have always been in place for full-time and part-time students, the latter having always had to pay tuition fees (and these can vary between courses and institutions). The new flat fee contribution for full-time study from 1998 did not apply to part-time students, and part-time students were not eligible for the new student loans, though some could get help from Access Funds. However, after 1998, some part-time students, especially on low incomes, were able to get some more financial help including remission of fees, loans and other student support.

1.1.2 Student finance in 2004/05 (the survey year)

Several small changes have been made from year to year to the student financial contribution and support arrangements since 1998, though no major changes (but further change will take place from next year, see above). The student finance regime prevailing at the time of the current survey for Northern Ireland students is outlined in the box.

Key elements of HE funding and student support 2004/05

Fee contribution: a maximum fee contribution of £1,150 to be paid by all full-time students, though many contribute much less than this. The amount paid depends on parental or household income and different formulae exist for financially dependent (on parents) and independent students (and if single); some part-timers get some fee remission.

Student loans: a maximum loan of £4,095 can be borrowed if living away from home (£3,240 if living at home), with 75 per cent of this available to all eligible students, regardless of personal/household income. This loan is repayable once graduates start earning £15,000 a year. Part-time students are not eligible for these loans, but if on a low income can obtain a means tested grant for course-related costs (up to £250).

Financial help to certain groups: a range of allowances, bursaries and grants are available to students while in study and paid through the Student Loan Company; eligibility and the amount received depend on individual circumstances and household income levels. Some are only available for full-time study. They include:

- students with dependent children: Parents' learning allowance, lone parents grants, childcare grant
- Adult Dependants' Grant
- Help to Care Leavers
- disabled students' allowances
- grants towards extra costs for some courses.

Bursaries for low-income families: up to £2,000 for students from low-income families on full-time courses paid by local Education and Library Boards (ELBs).

Support Funds: These were previously called hardship funds and are available through colleges and universities to provide help for students on low incomes who need extra financial help (full-time and part-time).

Other discretionary grants and allowances are also paid by colleges and by other bodies (*eg* charities) to financially support students.

Although most of the reforms in the 2004 Higher Education Act will not be implemented until 2006, the publicity surrounding the changes and some misconceptions by current students of how they will be affected may have had an impact on some of their views in the 2004/05 survey (*eg* on likely greater student debt).

1.1.3 Other important HE participation and financial trends

In addition to these changes, there have been other important trends in the way students participate in, and finance their HE study. These are important to highlight as part of the context for the survey findings. They include:

- The continued expansion in the HE sector, although not at as fast a pace as in the early 1990s. At the same time, there has been a broadening of the student population to include participation by more women, more older students, and more from minority ethnic and lower social class groups. However, the majority of young undergraduate students still come from the higher social classes. At Northern Ireland HE institutions though, a higher percentage of young entrants to full-time degree courses come from National Statistics-Socio-economic Classification (NS-SEC) classes 4-7 (42 per cent) than in UK as a whole (29 per cent)¹.
- Growth in paid work by students while studying full-time in order to supplement their student loans or grants. This has meant that earnings have become a more significant source of income for some full-time students than in the past.
- An increasing tendency for young students to study at an institution closer to home. While 40 per cent of Northern Ireland domiciled first year full-time undergraduate students migrated from Northern Ireland to rest of UK in 1994/95, this figure had dropped to under 26 per cent by 2002/03².

¹ See *Performance indicators in Higher Education in the UK, 2003/04*, available from www.hesa.ac.uk/pi/0304/summary.htm

² See analysis of UCAS data on NI domiciled accepted applicants in 2003/04, which can be found at www.delni.gov.uk/docs.

- Also, an increase in students opting to live at home, especially by certain groups (such as lower socio-economic, mature, some minority ethnic), though the extent of this varies considerably. The UNITE 2004 survey suggests that a third of full-time students in the UK live at home with parents or have their own home¹.
- Changes to HE provision, including more part-time and modular provision, more distance and e-learning opportunities, and the introduction of two year foundation degrees in many vocational areas with work-based learning elements. The main subject growth areas have been in subjects allied to medicine (especially nursing), some biological sciences, computer science and media studies; while engineering and physical sciences have experienced long term downturns (although they have picked up again recently).

1.2 The Student Income and Expenditure Survey 2004/05

The full SIES has been a large scale comprehensive survey of undergraduate students at UK HEIs undertaken regularly over many years. Further details of previous surveys are available from the DfES website (and also in the report on the 2004/05 survey for England and Wales²). Although other studies are undertaken on aspects of student finance³, these are not as detailed or as authoritative as the SIES. The main purpose of the 2004/05 SIES was to update previous surveys, especially in order to take account of the changes which have occurred over the past six years in HE and student finance and to provide a reliable baseline for monitoring the effects of the proposed changes in 2005/06 onwards. It is important that up-to-date information is available on the significance of any financial concerns which might adversely affect students' participation, progress and achievement in HE, not only to help develop effective support measures, but also to help fully inform potential students.

1.2.1 Research objectives

Accordingly, the main objectives of the 2004/05 SEIS were to:

- provide an authoritative and objective report on the finances of HE students in England and Wales, and in Northern

¹ *Student Living Report, 2004*, UNITE/MORI, Bristol

² See report on the *Student Income and Expenditure Survey 2004/05*, DfES, RR725 (30 March 2006).
www.dfes.gov.uk/research/data/uploadfiles/RR725.pdf

³ See for example: *NUS Hardship Surveys; NatWest Bank and Barclays Bank surveys into student debt; UUK/HEFCE studies on attitudes to student debt and on term-time working; UNITE survey.*

Ireland, in the academic year 2004/05 (a separate survey was undertaken in Scotland)

- collect detailed and comprehensive data on students' income, expenditure, debt, savings and financial hardship
- identify differences in the levels of income, expenditure, debt and financial hardship between students with different characteristics and from different backgrounds
- examine how finances affect students' experiences of HE generally.

Unlike the previous full SIES in 1998/99, a separate analysis and report has been undertaken for Northern Ireland students in 2004/05. Although some comparisons have been made with the 1998/99 survey data for English students (in their report), there were insufficient data on Northern Ireland in the previous published SIES report to do this here. (There were also changes to the design of the survey and individual questions in 2004/05 which made trend analysis also problematic). Thus, the focus of the Northern Ireland survey has been on the current situation and obtaining accurate and detailed information relating to the finances of a sample of Northern Ireland domiciled undergraduate students at HE and FE institutions in Northern Ireland in the academic year 2004/05.

1.2.2 Research method

After some preliminary work and discussion with a number of research experts, it was decided to develop a methodology for SIES 2004/05 which would produce a representative, probability sample of students. The alternative, a quota sampling method, as had been tried in 2002/03 and partially in 1998/99, was rejected because of the risks of obtaining an unrepresentative sample and therefore biased results.

The proposed sampling solution was to obtain a student sample via institutions but through an opt-in mailing. This is discussed in more detail in the technical appendix (Appendix 1) but briefly, it comprised the following stages:

- An initial sample of two HE and two FE institutions were selected in Northern Ireland, and all agreed to take part. They were given instructions about how to draw a random sample of part-time and full-time students. This generated a total of 2,090 students for the opt-in process.
- Students were then mailed by their institutions. The mailing package included an opt-in questionnaire which provided some key characteristics and contact details, and indicated whether they gave consent to be re-contacted for the research. Incentives were used to help encourage response.

- A total of 793 returns were received (directly to the researchers), which was 38 per cent of the issued total. The rate of return varied by institution, suggesting that a number of factors outside of the control of the researchers were involved (such as mailing errors, and the quality of student records at institutions).
- Of those making returns, 589 consented to be contacted by the researchers, which was a very high proportion, 74 per cent. They comprised 28 per cent of those who had been sampled and sent mailings by their institution. However, not all of those who consented were eligible to be interviewed (ineligibility could be for various reasons, *eg* part-time students who already had a degree, students studying postgraduate qualifications not included within the survey scope), and a small number had to be withdrawn because the contact-details information they had given was insufficient. The sample for the interview survey was then drawn from the eligible students (470 names issued).

(NB: A separate sample of part-time students studying at the Open University was obtained using the same methodology, some of whom are Northern Ireland domiciled, but they have not been included in this report.)

This was an ambitious methodology which relied on high levels of co-operation at each stage. We are especially grateful to the participating institutions for the assistance they provided.

The main interview stage involved interviewing college- or university-based students face to face using a computer assisted personal interview (CAPI). All students interviewed were asked to complete a seven-day diary of spending after the interview, either a paper diary or an Internet version. The two instruments taken together covered aspects of income and expenditure in detail including: identification of main components of income, for example student support (loans, grants *etc.*), parental contribution, paid work, savings, *etc.* and various areas of expenditure (accommodation, living costs, personal, *etc.*); as well as information on their personal characteristics, financial well-being and attitudes to student finance.

In total, 354 interviews were achieved, which was 75 per cent of the original sample issued; and 302 diaries completed (including 30 via the Internet), 85 per cent of those interviewed (and 64 per cent of those originally sampled). These response rates achieved exceeded the targets set in the initial survey design, and are comparable with those achieved in England.

All of the sampling design and fieldwork stages were extensively piloted.

The dataset was weighted to correct for the selection probabilities of institutions and students and for any remaining differences (after initial weighting) between the sex and age profiles of the sample and the population of full-time and part-time students in Northern Ireland (based on HESA figures). Thus, the profile of the weighted data is expected to be broadly representative of students in Northern Ireland and results can be used for the purpose of national comparisons with the England and Wales study which used the same weighting method.

1.3 Sample profile

In this section we examine the details of the student sample on which the survey findings are based (*ie* after weighting) in terms of their key personal characteristics, HE study and their backgrounds and routes into HE. We also discuss their decisions relating to student finance taken prior to starting their courses. Here, and in the rest of the chapters, where appropriate, full-time and part-time students are discussed separately.

Firstly, in terms of their personal characteristics:

- Fifty-eight per cent of full-time students were women and 42 per cent were men. The gender profile of part-time students contained a greater number of women; 65 per cent were women and 35 per cent were men.
- Ninety-one per cent of full-time students were under 25 years of age and 64 per cent were aged under 20. In contrast, part-time students were much older on average – one-quarter (26 per cent) were aged under 25 years while over one-third, 35 per cent, were aged 40 years or older.
- Based on the occupation of a parent (if they were a dependent student) or their own former occupation, over one-third (38 per cent) of full-time students were classified as belonging to a managerial or professional socio-economic group. A slightly higher proportion of part-time students (47 per cent) were classified in this group. Only 24 per cent of full-time students and 27 per cent of part-time students were classified as belonging to the routine or manual socio-economic group.
- By ethnicity, nearly all students (99 per cent) were white for both full and part-time modes of study.
- When asked to report their religion, 57 per cent of full-time students reported they were Catholic, 16 per cent Presbyterian and nine per cent Protestant. Among part-time students, 46 per cent reported they were Catholic, 21 per cent were Presbyterian and 15 per cent were Protestants.
- Ninety-two per cent of full-time students were single, three per cent were married or living as a couple (without children), one per cent were living in a two-adult family and four per cent were lone parents (*ie* in a one-adult family).

- Part-time students had a completely different profile in terms of their family type. Forty-two per cent of part-time students were single, 23 per cent were married or living in a couple (without children), 26 per cent were living in a two-adult household and nine per cent were living as lone parents.
- Over four-fifths (85 per cent) of full-time students were classified as dependent students and fewer than one-fifth (15 per cent) as independent students (see glossary at end of this chapter for definitions of dependent/independent).

In terms of choice of HE study and student living arrangements:

- One-half (50 per cent) of full-time students lived with their parents during term-time while a further 38 per cent lived in university accommodation. In contrast, most part-time students were owner-occupiers.
- The sample of full-time students comprised 91 per cent who studied at an HEI in Northern Ireland and nine per cent who studied at an FEI. A lower proportion of part-time students than full-time students, 76 per cent, studied at an HEI, while far more (than for full-time), 24 per cent, studied at an FEI.

Year of study was fairly evenly split for full-time students, although a slightly higher proportion tended to be in their first year of study (42 per cent) compared to their second (30 per cent) or final year of study (29 per cent; this group included those on a one-year course). A higher proportion of part-time students, on the other hand were in their final year of study or studying towards a one-year course (39 per cent), with a further 32 per cent in their first year of study and 29 per cent in their second year.

1.3.1 Structure of report

The survey has generated a significant amount of data, which can feed a number of investigations subsequent to the study. This report is confined to a largely descriptive analysis of the data with some analysis of the factors affecting income and expenditure patterns.

The next two chapters focus on income over the academic year, from September 2004 to June 2005 (nine months), both HE-related income and other income, and how the balance between the different income components varies between groups of students.

Chapters 4 and 5 deal with expenditure in a similar way, and over the same academic year. Chapter 4 discusses total expenditure and Chapter 5 the costs of participation, housing and living costs.

Chapter 6 focuses on the students' financial position, including their own assessment of their financial well-being, savings and borrowings, extent of debt, and experiences of hardship. Chapter 7 then provides more insights into students' attitudes towards

finance, and how the costs of study affected their choices pre-HE, their overall student experience and how it might impact on their future plans.

Chapter 8 draws out some conclusions from the data.

In each chapter, key tables and figures are located as close as possible to the appropriate text. Inevitably there are too many tables *etc.* to present easily and additional tables referred to in the text are presented at the end of each chapter (prefaced by the letter 'A'). In the tables, data are not reported where the relevant row or column has a base of 30 or fewer cases. Where the base size is between 30 and 50 the data are reported in brackets.

A technical report providing further details of the methodology and sample is provided at Appendix 1.

1.4 Glossary

Because of the complexity of students' finances and also the way the survey was designed for a specific purpose (see above), we feel it would be helpful to the reader and aid understanding of the results to give a glossary of the terms used in the report and their definitions.

Figure 1.1: Student Income and Expenditure Survey 2004/05 Glossary

Eligible student	Students included in the survey were: <ul style="list-style-type: none"> • attending or registered at an HEI or FEI in Northern Ireland in academic year 2004/05 • on an undergraduate level course (bachelor degree, foundation degree, HND, HNC, HE diplomas/certificates) or PGCE/initial teacher training • studying a full-time course or a part-time course that is equivalent to at least 50 per cent of a full-time course (see part-time student) • ordinarily resident in UK for three years before starting course (<i>ie</i> UK is their home even if travelling/working abroad) • not in the placement year of a sandwich course during 2004/05.
Part-time student	Students (excluding OU) on an undergraduate or PGCE course lasting at least one academic year and equivalent to at least 50 per cent of a full-time course.
Academic year	Approximately nine months duration but term dates vary between institutions; dates were assumed to be 4/10/04 to 1/7/05
Term-time and end of academic year	Refers to periods when they are studying, usually three terms but a few institutions in the sample had two terms (semesters). End of academic year was around late June/early July for all.
Married or joint financial responsibility	Defined as either married or regularly sharing the costs of housing or other essential expenditure with a partner or having a joint bank or building society account with a partner. The adjustment procedure was to divide joint expenditure by two. Full details are provided in Appendix 1: Technical Report.

Dependent students	<p>These are full-time students:</p> <ul style="list-style-type: none"> ● who had applied for student support and their parent/step parent, legal guardian's income had been taken into account ● or were aged under 25 years, were unmarried and had not applied for student support. <p>Independent students are all part-time students and full-time students not in the above category.</p>
Social class	<p>The social class results shown are based on the NS-SEC classifications, in the following way:</p> <ul style="list-style-type: none"> ● for full-time independent students: student's last paid occupation before their course was coded ● for full-time dependent students: occupation of main income earner in house where student lived before starting course ● for part-time students: student's current or last paid occupation. <p>For the purposes of survey analysis we use three categories of socio-economic group:</p> <ul style="list-style-type: none"> ● managerial and professional ● intermediate ● routine, manual and unemployed.
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 responsibilities for others. From several questions, students were recorded into the following:</p> <ul style="list-style-type: none"> ● single (not sharing accommodation/financial responsibilities, no children) ● non-single (living in a household with either another adult and/or children).
Domicile	<p>Domicile is a student's normal residence prior to commencing their programme of HE study. References to 'Northern Ireland students' or 'students from Northern Ireland' equate to Northern Irish domicile, similarly 'English students' or 'students from England' equate to English domicile; and 'Welsh students' or 'students from Wales' equate to Welsh domicile.</p>

2. Total Student Income

2.1 Summary of key findings

- On average full-time students' income in 2004/05 was £7,390. Part-time students' income was almost one and a half times higher, at £10,660.
- The higher total income figure for part-time students was mainly attributable to their higher average earnings during the academic year.
- Both average total incomes and constituent sources varied considerably between different groups of students, especially by age (for full-time and part-time students), living circumstances (full-time students) and type of institution (part-time students).
- Among full-time students, groups found to have higher average total incomes than their peers were: older, independent, and lived away from their parents during term time. However, higher income should not be interpreted as being 'better off', as students from higher income groups may well have much higher expenditure, and vice versa with those in the lower income groups having lower expenditure (see Chapters 4 and 5).
- Among part-time students, the groups found to have higher total incomes were: female, older, studying at an HEI, and beyond their first year of study.
- Total income levels for Northern Ireland domiciled students were lower than for English domiciled students, particularly among full-time students (£7,390 compared with £8,333). Yet the groups found to have highest levels of total income among Northern Ireland students matched those found in English students.
- There were some differences between the cohorts of Northern Ireland and English students in terms of income profile.
 - Compared with English full-time students, male full-time students relied more heavily on earnings from work. Those from managerial or professional backgrounds relied less on main sources of student support (instead gaining the greatest contribution from paid work). Students at FEIs

were considerably more reliant on main sources of student support, and the income profile of those in the middle of their courses was quite different to those earlier or later in their studies. Conversely, there were less extreme differences in the reliance on support from family and friends among groups of Northern Ireland students than among English students.

2.2 Introduction

This chapter presents the main survey findings on the total student income of Northern Ireland domiciled students over the academic year 2004/05. This includes both HE-related income (from student loans, grants, other support) and other income (from earnings, benefits, *etc.*). We look at:

- the total average income of full-time and part-time students from all sources
- how full-time and part-time students rely differently on the various sources
- how income levels vary between different groups of students (*eg* male/female, older/younger *etc.*)

Because of the diversity of the student population, and the range of sources of income which different students can access, this chapter focuses only on the main variations between students. Further details of income profiles by the various characteristics of students are given in tables A2.1-A2.11 (at the end of this chapter). Where possible, this chapter also provides findings from English domiciled students to act as a comparator to the data from Northern Ireland students.

2.3 Total income

An undergraduate student could have received income from a number of sources in 2004/05. A major source of public HE student support for many would have been the student loan, but students could also have received support in the form of grants and bursaries, depending on their personal circumstances or study choices, including government support to offset their contribution towards tuition fees. Many of these sources of HE-related student support were targeted to some degree so were not available to all students and this is explored in greater detail in the next chapter.

In addition to HE-related support, most students will have received income from other sources such as paid work (during

term-time, and the Christmas and Easter vacations¹), family contributions, social security benefits, and other loans, grants or gifts. The interview sought to identify all the sources of income that a student received in the 2004/05 academic year, and the amounts received from each source. The analysis then computed a total figure for student income.

The average (mean) total income for full-time students living in Northern Ireland in the 2004/05 academic year was £7,390. The median was very similar at £7,015. This indicates that half of all students received at least £7,000.

The average (mean) total income for part-time students was much higher at £10,660, almost one and a half times more than the full-time student average. This difference in full-time and part-time income is largely explained by the much higher incidence of paid work among part-time students and the greater contribution such earnings make to their total income (see Figure 2.1 and Table 2.1). Indeed:

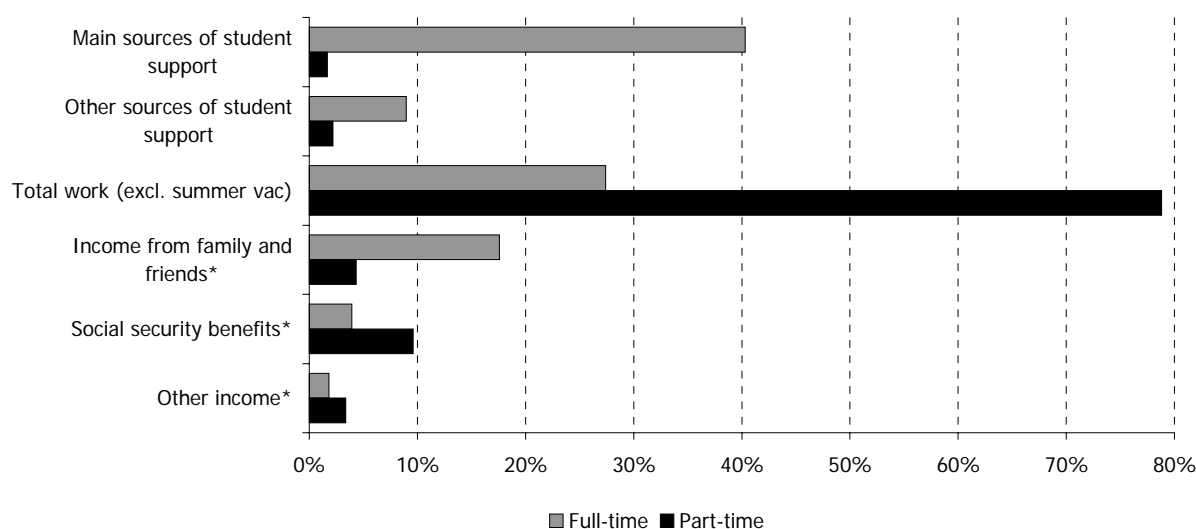
- Income from paid work represented over three-quarters (79 per cent) of total income of part-time students, compared with just over a quarter (27 per cent) for full-time students.
- Although earnings from paid work are important to full-time students, the most significant source of income for these students is the group termed 'main sources of student support' which largely constitutes the student loan (see Section 3.3).

2.3.1 Comparisons with English students

Total income levels for Northern Ireland domiciled students were lower than for English domiciled students, particularly among full-time students. Full-time Students in Northern Ireland had an average total income of £7,390 compared to an average of £8,333 for students living in England – almost £1,000 lower. The difference was less marked for part-time students, Northern Ireland students received an average of £10,660 compared to £11,196.

¹ Any paid work in the summer vacation has been excluded in the total shown here, as this is outside the academic year, but see Section 3.5 for further details on paid work including income from summer vacation work.

Figure 2.1: Contribution towards total income of different income sources – mean income



* Note: figures adjusted for partner contributions where relevant

Table 2.1: Student income and its main components (£)

		Full-time	Part-time
Main sources of student support	Mean	2,978	178
	Median	3,150	0
	Standard error	140	36
Other sources of student support	Mean	662	234
	Median	0	0
	Standard error	121	41
Total work (excluding summer vac)	Mean	2,025	8,402
	Median	1,690	8,697
	Standard error	174	550
Income from family and friends*	Mean	1,299	461
	Median	670	10
	Standard error	124	329
Social security benefits*	Mean	291	1,024
	Median	0	0
	Standard error	97	205
Other income*	Mean	135	361
	Median	0	0
	Standard error	34	105
Estimated total income (excluding summer vac)*	Mean	7,390	10,660
	Median	7,015	10,091
	Standard error	218	493
N = (354) unweighted		239	115

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

2.4 Variations between students in their total income

Variations in total income were associated with a number of student and study characteristics, but the extent of variation was different for full-time and part-time students, and so are discussed separately below.

2.4.1 Full-time students

Income level

The highest total average (mean) incomes across all full-time Northern Ireland domiciled students were found among:

- older students (*ie* those at least 20 years old when they started their course). These students had an average total income of £8,290, whereas younger students had an average of £6,877
- students classed as independent, with an average total income of £9,406 compared to £7,047 found for dependent students
- students who lived away from their parents during term-time, who had an average total income of £7,925 compared to £6,859 for those living at home (see Table 2.2).

However, it is important to point out that it would be wrong to interpret higher income as being 'better off', as students from higher income groups may well have much higher expenditure (discussed in Chapters 4 and 5). Also the reasons behind these differences are likely to relate to different personal and study characteristics affecting income profiles in different ways, and some of these characteristics will be inter-related.

A multiple linear regression¹ was conducted to explore which student and study characteristics were most strongly associated with variations in total income. The model found significant differences in income were determined by factors such as age and living circumstances.

There was little difference in average total incomes of male and female students, those with parents who had attended HE and those with parents who had not, and between those from higher and lower socio-economic backgrounds (those from managerial or professional backgrounds and those with routine or manual work backgrounds). However, with regard to socio-economic group, students from intermediate backgrounds had the lowest average

¹ 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 gender, age, and type of institution studied at. The linear regression model takes account of the interactions between independent variables.

Table 2.2: Key variations in full-time students' total income by student background (£)

Student characteristic	Unweighted base (N)	Mean	Median	Standard error
All full-time students	239	7,390	7,015	218
Gender				
Male	78	7,050	6,840	356
Female	161	7,637	7,130	269
Age				
Under 20	143	6,877	6,630	221
20 and over	96	8,290	8,019	430
Student status				
Dependent	200	7,047	6,880	206
Independent	39	(9,406)	(8,540)	(759)
Living circumstances				
Lives with parents	122	6,859	6,345	279
Lives away during term-time	117	7,925	7,259	322
Socio-economic group				
Managerial/professional	84	7,490	6,948	326
Intermediate	65	6,894	7,015	315
Routine/manual	63	7,967	7,190	582
Parental experience of HE				
Attended HE	103	7,229	7,015	272
Did not attend HE	136	7,539	7,000	331

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

total income – approximately £1,000 less than those from routine or manual backgrounds.

There was also little difference found by study characteristics. Those who studied at HE institutions had a marginally higher average total income than those who studied in an FE institution, and those mid-course (in their second or other intermediate year also had a marginally higher average total income than either first or final year students (see Table 2.3). Indeed none of these factors were considered to be significant in the regression model.

Income profile

As well as income level, the income profile (in terms of the various sources contribution towards overall income) was found to differ according to student characteristics and study circumstances.

Table 2.3: Key variations in full-time students' total income by HE study related factors (£)

HE study related factor	Unweighted base (N)	Mean	Median	Standard error
All full-time students	239	7,390	7,015	218
Institution type				
HEI	171	7,438	7,100	236
FEI	68	6,896	6,078	410
Year of study				
1st year	101	7,243	7,100	326
2nd/intermediate years	60	7,648	7,015	438
Final year/1 year course	78	7,338	6,840	385

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

- Males received relatively higher levels of income from, and relied more heavily than females on, the main sources of student support and on earnings from paid work. However, female students gained relatively more and relied more heavily than their male peers on support from family and friends, other sources of student support and social security benefits.
- Younger students relied more heavily than older students on income from family and friends, whereas older students had a relatively greater reliance on earnings from work and social security benefits (gaining very little from their families).
- Independent students relied most on other sources of student support followed by earnings from paid work, these students also relied relatively more heavily than dependent students on social security benefits. However, the latter group of students obtained a large part of their income (44 per cent) from the main sources of student support and relatively high contributions from family and friends.
- Students living at home during term-time relied more heavily on earnings from paid work than did those who lived away from their parental home.
- Those from managerial and professional backgrounds gained most of their income from earnings from paid work and support from family and friends. However, for those from lower socio-economic groups the greatest contribution towards total income came from the main sources of student support. These groups relied more heavily than those from managerial and professional backgrounds on other sources of student support, and those from routine or manual backgrounds were much more reliant on social security benefits than students from other socio-economic backgrounds.

- Students with parents who had attended a university or college of HE relied more heavily on support from their family and friends than those with parents who had not attended HE. This latter group, however, relied relatively more heavily on the main sources of student support and social security benefits.
- Students who studied at an HEI rather than an FEI gained higher levels of income and relied relatively more heavily on support from family and friends and other sources of student support. Those who attended an FEI, on average, gained more than half (51 per cent) of their total income from the main sources of student support.
- The income levels and profile of students in their first and last years were very similar, whereas the pattern found for those in the middle of their course was quite different. These students relied more heavily on income from family and friends and on the other sources of student support than students beginning or ending their courses, and received much less on average from the main sources of student support.

Each type of income is explored in greater detail in the next chapter (Chapter 3).

2.4.2 Comparisons with full-time English students

The groups of full-time students found to have the highest levels of total income (on average) matched those found for English students: older students, those classed as independent and those living away from their parental home during term-time. The larger sample of English students also indicated that lone parents and those studying subjects allied to health also tended to have higher total incomes on average.

The income profiles of full-time students were also similar to those of full-time English students. However it is interesting to note the following:

- Among Northern Ireland domiciled students, male students received a higher level of income on average and relied more heavily on earnings from paid work than their female peers (32 per cent compared with 24 per cent). This was not the case among English domiciled students, where earnings contribution towards income was relatively even among males and females (21 and 22 per cent respectively).
- Differences in average income from family and friends between students living at home and those living away were less pronounced among students from Northern Ireland. Northern Ireland students living at home gained on average £1,087 or 16 per cent of their total income from this source, whereas those living away gained £1,513 or 19 per cent. This compares with £990 or 15 per cent, and £2,375 or 27 per cent

for English domiciled students. This is also reflected in the patterns found for dependent and independent students, where the differences in support from family and friends were smaller than they were with English students.

- Students from managerial or professional backgrounds in Northern Ireland relied much less on the main sources of student income than did their counterparts in England (contributing 29 and 36 per cent to overall income respectively). For these Northern Ireland students, earnings from paid work contributed the greatest amount to their total income on average (36 per cent).
- There were differences in the income profile according to type of institution for English and Northern Ireland students. The heavy reliance of Northern Ireland students studying at FEIs on main sources of student support (51 per cent or £3,502) was not found among English domiciled students. Instead, English students at HEIs gained a higher level of support from main sources (in monetary terms and proportionately) than those at FEIs (£3,323 or 40 per cent compared to £3,076 or 36 per cent). However, differences in support from paid work were more extreme among English students when looking at type of institution – £1,084 or 22 per cent of income for HEI students and £2,893 or 34 per cent for FEI students of English domicile; compared with £2,029 or 27 per cent and £1,983 or 29 per cent for Northern Ireland students studying at HEIs and FEIs respectively.
- There were also differences according to year of study for English and Northern Ireland students. There was very little difference in income profile by year of study among English domiciled students whereas Northern Ireland students in the middle of their courses differed strongly from those earlier or later in their courses.

2.4.3 Part-time students

Income level

The highest total average (mean) income across all part-time Northern Ireland domiciled students was found among:

- females (£11,064 compared with £9,916 for male students)
- older students (£11,156 compared with £10,232 for those under 35 when they started their part-time course)
- those studying at an HEI (£11,330 compared with £8,550 at an FEI)
- students beyond their first year of study (£11,245 compared with £9,401).

There was little difference by family type (*eg* whether the student was single or whether they were in a couple and/or had children). Again a multiple regression was undertaken to explore the factors most strongly associated with differences in total income. The model indicated that only institution type had a significant influence on income variation.

Income profile

In terms of profile, male part-time students relied more heavily on earnings from paid work than did female students (90 per cent compared with 73 per cent) but on average contributed income to (rather than received income from) their family and friends. In this way, male income was reduced by five per cent through contributions to family, whereas female income was increased by nine per cent.

Table 2.4: Key variations in part-time students' total income by student and study background (£)

Student characteristic	Unweighted base (N)	Mean	Median	Standard error
All part-time students	115	10,660	10,081	493
Gender				
Male	40	(9,916)	(9,527)	(1,008)
Female	75	11,064	10,365	547
Age				
Under 35	68	10,232	10,025	578
35 or over	47	(11,156)	(10,365)	(844)
Family type				
Single	63	10,983	10,365	690
Non-single	52	10,211	9,606	726
Parental experience of HE				
Attended HE	31	(11,058)	(10,330)	(781)
Did not attend HE	83	10,527	10,051	619
Institution type				
HEI	56	11,330	10,725	628
FEI	59	8,550	9,140	479
Year of study				
1st year	50	9,401	9,290	547
Other year	65	11,245	10,799	671

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Other differences included:

- Older students had greater income levels and heavier reliance on earnings from paid work (£9,005 or 81, compared with £7,883 or 77 per cent).
- Single students relied more on earnings from paid work than those with partners and/or children (88 per cent and 73 per cent respectively), whereas the latter group gained relatively more on average of their income from social security benefits than single students (15 per cent compared with two per cent).
- Those at FEIs relied more heavily on earnings from paid work than those at HEIs (88 per cent compared with 77 per cent).

2.4.4 Comparisons with part-time English students

Because of the size of the samples involved, part-time students in Northern Ireland were grouped into slightly different categories for analysis purposes than those used for English domiciled students. However, it is interesting to note that there were greater differences among Northern Ireland students than there were among English domiciled students. For example:

- although both female English students and female Northern Ireland students had higher income levels on average than their male peers, the difference between male and female income levels were more pronounced for Northern Ireland students
- greater differences were also found by type of institution and year of study among Northern Ireland students while there were only marginal differences in income levels between the groups for English students.

One further difference of note is that single students in England had higher incomes than those in couples or with children and this was not the case for Northern Ireland. Here single students were found to have only marginally higher total incomes on average than those students with their own families (£10,211 compared with £10,983).

Chapter 2: Additional Tables

Table A2.1: Student income and its main components by sex (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Main sources of student support	Mean	3,298	2,746	(192)	170
	Median	3,650	2,950	(0)	0
	Standard error	231	173	(72)	43
Other sources of student support	Mean	254	959	(257)	221
	Median	0	0	(0)	0
	Standard error	122	184	(83)	46
Total work (excluding summer vac)	Mean	2,253	1,859	(8,970)	8,094
	Median	1,755	1,650	(9,555)	7,920
	Standard error	332	178	(916)	681
Income from family and friends*	Mean	963	1,543	(-514)	999
	Median	400	960	(0)	164
	Standard error	184	163	(433)	447
Social security benefits*	Mean	114	419	(748)	1,174
	Median	0	0	(0)	0
	Standard error	94	153	(390)	240
Other income*	Mean	168	111	(264)	414
	Median	0	0	(0)	0
	Standard error	60	38	(193)	125
Estimated total income (excluding summer vac)*	Mean	7,050	7,637	(9,916)	11,064
	Median	6,840	7,130	(9,527)	10,365
	Standard error	356	269	1,008	547
N = (354) unweighted		78	161	40	75

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A2.2: Student income and its main components by age (full-time) (£)

		Under 20	20 and over
Main sources of student support	Mean	2,824	3,249
	Median	2,917	3,382
	Standard error	174	240
Other sources of student support	Mean	508	932
	Median	0	0
	Standard error	135	234
Total work (excluding summer vac)	Mean	1,718	2,563
	Median	1,620	2,044
	Standard error	174	347
Income from family and friends*	Mean	1,662	662
	Median	1,150	250
	Standard error	169	137
Social security benefits*	Mean	45	721
	Median	0	0
	Standard error	27	258
Other income*	Mean	120	162
	Median	0	0
	Standard error	39	63
Estimated total income (excluding summer vac)*	Mean	6,877	8,290
	Median	6,630	8,019
	Standard error	221	430
N = (239) unweighted		143	96

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A2.3: Student income and its main components by age (part-time) (£)

		Under 35	35 and over
Main sources of student support	Mean	243	(102)
	Median	0	(0)
	Standard error	59	(38)
Other sources of student support	Mean	296	(162)
	Median	0	(0)
	Standard error	67	(41)
Total work (excluding summer vac)	Mean	7,883	(9,005)
	Median	7,920	(9,320)
	Standard error	594	(977)
Income from family and friends*	Mean	576	(328)
	Median	50	(0)
	Standard error	466	(468)
Social security benefits*	Mean	892	(1,176)
	Median	0	(0)
	Standard error	263	(326)
Other income*	Mean	341	(384)
	Median	1	(0)
	Standard error	150	(149)
Estimated total income (excluding summer vac)*	Mean	10,232	(11,156)
	Median	10,025	(10,365)
	Standard error	578	(844)
N = (115) unweighted		68	47

Base: all Northern Ireland part-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA2.4: Student income and its main components by social class (£)

		Full-time			Part-time		
		Managerial/ professional	Inter- mediate	Routine/ manual	Managerial/ professional	Inter- mediate	Routine/ manual
Main sources of student support	Mean	2,173	3,064	3,810	(96)	(135)	(364)
	Median	2,067	3,300	4,495	(0)	(0)	(200)
	Standard error	171	296	256	(49)	(54)	(81)
Other sources of student support	Mean	291	792	880	(253)	(258)	(181)
	Median	0	0	0	(0)	(0)	(0)
	Standard error	99	252	294	(70)	(77)	(55)
Income from paid work	Mean	2,699	1,764	1,718	(10,834)	(7,897)	(4,724)
	Median	2,460	1,650	1,365	(10,635)	(7,830)	(5,655)
	Standard error	341	227	308	(612)	(995)	(760)
Income from family and friends*	Mean	2,072	1,174	516	(70)	(1,848)	(-174)
	Median	1,650	665	200	(0)	(200)	(0)
	Standard error	246	200	92	(399)	(714)	(624)
Social security benefits*	Mean	63	41	860	(583)	(412)	(2,374)
	Median	0	0	0	(0)	(0)	(1,950)
	Standard error	25	26	369	(186)	(239)	(501)
Other income*	Mean	191	59	182	(448)	(380)	(195)
	Median	10	0	0	(13)	(0)	(0)
	Standard error	69	17	78	(173)	(227)	(108)
Estimated total income*	Mean	7,490	6,894	7,967	(12,284)	10,930	(7,664)
	Median	6,948	7,015	7,190	(11,736)	10,051	(7,898)
	Standard error	326	315	582	(648)	(1,052)	(580)
N = (326) unweighted		84	65	63	44	32	38

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

TableA2.5: Student income and its main components by whether parents went through HE (£)

		Full-time		Part-time	
		Yes	No	Yes	No
Main sources of student support	Mean	2,523	3,400	(132)	195
	Median	2,741	4,095	(0)	0
	Standard error	189	198	(72)	43
Other sources of student support	Mean	649	674	(349)	189
	Median	0	0	(0)	0
	Standard error	178	165	(112)	38
Total work (excluding summer vac)	Mean	2,062	1,991	(8,624)	8,324
	Median	1,755	1,620	(8,820)	8,497
	Standard error	216	265	(1039)	657
Income from family and friends*	Mean	1,820	817	(218)	548
	Median	1,280	290	(200)	0
	Standard error	197	139	(538)	410
Social security benefits*	Mean	17	544	(1,304)	932
	Median	0	0	(0)	0
	Standard error	13	184	(479)	227
Other income*	Mean	158	113	(430)	339
	Median	0	0	(100)	0
	Standard error	56	39	(149)	131
Estimated total income (excluding summer vac)*	Mean	7,229	7,539	11,058	10,527
	Median	7,015	7,000	10,330	10,051
	Standard error	272	331	(781)	619
N = (353) unweighted		103	136	31	83

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA2.6: Student income and its main components by type of institution (£)

		Full-time		Part-time	
		HEI	FEI	HEI	FEI
Main sources of student support	Mean	2,928	3,502	199	110
	Median	3,133	4,250	0	0
	Standard error	152	248	46	32
Other sources of student support	Mean	714	124	244	203
	Median	0	0	0	0
	Standard error	133	59	52	49
Total work (excluding summer vac)	Mean	2,029	1,983	8,678	7,536
	Median	1,670	1,520	9,320	7,904
	Standard error	189	278	704	531
Income from family and friends*	Mean	1,344	829	633	-82
	Median	800	200	60	10
	Standard error	134	240	420	348
Social security benefits*	Mean	279	415	1,141	655
	Median	0	0	0	0
	Standard error	106	157	266	137
Other income*	Mean	144	42	435	129
	Median	0	0	8	0
	Standard error	37	13	136	71
Estimated total income (excluding summer vac)*	Mean	7,438	6,896	11,330	8,550
	Median	7,100	6,087	10,725	9,140
	Standard error	236	410	628	479
N = (354) unweighted		171	68	56	59

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA2.7: Student income and its main components by student status (full-time) (£)

		Dependent	Independent
Main sources of student support	Mean	3,122	(2,134)
	Median	3,240	(2,001)
	Standard error	145	(420)
Other sources of student support	Mean	366	(2,400)
	Median	0	(1,150)
	Standard error	86	(553)
Total work (excluding summer vac)	Mean	1,969	(2,351)
	Median	1,755	(0)
	Standard error	151	(785)
Income from family and friends*	Mean	1,367	(897)
	Median	930	(100)
	Standard error	120	(452)
Social security benefits*	Mean	103	(1,395)
	Median	0	(0)
	Standard error	52	(568)
Other income*	Mean	119	(227)
	Median	0	(0)
	Standard error	32	(138)
Estimated total income (excluding summer vac)*	Mean	7,047	(9,406)
	Median	6,880	(8,540)
	Standard error	206	(759)
N = (239) unweighted		200	39

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA2.8: Student income and its main components by year of study (full-time) (£)

		1st yr	2nd yr/ other	Final yr/ 1 yr course
Main sources of student support	Mean	3,343	2,399	3,044
	Median	3,650	2,770	3,050
	Standard error	215	260	259
Other sources of student support	Mean	535	1,047	451
	Median	0	0	0
	Standard error	177	283	164
Total work (excluding summer vac)	Mean	1,952	2,148	2,005
	Median	1,680	1,755	1,690
	Standard error	210	354	375
Income from family and friends*	Mean	1,039	1,744	1,218
	Median	605	1,300	565
	Standard error	158	237	266
Social security benefits*	Mean	271	183	429
	Median	0	0	0
	Standard error	173	141	174
Other income*	Mean	102	126	192
	Median	0	0	0
	Standard error	38	63	80
Estimated total income (excluding summer vac)*	Mean	7,243	7,648	7,338
	Median	7,100	7,015	6,840
	Standard error	326	438	385
N = (239) unweighted		101	60	78

Base: Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA2.9: Student income and its main components by year of study (part-time) (£)

		1st yr	Other
Main sources of student support	Mean	175	179
	Median	0	0
	Standard error	51	49
Other sources of student support	Mean	163	267
	Median	0	0
	Standard error	46	56
Income from paid work	Mean	7,482	8,831
	Median	7,191	9,320
	Standard error	633	746
Income from family and friends*	Mean	482	452
	Median	50	0
	Standard error	402	442
Social security benefits*	Mean	925	1,070
	Median	0	0
	Standard error	269	275
Other income*	Mean	175	448
	Median	0	0
	Standard error	87	148
Estimated total income*	Mean	9,401	11,245
	Median	9,290	10,799
	Standard error	547	671
N = (115) unweighted		50	65

Base: all Northern Ireland part-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

TableA2.10: Student income and its main components by whether students live with parents during term-time (full-time) (£)

		Yes	No
Main sources of student support	Mean	2,752	3,206
	Median	2,950	3,500
	Standard error	197	199
Other sources of student support	Mean	600	725
	Median	0	0
	Standard error	164	179
Total work (excluding summer vac)	Mean	2,236	1,812
	Median	2,260	1,620
	Standard error	214	276
Income from family and friends*	Mean	1,087	1,513
	Median	645	900
	Standard error	152	196
Social security benefits*	Mean	72	512
	Median	0	0
	Standard error	36	190
Other income*	Mean	113	157
	Median	0	0
	Standard error	40	55
Estimated total income (excluding summer vac)*	Mean	6,859	7,925
	Median	6,345	7,259
	Standard error	279	322
N = (239) unweighted		122	117

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A2.11: Student income and its main components by family type (part-time) (£)

		Not single	single
Main sources of student support	Mean	198	149
	Median	0	0
	Standard error	55	45
Other sources of student support	Mean	245	218
	Median	0	0
	Standard error	49	71
Total work (excluding summer vac)	Mean	7,982	8,986
	Median	7,920	9,000
	Standard error	797	667
Income from family and friends*	Mean	506	398
	Median	0	50
	Standard error	556	168
Social security benefits*	Mean	1,624	189
	Median	722	0
	Standard error	313	121
Other income*	Mean	427	270
	Median	0	0
	Standard error	140	162
Estimated total income (excluding summer vac)*	Mean	10,983	10,211
	Median	10,365	9,606
	Standard error	690	726
N = (115) unweighted		63	52

Base: all Northern Ireland part-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A2.12: Linear regression model of total income for full-time students

Variables	Regression coefficient	Significance level	95% confidence limits	
Gender				
Female (ref. category)	0	–		
Male	–569	0.212	–1,462	326
Age-group				
Under 20 (ref. category)	0	–		
20 and over**	1,397	0.001	589	2,206
Socio-economic group				
Managerial/professional (ref. category)	0	–		
Intermediate	–798	0.090	–1,719	124
Routine/manual	–38	0.947	–1,156	1,080
Living circumstances				
Lives away (ref. category)	0	–		
Lives with parents*	–1024	0.028	–1,938	–110
Parental experience of HE				
No (ref. category)	0	–		
Yes	–164	0.685	–962	633
Type of institution				
FEI Northern Ireland (ref. category)	0	–		
HEI Northern Ireland	505	0.344	–542	1,553
Year of study				
First year (ref. category)	0	–		
Second/intermediate years	44	0.942	–1,151	1,240
Final year/one-year course only	–394	0.466	–1,456	668

N (212 unweighted)

Base: all Northern Ireland domiciled full-time students

Note: *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

Table A2.13: Linear regression model of total income for part-time students

Variables	Regression coefficient	Significance level	95% confidence limits	
Gender				
Female (ref. category)	0	–		
Male	–549	0.664	–3,036	1,938
Age-group				
Under 35 (ref. category)	0	–		
35 and over	398	0.700	–1,636	2,432
Family type				
Not single (ref. category)	0	–		
Single	–45	0.965	–2,054	1,963
Type of institution				
FEI Northern Ireland (ref. category)	0	–		
HEI Northern Ireland*	2,126	0.011	497	3,756
Year of study				
First year (ref. category)	0	–		
Other years	1,023	0.250	–722	2,768
N (115 unweighted)				

Base: all Northern Ireland domiciled part-time students

Note: *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

3. Sources of Student Income

3.1 Summary of key findings

- Student loans were a key source of income for full-time students, contributing on average £1,808 towards total income (which accounts for 24 per cent). However, this is considerably lower than for English domiciled full-time students. Part-time students were ineligible for this form of support.
- Three quarters (74 per cent) of full-time students took out a student loan, among this group the average loan was £2,435. Those most likely to take out a loan were male, dependent, from routine and manual work backgrounds, and in the first year of study.
- Just over half (56 per cent) of full-time students received government support with their tuition fees, receiving on average £1,041 each; and just over two fifths received maximum support *ie* full payment of fees.
- Just over a third (35 per cent) of all full-time students received support through Bursaries for Low Income Families, and they received an average of £1,654 each (which is close to the maximum available of £2,000).
- Earnings from paid work during the academic year (*ie* excluding the summer vacation) were a key source of income for full-time students and particularly for part-time students. Working while studying contributed an average £2,025 to full-time students' income, which accounted for 27 per cent of the total; and made a substantial contribution towards part-time income, £8,402 or 79 per cent. Work earnings were a relatively more important source of income to Northern Ireland students than to English domiciled students.
- Over two thirds (67 per cent) of full-time students undertook paid work at some time during the academic year, and earned on average £3,033. This was much more likely to be permanent or continuous work than casual work, indeed 63 per cent all full-time students had a regular job, and only 12 per cent reported more casual working arrangements. Those more likely to undertake paid work of any kind while studying were those living at home with their parents during term-time, from higher socio-economic groups, and in their first year of

study. Those found to earn higher levels of income were male, older and further into their courses. Northern Ireland students were more likely to undertake paid work than English domiciled students (where only 56 per cent of full-time students worked during the academic year) but on average those English students who did work, earned marginally more (£3,257).

- There was a higher incidence of paid working during the academic year among part-time students than full-time students. Eighty-seven per cent engaged in paid work, earning on average £9,695. Those most likely to undertake paid work while studying were: older, single and in their first year of study. Again a marginally greater proportion of Northern Ireland students worked than of English students but the average levels earned by those working and studying were lower than those earned by English students, (83 per cent of English part-time students worked earning on average £10,390).
- Income from family and friends contributed almost one fifth (18 per cent or £1,299) of full-time students' total income. Much of this income (65 per cent) comes from students' parents. Those found to rely most heavily on income from family and friends, particularly parents, include: females, younger students, students classed as dependent, from higher socio-economic backgrounds, those with parents who had attended a university or college, those studying at an HEI, and those in the middle of their course. Support from family and friends and average contributions from parents were much lower among Northern Ireland students than among English students.
- Part-time students had a much lower contribution towards total income from family and friends (£461, only four per cent), and approximately one third of this income came from sharing their partners' income.

3.2 Introduction

This chapter looks in greater detail at each of the key sources of income for Northern Ireland domiciled students over the academic year 2004/05. First we look at HE-related income – making distinctions between main sources such as student loans, grants and bursaries; and other sources of student support such as child-related support and support from employers. We then move to explore other income, including: earnings from paid work; financial support from family and friends; income from social security benefits; and finally other or miscellaneous sources of income. For each type of income, we look at the average contribution towards overall income for the entire student population and then examine the proportion of students affected

(*ie* in receipt of that form of income) and the average amounts received by these students.

As in the previous chapter, this chapter focuses only on the main variations between students. Further details of influence of various sources of income on the different groups of students are given in Additional Tables A3.1-A3.14 (at the end of this chapter). Again, we provide comparisons with English domiciled students.

3.3 Main Sources of student support

The main sources of student support are a central element of the policy of the Northern Ireland Government. We have identified the main sources as:

- Student loans
- Support Funds (known as Access to Learning Funds in English HEIs, and Financial Contingency Funds in Welsh HEIs)
- Bursaries for Low Income Families
- tuition fee support or course grants (essentially the part of a students' fee contribution which they are assessed not to have to pay).

3.3.1 Full-time students

Together these main sources of student support totalled on average £2,978 for Northern Ireland domiciled full-time students, representing two-fifths or 40 per cent of the average total income. This group of income support measures is therefore the most important category of income to full-time students.

Across all full-time students, those found to rely most heavily on this type of income were: male (£3,298, 47 per cent of total income); students classed as dependent (£3,122 or 44 per cent); those from lower socio-economic groups, particularly those from routine and manual work backgrounds (£3,810 or 48 per cent); those with parents who did not attend HE (which is likely to be linked to family background and thus socio-economic group, £3,400 or 45 per cent); those studying in FEIs (£3,502 or 51 per cent); and those at the start or end of their courses (first years £3,343 or 46 per cent, and finalists £3,044 or 41 per cent).

The vast majority (82 per cent) of full-time students received income from these main sources, each receiving on average £3,621.

The main funding source in this category of support measures is the student loan.

Table 3.1: Average amount for each of the main sources of student financial support for HE study (£) – across all students

		Full-time	Part-time
Student Loan	Mean	1,808	0
	Median	2,000	0
	Standard error	95	0
Support Funds	Mean	20	22
	Median	0	0
	Standard error	6	10
Bursaries for Low Income Families	Mean	571	0
	Median	0	0
	Standard error	62	0
Course grant	Mean	0	36
	Median	0	0
	Standard error	0	9
Tuition fee support	Mean	579	119
	Median	620	0
	Standard error	40	23
Main sources of student support	Mean	2,978	178
	Median	3,150	0
	Standard error	140	36
N = (354) unweighted		239	115

Base: all Northern Ireland students

Source: NatCen/IES Northern Ireland Survey 2004/05

Student Loan

The student loan is a loan paid by the Student Loans Company and administered by a student's local Education and Library Board (ELB). The loan must be repaid when the student has graduated and is earning over a certain threshold (in 2004/05 this stood at £10,000 but currently stands at £15,000). In the 2004/05 academic year, the full-time students surveyed could borrow up to a maximum of £4,095 if they were living away from home, £3,240 if they were living at home, or £5,050 if they were living in London (to allow for the higher living costs). In addition, full-time students could also apply for a top-up loan to cover courses longer than 30 weeks. This was known as an 'extra weeks allowance'. These amounts were the same as those available to students from England, Wales and Scotland. In 2004/05 the average student loan (including the extra weeks allowance) was £1,808, accounting for 24 per cent of their average total income in the 2004/05 academic year.

Seventy-four per cent of Northern Ireland domiciled students actually received income from a student loan, and they received on average £2,435. This is lower than the provisional figure of 79 per cent of eligible students taking out a loan in 2004/05 reported by the Student Loans Company, and the £3,260 average loan figure¹.

Those most likely to take out a loan were: male (86 per cent took out a loan); classed as dependent (79 per cent), from routine and manual work backgrounds (82 per cent), and those in their first year of study (82 per cent). The group least likely to take out a loan were independent students where less than half (49 per cent) received income from a student loan. A logistic regression² was conducted to explore in further detail which student and study characteristics affected the propensity to take out a student loan. The model found that, when controlling for other variables, males were more likely to take out a loan, and those in the middle of their courses were less likely to do so (both of these results were statistically significant).

Support Funds

This source of financial support comes via student institutions, and is targeted towards students on low incomes who need extra financial support or who are in financial difficulty. In HEIs across Northern Ireland they are called Support Funds, but are termed Access to Learning Funds in English institutions (formerly termed Hardship Funds) and Financial Contingency Funds in Welsh institutions. Support Funds contributed very little to the average total income, amounting to only £20 for full-time students. However, only four per cent of all full-time students received support from this source. Among this group, the average amount actually received is likely to be considerably more than £20 but because of the small size of the group³ the figures cannot be reported owing to reliability thresholds. Analysis of English domiciled students suggests that this support could be quite considerable (the average received was £834, see separate report).

¹ See the Student Loans Company website for facts and figures <http://www.slc.co.uk/noframe/corpinfo/factfig.html>.

² Logistic regression is an analysis technique whereby the propensity for a particular action or outcome, in this case the propensity to take out a Student Loan, is modelled on a number of other (independent) variables such as student and study characteristics. The logistic regression model takes account of interactions between these different independent variables.

³ The unweighted base was 17.

Table 3.2: Proportion of full-time Northern Ireland domiciled students in receipt of a student loan, and for recipients the average loan taken out (£) by key student and study characteristics

Student characteristic	Mean	Median	Standard error	N Unweighted	Proportion in receipt (%)
All full-time students	2,435	2,400	74	171	74
Gender					
Male	2,434	2,400	127	66	86
Female	2,436	2,475	77	105	66
Age					
Under 20	2,467	2,500	96	101	74
20 or over	2,380	2,200	112	70	75
Student status					
Dependent	2,428	2,400	73	152	79
Independent	(2,499)	(2,500)	(334)	19	49
Living circumstances					
Lives with parents	2,215	2,000	98	86	72
Lives away during term-time	2,642	2,595	101	85	77
Socio-economic group					
Managerial/professional	2,342	2,100	113	58	72
Intermediate	2,589	2,600	147	43	69
Routine/manual	2,444	2,500	135	51	82
Parental experience of HE					
Attended HE	2,594	2,600	111	74	75
Did not attend HE	2,286	2,100	90	97	74
Type of institution					
HEI	2,415	2,400	80	124	74
FEI	2,646	2,700	129	47	72
Year of study					
1st year	2,446	2,500	93	79	82
2nd/intermediate years	2,664	2,741	190	38	65
Final year/1 year course	2,213	2,055	113	54	73

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Bursaries for Low Income Families

A key element of student support policy in Northern Ireland and the financial support package in the country is the Bursary for Low Income Families. This grant to help with the costs of HE is assessed on students' household income. In 2004/05 the bursary was available to those students with household incomes of less

than £20,500. The grant of up to £2,000 was paid in three instalments by the students' ELB. The average amount received across all full-time students was £571. Just over a third (35 per cent) of all students actually received this support, and among this group the average received was £1,654 each (with 54 per cent of recipients receiving the maximum amount of £2,000, representing 19 per cent of all full-time students). Those most likely to receive a bursary were: older, dependent, from routine/manual work backgrounds, from families with no parental experience of HE, studying at an FEI, and at the beginning or end of their course.

Table 3.3: Proportion of full-time Northern Ireland domiciled students in receipt of a Bursary for Low Income Families, and (where possible) average amount received for recipients (£) by key student and study characteristics

Student characteristic	Mean	Median	Standard error	N Unweighted	Proportion in receipt (%)
All full-time students	1,654	2,000	64	88	34
Gender					
Male	1,736	2,000	95	28	34
Female	1,594	1,998	85	60	34
Age					
Under 20	(1,550)	(1,900)	101	46	30
20 or over	(1,780)	(2,000)	58	42	42
Student status					
Dependent	1,645	2,000	68	77	36
Independent	1,730	2,000	186	11	24
Living circumstances					
Lives with parents	(1,596)	(2,000)	104	45	35
Lives away during term-time	(1,714)	(2,000)	71	43	34
Socio-economic group					
Managerial/professional	(1,571)	(1,870)	135	14	12
Intermediate	(1,594)	(2,000)	125	25	36
Routine/manual	(1,646)	(1,985)	100	33	56
Parental experience of HE					
Attended HE	1,361	1,800	187	20	15
Did not attend HE	1,731	2,000	58	68	53
Type of institution					
HEI	1,675	2,000	71	58	34
FEI	(1,492)	(1,994)	120	30	44
Year of study					
1st year	(1,628)	(2,000)	106	40	40
2nd/intermediate years	(1,761)	(2,000)	140	9	15
Final year/1 year course	(1,649)	(2,000)	84	39	44

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Tuition Fee Support

In 2004/05 full-time and PGCE students on lower incomes or in lower-income families could receive support from the government (via their ELB) towards tuition fees which were set at £1,150 (the same rate as in England and Wales). A student's local ELB would make the assessment based on residual household income but the support towards fees from the government would be paid through the Student Loans Company directly to the institution, so the student would not personally receive this income. The amount that the student or their family was assessed to contribute towards fees is discussed in Chapter 5.

Perhaps it should be noted that Northern Ireland students attending courses at publicly funded institutions in the Republic of Ireland had their fees paid by the Irish Government. However, institutions could make an additional charge/fee of £750 for registration, examination fees and student services and this would be paid for by a students' ELB.

Across all Northern Ireland domiciled full-time students, the average amount received in tuition fee support was £579 (representing half of total fees). Over half (56 per cent) of all full-time students received support for tuition fees, each receiving £1,041 on average. Just over two fifths (43 per cent) of all full-time students received the maximum *ie* full payment of fees.

3.3.2 Part-time students

As indicated in the previous chapter, the main sources of student support contributed very little on the whole to part-time students' total income – on average £178 or only two per cent of students' total income. This is because the vast majority of part-time students are ineligible for most of these funding sources.

Far fewer part-time students compared with full-time students accessed these sources of financial support, only a quarter (25 per cent). Among this small group of students, the average amount received was £701, though this figure should be treated with some caution because of the small number of cases involved¹. In 2004/05, part-time students were not eligible for student loans, nor were they eligible for bursaries – so they received no income from these sources. However they were eligible for support in the form of a Grant for Fees (up to a maximum of £575) and a course grant of £250 to help pay for books, travel and other course costs. Both of these grants were income dependent. Across all part-time students, these sources contributed on average £119 and £36 respectively. However, few part-time students received these forms of student support, only 23 and 15 per cent respectively and the numbers were too small to give a reliable estimate of the

¹ The unweighted base was 31.

average amount obtained by recipients¹. Part-time students could also receive support directly from their institution, from Support Funds, but across all part-time students these came to only £22 on average. Again very few part-time students received money from this source, only six per cent (too small a number to allow further analysis).

3.3.3 Comparisons with English domiciled students

Students from Northern Ireland had on average marginally lower levels of income from the main sources of student support than English domiciled students did (£2,978 compared with £3,327 for full-time students; and £178 compared with £188 for part-time students). Yet for both cohorts of full-time students, this constituted the most important source of income (40 per cent of overall income).

The lower level of income among full-time Northern Ireland students could be explained by the lower levels of income from student loans. The average value of student loan among all full-time students was £1,808 which is considerably lower than the average for English students, at £2,713. English students would appear to rely much more heavily on student loans than Northern Ireland students, indeed on average 33 per cent of full-time students' income came from these loans compared with only 24 per cent respectively. This pattern is replicated when looking at amounts actually received – £2,435 for Northern Ireland students compared with £3,260 for English students. Interestingly, male students were much more reliant upon student loan income than their female peers among Northern Ireland students and were also more likely to take out a loan. This was not the case for English students, where there was little difference between male and female students in these respects. Among English students, those most likely to take out a loan were: younger, white, single, living away from home, studying at an HEI and receiving at least some support with tuition fees.

3.4 Other sources of student support

In addition to the main sources of student support outlined above, both full-time and part-time students can access 'other' forms of financial support for their HE study. These cover a variety of sources of funds which tend to be targeted towards particular groups of students according to their financial status, personal circumstances or subject of study but also cover other sources of support such as employer support and support from charities that affect only a very small number of students.

¹ The unweighted base sizes were 25 and 14 respectively.

3.4.1 Full-time students

In aggregate, these 'other' sources of funding contributed only nine per cent of the average full-time student income, the average (mean) amount received being £662.

The group of full-time students that appeared to rely most heavily (relative to other groups) on these 'other' sources of student support were: females (on average £959 or 13 per cent of total income); independent students (£2,400 or 26 per cent), older students (£932 or 11 per cent), from lower socio-economic backgrounds (£792 intermediate occupations, and £880 routine/manual occupations both accounting for 11 per cent of total income); those studying in HEIs (£714 or ten per cent); and those mid-course (*ie* second or other intermediate year, £1,047 or 14 per cent).

Just over one fifth (21 per cent) of full-time students actually received any income from any of these 'other' sources of student support but for these students, its contribution was considerable as they received on average £3,128. This figure should be treated with caution owing to the small number of cases involved¹.

The largest contributor to this category of student support appears to be the Department of Health, Social Services and Public Safety (DHSS&PS) support. These funds are available to students undertaking health professional courses such as physiotherapy, occupational therapy, radiography, speech and language therapy, podiatry, dietetics, nursing or midwifery and take the form of an income assessed bursary to cover living costs up to a set maximum level. They are similar to the arrangements in England funded by the National Health Service (NHS). Across all full-time students, an average of £434 was received in DHSS&PS support and this alone accounts for two thirds (66 per cent) of the £662 total from 'other' sources. However, only eight per cent of all full-time students accessed these DHSS&PS related funds, and the average amount received cannot be reported owing to reliability thresholds².

Additional sources within this category of 'other' support include:

- Support for students with dependent children through Childcare Grants to help with childcare during term-time and holidays (up to a maximum of £5,967 for one child or £8,840 for two or more children), and the Parents' Learning Allowance (up to a maximum of £1,330) to help with course related costs. It does not include Child Tax Credit which is covered under social security benefits (see Section 3.7). Across all full-time students only £30 was received on average in

¹ The unweighted base was 45.

² The unweighted base was 17.

child-related support. It is important to note that only five per cent of full-time students had dependent children in their household so very few students would be eligible for this form of support.

- Adult Dependants' Grant for those students who have a partner or other adult who is financially dependent on them (up to a maximum of £2,335). This had no impact on the average full-time student income for Northern Ireland domiciled students.

Table 3.4: Average amount for each of the other sources of student financial support for HE study (£) – across all students

		Full-time	Part-time
Child related-support	Mean	30	1
	Median	0	0
	Standard error	15	1
Dependent grant	Mean	0	0
	Median	0	0
	Standard error	0	0
DHSS&PS related-support	Mean	434	0
	Median	0	0
	Standard error	111	0
Disabilities	Mean	49	3
	Median	0	0
	Standard error	29	2
Employer support	Mean	0	43
	Median	0	0
	Standard error	0	22
Bursaries/charities	Mean	16	0
	Median	0	0
	Standard error	12	0
Other (<i>eg</i> EU programme/Care Leavers)	Mean	133	187
	Median	0	0
	Standard error	35	30
Other sources of student support	Mean	662	234
	Median	0	0
	Standard error	121	41
N = (354) unweighted		239	115

Base: all Northern Ireland students

Source: NatCen/IES Northern Ireland Survey 2004/05

- Disabled Students' Allowances to help with the extra costs of taking an HE course that result from the disability. These allowances include support for specialist equipment, a non-medical helper, extra travel costs and more general costs.
- Across all full-time students, only £49 was received on average from these funds but this is because few students actually received such support (only three per cent). For those in receipt of this form of support, the amounts actually received are likely to be substantial.
- Lastly, there was a catch-all category 'other miscellaneous sources of student support' which included fee contributions from persons and organisations not regarded as family or friends, employers or charities. Across all full-time students, an average of £133 was received from these sources.

3.4.2 Part-time students

Across all part-time students, the average amount received from 'other' sources was £234 which is much lower than for full-time students. Together, these 'other' sources contribute only two per cent to overall total income. However a much greater proportion of part-time students (compared with full-time students) accessed these forms of funding, 43 per cent, but between them received considerably less 'other' support than full-time recipients, only £540. However this figure should be treated with some caution because of the small number of cases involved¹.

3.4.3 Comparisons with English domiciled students

There was little difference in the average income from 'other' sources of student support for full-time students across Northern Ireland and English students, and similar groups of students were found to rely most heavily on this form of support *ie* those who were older, independent, and from lower socio-economic backgrounds.

However the level of income from other sources among part-time students was considerably lower for Northern Ireland students than for English students (£234 compared with £515 for all part-time students, and £540 compared with £1,157 for those in receipt of such support).

3.5 Income from paid work

In addition to the HE-related or specific student support income described above, students can raise money to support their study and living costs through engaging in paid work. Students were asked about any earnings they had received and they expected to

¹ The unweighted base was 48.

receive from paid work during the academic year 2004/05. This paid work could:

- cover full-time and/or part-time jobs
- include regular/continuous jobs (those the student has had since the start of the academic year and expects to continue to the end of it) and more casual or occasional jobs
- include jobs in both term-time and holiday periods (excluding the 2004 summer vacation).

Figures for earnings were net, in that they were quoted after all deductions such as tax and national insurance.

3.5.1 Earnings of full-time students

Across all full-time Northern Ireland domiciled students, individuals earned on average £2,025 from paid work during the academic year, and half earned at least £1,690. On average, earnings from paid work made up 27 per cent of students' total income, and as such constituted the second most important category of income (second to the main sources of student support outlined above).

The groups of students found to rely more heavily on earnings from paid work included: males (£2,253 or 32 per cent of total income); older students (£2,563 or 31 per cent); those from higher socio-economic groups (managerial and professional backgrounds, £2,699 or 36 per cent); and those living at home with their parents during term-time (£2,236 or 33 per cent).

Table 3.5: Average earnings from paid work during the academic year (2004/05) for each type of work (£) – across all students

		Full-time	Part-time
Permanent/continuous work	Mean	1,939	7,355
	Median	1,650	7,911
	Standard error	170	514
Other employment (excluding summer vac)	Mean	86	1,047
	Median	0	0
	Standard error	19	337
Total work (excluding summer vac)	Mean	2,025	8,402
	Median	1,690	8,697
	Standard error	174	550
N = (354) unweighted		239	115

Base: all Northern Ireland students

Source: NatCen/IES Northern Ireland Survey 2004/05

The vast majority (96 per cent) of all income from paid work was earned from continuous or regular work. The rest (four per cent) came from occasional jobs.

Over two thirds (67 per cent) of all full-time students were working, and for them the average income from paid work (of any type) was £3,033. A substantial proportion (63 per cent) of all full-time students had a regular job and only 12 per cent had any casual working arrangements. For those with regular jobs, the average amount earned was £3,087 whereas earnings from casual work were considerably lower at £717 (though the figure for casual earnings should be treated with caution because of the small number of cases involved¹). It should be noted that these two types of job were not mutually exclusive, as students with continuous jobs could also take on less regular work.

A logistic regression explored which student and study characteristics affected the propensity to engage in paid work. The model found that when controlling for other variables, the following factors were statistically significant: living circumstances, socio-economic background and year of study. The groups most likely to engage in any form of paid work over the academic year were:

- those living at home with their parents during term-time (75 per cent)
- those from higher socio-economic backgrounds (managerial and professional backgrounds, 79 per cent)
- and those in their first year of study (74 per cent).

However, of those that worked, the highest earners were males, older students and those further into their courses. On average, male students who worked while studying earned £3,336. Those aged 20 and over when they started their courses who engaged in paid work, earned £3,608 on average; and those who worked in their final year of study earned £3,455 on average (though this figure should be treated with caution because of the small number of cases involved²). The data also indicate that independent students earned higher income from paid work but the figures cannot be quoted owing to the small sample size³.

Summer vacation

The long summer vacation provides students with an opportunity to earn income to contribute towards the next academic year or reduce debt accrued in the previous academic year. We chose to

¹ The unweighted base was 31.

² The unweighted base was 43.

³ The unweighted base was 13.

exclude earnings from paid summer vacation work in the main analysis of student income to ensure consistent treatment of income and expenditure. However it is useful here to note the influence summer working has on student income.

Table 3.6: Proportion of full-time Northern Ireland domiciled students undertaking paid work, and for those working the average earnings (£) by key student and study characteristics

Student characteristic	Mean	Median	Standard error	N Unweighted	Proportion working (%)
All full-time students	3,033	2,652	200	156	67
Gender					
Male	3,336	2,847	375	53	68
Female	2,808	2,457	203	103	66
Age					
Under 20	2,671	2,460	194	94	64
20 or over	3,608	3,150	387	62	71
Student status					
Dependent	2,756	2,535	155	143	71
Independent	–	–	–	13	39
Living circumstances					
Lives with parents	3,000	2,840	214	94	75
Lives away during term-time	3,076	2,340	363	62	59
Socio-economic group					
Managerial/professional	3,407	2,980	363	64	79
Intermediate	(2,580)	(2,480)	(220)	42	68
Routine/manual	(3,000)	(2,652)	(367)	38	57
Parental experience of HE					
Attended HE	2,964	2,640	220	72	70
Did not attend HE	3,102	2,700	330	84	64
Type of institution					
HEI	3,034	2,600	217	113	67
FEI	(3,022)	(2,750)	320	43	66
Year of study					
1st year	2,647	2,340	211	75	74
2nd/intermediate years	(3,279)	(2,840)	(414)	38	66
Final year/1 year course	(3,455)	(2,906)	(478)	43	58

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Students in their second year or above were asked if they had undertaken any paid work in the previous summer vacation (July to September 2004) and the net earnings for this summer work were calculated. Across all those questioned, the average income from summer work was £1,215. Taking this into consideration, the total income from paid work for this sub-group of students, rises to £4,213, and the total income increases to £9,158.

Table 3.7: Income from paid work (2nd and subsequent year students) (£)

		Full-time	Part-time
Continuous paid work	Mean	2,851	7,880
	Median	2,800	8,697
	Standard error	304	567
<i>Summer vacation work</i>	<i>Mean</i>	1,215	3,093
	<i>Median</i>	1,020	3,164
	<i>Standard error</i>	123	414
<i>Other work excluding summer vacation work</i>	<i>Mean</i>	148	1,672
	<i>Median</i>	0	0
	<i>Standard error</i>	43	566
Other work (including summer vacation work)	Mean	1,362	4,765
	Median	1,320	3,680
	Standard error	129	744
<i>Total work excluding summer vacation work</i>	<i>Mean</i>	2,999	9,552
	<i>Median</i>	2,830	9,450
	<i>Standard error</i>	312	648
Income from paid work (including summer vacation work)	Mean	4,213	12,644
	Median	3,900	12,900
	Standard error	379	928
<i>Total income excluding summer vacation work</i>	<i>Mean</i>	7,943	11,607
	<i>Median</i>	7,900	10,940
	<i>Standard error</i>	353	672
Estimated total income (including summer vacation work)*	Mean	9,158	14,700
	Median	8,915	14,672
	Standard error	405	884
N = (141) unweighted		87	54

Base: Northern Ireland second and subsequent year students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Eighty-four per cent of those who started their courses in 2003/04 or before worked during the summer vacation in 2004. Among this group, summer vacation earnings averaged £1,451.

Table 3.8: Proportion of students undertaking summer vacation work (of students in their second or subsequent years of study), and for those working the average earnings (£)

	Full-time	Part-time
Mean	1,451	(3,835)
Median	1,344	(3,480)
Standard error	124	393
% working	84	81
Unweighted (N)	74	45

Source: NatCen/IES Northern Ireland Survey 2004/05

3.5.2 Earnings of part-time students

Part-time students earned considerably more from paid work than full-time students, and for the former group, paid work made up the bulk of their total income. Across all part-time students, individuals earned on average £8,402 from paid work, contributing 79 per cent of total income. As with full-time students, the vast majority (88 per cent) of all work income among part-time students came from continuous or regular work as opposed to casual work.

Among all part-time students, those with higher earnings from paid work and having a greater reliance on this form of income were male (£8,970 or 90 per cent of income of overall income), older (£9,005 or 81 per cent), and single (£8,986 or 88 per cent). Interestingly, while earnings made up a higher proportion of average total income among part-time students studying at FEIs (88 per cent), this group had lower average earnings than their peers in HEIs (£7,536 compared with £8,678). This finding reflects FEI students' lower overall income, and indicates the greater importance of paid work to these students. Also, when comparing those in their first year with those further into their studies, we found these groups have similar reliance on paid work, yet part-time students mid-course or in their last year had considerably higher average earnings from paid work than those just starting their courses (£8,831 compared with £7,482).

Most part-time students (87 per cent) had paid work and earned on average £9,695. Those most likely to undertake paid work while studying were: older, single and in their first year of study.

Summer vacation

Across part-time students in their second or subsequent years of study, the average earnings from summer vacation work were

£3,093. For this group, summer work increases the total earnings for the year to £12,644, and the average total income to £14,700. The vast majority (81 per cent) of part-time students in their second or subsequent years had worked during their summer vacation, and for this group the average earned during the period was £3,835. However, this figure is indicative only, as the base size falls below strict reliability thresholds¹.

3.5.3 Comparisons with English domiciled students

It would appear that earnings from paid work during the academic year while studying were a more important source of income to full-time Northern Ireland domiciled students than to full-time English students. For the former group, this source of income made up 27 per cent of their overall income, compared with 22 per cent found among English students.

A greater proportion of full-time students in Northern Ireland undertook some form of paid work (67 per cent) than English

Table 3.9: Proportion of part-time Northern Ireland domiciled students undertaking paid work, and for those working the average earnings (£) by key student and study characteristics

Student characteristic	Mean	Median	Standard error	N Unweighted	Proportion working (%)
All part-time students	9,695	9,450	454	101	87
Gender					
Male	(10,541)	(10,395)	(607)	34	85
Female	9,248	8,460	594	67	88
Age					
Under 35	8,707	8,280	527	60	91
35 or over	(10,956)	(11,400)	(738)	41	82
Family type					
Not single	9,660	9,450	649	55	83
Single	(9,739)	(9,230)	(612)	46	92
Type of institution					
HEI	(10,114)	(990)	(583)	48	86
FEI	8,429	8,100	427	53	89
Year of study					
1st year	(8,298)	(7,290)	(560)	45	90
Other year	10,384	9,900	588	56	85

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

¹ The unweighted base was 45.

students (56 per cent), although the average earnings of workers were marginally lower for Northern Ireland students (£3,033 compared with £3,257). Regular or continuous work was particularly important to our cohort of Northern Ireland students and 63 per cent of all full-time students had these types of jobs compared with only 39 per cent of English students. Generally, casual work had very little influence on the Northern Ireland cohort. The patterns of working across different student groups were consistent with findings for English students, with one exception. Male students in the Northern Ireland cohort were marginally more likely to work, and earned higher wages than their female peers whereas the reverse was noticed for English students.

Findings for the part-time Northern Ireland cohort relating to work income, contribution to total income and propensity to work were very similar to those for English part-time students.

3.6 Income from family and friends

The financial support students receive from family and friends can represent another key category of student income. This can be financial contributions from parents, other relatives and non-relatives, towards various costs of study, such as fees, rent and living costs, and also gifts of money or in kind such as food, clothes, household goods and furniture. Similarly, married students and unmarried students who share bank accounts or joint financial responsibility with their partner can receive support from their partners including help with their fees, and a share of their partner's income such as their social security benefits. Various family and friends contributions are shown in Table 3.9.

3.6.1 Full-time students

Full-time students received on average £1,299 from family and friends – this contributed almost one fifth (18 per cent) of their average total income and is therefore the third most important category of income.

The greatest contribution came from students' parents, making up two thirds (65 per cent) of the overall average contribution from friends and family, at £850. Share of partners' income averaged £88 and contributions from other relatives averaged £74, with even smaller amounts from non-relatives. However, students also received £259 on average of gifts such as books, computers, food and clothes.

Groups of students who relied most heavily on income from family and friends included: females (£1,543 or 20 per cent of overall income); younger students (£1,662 or 24 per cent); dependent students (£1,367 or 19 per cent); those from higher

socio-economic groups (managerial and professional backgrounds, £2,072 or 28 per cent); those with parents who attended HE (likely to be linked to family background and thus socio-economic group, £1,820 or 25 per cent); those studying at HEIs (£1,344 or 18 per cent); and those mid-course (second or other intermediate year, £1,744 or 23 per cent). Students from routine or manual backgrounds received on average £516 from this source, making up only six per cent of their overall income.

The vast majority (84 per cent) of full-time students received some financial support from friends and family. This group received on average £1,580.

Table 3.10: Type of family contribution (£)

		Full-time	Part-time
Contributions from parents	Mean	850	102
	Median	275	0
	Standard error	82	30
Contributions from other relatives	Mean	74	102
	Median	0	0
	Standard error	12	62
Contributions from non-relatives	Mean	27	14
	Median	0	0
	Standard error	12	9
Gifts in kind	Mean	259	72
	Median	0	0
	Standard error	42	27
Gifts of money from partner	Mean	0	9
	Median	0	0
	Standard error	0	9
Share of partner's income	Mean	88	162
	Median	0	0
	Standard error	70	321
Income from family and friends*	Mean	1,299	461
	Median	670	10
	Standard error	124	329
N = (354) unweighted		239	115

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Support from parents

Parental support is a key source of income for full-time students. We can see that 74 per cent received money from their parents, an average of £1,153. Those receiving higher levels of financial support from parents are outlined below:

Table 3.11: Proportion of full-time Northern Ireland domiciled students receiving parental support, and average amount received for recipients (£) by key student and study characteristics

Student characteristic	Mean	Median	Standard error	N Unweighted	Proportion in receipt (%)
All full-time students	1,153	740	102	165	74
Gender					
Male	1,081	950	162	53	73
Female	1,204	600	131	112	74
Age					
Under 20	1,391	1150	132	109	79
20 or over	638	250	124	56	64
Student status					
Dependent	1,250	1,050	108	151	78
Independent	–	–	–	14	47
Living circumstances					
Lives with parents	924	575	118	86	74
Lives away during term-time	1,382	950	164	79	74
Socio-economic group					
Managerial/professional	1,639	1,300	174	75	94
Intermediate	(848)	(560)	(135)	46	76
Routine/manual	(513)	(300)	(88)	32	49
Parental experience of HE					
Attended HE	1,436	1,150	154	84	85
Did not attend HE	804	400	115	81	64
Type of institution					
HEI	1,156	843	106	130	76
FEI	(1,104)	(520)	(386)	35	53
Year of study					
1st year	1,041	880	137	66	69
2nd/intermediate years	1,341	950	206	51	87
Final year/1 year course	(1,069)	(500)	(195)	48	67

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

- Younger students (under 20 at the start of their course) received much higher levels of support from their parents at £1,391 on average, more than twice that received by older students (£638); and were more likely to receive such support (79 per cent compared to 64 per cent).
- Those from higher socio-economic backgrounds (managerial and professional backgrounds) were much more likely to get support from their parents, and received considerably higher levels of parental support at £1,639 than those from either intermediate or routine and manual backgrounds (£848 and £513 respectively). Indeed the former group received on average more than three times the level of support than found among those from routine and manual work backgrounds. The results here are similar to those found when looking at parental experience of HE, where students with parents who had attended a university or college of HE were much more likely to receive parental financial support and received higher levels (£1,436 compared with £804).
- It is interesting to note that the data would indicate a considerable difference in the level of parental support when looking at student status. Seventy-eight per cent of dependent students received support from their parents and received on average £1,250, which was a considerably larger sum than received by independent students. However the base size for comparison (*ie* independent students) is too small¹ to rely on this finding.
- Those who live away from their parental home during term-time had, on average, higher levels of parental support than those who live at home (£1,382 compared with £924), yet interestingly these two groups were equally likely to receive support.
- Smaller differences in average income from parents were noticed for other groups of students, but it would appear that female students and those mid-course had greater levels of support from their parents than their peers.

3.6.2 Part-time students

The pattern and size of the contribution from family and friends for part-time students is very different from that for full-time students. Across all part-time students, the average value of the contribution from family and friends was considerably smaller at £461 (only about a third of that received by full-time students), and so contributed only four per cent to their total income. On average, part-time students received money from their partners, £162, rather than contributing income to the household (which would result in a negative sum for share of partners' income).

¹ The unweighted base was 14.

Part-time students also received income from their parents and from other relatives, on average £102 from each of these sources.

3.6.3 Comparisons with English domiciled students

The average level of income from family and friends was considerably lower for full-time students in Northern Ireland than for full-time students in England (£1,299 compared with £2,104 across all full-time students), and as such was a less significant source of income to students in Northern Ireland (contributing 18 per cent compared to 25 per cent towards total income). Financial support from parents was also considerably lower for full-time students in Northern Ireland, the average figure across all full-time students was approximately half the level found among English students (£850 compared with £1,613).

Despite the lower levels of income from family and friends, and particularly from parents, the patterns of reliance upon parental financial support across different student groups were generally consistent with findings for English students. However, as with the findings for earnings from work there were differences between the two cohorts in terms of gender. Among Northern Ireland students, females had marginally greater levels of support from their parents (than their male peers) and the reverse was found for English students.

Levels of support from family and friends was very different for the two cohorts when looking at part-time students. On average, English domiciled part-time students contributed over £300 (£323) to their partners rather than receiving any money from this source; and so their average level of income from family and friends is small and negative, -£15. Groups of English part-time students who contributed the highest levels of income to their partners were: male, older students (in their 30s), from managerial and professional backgrounds, at FEIs, and in their final year of study. In comparison, part-time students in Northern Ireland have a positive value for average income from family and friends, £461; largely because they tend to receive monies from, rather than contribute to, their partners' income (average value of £162).

3.7 Social security benefits

Social security benefits can represent an important source of financial help towards studies for small groups of eligible students. Possible benefits include: Child Benefit, Child Tax Credit; Retirement or Widows' Pension; Invalid Care Allowance; Disability, Invalidity, Incapacity or Sickness Benefit; Working Tax Credit; Job Seekers' Allowance or other unemployment benefit; Income Support; and Council Tax Benefit.

3.7.1 Full-time students

Full-time students in HE are generally not entitled to social security benefits unless they fall into one of the groups deemed 'vulnerable' by the Department of Work and Pensions, such as lone parents or disabled students. However if the student has a partner (who is not a student) who is eligible for benefits, this partner may claim on behalf of the couple¹. Given this proviso, social security benefits as a source of income across all full-time students was found to contribute very little to total student income. Together benefits represented only four per cent of total income, and Northern Ireland students received only £291 on average. The median figure is zero, indicating that at least half of full-time students do not access these benefits.

Benefits were more important to certain groups of students, and the groups found to rely most heavily on these included: older students (receiving on average £721 in benefit support which contributed nine per cent of their total income); independent students (£1,395 or 15 per cent of total income); and those from routine or manual work backgrounds (£860 or 11 per cent).

Only eight per cent of full-time students received any social security benefits during the academic year 2004/05. However the number of cases is too small to be able to report the average amount received² (but this is likely to be substantial).

3.7.2 Part-time students

Social security benefits were a much more important source of income for part-time students. Across all part-time students the average income from such benefits was £1,024, and together they contributed ten per cent of part-time students' total income. These benefits were relatively more important to:

- female students (on average contributing £1,174, and making up 11 per cent of total income)
- older students (35 and older when they started their courses, £1,176 or 11 per cent)
- and students with their own families³ (£1,624 or 15 per cent).

Two in five (40 per cent) part-time students received an income from these benefit sources, with recipients receiving on average

¹ Partners' benefits are not taken into account here, but are taken into account when looking at contribution from partners within income from family and friends.

² The unweighted base was 25.

³ *ie* not single

£2,530. However this average figure should be treated with some caution owing to the small number of cases involved¹.

3.7.3 Comparisons with English domiciled students

The average level of social security benefits and the contribution this made to total income was very similar for full-time students from Northern Ireland and those from England. However, on average English part-time students appeared to receive marginally higher levels of benefit income (£1,466 compared with £1,024).

3.8 Miscellaneous income

The final category or possible source of income for students is termed miscellaneous and covers elements such as: income from maintenance payments for dependent children; money generated from pensions, trusts, deeds of covenant, shares, tax refunds, and bank or building society interest or windfalls; money from parents to pay off outstanding debt accrued by the end of the 2004/05 academic year; rent from lodgers or sharers; contributions towards rent, living costs or gifts of money from organisations (other than friends or relatives); and proceeds from the sale of personal equipment (eg books, computers). As a group these miscellaneous sources contributed very little to either full- or part-time students' income.

- Across all full-time students the average income from miscellaneous sources was £135, contributing only two per cent towards total income. This was approximately half that found for English domiciled students (£218). However, 37 per cent of students received some money from these various sources, receiving on average £362 each.
- Across all part-time students the average was considerably higher at £361 (and only marginally lower than among English domiciled students, £440), but again this contributed very little, only three per cent, towards total income. Approximately two fifths (42 per cent) of all part-time students gained income from these sources, receiving on average £863 each (indicative figure only as the base size falls below strict reliability thresholds²).

¹ The unweighted base was 49.

² The unweighted base size was 35.

Chapter 3: Additional Tables

Table A3.1: Recipients

	Base (N) unweighted	Full-time		Standard error	% receipt
		Mean	Median		
Main sources of student support	198	3,621	3,650	118	82
Other sources of student support	45	(3,128)	(2,330)	(375)	21
Income from paid work	156	3,033	2,652	199	67
Income from family and friends*	200	1,580	1,150	134	84
Social security benefit*	25	–	–	–	8
Other income*	77	362	150	78	37
Estimated total income	239	7,390	7,015	218	100

	Base (N) unweighted	Part-time		Standard error	% receipt
		Mean	Median		
Main sources of student support	31	(701)	(800)	(57)	25
Other sources of student support	48	(540)	(480)	(66)	43
Income from paid work	101	9,695	9,450	454	87
Income from family and friends*	60	2,233	1,197	396	50
Social security benefit*	49	(2,530)	(1,755)	(378)	40
Other income*	35	(863)	(188)	(221)	42
Estimated total income	115	10,660	10,091	493	100

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A3.2: Average income received from the types of paid work (£) – only students who worked while studying

		Full-time	Part-time
Permanent/continuous work	Mean	3,087	8,805
	Median	2,710	8,820
	Standard error	196	421
	N (unweighted)	144	98
	% receiving income	63	84
Other employment (excluding summer vac)	Mean	(717)	–
	Median	(520)	–
	Standard error	(94)	–
	N (unweighted)	31	19
	% receiving income	12	19
Total work (excluding summer vac)	Mean	3,033	9,695
	Median	2,652	9,450
	Standard error	200	454
	N (unweighted)	156	101
	% receiving income	67	87

Base: all Northern Ireland students who received income from these sources

Table A3.3: Proportion of full-time Northern Ireland domiciled students undertaking paid work, and for those working the average earnings (£) – working pattern by age

Student characteristic	Mean	Median	Standard error	N Unweighted	Proportion working (%)
Continuous work					
Under 20	2,720	2,480	189	87	60
20 and over	3,665	3,150	377	57	67
All	3,087	2,710	196	144	63
Other work (excl. summer)					
Under 20	–	–	–	18	11
20 or over	–	–	–	13	13
All	(717)	(520)	(94)	31	12
Total work (excl. summer)					
Under 20	2,671	2,460	194	94	64
20 or over	3,608	3,150	387	62	71
All	3,033	2,652	200	156	67

Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A3.4: Contribution towards total income of the main components by gender (per cent)

	Full-time		Part-time	
	Male	Female	Male	Female
Main sources of student support	47	36	(2)	2
Other sources of student support	4	13	(3)	2
Total work (excluding summer vac)	32	24	(90)	73
Income from family and friends*	14	20	(-5)	9
Social security benefits*	2	5	(8)	11
Other income*	2	1	(3)	4
Estimated total income (excluding summer vac)*	100	100	100	100
N = (354) unweighted	78	161	40	75

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A3.5: Contribution towards total income of the main components by age (per cent)

	Full-time		Part-time	
	Under 20	20 and over	Under 35	35 and over
Main sources of student support	41	39	2	(1)
Other sources of student support	7	11	3	(1)
Total work (excluding summer vac)	25	31	77	(81)
Income from family and friends*	24	8	6	(3)
Social security benefits*	1	9	9	(11)
Other income*	2	2	3	(3)
Estimated total income (excluding summer vac)*	100	100	100	100
N = (354) unweighted	143	96	68	47

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Note: different age groupings for full- and for part-time students

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A3.6: Contribution towards total income of the main components by student status (full-time) (per cent)

	Dependent	Independent
Main sources of student support	44	(23)
Other sources of student support	5	(26)
Total work (excluding summer vac.)	28	(25)
Income from family and friends*	19	(10)
Social security benefits*	1	(15)
Other income*	2	(2)
Estimated total income (excluding summer vac.)*	100	100
N = (239) unweighted	200	39

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A3.7: Contribution towards total income of the main components by living circumstances (full-time) (per cent)

	Lives with parents	Does not live with parents
Main sources of student support	40	40
Other sources of student support	9	9
Total work (excluding summer vac)	33	23
Income from family and friends*	16	19
Social security benefits*	1	6
Other income*	2	2
Estimated total income (excluding summer vac)*	100	100
N = (239) unweighted	122	117

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA3.8: Contribution towards total income of the main components by socio-economic group (full-time) (per cent)

	Managerial/ professional	Intermediate	Routine/ manual
Main sources of student support	29	44	48
Other sources of student support	4	11	11
Total work (excluding summer vac)	36	26	22
Income from family and friends*	28	17	6
Social security benefits*	1	1	11
Other income*	3	1	2
Estimated total income (excluding summer vac)*	100	100	100
N = (212) unweighted	84	65	63

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA3.9: Contribution towards total income of the main components by parental experience of HE (full-time) (per cent)

	Yes	No
Main sources of student support	35	45
Other sources of student support	9	9
Total work (excluding summer vac)	29	26
Income from family and friends*	25	11
Social security benefits*	0	7
Other income*	2	2
Estimated total income (excluding summer vac)*	100	100
N = (239) unweighted	103	136

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A3.10: Contribution towards total income of the main components by family (part-time) (per cent)

	Non-single	Single
Main sources of student support	2	1
Other sources of student support	2	2
Total work (excluding summer vac)	73	88
Income from family and friends*	5	4
Social security benefits*	15	2
Other income*	4	3
Estimated total income (excluding summer vac)*	100	100
N = (115) unweighted	63	52

Base: all Northern Ireland part-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A3.11: Contribution towards total income of the main components by type of institution (per cent)

	Full-time		Part-time	
	HEI in NI	FEI in NI	HEI in NI	FEI in NI
Main sources of student support	39	51	2	1
Other sources of student support	10	2	2	2
Total work (excluding summer vac)	27	29	77	88
Income from family and friends*	18	12	6	-1
Social security benefits*	4	6	10	8
Other income*	2	1	4	2
Estimated total income (excl. summer vac)*	100	100	100	100
N = (354) unweighted	171	68	56	59

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES Northern Ireland Survey 2004/05

TableA3.12: Contribution towards total income of the main components by year of study (per cent)

	Full-time			Part-time	
	1st yr	2nd yr/ other	Final yr/1 yr course	1st yr	Other
Main sources of student support	46	31	41	2	2
Other sources of student support	7	14	6	2	2
Total work (excluding summer vac)	27	28	27	80	79
Income from family and friends*	14	23	17	5	4
Social security benefits*	4	2	6	10	10
Other income*	1	2	3	2	4
Estimated total income (excl. summer vac)*	100	100	100	100	100
N = (354) unweighted	101	60	78	50	65

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Note: different year groupings for full- and for part-time students

Source: NatCen/IES Northern Ireland Survey 2004/05

Table A3.13: Logistic regression model of propensity to take out a student loan for full-time students

Variables	Odds ratio Exp (B)	Significance level	95% confidence limits	
Gender				
Female (ref. category)	1.0			
Male*	2.743	0.036	1.066	7.059
Age-group				
Under 20 (ref. category)	1.0	–		
20 and over	0.774	0.511	0.361	1.664
Socio-economic group				
Managerial/professional (ref. category)	1.0	–		
Intermediate	0.946	0.911	0.358	2.502
Routine/manual	2.204	0.137	0.776	6.256
Living circumstances				
Lives away (ref. category)	1.0	–		
Lives with parents	0.643	0.236	0.309	1.336
Parental experience of HE				
No (ref. category)	1.0	–		
Yes	1.644	0.247	0.708	3.818
Type of institution				
FEI Northern Ireland (ref. category)	1.0	–		
HEI Northern Ireland	1.608	0.289	0.667	3.873
Year of study				
First year (ref. category)	1.0	–		
Second/intermediate years*	0.355	0.039	0.133	0.950
Final year/one-year course only	0.600	0.305	0.225	1.596
N (212 unweighted)				

Base: all Northern Ireland domiciled full-time students

Note: *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

Table A3.14: Logistic regression model of propensity to undertake paid work during the academic year for full-time students

Variables	Odds ratio Exp (B)	Significance level	95% confidence limits	
Gender				
Female (ref. category)	1.0	–		
Male	0.746	0.474	0.334	1.667
Age-group				
Under 20 (ref. category)	1.0	–		
20 and over	1.819	0.122	0.852	3.883
Socio-economic group				
Managerial/professional (ref. category)	1.0	–		
Intermediate	0.442	0.083	0.175	1.114
Routine/manual**	0.204	0.001	0.081	0.515
Living circumstances				
Lives away (ref. category)	1.0	–		
Lives with parents*	2.673	0.013	1.230	5.810
Parental experience of HE				
No (ref. category)	1.0	–		
Yes	1.004	0.991	0.472	2.137
Type of institution				
FEI Northern Ireland (ref. category)	1.0	–		
HEI Northern Ireland	1.825	0.172	0.768	4.336
Year of study				
First year (ref. category)	1.0	–		
Second/intermediate years*	0.359	0.042	0.134	0.963
Final year/one-year course only*	0.381	0.043	0.150	0.970
N (212 unweighted)				

Base: all Northern Ireland domiciled full-time students

Note: *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

4. Total Student Expenditure

4.1 Summary of key findings

- The average total expenditure of full-time students living in Northern Ireland in 2004/05 was £10,177.
- The average total expenditure of part-time students was £14,833, that is, 46 per cent higher than the average for full-time students.
- More than half of the costs reported by full-time and part-time students were living costs.
- Participation costs accounted for 22 per cent of expenditure for full-time students and nine per cent for part-time students.
- Among the minority of students (seven per cent of full-time students and 37 per cent of part-time students) who reported spending on children, expenditure was generally higher than for other students.
- Half of students (50 per cent) lived with their parents during term-time. Expenditure for this group was considerably lower than for other students. In multiple regressions of expenditure for each group, living with parents was identified as one of the strongest predictors of levels of expenditure.
- The other main characteristic associated with high levels of expenditure among full-time students was being aged 20 and over.

4.2 Introduction

This chapter examines students' total expenditure for the academic year 2004/05. As in the previous chapters on student income, it covers Northern Ireland domiciled students only, and discusses expenditure of full-time and part-time students separately. Unlike estimates of student income however, those for expenditure have been derived

from two sources – a seven-day diary of spending being used in addition to the interview.

The interview covered the largest items of expenditure, such as rent, household bills and the purchase of larger items *eg* computers. Annual estimates were obtained by combining answers about spending since the start of the academic year with estimates of spending for the remainder of the year.

The diary covered smaller items of spending such as food and drink and smaller household goods. Annual estimates were obtained by multiplying weekly totals by the number of weeks in the academic year for each student.

Estimates of expenditure for students who were married or otherwise 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 income¹.

In this chapter we present an overview of expenditure, showing:

- total average expenditure for full-time and part-time students in Northern Ireland and the profile of expenditure under four sub-categories: living costs, housing costs, participation costs and spending on children
- the variations in total expenditure levels for different student groups.

In the following chapter we look at:

- the main areas of student expenditure for full-time and part-time students, focusing on the four sub-categories
- how the levels of expenditure in these sub-categories varied between student groups in full-time and part-time study.

It might be helpful to the reader to explain at the outset what is contained in the total expenditure calculation and the four sub-categories. These are:

¹ Joint financial responsibility was defined as either regularly sharing the costs of housing or other essential expenditure with a partner or having a joint bank or building society account with a partner. The adjustment procedure was to divide joint expenditure by two. Full details are provided in Appendix 1: Technical Report.

- **Living costs:** this is by far the largest category and 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 5.7.
- **Housing costs:** this is the second-largest category of expenditure for most students and includes rent, mortgage costs, retainers, council tax and household bills. This sub-category is examined in more detail in Section 5.8.
- **Participation costs:** these are the costs that students incur as a direct result of attending university or college and are the third-largest category of expenditure for most 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 their families on their behalf¹. This sub-category is examined in more detail in Section 5.3.
- **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 5.9.

As in the previous chapters, because of the diversity of the student population and the range of costs different students incur on their courses in HE, the chapters covering expenditure can only discuss the main variations between students. Additional tables at the end of the chapter present further, more detailed results for key groups of students.

To put the results for Northern Ireland in a wider context, comparisons are made with data collected from English domiciled students.

¹ For full-time and PGCE students, course fees were set as £1,150, the maximum amount a student might be expected to contribute towards their fees. For part-time students, it was the full tuition fee cost reported by them. In both cases, the figure does not take into account any student support towards fees received, which has been covered in the income chapter, see Chapter 3.

4.3 Total expenditure

The average (mean) total expenditure for full-time students living in Northern Ireland in 2004/05 was £10,177. The average total expenditure for part-time students was £14,833, that is, 46 per cent higher than their full-time counterparts (Table 4.1).

The median levels of total expenditure were £9,263 for full-time students, which means that 50 per cent of the full-time student group had expenditure above £9,263 (and 50 per cent below). The median for part-time students was £13,865. For both groups, the mean value was somewhat 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 the lowest values were.

Figures 4.1 and 4.2 show how the expenditure of full-time and part-time students respectively was distributed between the four sub-categories (shown above). Despite the

Table 4.1: Total student expenditure and main sources of expenditure by mode of study (£)

		Full-time	Part-time
Living costs*	Mean	6,763	10,483
	Median	5,601	9,594
	Standard error	338	771
Housing costs*	Mean	1,042	1,974
	Median	720	1,763
	Standard error	97	159
Participation costs	Mean	2,245	1,360
	Median	1,990	1,377
	Standard error	71	72
Spending on children*	Mean	128	1,016
	Median	0	0
	Standard error	46	207
Total expenditure*	Mean	10,177	14,833
	Median	9,263	13,865
	Standard error	394	814
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students who incurred costs in these expenditure categories

* Note: figures adjusted for partner contributions where relevant

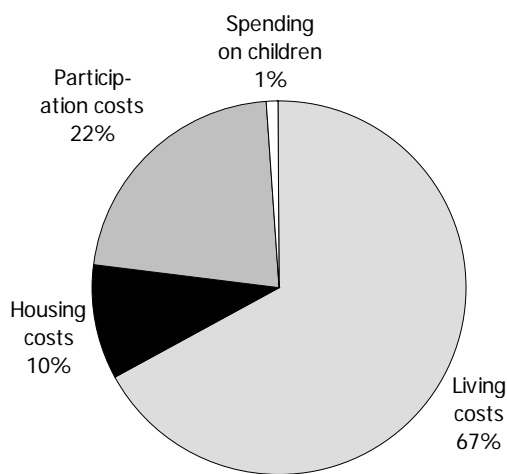
Source: NatCen/IES SIES Survey 2004/05

differences in total expenditure levels, the profiles of expenditure were broadly similar for the two groups.

- Living costs represented the majority of expenditure for each group (67 per cent for full-time students and 71 per cent for part-time students, see Figures 4.1 and 4.2).
- Housing costs accounted for a tenth of total expenditure for full-time students (10 per cent) and just over a tenth for part-time students (13 per cent).
- Participation costs accounted for a higher proportion of expenditure for full-time students than for part-time students (22 per cent compared with nine per cent).
- Spending on children took a lower share of total expenditure for full-time students (one per cent) than for part-time students (seven per cent), which reflected the fact that fewer full-time students had children.

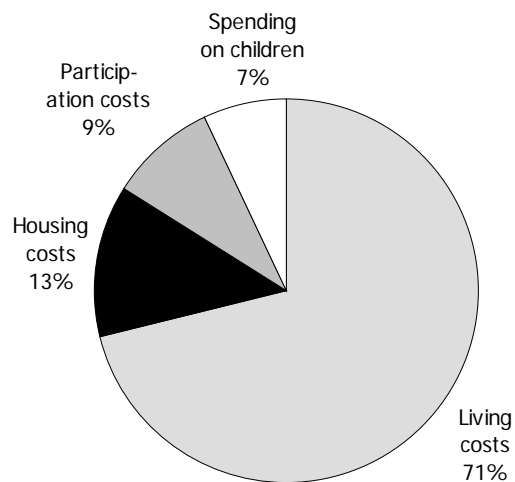
Whether students had children or not had quite a considerable effect on their expenditure. For this category of spending the average estimates (in Table 4.1) are quite misleading as only seven per cent of full-time students and 37 per cent of part-time students had any spending on children – other students had zero values for this category (because they had no children). For those students who reported spending on children, full-time students spent on average £2,512 and part-time students spent on average £2,725 over the academic year (Table 4.2), which was

Figure 4.1: Profile of expenditure for full-time Northern Ireland domiciled students



N = (214) unweighted

Figure 4.2: Profile of expenditure for part-time Northern Ireland domiciled students



N = (94) unweighted

Base: all Northern Ireland domiciled students

Source: NatCen/IES SIES Survey 2004/05

Table 4.2: Total student expenditure and main sources of expenditure for students who incurred costs in expenditure categories by mode of study (£)

		Full-time	Part-time
Living costs*	Mean	6,763	10,483
	Median	5,601	9,594
	Standard error	338	771
	N	214	94
	per cent incurring cost	100	100
Housing costs*	Mean	1,628	2,030
	Median	1,512	1,791
	Standard error	118	160
	N	138	90
	per cent incurring cost	64	96
Participation costs	Mean	2,245	1,360
	Median	1,990	1,377
	Standard error	71	72
	N	214	94
	per cent incurring cost	100	100
Spending on children*	Mean	2,512	2,725
	Median	1,475	2,122
	Standard error	594	408
	N	14	35
	per cent incurring cost	7	37
Total expenditure*	Mean	10,177	14,833
	Median	9,263	13,865
	Standard error	394	814
	per cent incurring cost	100	100
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students who incurred costs in these expenditure categories

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

considerably higher than the 'all-student' averages shown in Table 4.1.

Comparisons with English domiciled students

Total expenditure levels for Northern Ireland domiciled full-time students and English domiciled full-time students were very similar (£10,177 compared with £10,273). Part-time

levels were also broadly comparable at £14,833 among those from Northern Ireland and £14,267 for those from England.

Profiles of spending between the two groups were not so alike. Both full-time and part-time Northern Ireland domiciled students reported spending a far higher proportion on living costs than English students (67 per cent compared with 58 per cent for full-time students, 71 per cent compared with 64 per cent for part-time students). Both groups also reported a considerably lower share on housing costs (10 per cent compared with 22 per cent for full-time students; 13 per cent compared with 21 per cent for part-time students). However, the proportions of Northern Ireland domiciled students' spending that covered participation costs and children were comparable with levels for English domiciled students for both modes of study.

These differences in spending profiles can be largely explained by the differing tenure profiles of Northern Ireland and English domiciled students and will be discussed in more detail in Chapter 5.

4.4 Variations in total expenditure for student groups

This section highlights some important variations that can be observed between the total expenditure levels of students according to several characteristics. These variations are discussed separately below for the full-time and part-time student groups. As well as presenting comparisons between the total expenditure levels of sub-groups of these students with differing characteristics (in Additional Tables A4.2 – A4.8, at the end of the chapter), the results of multiple linear regression analyses (see Tables A4.1 and A4.9) show which characteristics were most strongly associated with variations in expenditure¹.

¹ Multiple linear regression is an analysis technique whereby the value of one variable (the dependent variable), in this case total expenditure, is estimated in terms of other (independent) variables, in this case student characteristics such as gender, age-group, socio-economic group, living circumstances, institution type, year of study and parental experience of HE. The linear regression model takes account of the interactions between different independent variables and excludes from the model variables where an apparent association with total expenditure is explained by other, associated variables.

4.4.1 Full-time students

Female students reported higher levels of total expenditure than males (£10,381 compared with £9,888), however, these differences were not found to be significant in the multiple regression model (see Table A4.1).

Total expenditure was strongly related to full-time students' age. Older students (those aged 20 and over) spent on average £11,157 over the academic year compared with £9,639 for those aged under 20 (see Table A4.3). In particular, older students were observed to have higher average housing costs and spending on children. Students' age was found to have the strongest relationship with total expenditure in the multiple regression model (Table A4.1).

Slight differences were observed between the expenditure levels of students from different social backgrounds. Those from managerial, professional or intermediate backgrounds, spent on average just over £9,440. Those from routine or manual backgrounds reported a higher expenditure, at £11,595 (Table A4.4). However, these differences were not found to be significant in the multiple regression model.

Whether the students lived with their parents or independently during term-time was also found to be strongly associated with total expenditure in the regression model. Students who did not live with their parents reported a higher level of total expenditure than those living at home, £10,720 compared with £9,660 (Table A4.5). This difference was mainly explained by a considerably lower spend on housing costs, and in particular rent or mortgage payments, among those students living with their parents.

Those students attending an FEI rather than an HEI reported a slightly higher total spend, £11,818 compared with £10,035 (Table A4.6). However, when other factors were taken into account in the multiple regression mode, this characteristic was not found to be significant in predicting levels of expenditure.

Although estimated expenditure levels appeared to be slightly lower for final year students (Table A4.7) and for those whose parents had attended university (Table A4.8), the differences were not statistically significant.

4.4.2 Part-time students

As for full-time students a multiple linear regression was also performed for part-time students (see Table A4.9). However, none of the student characteristics were found to

be significant in predicting levels of total expenditure within the model for part-time students, suggesting that no specific factors were particularly influential on expenditure.

Comparisons with English domiciled students

Multiple linear regression of total expenditure for English domiciled students revealed similar patterns as for students from Northern Ireland. Among English domiciled full-time students, age and tenure were significant in predicting expenditure levels, with older students and those who owned or were buying their property having the highest spending. These patterns were replicated for Northern Ireland domiciled students. (Family type was also found to be strongly associated with total expenditure among English students, with lone parents having the highest spending and single students having the lowest. However, the majority of Northern Ireland domiciled full-time students were single and this variable could not be included in the multiple regression model.)

Chapter 4: Additional Tables

Table A4.1: Linear regression of total expenditure for full-time students

Variables	Regression co-efficient	Significance level	95% confidence limits	
Gender				
Male (ref. category)	0			
Female	557	0.488	-1,020	2,134
Age-group				
Under 20 (ref. category)	0			
20 and over*	1,921	0.038	128	3,715
Socio-economic group				
Managerial/professional (ref. category)	0			
Intermediate	-351	0.689	-2,080	1,377
Routine/manual	1,330	0.222	-807	3,467
Living circumstances				
Lives with parents (ref. category)	0			
Lives independently*	1,524	0.043	49	3,000
Institution type				
HEI (ref. category)	0			
FEI	1,746	0.152	-647	4,138
Year of study				
1st year (ref. category)	0			
2nd/intermediate years	75	0.943	-1,990	2,141
Final year/1-year course	-827	0.387	-2,704	1,051
Parental experience of HE				
Attended HE (ref. category)	0			
Did not attend HE	385	0.598	-1,049	1,818
N = (214) unweighted				

Base: all Northern Ireland domiciled full-time students

Note: R-squared 0.1089, *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

Table A4.2: Total student expenditure and main sources of expenditure by sex (full-time) (£)

		Male	Female
Living costs*	Mean	6,779	6,751
	Median	5,601	5,930
	Standard error	584	404
Housing costs*	Mean	843	1,182
	Median	394	890
	Standard error	147	128
Participation costs	Mean	2,246	2,244
	Median	1,913	2,035
	Standard error	128	84
Spending on children*	Mean	21	204
	Median	0	0
	Standard error	20	76
Total expenditure*	Mean	9,888	10,381
	Median	9,252	9,251
	Standard error	668	478
N =(214) unweighted		66	148

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A4.3: Total student expenditure and main sources of expenditure by age group (full-time) (£)

		Under 20	20 and over
Living costs*	Mean	6,493	7,253
	Median	5,293	6,224
	Standard error	404	605
Housing costs*	Mean	949	1,210
	Median	575	826
	Standard error	117	170
Participation costs	Mean	2,171	2,378
	Median	1,937	2,254
	Standard error	89	122
Spending on children*	Mean	26	315
	Median	0	0
	Standard error	16	123
Total expenditure*	Mean	9,639	11,157
	Median	9,038	10,151
	Standard error	460	714
N =(214) unweighted		131	83

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A4.4: Total student expenditure and main sources of expenditure by social class background (full-time) (£)

		Managerial/ professional	Intermediate	Routine/ manual
Living costs*	Mean	6,225	6,159	7,889
	Median	4,954	4,973	7,027
	Standard error	577	524	652
Housing costs*	Mean	1,070	1,060	1,008
	Median	822	894	471
	Standard error	175	170	203
Participation costs	Mean	2,083	2,196	2,356
	Median	1,854	2,101	2,076
	Standard error	106	93	168
Spending on children*	Mean	64	27	342
	Median	0	0	0
	Standard error	34	20	176
Total expenditure*	Mean	9,443	9,442	11,595
	Median	8,579	8,819	11,191
	Standard error	673	551	815
N = (214) unweighted		74	59	56

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A4.5: Total student expenditure and main sources of expenditure by whether lives with parents or independently (full-time) (£)

		Lives with parents	Lives independently
Living costs*	Mean	6,903	6,615
	Median	5,346	6,226
	Standard error	563	368
Housing costs*	Mean	323	1,797
	Median	0	1,661
	Standard error	80	133
Participation costs	Mean	2,361	2,122
	Median	2,093	1,850
	Standard error	97	107
Spending on children*	Mean	72	187
	Median	0	0
	Standard error	49	78
Total expenditure*	Mean	9,660	10,720
	Median	7,928	10,019
	Standard error	611	481
N =(214) unweighted		110	104

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A4.6: Total student expenditure and main sources of expenditure by institution type (full-time) (£)

		HEI	FEI
Living costs*	Mean	6,616	8,460
	Median	5,601	6,982
	Standard error	359	872
Housing costs*	Mean	1,054	894
	Median	720	546
	Standard error	104	152
Participation costs	Mean	2,252	2,161
	Median	1,991	2,009
	Standard error	77	132
Spending on children*	Mean	113	304
	Median	0	0
	Standard error	48	142
Total expenditure*	Mean	10,035	11,818
	Median	9,251	9,403
	Standard error	419	984
N =(214) unweighted		157	57

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A4.7: Total student expenditure and main sources of expenditure by year of study (full-time) (£)

		First year	Second year	Final year and 1-year course
Living costs*	Mean	7,287	6,710	6,060
	Median	6,275	6,224	4,788
	Standard error	605	539	575
Housing costs*	Mean	630	1,169	1,491
	Median	197	980	1,234
	Standard error	112	178	208
Participation costs	Mean	2,213	2,368	2,148
	Median	2,035	2,010	1,960
	Standard error	101	162	107
Spending on children*	Mean	93	105	206
	Median	0	0	0
	Standard error	55	76	113
Total expenditure*	Mean	10,224	10,352	9,905
	Median	9,274	9,513	8,801
	Standard error	640	677	747
N = (214) unweighted		86	59	69

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A4.8: Total student expenditure and main sources of expenditure by parental experience of HE (full-time) (£)

		Attended HE	Did not attend HE
Living costs*	Mean	6,757	6,768
	Median	5,371	6,224
	Standard error	537	425
Housing costs*	Mean	959	1,119
	Median	720	711
	Standard error	128	144
Participation costs	Mean	2,191	2,295
	Median	1,927	2,133
	Standard error	119	84
Spending on children*	Mean	7	242
	Median	0	0
	Standard error	7	87
Total expenditure*	Mean	9,914	10,424
	Median	8,779	9,565
	Standard error	597	521
N =(214) unweighted		93	121

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A4.9: Linear regression of total expenditure for part-time students

Variables	Regression co-efficient	Significance level	95% confidence limits	
Age group				
Under 35 (ref. category)	0			
35 and over	235	0.862	-2,425	2,896
Marital status				
Single (ref. category)	0			
Non-single	-1,225	0.488	-4,698	2,247
Tenure				
Owning/buying (ref. category)	0			
Other	394	0.838	-3,395	4,184
Year of study				
First year (ref. category)	0			
Other	-147	0.927	-3,281	2,987
Institution type				
HEI (ref. category)	0			
FEI	-1,274	0.473	-4,764	2,216
N = (94) unweighted				

Base: all Northern Ireland domiciled part-time students

Note: R-squared 0.0146, *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

5. HE Participation and Other Costs

5.1 Summary of key findings

- Full-time students living in Northern Ireland spent an average of £2,245 in 2004/05 on participation costs, *ie* the costs that they incurred as a direct result of attending university or college. This amount included the full tuition fee contribution of £1,150.
- Part-time students spent an average of £1,360 on participation costs, which was less than full-time students spent.
- Among full-time students, participation costs were higher among those aged 20 and over, and those living with their parents. Total expenditure was also higher for those aged 20 and over, but was lower for those living with their parents, as their higher participation costs were outweighed by considerably lower housing costs.
- Among part-time students, participation costs were higher for those aged under 35 and for those attending an HEI rather than an FEI.
- Full-time students spent an average of £447 on direct course costs such as books, computers and equipment. Part-time students spent £229 on these items.
- Facilitation costs, that is, spending on petrol, travel, childcare and other items that made it possible for students to study, contributed an average of £648 per annum for full-time students and £555 for part-time students. Course-related travel costs were relatively high for those aged 20 and over and for those living with their parents during term-time.
- Living costs, which included food, personal items such as clothes, toiletries and mobile phones, entertainment, household goods and non-course related travel, contributed £6,763 to full-time students' living costs and £10,483 to those of part-time students (a much higher figure).

- Within living costs, full-time students spent an average of £1,418 on food, £2,247 on personal items, and £1,495 on entertainment. The corresponding totals for part-time students were £2,784, £2,983 and £1,271.
- Housing costs, which included rent, mortgages, retainers, council tax and household bills, were an average of £1,042 per annum for full-time students and £1,974 for part-time students. Full-time students had lower housing costs because they typically lived with their parents (50 per cent) or in university accommodation (38 per cent); only 10 per cent were private renters or buyers. In contrast, 64 per cent of part-time students owned their house or were buying it with a mortgage. Full-time students living at home with their parents reported substantially lower housing costs than any other group.
- Spending on children, which included non-course related travel, made an important contribution to expenditure for student parents. Full-time students who reported any spending on children, said that they spent an average of £2,512 on this category over the academic year.

5.2 Introduction

In this chapter we turn to exploring 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**, that is the total costs students incur because they take an HE course. As Chapter 4 showed, this accounted for almost a quarter of total expenditure in the 2004/05 academic year for full-time students, but less, just under ten per cent of the part-time students' average total expenditure. Each of the following main types of participation costs are then discussed: tuition fees, direct course costs (*ie* costs of items that are essential to study, including books, computers, equipment, printing, photocopying and stationery), and facilitation costs (spending that enables students to study for their course and includes travel to and from the place of study, field trips associated with the course and any course-related childcare).

It then discusses the three other sub-categories of spending in more detail than the previous chapter.

- Living costs of students, which have been shown already (see Figures 4.1 and 4.2) are by far the largest category of spending for both full-time and part-time students. In this category are included expenditure on

food and drink, personal entertainment, household goods and non-course travel. The relative importance of the different types of costs that fall within this category are discussed.

- Housing costs, which account for ten per cent of spending for full-time students and 13 per cent for part-time students.
- Spending on children, which takes a very small share of total spending on average, but is very important for students who have children.

Throughout this chapter, findings for full-time and part-time students are presented separately. Comparisons with findings for English domiciled students are shown at the end of each section.

5.3 Total participation costs

5.3.1 Full-time students

Northern Ireland domiciled full-time students reported spending an average of £2,245 on participation costs in the year 2004/05. This amount was £885 (65 per cent) higher than for part-time students (£1,360).

As shown in Table 5.1, total participation costs for full-time students broke down into:

- £1,150 on average (mean) on tuition fees (51 per cent of the total)¹
- £447 on average on direct course costs (20 per cent)
- £648 on average on facilitation costs (29 per cent).

Proportionally, full-time students spent more on tuition fees and much less on facilitation costs (29 per cent) than did part-time students (Figures 5.1 and 5.2).

¹ As has already been noted in Chapter 2, full-time students' full tuition fee cost of £1,150 has been counted as expenditure for analysis purposes; where students paid less than this because they had help with their fees, the difference from the total has been treated as income (under main student support), and included in calculations in Chapter 2 and 3, the income chapters.

Table 5.1: Total participation costs and main sources of participation costs by mode of study (£)

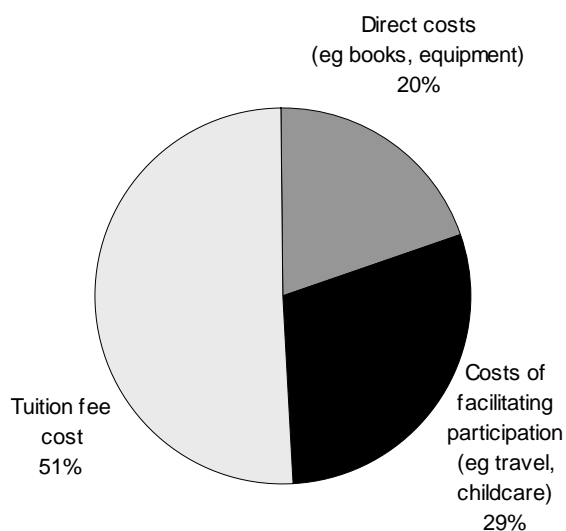
		Full-time	Part-time
Tuition fee cost	Mean	1,150	576
	Median	1,150	578
	Standard error	n/a	33
Direct course costs (eg books and equipment)	Mean	447	229
	Median	240	105
	Standard error	44	37
Costs of facilitating participation (eg travel and study-related childcare)	Mean	648	555
	Median	542	390
	Standard error	53	49
Total participation costs*	Mean	2,245	1,360
	Median	1,990	1,377
	Standard error	71	72
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

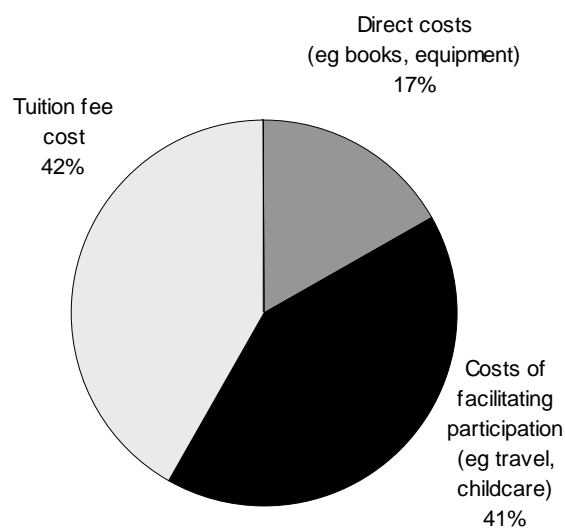
Figure 5.1: Profile of expenditure for full-time Northern Ireland domiciled students



N = (214) unweighted

Base: all Northern Ireland domiciled students

Figure 5.2: Profile of expenditure for part-time Northern Ireland domiciled students



N = (94) unweighted

Source: NatCen/IES SIES Survey 2004/05

Differences between groups of full-time students

Full-time students' participation costs varied little according to their personal characteristics. Multiple linear regression analysis of participation costs highlighted two significant trends:

- Older full-time students (aged 20 and over) reported higher levels of participation costs than younger students (just under £2,380 compared with just over £2,170 for younger students, Tables A5.1 and A5.3). This difference was mainly explained by a higher spend on facilitation costs (which included course-related travel and childcare).
- Those students living at their parental home during term-time reported higher expenditure on participation costs than those who lived independently (£2,361 compared with £2,122; Tables A5.1 and A5.5). This difference was mainly characterised by a higher reported spend on facilitation costs by those students living at home. In particular, these students spent considerably more on course-related travel and petrol (£772 compared to £461; Table A5.16).

No difference was observed between the participation costs of men and women (Table A5.2). Although small differences were observed between social class groups (slightly higher levels for those from manual or routine occupations; Table A5.4), type of institution (slightly higher levels for those at FEIs; Table A5.6), year of study (slightly higher for those in their second year; Table A5.7) and parental education (Table A5.8), none of these differences were significant when other factors were accounted for in the regression model.

5.3.2 Part-time students

Northern Ireland domiciled part-time students reported spending an average (mean) of £1,360 on participation costs in the year 2004/05 (Table 5.1), a lower average figure than for full-time students. In particular, the average amount of tuition fees was much lower than for full-time students, £576 compared to £1,150.

Part-time students' spending on direct course costs such as books and equipment was just over half the amount spent by full-time students at £229, and their expenditure for facilitation costs was also slightly lower at £555.

Table 5.2: Total participation costs and main sources of participation costs for students who incurred costs in these categories by mode of study (£)

		Full-time	Part-time
Tuition fee cost	Mean	1,150	612
	Median	1,150	596
	Standard error	n/a	27
	N	214	90
	per cent incurring cost	100	96
Direct course costs (<i>eg</i> books and equipment)	Mean	451	243
	Median	240	112
	Standard error	43	38
	N	213	86
	per cent incurring cost	100	91
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	797	586
	Median	635	418
	Standard error	59	49
	N	175	86
	per cent incurring cost	82	91
Total participation costs*	Mean	2,245	1,360
	Median	1,990	1,377
	Standard error	71	72
	per cent incurring cost	100	100
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students who incurred costs in these expenditure categories

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

The breakdown of total participation costs between the three categories was almost equal for tuition fee cost (42 per cent) and facilitation costs (41 per cent), with direct course costs taking up the remaining 17 per cent (Figure 5.2).

Differences between groups of part-time students

As with full-time students, a multiple linear regression analysis was carried out to identify which characteristics were most strongly associated with high or low participation costs (Table A5.9). Two characteristics were identified as significant:

- Part-time students who were aged over 35 had lower participation costs than those aged under 35 (£1,183 compared with £1,529; Table A5.10). Younger students reported a greater spend on all items of participation, although the largest difference was for facilitation costs, in particular course-related childcare and travel.
- Part-time students who attended an HEI spent slightly more on participation costs than those studying at an FEI (£1,411 compared with £1,188), with the most noticeable difference being for the amount spent on fees (Table A5.14).
- Part-time students who were single were observed to have slightly higher participation costs than those who were not single or lived with dependent children, although this was not found to be significant in the regression model (Table A5.11). No significant difference was observed in participation costs according to housing tenure or year of study (Tables A5.12 and A5.13).

5.3.3 Comparisons with English domiciled students

Northern Ireland domiciled full-time students reported higher participation costs than full-time English domiciled students (£2,245 compared with £1,980). This was largely explained by a higher spend by Northern Ireland domiciled students on facilitation costs. These students spent 61 per cent more on facilitation costs than their English counterparts.

A regression analysis for full-time students in the English survey identified several characteristics which were not found to be significant in the Northern Ireland model (which was based on a much smaller sample). The English model found that participation costs were significantly higher for women, single students, those in intermediate social class groups, those studying for a foundation degree or other sub-degree qualification and those in the second or later years of study.

Northern Ireland domiciled part-time students had lower participation costs than their English domiciled counterparts (£1,360 compared with £1,614). In particular, part-time students from Northern Ireland spent less on direct course costs and tuition fees (English domiciled part-time students' tuition fees were 26 per cent higher than those reported in Northern Ireland).

A regression analysis for part-time students in the English survey found that participation costs were significantly

higher for students who were studying for a bachelor degree than for those studying for a sub-degree qualification (base sizes were too low for this factor to be included in the regression for Northern Ireland).

5.4 Tuition fee costs and support

5.4.1 Full-time students

As noted in the previous section, the tuition fee cost for all full-time and PGCE students was set as £1,150, which was the maximum amount a student might be expected to contribute. Where students received help with their tuition fees, the amount of that help was treated as income (and included in the discussion in Chapters 2 and 3). Thus, the level of tuition fees was the same for all full-time students. This section therefore focuses on whether students made applications for support with their fees and how much they were assessed to contribute towards them.

All of the full-time students surveyed applied to their ELB for financial support towards their tuition fees. Over three-quarters of these applicants (86 per cent) were dependent students. Overall, 33 per cent of applicants to ELBs were assessed to make a contribution towards their tuition fees. Applicants who were dependent students were much more likely to be asked to make a contribution than those who were independent students (38 per cent of dependent students compared to 17 per cent of independent students).

Where full-time students were assessed by their ELB to make a contribution to tuition fees, the average amount they were asked to pay was £257. If participation costs are defined only to include this amount rather than the full tuition fee cost, tuition fees for those students who were assessed accounted for just under one fifth (19 per cent) of the total costs of taking their course. This compares with 51 per cent of participation costs if the full tuition fee is considered (see Section 5.3.1).

Certain sub-groups of students were assessed to pay less in tuition fees than others (Table 5.3).

- Female students were assessed to pay less than male students, at an average of £225 compared to £305.
- Older students (20 and over) were assessed to pay less than their younger counterparts, at an average of £198 compared with £293.

Table 5.3: Variations in full-time students' assessed fees by student characteristics (£)

Student characteristic	Mean	Base (N)
Sex		
Male	305	51
Female	225	115
Age group		
Under 20	293	95
20 and over	198	71
Social class		
Managerial/professional	(566)	44
Intermediate	(140)	48
Routine/manual	139	52
Parental experience of HE		
Studied in HE	422	65
Did not study in HE	129	101
Lives with parents during term-time		
Yes	253	88
No	261	78
Institution type		
HEI	267	119
FEI	(150)	47
Year of study		
First year	261	68
Second year	(286)	39
Final year/1-year course	222	59

Source: NatCen/IES SIES Survey 2004/05

- Students whose parents' or own occupations were classified as routine, manual or intermediate were assessed to pay less on average than those with managerial or professional backgrounds (by up to £426). Similarly, those students whose parents also studied in HE (and more likely to belong to a managerial or professional sub-group) were assessed to pay more on average towards their fee costs than those whose parents did not. These expected patterns confirm that more support with tuition fees was being delivered to the appropriate students, that is, those from lower income families.
- Students attending an FEI rather than an HEI were also assessed to pay less in contributions towards their tuition fees (£150 compared to £267).

5.4.2 Part-time students

The average part-time student's tuition fee charges were much lower than those of full-time students, at £576 compared with £1,150 (Table 5.1). However, as previously noted, many students did not have to pay the full cost of their tuition fees personally. Just under a quarter (22 per cent) of part-time students either received or expected to receive a grant towards their tuition fees from their ELB. Among those who had received a grant by the time of the interview, the average amount received was £532. Overall, part-time students paid on average £521 towards their tuition fees compared with an average tuition fee cost of £576.

We decided not to include data collected for part-time students on other sources of fees *eg* employer support with fees. Students were initially asked if they were given help from:

- themselves, their natural parent(s), step parent(s), spouse or partner, or someone else/organisation(s)? (CRSOTH).

If the amounts received from these sources did not meet full fee cost they were then asked if they had help from:

- other relatives, an employer, a university/college bursary, a charitable trust, or was it money from another source (TUELSE).

As only 11 students got through to this question, it seemed that many students may have recorded contributions from sources such as employers under 'someone else' at CRSOTH, as it seemed unlikely such a small number of part-time students received help from employers.

If participation fees are defined to include only assessed fees, rather than the full tuition fee cost, part-time students paid more in tuition fees on average than those full-time students who were assessed by their ELB (£454 compared with £257).

5.4.3 Comparisons with English domiciled students

Tuition fee costs did not differ between full-time students from England and Northern Ireland as the tuition fee cost was set as £1,150, the maximum amount a student might be expected to contribute, in both questionnaires.

However, more full-time students in Northern Ireland reported that they had applied to their ELB for financial support than had applied to their Local Education Authority (LEA) in England (100 per cent compared with 81 per cent). Accordingly, fewer applicants were assessed to make a contribution towards their tuition fees in Northern Ireland than in England (38 per cent compared to 53 per cent). Those full-time students from Northern Ireland who were assessed to make a contribution towards their fees were also assessed to pay considerably less than those in England, at £257 on average compared with £472. Similar groups, including those from routine or manual backgrounds, were assessed to pay less towards their tuition fee costs in both countries.

The average Northern Ireland domiciled part-time student's tuition fee charges were lower on average than those of English domiciled part-time students, at £576 compared with £725. Slightly fewer part-time students in Northern Ireland than in England reported receiving a grant towards their tuition fees, although among those who received a grant, the average amount received was higher than that received by students in England (£532 compared with £459).

5.5 Direct course costs

As already highlighted, direct course costs are the second element of participation costs that we looked at. They include spending on books, computers, special equipment for the student's course and other course-related expenditure, such as amenity fees, and photocopying, printing and stationery.

5.5.1 Full-time students

Full-time students reported spending on average a total of £447 over the academic year on these types of items, spending the most on computers, at an average of £179 for the year. The second and third largest types of course costs were books (£122) and printing, photocopying and stationery (£113), as shown in Table 5.4.

5.5.2 Part-time students

Part-time students reported spending an average of £229 over the academic year on direct course costs, a slightly lower level than the average for full-time students (£447).

Table 5.4: Direct course costs and main sources of direct course costs by mode of study (£)

		Full-time	Part-time
Books	Mean	122	81
	Median	110	60
	Standard error	7	10
Computer	Mean	179	96
	Median	0	0
	Standard error	34	30
Equipment	Mean	27	3
	Median	0	0
	Standard error	9	2
Other course expenditure	Mean	5	5
	Median	0	0
	Standard error	2	2
Printing, photocopying and stationery	Mean	113	44
	Median	40	19
	Standard error	23	9
Total direct course costs	Mean	447	229
	Median	240	105
	Standard error	44	37
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students

Source: NatCen/IES SIES Survey 2004/05

5.6 Facilitation costs

The third element of participation (*ie* course) costs are those associated with facilitating study – such as travel to and from, the university or college, any trips associated with the student’s course and any childcare related to the course.

5.6.1 Full-time students

Full-time students spent an average of £648 over the year on this category of participation costs (Table 5.5). The main element was travel. Combining petrol and other travel costs, full-time students spent an average of £620 a year on travelling to and from their place of study (96 per cent of their total participation costs). The cost of course-related trips was a further £12, while an average of £15 was spent on course-related childcare.

To put these figures into context, 35 per cent of full-time students reported that their usual mode of travel to university/college was in their own car or van. A similar proportion reported travelling by bus or coach (31 per cent) and a further 15 per cent travelled by train. This explains why the separate costs for travel and for petrol are so comparable.

Two main sub-groups were found to have particularly high levels of spending on facilitation costs. Those aged 20 and over spent on average £803 on facilitation costs, with 97 per cent of this expenditure being for petrol and course-related travel. Those aged under 20 paid only £562 on facilitation costs (Table A5.15).

Another group reporting a particularly high spend on facilitation costs were those students who lived at their parental home during term-time. Such students spent an average of £788 on facilitation costs over the year, compared to just £500 for those living independently (Table A5.16).

Table 5.5: Facilitation course costs by mode of study (£)

		Full-time	Part-time
Travel	Mean	311	53
	Median	0	0
	Standard error	44	15
Petrol	Mean	309	443
	Median	0	390
	Standard error	41	48
Course-related trips	Mean	12	3
	Median	0	0
	Standard error	4	2
Childcare costs	Mean	15	57
	Median	0	0
	Standard error	11	31
Total facilitation costs	Mean	648	555
	Median	542	390
	Standard error	53	49
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

5.6.2 Part-time students

Part-time students reported slightly lower facilitation costs than full-time students, an average of £555 compared to £648 (Table 5.5). Of this amount, £443 was spent on petrol to the student's place of study. This was higher than for full-time students, although the considerably lower amount spent on course-related travel means that part-time students in fact spent much less on travel (including petrol) than full-time students (£496 compared with £620).

Eighty-one per cent of part-time students reported that they usually travelled to their place of study in their own car or van. This proportion was considerably higher than for full-time students, and explains the higher spend on petrol reported by this group. Accordingly, a much smaller number of part-time students reported travelling by public transport (only seven per cent reported travelling by bus or coach and 11 per cent by train), resulting in the much lower spend by part-time students on travel.

As for full-time students, there was some variation in facilitation costs by sub-group. Most noteworthy, those aged under 35 spent more on course facilitation than older part-time students (see Table A5.17). The largest area of difference was for course-related child-care, suggesting that higher proportions of younger students were living with dependent children.

5.6.3 Comparisons with English domiciled students

Full-time students from Northern Ireland reported a greater expenditure on facilitation costs than did those from England (£648 compared with £403). This was largely explained by a higher spend on both travel and petrol, which combined was 87 per cent more than the amount spent by full-time students in England (£620 compared with £332).

As for English domiciled students, students from Northern Ireland who lived with their parents reported a particularly high spend on facilitation costs, with the majority of this spending being on petrol and course-related travel. This may to some extent explain the differences in facilitation costs between the two groups; a higher proportion of students from Northern Ireland lived with their parents than in England (50 per cent compared to 20 per cent).

Part-time students from Northern Ireland reported a slightly higher spend on facilitation costs than their English

counterparts (£555 compared with £475). This was mainly because of a higher spend on petrol among part-time students from Northern Ireland and reflected their greater reporting of travelling by car or van to their place of study than was observed in England (80 per cent compared with 65 per cent).

5.7 Living costs

This next section examines the living costs of students in greater detail, showing the relative importance of the different types of costs that fall within this category. As highlighted above, and discussed in Chapter 4, more than half the costs reported by full-time and part-time students were living costs.

5.7.1 Full-time students

Full-time students reported spending an average of £6,763 on living costs over the academic year.

- Food accounted for just over one fifth of these costs (£1,418, Figure 5.3 and Table 5.6).
- A slightly higher share (33 per cent, £2,247) was spent on personal items, such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes.
- Entertainment spending contributed a further 22 per cent of living costs (£1,495).
- Students spent a similar amount (19 per cent, £1,256) on non-course travel.
- A relatively small amount (just four per cent of living costs) was spent on household goods.
- The largest types of spending within the personal items category were clothes, shoes and accessories (an average of £722 per full-time student), gifts and cards (£311) and toiletries (£239; Table A5.18).
- The most significant types of spend within the entertainment category were alcohol consumed outside the home (an average of £661 for the year) and visits to cinemas, theatres and concerts (£200; Table A5.19).

Table 5.6: Total living costs and main sources of living costs by mode of study (£)

		Full-time	Part-time
Food*	Mean	1,418	2,784
	Median	1,234	2,458
	Standard error	85	192
Personal items*	Mean	2,247	2,983
	Median	1,396	2,421
	Standard error	198	378
Entertainment*	Mean	1,495	1,271
	Median	978	722
	Standard error	119	160
Household goods*	Mean	253	909
	Median	0	615
	Standard error	44	118
Non-course travel*	Mean	1,256	2,251
	Median	827	1,700
	Standard error	113	255
Other living costs*	Mean	93	284
	Median	0	0
	Standard error	22	95
Total living costs*	Mean	6,763	10,483
	Median	5,601	9,594
	Standard error	338	771
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students

* Note: figures adjusted for partner contributions where relevant

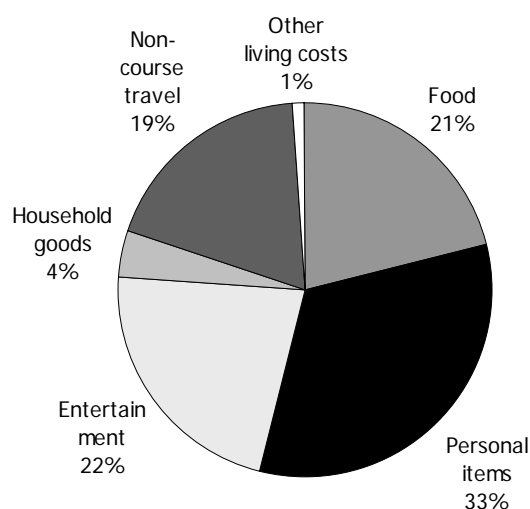
Source: NatCen/IES SIES Survey 2004/05

5.7.2 Part-time students

Part-time students reported spending an average of £10,483 on their living costs over the academic year (Table 5.6). This was 55 per cent higher than the total for full-time students (£6,763).

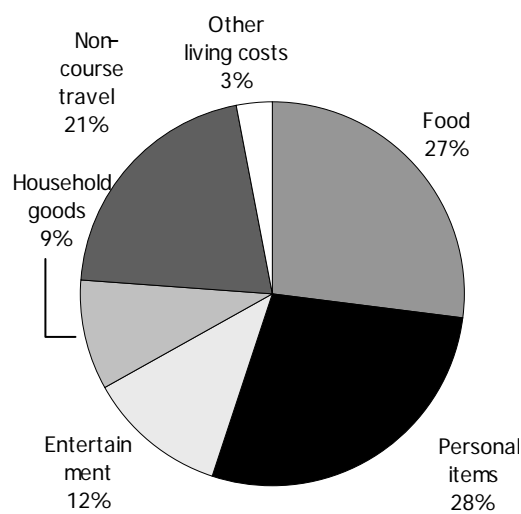
Although part-time students spent more on living costs overall, the profile of their spending was broadly comparable with that for full-time students. Proportionately, part-time students spent less on personal items and entertainment and more on household goods and food than their full-time counterparts.

Figure 5.3: Profile of living costs for full-time Northern Ireland domiciled students



N = (214) unweighted

Figure 5.4: Profile of living costs for part-time Northern Ireland domiciled students



N = (94) unweighted

Base: all Northern Ireland domiciled students

Source: NatCen/IES SIES Survey 2004/05

5.7.3 Comparisons with English domiciled students

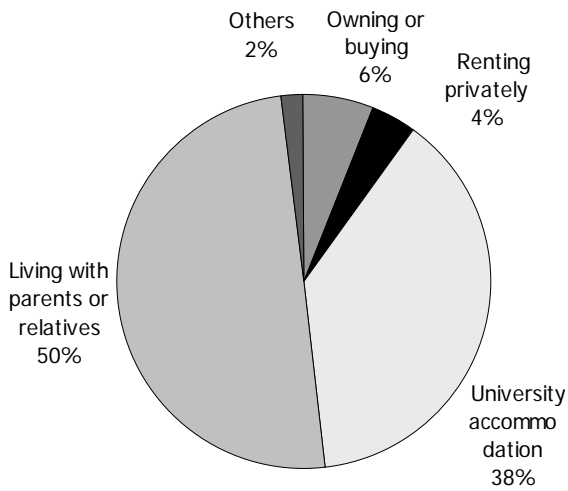
Full-time students from Northern Ireland reported spending a greater amount on living costs than did full-time students from England (£6,763 compared with £5,870). Part-time students also reported a higher expenditure, at £10,483 compared with £9,056 for part-time students in England.

Although students from Northern Ireland spent considerably more on all items of expenditure, the profiles of spending on living costs between English and Northern Ireland domiciled students were broadly comparable for both full-time and part-time students.

5.8 Housing costs

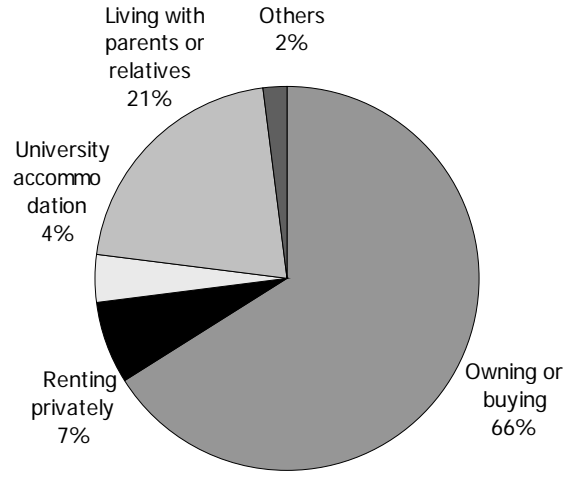
This section examines students' housing costs, showing how these varied according to their housing tenure. Full-time students, who typically lived at either their parental home or in university accommodation during term-time had lower average housing costs than part-time students, who typically owned their home or were buying it with a mortgage (see Figures 5.5 and 5.6). Fuel costs are also examined as a sub-section of other housing costs at the end of the section.

Figure 5.5: Housing tenure profile of Northern Ireland domiciled full-time



N = (214) unweighted

Figure 5.6: Housing tenure profile of Northern Ireland domiciled part-time



N = (94) unweighted

Base: all Northern Ireland domiciled students

Source: NatCen/IES SIES Survey 2004/05

5.8.1 Full-time students

Half of full-time students lived with their parents or relatives during term-time (51 per cent). Of the remaining students, the majority lived in university accommodation (37 per cent). Six per cent of full-time students owned or were buying the accommodation in which they lived and four per cent rented privately.

The annual average expenditure on housing costs for full-time students was £1,042. As would be expected, this varied somewhat according to housing tenure (see Additional Table A5.20 at the end of the chapter). Among the half of full-time students who lived with their parents or a relative, housing costs were fairly low, at £323 on average for the year. Indeed, more than a third of students (36 per cent) reported no housing costs, typically because they lived with their parents and paid them no rent. Among the other half of students who had other forms of tenure, housing costs were substantially higher, at an average of £1,797 for the year.

These results highlight the considerable cost savings that full-time students who lived with their parents made compared with other students. However, it is important to note that these savings were partly offset by greater travel costs, as explained in the previous section. Despite this, multiple linear regression of total expenditure highlighted

this group as having among the lowest overall expenditure of all student groups in the model.

5.8.2 Part-time students

Patterns of housing tenure for part-time students were very different from those of full-time students and this was reflected in the overall level of housing costs reported. Sixty-six per cent of part-time students owned their home or were buying it with a mortgage (Figure 5.6). The second largest group was for students living with parents or relatives, who made up a further 21 per cent. Renting privately accounted for a further nine per cent of part-time students, while four per cent of part-time students reported living in university accommodation with two per cent in any 'other' form of housing.

The average annual expenditure on housing costs for part-time students was £1,974, which was twice the amount paid by full-time students (£1,042). This difference reflected the higher proportion of part-time students who were owners or mortgage holders.

5.8.3 Comparisons with English domiciled students

Full-time students from Northern Ireland spent over £1,000 less on housing costs over the academic year than did full-time students from England (£1,042 compared with £2,276). This is largely explained by the different housing tenure profiles of the two groups; students in England mainly lived in university accommodation, while students in Northern Ireland mainly lived at their parental home and many did not incur any housing costs.

Part-time students from Northern Ireland reported spending less on housing costs, £1,974 compared with £3,042 for English domiciled part-time students.

5.8.4 Fuel costs

This section reports fuel costs as a sub-category of spending on other housing costs and includes yearly estimates of expenditure on electricity, gas and other fuel bills, such as solid fuel.

The most commonly reported form of fuel incurring costs was electricity, with 42 per cent of full-time students and 80 per cent of part-time students reporting expenditure on this category. A slightly higher number of full-time students (55

per cent), but a somewhat lower proportion of part-time students (23 per cent) reported other fuel costs. A relatively small number of students reported expenditure on gas bills (14 per cent of full-time students and 11 per cent of part-time students).

Full-time students

Full-time students reported spending an average of £129 on fuel costs over the academic year (Table A5.21).

- Electricity bills accounted for almost half of this amount (48 per cent) at £62.
- A slightly smaller share (34 per cent, £44) was spent on other fuel bills.
- A relatively small amount in comparison was spent on gas bills (18 per cent, £23).

Part-time students

Part-time students reported spending an average of £495 on fuel costs over the academic year (Table A5.21).

- Electricity bills accounted for 43 per cent of part-time students' spending on fuel (£213).
- Other fuel costs represented a greater proportion of part-time students' expenditure on fuel costs (52 per cent). Part-time students spent considerably more on this category than full-time students, at £256.
- A smaller share of part-time students' expenditure was for gas bills. This made up just five per cent of their fuel costs and was at about the same level as for full-time students (£26 compared with £23).

The considerably higher amount spent on fuel costs by part-time students largely reflects the higher proportion of part-time students owning or buying their home (66 per cent compared with six per cent of full-time students). This group spent on average £676 on fuel costs in 2004/05 (Table A5.22). As previously reported, half of full-time students lived with their parents or relatives during term-time. This group reported much lower fuel costs, at just £22.

5.8.5 Comparisons with English domiciled students

Northern Ireland domiciled full-time students reported a similar overall expenditure on fuel costs to English students (£129 compared with £155) whereas part-time students

reported slightly higher expenditure in this category than their English counterparts (£495 compared with £379). The pattern of expenditure was somewhat different as students in Northern Ireland mainly used electricity and solid fuel whereas among English domiciled students used gas almost as much as electricity.

5.9 Spending on children

This section reports on the amounts that students spent on children. This category of spending includes the costs of children's toys, books, presents, clothes, shoes, school uniforms, entertainment, toiletries, packed lunches, school travel, school trips, school fees and any baby equipment and non-course related childcare. It excludes course-related childcare (which was included in facilitation costs above, Section 5.6) and general food and drink (which was included in the living costs Section 5.7).

As spending on children was treated as joint expenditure, students in two-parent families had their spending divided by two. Consequently, lone parents were typically recorded as having higher spending on their children than two parent families.

5.9.1 Full-time students

Five per cent of full-time students were parents who lived with their children. Since there were only 16 such students it was not possible to analyse their spending on their children further. In England, full-time students who were parents were found to spend an average of £2,100 on their children over the academic year, which was 12 per cent of their total expenditure.

5.9.2 Part-time students

Thirty-five per cent of part-time students were parents who lived with their children, a much higher proportion than for full-time students. These parents reported spending an average of £2,725 on their children over the academic year. This was 16 per cent of their total expenditure. These parents had 1.9 children on average, which implied a spending of approximately £1,420 per child.

The amount that Northern Ireland domiciled part-time students spent on their children was higher than that found for English domiciled students (£2,725 compared with £1,174 spent overall; £1,420 compared with £1,070 spent per child).

Chapter 5: Additional Tables

Table A5.1: Linear regression of participation costs for full-time students

Variables	Regression co-efficient	Significance level	95% confidence limits	
Gender				
Male (ref. category)	0			
Female	58	0.675	-213	329
Age-group				
Under 20 (ref. category)	0			
20 and over*	311	0.028	35	588
Socio-economic group				
Managerial/professional (ref. category)	0			
Intermediate	45	0.755	-40	330
Routine/manual	137	0.529	-290	563
Living circumstances				
Lives with parents (ref. category)	0			
Lives independently*	-305	0.023	-569	-42
Institution type				
HEI (ref. category)	0			
FEI	-185	0.204	-470	101
Year of study				
1st year (ref. category)	0			
2nd/intermediate years	145	0.400	-194	485
Final year/1-year course	-50	0.720	-325	225
Parental experience of HE				
Attended HE (ref. category)	0			
Did not attend HE	167	0.31	-156	490

N = (214) unweighted

Base: all Northern Ireland full-time students

Note: R-squared 0.0904, *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

Table A5.2: Total participation costs and main sources of participation costs by sex (full-time) (£)

		Male	Female
Tuition fee cost	Mean	1,150	1,150
	Median	1,150	1,150
	Standard error	n/a	n/a
Direct course costs (eg books and equipment)	Mean	484	420
	Median	208	252
	Standard error	81	48
Costs of facilitating participation (eg travel and study-related childcare)	Mean	612	673
	Median	507	585
	Standard error	82	70
Total participation costs	Mean	2,246	2,244
	Median	1,913	2,035
	Standard error	128	84
N = (214) unweighted		66	148

Base: all Northern Ireland domiciled full-time students

Source: NatCen/IES SIES Survey 2004/05

Table A5.3: Total participation costs and main sources of participation costs by age (full-time) (£)

		Under 20	20 and over
Tuition fee cost	Mean	1,150	1,150
	Median	1,150	1,150
	Standard error	n/a	n/a
Direct course costs (eg books and equipment)	Mean	459	425
	Median	225	285
	Standard error	60	57
Costs of facilitating participation (eg travel and study-related childcare)	Mean	562	803
	Median	460	685
	Standard error	56	108
Total participation costs	Mean	2,171	2,378
	Median	1,937	2,254
	Standard error	89	122
N = (214) unweighted		131	83

Base: all Northern Ireland domiciled full-time students

Source: NatCen/IES SIES Survey 2004/05

Table A5.4: Total participation costs and main sources of participation costs by social class background (full-time) (£)

		Managerial/ professional	Intermediate	Routine/ manual
Tuition fees	Mean	1,150	1,150	1,150
	Median	1,150	1,150	1,150
	Standard error	n/a	n/a	n/a
Direct course costs (<i>eg</i> books and equipment)	Mean	395	399	424
	Median	209	260	258
	Standard error	79	64	65
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	538	646	783
	Median	473	780	585
	Standard error	69	74	147
Total Participation costs	Mean	2,083	2,196	2,356
	Median	1,854	2,101	2,076
	Standard error	106	93	168
N = (214) unweighted		74	59	56

Table A5.5: Total participation costs and main sources of participation costs by whether lives with parents or independently (full-time) (£)

		Lives with parents	Lives independently
Tuition fee cost	Mean	1,150	1,150
	Median	1,150	1,150
	Standard error	n/a	n/a
Direct course costs (<i>eg</i> books and equipment)	Mean	423	471
	Median	215	260
	Standard error	60	63
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	788	500
	Median	654	390
	Standard error	82	65
Total participation costs	Mean	2,361	2,122
	Median	2,093	1,850
	Standard error	97	107
N = (214) unweighted		110	104

Base: all Northern Ireland domiciled full-time students (Tables A5.4 and A5.5)

Source: NatCen/IES SIES Survey 2004/05 (Tables A5.4 and A5.5)

Table A5.6: Total participation costs and main sources of participation costs by institution type (full-time) (£)

		HEI	FEI
Tuition fee cost	Mean	1,150	1,150
	Median	1,150	1,150
	Standard error	n/a	n/a
Direct course costs (<i>eg</i> books and equipment)	Mean	455	347
	Median	245	185
	Standard error	47	67
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	646	664
	Median	585	471
	Standard error	57	92
Total participation costs	Mean	2,252	2,161
	Median	1,991	2009
	Standard error	77	132
N = (214) unweighted		157	57

Table A5.7: Total participation costs and main sources of participation costs by year of study (full-time) (£)

		First year	Second year/other	Final year or 1 year course
Tuition fees	Mean	1,150	1,150	1,150
	Median	1,150	1,150	1,150
	Standard error	n/a	n/a	n/a
Direct course costs (<i>eg</i> books and equipment)	Mean	466	430	439
	Median	207	250	260
	Standard error	73	85	63
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	597	788	559
	Median	507	779	390
	Standard error	72	124	71
Total Participation costs	Mean	2,213	2,368	2,148
	Median	2,035	2,010	1,960
	Standard error	101	162	107
N = (214) unweighted		86	59	69

Base: all Northern Ireland domiciled full-time students (Tables A5.6 and A5.7)

Source: NatCen/IES SIES Survey 2004/05 (Tables A5.6 and A5.7)

Table A5.8: Total participation costs and main sources of participation costs by parental experience of HE (full-time) (£)

		Attended HE	Did not attend HE
Tuition fee cost	Mean	1,150	1,150
	Median	1,150	1,150
	Standard error	n/a	n/a
Direct course costs (<i>eg</i> books and equipment)	Mean	399	491
	Median	225	279
	Standard error	60	63
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	642	654
	Median	585	507
	Standard error	89	61
Total participation costs	Mean	2,191	2,295
	Median	1,927	2,133
	Standard error	119	84
N = (214) unweighted		93	121

Base: all Northern Ireland domiciled full-time students

Source: NatCen/IES SIES Survey 2004/05

Table A5.9: Linear regression of participation costs for part-time students

Variables	Regression co-efficient	Significance level	95% confidence limits	
Age group				
Under 35 (ref. category)	0			
Over 35**	-433	0.007	-748	-118
Marital status				
Single (ref. category)	0			
Non-single	-237	0.101	-520	46
Tenure				
Owning/buying (ref. category)	0			
Other	84	0.610	-241	410
Year of study				
First year (ref. category)	0			
Other	-134	0.344	-414	145
Institution type				
HEI (ref. category)	0			
FEI**	-357	0.012	-637	-78
N = (94) unweighted				

Base: all Northern Ireland part-time students

Note: R-squared 0.1741, *p<0.05, **p<0.01, ***p<0.001

Source: NatCen/IES SIES Survey 2004/05

Table A5.10: Total participation costs and main sources of participation costs by age (part-time) (£)

		Under 35	35 and over
Tuition fee cost	Mean	610	(540)
	Median	590	(573)
	Standard error	35	(6)
Direct course costs (<i>eg</i> books and equipment)	Mean	262	(194)
	Median	118	(105)
	Standard error	56	(45)
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	657	(449)
	Median	593	(390)
	Standard error	65	(62)
Total participation costs	Mean	1,529	(1,183)
	Median	1,597	(1,289)
	Standard error	101	(81)
N = (94) unweighted		54	40

Base: all Northern Ireland domiciled part-time students

* Note: results are shown in brackets where the base is less than 50 but greater than 30

Source: NatCen/IES SIES Survey 2004/05

Table A5.11: Total participation costs and main sources of participation costs by marital status (part-time) (£)

		Single	Non-single or with dependent children
Tuition fee cost	Mean	613	(517)
	Median	691	(564)
	Standard error	46	(43)
Direct course costs (<i>eg</i> books and equipment)	Mean	245	(203)
	Median	112	(96)
	Standard error	50	(51)
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	548	(568)
	Median	390	(457)
	Standard error	60	(79)
Total participation costs	Mean	1,405	(1,288)
	Median	1,442	(1,212)
	Standard error	96	(107)
N = (94) unweighted		54	40

Base: all Northern Ireland domiciled part-time students

* Note: results are shown in brackets where the base is less than 50 but greater than 30

Source: NatCen/IES SIES Survey 2004/05

Table A5.12: Total participation costs and main sources of participation costs by tenure (part-time) (£)

		Owning/ buying	Other
Tuition fee cost	Mean	563	(604)
	Median	575	(615)
	Standard error	46	(37)
Direct course costs (<i>eg</i> books and equipment)	Mean	227	(233)
	Median	108	(107)
	Standard error	46	(61)
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	533	(602)
	Median	390	(585)
	Standard error	59	(83)
Total participation costs	Mean	1,323	(1,439)
	Median	1,328	(1,501)
	Standard error	94	(102)
N = (94) unweighted		58	36

Base: all Northern Ireland domiciled part-time students

* Note: results are shown in brackets where the base is less than 50 but greater than 30

Table A5.13: Total participation costs and main sources of participation costs by year of study (part-time) (£)

		First year	Other year
Tuition fee cost	Mean	(553)	587
	Median	(588)	582
	Standard error	(90)	52
Direct course costs (<i>eg</i> books and equipment)	Mean	(269)	210
	Median	(60)	83
	Standard error	(92)	63
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	(541)	562
	Median	(390)	406
	Standard error	(123)	82
Total participation costs	Mean	(1,363)	1,359
	Median	(1,471)	1,335
	Standard error	(186)	120
N = (94) unweighted		40	54

Base: all Northern Ireland domiciled part-time students

* Note: results are shown in brackets where the base is less than 50 but greater than 30

Source: NatCen/IES SIES Survey 2004/05

Table A5.14: Total participation costs and main sources of participation costs by institution type (part-time) (£)

		HEI	FEI
Tuition fee cost	Mean	(615)	(444)
	Median	(630)	(462)
	Standard error	(43)	(25)
Direct course costs (<i>eg</i> books and equipment)	Mean	(223)	(249)
	Median	(111)	(96)
	Standard error	(45)	(55)
Costs of facilitating participation (<i>eg</i> travel and study-related childcare)	Mean	(573)	(496)
	Median	(394)	(390)
	Standard error	(60)	(65)
Total participation costs	Mean	(1,411)	(1,188)
	Median	(1,447)	(1,188)
	Standard error	(89)	(94)
N = (94) unweighted		48	46

Base: all Northern Ireland domiciled part-time students

* Note: results are shown in brackets where the base is less than 50 but greater than 30

Source: NatCen/IES SIES Survey 2004/05

Table A5.15: Total facilitation costs and main sources of facilitation costs by age group (full-time) (£)

		Under 20	20 and over
Travel	Mean	282	363
	Median	0	0
	Standard error	35	105
Petrol	Mean	253	412
	Median	0	0
	Standard error	49	73
Course-related trips	Mean	11	14
	Median	0	0
	Standard error	5	7
Childcare costs	Mean	16	14
	Median	0	0
	Standard error	16	10
Total facilitation costs	Mean	562	803
	Median	460	685
	Standard error	56	108
N = (214) unweighted		131	83

Base: all Northern Ireland domiciled full-time students

Source: NatCen/IES SIES Survey 2004/05

Table A5.16: Total facilitation costs and main sources of facilitation costs by whether lives with parents or independently (full-time) (£)

		Lives with parents	Lives independently
Travel	Mean	431	185
	Median	351	0
	Standard error	76	37
Petrol	Mean	341	276
	Median	0	0
	Standard error	57	61
Course-related trips	Mean	12	13
	Median	0	0
	Standard error	56	55
Childcare costs	Mean	4	27
	Median	0	0
	Standard error	4	22
Total facilitation costs	Mean	788	500
	Median	654	390
	Standard error	81	65
N = (214) unweighted		110	104

Base: all Northern Ireland domiciled full-time students

Source: NatCen/IES SIES Survey 2004/05

Table A5.17: Total facilitation costs and main sources of facilitation costs by age (part-time) (£)

		Under 35	35 and over
Travel	Mean	80	(24)
	Median	0	(0)
	Standard error	27	(13)
Petrol	Mean	471	(413)
	Median	390	(357)
	Standard error	68	(64)
Course-related trips	Mean	5	(1)
	Median	0	(0)
	Standard error	5	(1)
Childcare costs	Mean	100	(11)
	Median	0	(0)
	Standard error	58	(11)
Total facilitation costs	Mean	657	(449)
	Median	593	(390)
	Standard error	65	(62)
N = (94) unweighted		54	40

Base: all Northern Ireland domiciled part-time students

* Note: results are shown in brackets where the base is less than 50 but greater than 30.

Source: NatCen/IES SIES Survey 2004/05

Table A5.18: Spending on personal items by mode of study (£)

		Full-time	Part-time
Clothes, shoes, accessories	Mean	722	861
	Median	0	0
	Standard error	102	206
Gifts and cards, <i>eg</i> for birthdays	Mean	311	708
	Median	0	276
	Standard error	43	158
Eye products, medical treatment, other large items (over £50) *	Mean	267	359
	Median	180	308
	Standard error	22	38
Music and DVDs / videos	Mean	193	103
	Median	0	0
	Standard error	34	32
Mobile phone bills	Mean	155	109
	Median	113	90
	Standard error	12	9
Toiletries	Mean	239	271
	Median	0	117
	Standard error	38	44
Newspapers, magazines, non-course books and stationery	Mean	146	197
	Median	39	142
	Standard error	28	33
Cigarettes and tobacco	Mean	77	87
	Median	0	0
	Standard error	21	27
Prescriptions and other medicines	Mean	41	140
	Median	0	0
	Standard error	8	34
Miscellaneous small personal items	Mean	95	148
	Median	0	0
	Standard error	34	50
Personal items*	Mean	2,247	2,983
	Median	1,396	2,421
	Standard error	198	50
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A5.19: Spending on entertainment by mode of study (£)

		Full-time	Part-time
Alcohol consumed outside home	Mean	661	341
	Median	390	0
	Standard error	67	64
Sports, hobbies, clubs, societies	Mean	140	181
	Median	0	0
	Standard error	23	37
TV, video/DVD, radio, music equipment over £50*	Mean	159	135
	Median	60	60
	Standard error	26	22
Cinema, theatre, concerts	Mean	200	117
	Median	0	0
	Standard error	46	37
Alcohol bought for home	Mean	116	194
	Median	0	0
	Standard error	17	54
Nightclubs, discos	Mean	153	34
	Median	0	0
	Standard error	20	13
National lottery or betting	Mean	46	53
	Median	0	0
	Standard error	13	9
Religious activities	Mean	20	216
	Median	0	0
	Standard error	6	84
Entertainment*	Mean	1,495	1,271
	Median	978	722
	Standard error	119	160
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A5.20: Total housing costs and main sources of housing costs by tenure (full-time) (£)

		Living with parents/relatives	Other
Mortgage and rent costs*	Mean	257	1,360
	Median	0	1,388
	Standard error	72	115
Retainer costs*	Mean	48	278
	Median	0	0
	Standard error	18	61
Other housing costs*	Mean	19	159
	Median	0	100
	Standard error	7	29
Total housing costs*	Mean	323	1,797
	Median	0	1,661
	Standard error	80	133
N = (214) unweighted		109	104

Base: all Northern Ireland domiciled full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A5.21: Total fuel costs and main sources of fuel costs (£)

		Full-time	Part-time
Electricity*	Mean	62	213
	Median	0	174
	Standard error	10	22
Gas*	Mean	23	26
	Median	0	0
	Standard error	6	12
Other fuel costs*	Mean	44	256
	Median	0	232
	Standard error	12	39
Total fuel costs*	Mean	129	495
	Median	0	511
	Standard error	21	49
N = (308) unweighted		214	94

Base: all Northern Ireland domiciled students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A5.22: Total fuel costs and main sources of fuel costs by tenure (£)

		Full-time		Part-time	
		Living with parents/ relatives	Other	Owning/ buying	Other
Electricity*	Mean	13	172	290	(52)
	Median	0	105	262	(0)
	Standard error	6	18	26	(13)
Gas*	Mean	1	61	39	(1)
	Median	0	0	0	(0)
	Standard error	1	12	17	(1)
Other fuel costs*	Mean	8	117	348	(64)
	Median	0	29	300	(0)
	Standard error	3	24	50	(32)
Total fuel costs*	Mean	22	350	676	(116)
	Median	0	252	616	(0)
	Standard error	7	37	55	(40)
N = (308) unweighted		110	104	58	36

Base: all Northern Ireland domiciled students

* Note: results are shown in brackets where the base is less than 50 but greater than 30

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

6. Financial Well-being

6.1 Summary of key findings

- Overall, three fifths (60 per cent) of full-time students believed they had at least as much money as they needed. However, 14 per cent of full-time students felt they had a lot less than they needed. The groups with the least positive views about their finances were: women, older students, students from lower socio-economic groups, those living away from home, students classed as independent, those later on in their courses and/or studying in an FEL.
- It would appear that part-time students felt less well off than full-time students. Fewer part-time students, at around 50 per cent, felt they had at least as much money as they needed and 18 per cent considered they had a lot less than they needed.
- Just over a third (35 per cent) of full-time students and two fifths (41 per cent) of part-time students had considered leaving their course before completion. The main contributor was considered to be financial difficulties. Finances were also considered to have had some degree of negative impact upon students' studies, particularly among full-time students.
- The majority of full-time and part-time students (56 per cent) had savings at the start of the academic year. The proportion with savings among full-time students was predicted to fall to 51 per cent by the end of the academic year, and to 53 per cent among part-timers. At the end of the academic year, the average predicted savings among full-time students was £1,017, while among part-time students it stood at £1,797.
- Full-time students had considerably higher levels of borrowing than part-time students. Those studying full-time reported that they anticipated borrowing an average of £4,319 by the end of the academic year, compared with an average rate of borrowing of £2,471 among part-time students.

- When savings are deducted from borrowings, among all final year students the average predicted debts by the end of the course was around £5,310 for full-time students. In comparison, part-time students owed £771 less than they saved, leaving them £694 in credit.
- Nearly all students, whether full-time or part-time, felt they had to 'go without' certain items because of lack of money. Areas most likely to be economised on related to leisure and clothing *eg* going out, clothes, visits down the pub, shoes and holidays, rather than essential items such as heating. Full-time students were marginally more likely to report having to economise on these common items compared with part-time students, with the exception of holidays, where a greater proportion of part-time students reported cutting down on their holiday plans or going without a holiday. Few students reporting getting into arrears with any regular payments. Only six per cent of full-time students reported falling behind with telephone payments, five per cent with credit card repayments, and five per cent with rent.

6.2 Introduction

We now focus on the gap between the student income and expenditure, if any, and how students meet it from savings or borrowing. In this chapter, we consider where the survey can shed light on students' overall financial position. In particular, we examine how much students are borrowing and from which sources, the extent of the debt they expect to have by end of their course, and outline the students who are more likely to be experiencing financial difficulties or hardship.

The level of student debt and the impact that this has on current students and potential students has been open to considerable public discussion. Previous research has highlighted how financial issues have an affect on the decision to participate in HE, and also choices about where and what to study in HE¹, while the planned changes for 2006 to the student funding system, specifically the introduction of variable student fee contributions (the increase, up to £3,000, which universities can charge from 2005/06) are likely to affect the way that students view the financial aspects of HE.

¹ See for example, Callendar, C and Wilkinson D (2003) 2002/3 Student Income and Expenditure Survey, Research Report 487, DfES, Nottingham, or MORI (2004) Student Living Report 2004, UNITE.

This chapter includes:

- an examination of student views on their own financial well-being, including how they are managing on their available income and any impact on their academic performance
- an assessment of students' overall financial position, focusing on savings and borrowings, and expected levels of debt by the end of the year
- an analysis of which students are experiencing the greatest hardship.

6.3 Measurement issues

The findings in this chapter come from specific questions on student savings, borrowing and debt, as well as student views on their own financial situation. No analysis has been conducted of the net difference between students' reported total income and expenditure. This is in keeping with the analysis conducted in previous SIES reports. However, as these reports show, students have more disposable income and also spend more than in the past. There is a gap between the two which is negative overall but varies between groups of students.

Students bridge this gap in a number of ways, using savings, borrowing from families or banks, or credit cards. In some cases the gap may be temporary and can be dealt with by simply 'doing without', delaying repayments, or economising on certain items. Although the survey attempts to isolate all the components of income and expenditure, there will always be some measurement errors due to the process itself (relying on memory/accuracy of recall of facts during interviews and diary keeping), and also some spending by couples and families, some of which will have been met by their partner's income. We have attempted to deal with the latter by assuming a 50/50 split between partners, but this will inevitably vary. Any detailed comparisons between income and expenditure of students are likely to exacerbate any measurement inaccuracies, and could lead to spurious results. These points need to be taken account of if such a comparison of income and expenditure is to be undertaken.

Another issue is that the 1998/99 SIES, in line with the Family Expenditure Survey¹ (FES) (a survey which covers

¹ The latest version of the annual survey is available from the Office for National Statistics, and was conducted in 2000/01.

Northern Ireland, England, Wales, and Scotland), took the decision to examine savings and borrowing separately from income and expenditure. The FES excluded savings and loan payments from income estimates, and by doing so in this survey, a more direct comparison between the two surveys is possible. The current equivalent of the FES is the UK Expenditure and Food Survey 2003/04, but as the questions within this are based on the FES, the decision has been taken, for the SIES 2004/05, to report separately on income, savings and debt for the same reasons.

6.4 Students views on their finances

A considerable amount of information on student finances was collected in the survey to allow an objective picture to be built up of students' financial circumstances. In addition, students were asked questions designed to reveal how they felt about their finances. Students were asked:

- how they felt about the amount of money they had
- whether they had experienced any financial difficulties
- the impact, if any, that their financial situation had on their studies.

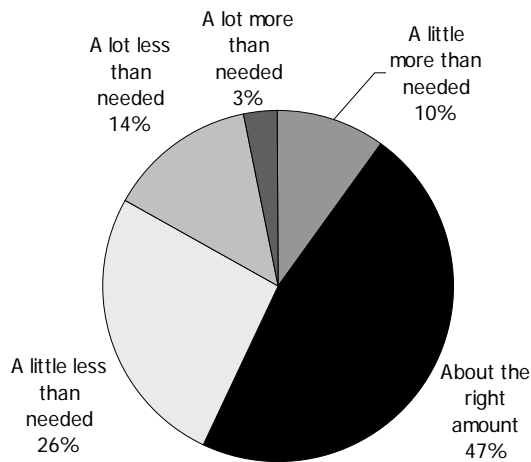
6.4.1 Do they have 'enough'?

Nearly one-half (47 per cent) of full-time students felt that they had about the right amount of money, while a further 13 per cent reported that they had more than needed (see Figure 6.1). Among part-time students the proportions were lower, with 41 per cent suggesting that they had about the right amount and nine per cent reporting that they had more than needed (Figures 6.2). This therefore means that a large minority (40 per cent of full-time students and 50 per cent of part-timers) considered they had either a little or a lot less money than they needed.

Compared with the views of students in England, part-time students in Northern Ireland had very similar views, with 55 per cent of part-timers in England reporting having at least enough money, relative to 50 per cent of students in Northern Ireland. Full-time students in Northern Ireland, however, were more likely than their counterparts in England to have at least enough money, 60 per cent compared to 52 per cent.

There were a number of significant differences in the way that different groups of students viewed their financial situation. For ease of comparison, the question has been

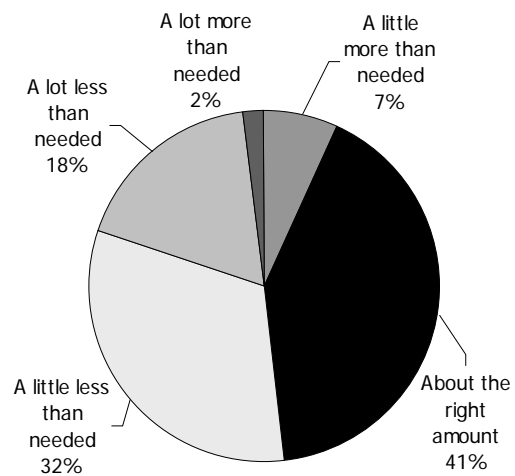
Figure 6.1: Assessment of own financial situation (full-time students)



N = (239) unweighted

Base: all Northern Ireland domiciled full-time students

Figure 6.2: Assessment of own financial situation (part-time students)



N = (115) unweighted

Base: all Northern Ireland domiciled part-time students

Source: NatCen/IES SIES Survey 2004/5

analysed as a five-point scale to allow mean scores for different groups of students to be compared. A score of 1 means that the student felt that they had a lot less than they needed, and a score of 5 means that they had a lot more than they needed. Therefore the lower the score that each student group has, the worse they feel their financial situation to be (Table 6.1 presents the results for some of the key variables).

Full-time students

As Table 6.1 shows, the mean score for all full-time students was about the mid-point of the range, at 2.6, as we might expect from the distribution of responses shown in Figures 6.1 and 6.2. There is little variation in mean scores, which ranged from a low of 2.3 for students in the manual/ routine work backgrounds and older students, and a high of 3 for the highest socio-economic group, but most groups were above 2.4.

Part-time students

Although they were slightly more negative than full-time students, there was less of a clear pattern in attitudes across individual and socio-economic characteristics among part-timers when compared with their full-time counterparts with perhaps those at FEIs more likely to be negative.

Table 6.1: Assessment of financial situation – comparison of mean scores

Student characteristic	Full-time Mean score	Part-time Mean score
Gender		
Male	2.7	2.5
Female	2.5	2.4
Age		
Under 20	2.8	–
20 and over	2.3	–
Under 35	–	2.4
35 and over	–	2.4
Social class		
Managerial/professional	3	(2.6)
Intermediate	2.6	(2.3)
Manual/routine	2.3	(2.3)
Student status		
Dependent	2.7	–
Independent	2.4	–
Parental experience of HE		
Yes	2.8	–
No	2.5	–
Living circumstances		
Living at home	2.9	–
Living away	2.4	–
Family type		
Single	–	2.5
Not single	–	2.4
Type of institution		
HEI	2.6	2.5
FEI	2.4	2.2
Year of study		
1st year	2.8	2.4
2nd or intermediate year	2.5	2.4
3rd or final year	2.5	
<i>All students</i>	<i>2.6</i>	<i>2.4</i>
N = (354) unweighted	<i>239</i>	<i>115</i>

Base: all Northern Ireland students

Source: NatCen/IES SIES Survey 2004/05

Table 6.2: Levels of savings (£): All students

		Full-time	Part-time
Savings at end of last academic year*	Mean	1,248	1,589
	Median	100	500
	Standard error	296	377
N = (203) unweighted ¹		138	65
Savings at start of academic year*	Mean	1,086	1,529
	Median	200	250
	Standard error	184	506
Predicted savings by end of academic year*	Mean	1,017	1,797
	Median	90	150
	Standard error	180	438
N = (354) unweighted ²		239	115

¹ Base: all Northern Ireland students in their second year or above

² Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

6.4.2 Extent of financial difficulties

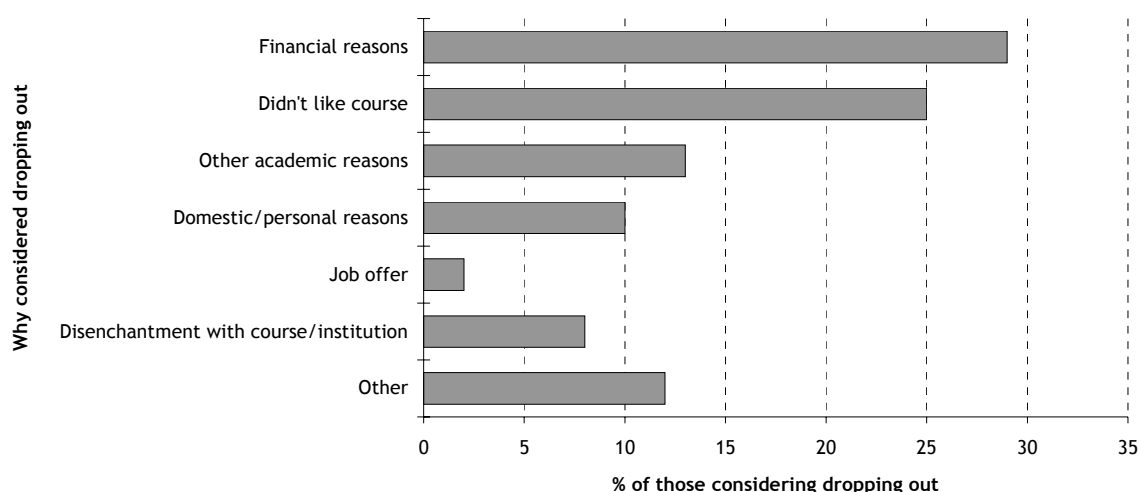
Contribution to drop-out

Just over a third (35 per cent) of full-time students had considered leaving their course before completion, a lower proportion than that of part-time students (41 per cent of whom had considered it). Both these figures match almost exactly the comparable results for English domiciled students (of 34 per cent and 42 per cent for full- and part-time students) The most common reason, overall, for considering dropping out was financial, and 29 per cent of full-time students who had considered it cited this as the main reason. This follows patterns found for English students. There are insufficient numbers of part-time students to break down their responses any further, but the reasons given by full-time students are presented in Figure 6.3.

Effect of financial situation on studies

Over one-half (55 per cent) of full-time students felt that their finances had had some negative impact on their studies, as had a similar proportion (59 per cent) of part-time students. However, only ten per cent of full-time, and nine per cent of part-time students, felt their financial situation had affected their studies 'a great deal'. It would appear that part-time students in Northern Ireland are more

Figure 6.3: Reasons given for considering dropping out (full-time students)



N = (92) unweighted

Base: All full-time students that had considered dropping out of their course

Source: NatCen/IES SIES Survey 2004/5

negative about the effect of financial difficulties than part-time students in England are.

6.5 Savings

One method of offsetting the financial demands of being a student is to rely on savings. Savings are defined in this section as money that students have 'set aside', including money kept in building society accounts, ISAs or current account balances that students do not intend to spend. Where individuals are defined as having shared financial responsibility with a partner, joint savings are taken into account, but the overall amount has been divided by two to provide individual estimates of savings.

6.5.1 Savings over time

Over one-half of full-time and part-time students (both 56 per cent) had savings at the beginning of the academic year (Table 6.3). This proportion is slightly lower than the 66 per cent of full-time students and 61 per cent of part-time English domiciled students, who reported to have savings.

Table 6.3: Levels of savings (£): Those with savings

		Full-time	Part-time
Savings at end of last academic year*	Mean	2,384	2,596
	Median	1,500	1,500
	Standard error	503	508
	N (unweighted) ¹	64	34
	Percentage	51	57
Savings at start of academic year*	Mean	1,928	2,764
	Median	1,000	1,100
	Standard error	287	647
	N (unweighted) ²	124	58
	Percentage	56	56
Predicted savings by end of academic year*	Mean	1,987	3,317
	Median	1,000	2,000
	Standard error	317	718
	N (unweighted) ²	111	59
	Percentage	51	53

¹ Base: all Northern Ireland students in their second year or above with savings

² Base: all Northern Ireland students with savings

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Predictions for end of year savings suggest that a minority of Northern Ireland full-time students will have exhausted their savings by then, as only 51 per cent of full-time students expected still to have savings at this point, while among part-time students the proportion fell to 53 per cent.

Estimates of the levels of total savings by the end of the current academic year varied by whether the student studied full-time or part-time. The average (mean) level of savings was much lower for full-time students, at £1,017, than for part-time students, £1,797 (Table 6.2), compared with average predicted savings of £1,849 and £2,543 among full-time and part-time English domicile students. However, these average figures are misleading as the median figures were just £90 and £150 respectively. This means that half of full-time students had less than £90 set aside, while half of all part-time students had less than £150.

Full-time students

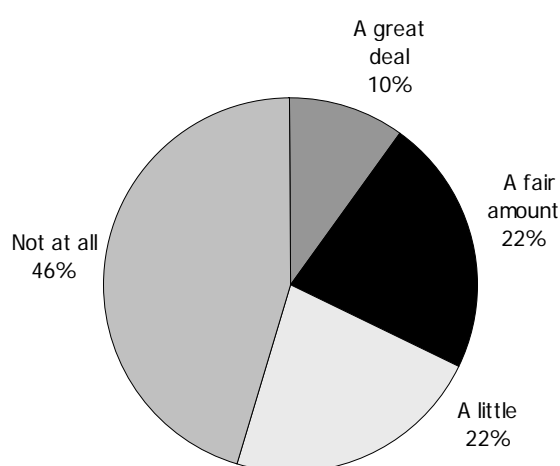
The average level of savings of full-time continuing students (*ie* those who had already started HE, not first-year students) was £1,248 at the end of the previous academic year. Looking at all students, levels of savings fell slightly over the summer vacation and were predicted to fall further, to around £1,017, by the end of the current academic year.

Focusing on those students with savings, the average levels are much higher. Half of full-time 'savers' started the year with more than £1,000, and the average amount put aside by the end of the vacation for the start of the current year was £1,928. This group predicted very similar levels of savings at the end of the year, £1,987 on average. This indicates that savings among this group were predicted to remain at a fairly constant level from start to the finish of the academic year (Table 6.3).

Part-time students

The average savings of a part-time continuing student (*ie* in HE the previous year) was £1,589 at the end of the previous academic year. This fell slightly to £1,529 over the vacation period but increased over the next academic year to £1,797 (Table 6.2). At the end of the previous academic year, 57 per cent of continuing part-time students had something set aside (Table 6.3). This figure fell marginally over the

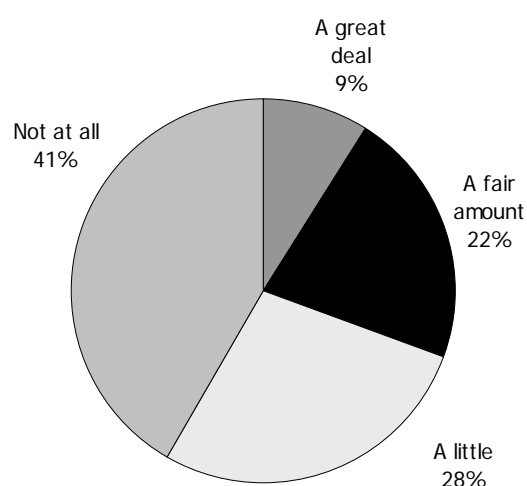
Figure 6.4: Extent to which financial difficulties have affected attainment (full-time students)



N = (239) unweighted

Base: all Northern Ireland domiciled full-time students

Figure 6.5: Extent to which financial difficulties have affected attainment (part-time students)



N = (115) unweighted

Base: all Northern Ireland domiciled part-time students

Source: NatCen/IES SIES Survey 2004/05

vacation period to 56 per cent, and was predicted to fall to 53 per cent at the end of the current year.

Part-time students with savings saw the amounts they had set aside increase from £2,596 at the end of 2003/04, to £2,764 after the vacation period, and their estimates suggest that these levels will rise again by the end of 2004/05 to an average of £3,317. Furthermore, at least half of these 'savers' predicted that they would have more than £2,000 remaining by the end of this year.

6.5.2 Predicted savings

The level of savings that students expected to have accrued by the end of their current academic year varied according to a number of individual and study characteristics. Both for full-time and part-time students, gender and socio-economic group had a major bearing on an individual's access to savings.

Full-time students

The main differences in savings levels of full-time students can be summarised as follows:

- Full-time male students had slightly higher predicted savings than female students, £1,253 compared with £846 (see Table A6.1 at the end of the chapter).
- Younger students (under 20 years of age at the start of their course) had higher predicted savings than older students (those 20 years old and over), £1,029 compared with £997.
- The managerial/professional socio-economic group had an average of £1,759 in predicted savings, compared with £831 on average among those in the intermediate group, and £289 for those in the lowest group.
- Students not required to make any contribution to their fees, and hence from the lowest-income families, had the lowest levels of savings (£627 compared with £1,700 among those paying full fees).

Part-time students

Among part-time students, patterns of saving varied significantly by gender, age group, household type and the year of their course. A summary of how these different groups compare is provided below.

- There was a major difference between men and women. Men had lower predicted savings than women, with around £1,436 set aside, compared with an average of £1,971 for women.
- Older students had higher predicted savings than younger ones. The predicted savings among part-time students who are 35 year old or over were £2,461 compared with the predicted savings of under 35 year olds of £1,270.
- Single students had considerably higher predicted savings than those living as a couple, £2,273 compared with £1,432.
- The amount of part-time students' predicted savings had increased with the time spent on their course. Those in their first year had, on average, predicted savings of £891, compared with £2,242 among other year students.
- The amount individuals had set aside in savings varied according to their socio-economic group, and levels decreased through the managerial group (on average, £2,833) to the intermediate group (£1,095) and finally to the routine workers' group (£670). Though these figures should be treated with caution because of the small base sizes.

6.6 Levels of borrowing

Students have access to a wide range of borrowing options and, as has been widely discussed in the media, can be accruing substantial debt. The main categories of borrowing are:

- commercial sources of credit, such as bank loans, credit cards and any higher purchase agreements
- bank overdrafts
- arrears including any outstanding unpaid bills
- informal loans, such as borrowing from family and friends
- student loans
- any outstanding (and repayable) Access to Learning Funds
- student debt – full-time students.

Levels of borrowing overall were over twice as high among full-time as among part-time students (Table 6.4).

Table 6.4: Student borrowing (£)

		Full-time	Part-time
Commercial credit*	Mean	370	1,938
	Median	0	200
	Standard error	134	446
Overdraft*	Mean	152	94
	Median	0	0
	Standard error	24	29
Arrears*	Mean	29	49
	Median	0	0
	Standard error	11	27
Informal loans	Mean	13	2
	Median	0	0
	Standard error	6	3
Outstanding student loan debt	Mean	3,753	388
	Median	2,741	0
	Standard error	250	147
Outstanding Access to Learning Funds (if to be repaid)	Mean	1	0
	Median	0	0
	Standard error	1	0
Estimated total borrowing at end of year*	Mean	4,319	2,471
	Median	3,000	530
	Standard error	325	497
N = (354) unweighted		239	115

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

- Full-time students predicted that their levels of borrowing would be £4,319, on average, by the end of the academic year, and over half would owe around £3,000 or more.
- Part-time students anticipated their borrowing would be £2,471, but only half would owe around £530 or more.

Levels of borrowing across all students were considerably lower than for English students where the average levels of borrowing were £6,845 and £2,971 for full and part-time students living in England respectively.

The differences in borrowing levels between full- and part-time students in Northern Ireland are clearly the result of different borrowing patterns among the two groups, and the greater prevalence of borrowing among full-time students: 88 per cent had some form of borrowing compared to 59 per

cent of part-time students (Table 6.5). These figures compare with the 92 per cent of full-time students, and 66 per cent of part-time students, who have debts and are domiciled in England.

A key component here is the take-up of student loans. As already noted, a very high proportion of full-time students take out a student loan, and it forms the largest component of full-time students' borrowing. By contrast, most part-time students are not eligible for a student loan (though some reported having a student loan of some kind which may be outstanding from previous full-time study) and therefore rely on other sources of credit, particularly commercial credit.

Table 6.5: Main sources of student borrowing (£): those with debts

		Full-time	Part-time
Commercial credit*	Mean	1,923	3,726
	Median	400	2,000
	Standard error	292	735
	N (unweighted)	52	60
	Percentage	19	53
Overdraft*	Mean	521	548
	Median	500	250
	Standard error	50	131
	N (unweighted)	72	24
	Percentage	29	16
Outstanding student loan debt	Mean	4,551	3,163
	Median	3,240	2,000
	Standard error	266	906
	N (unweighted)	189	11
	Percentage	82	11
Estimated total borrowing at end of year*	Mean	4,871	4,127
	Median	3,240	2,250
	Standard error	344	728
	N (unweighted)	206	71
	Percentage	88	59

Base: all Northern Ireland students borrowing from these sources

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

6.6.1 Full-time students

All full-time students

The main source of debt among full-time students was their student loans. The average outstanding loan amount was £3,753 in total (*ie* for multiple study years, as opposed to within this academic year), £2,000 lower than the equivalent figure in England. Levels of student loan take-up were high, and 82 per cent of students had owed money on previous student loans debt, compared with 84 per cent of English domiciled students. Under one-third (29 per cent) of full-time students also relied on overdrafts. The overall mean amount owing on overdrafts was £152 for all full-time students. However, the average figure owed by those who had an overdraft was around three times that, at just over £521 (Table 6.5). This compares with average overdrafts of over £1,038 among students domiciled in England.

The average full-time student owed £370 in commercial loans. However, less than one-fifth (19 per cent) of full-time students had taken out commercial loans, and the average amount owing in debts of this kind was £1,923. This suggests that where full-time students do use commercial credit, they borrow relatively heavily.

Differences by student characteristics

The borrowing patterns of full-time students varied according to a range of characteristics, including age and gender. In more detail the main results were as follows:

- Women had lower rates of borrowing from student loans than men (£3,433 compared with £4,192) and were also less likely than men to take out those types of loans (75 per cent compared with 92 per cent). Overall, women had lower average debt than men.
- Borrowing from commercial sources of credit significantly increased with age. Those aged 20 or over owed an average of £680, compared with £194 among students under 20 years old (Table A6.3). Around one-third (34 per cent) of those aged 20 and over had taken out commercial credit, owing an average of £1,986. So for full-time mature students this was an important way of supporting their studies. Generally, mature students had higher levels of debt on average.
- Students with parents who studied in HE had higher rates of debt than those whose parents did not study in HE, £4,647 compared with £4,014. This is largely because

of higher levels of student loan debt among those whose parents had experienced HE.

- Average borrowing is slightly higher among HEI students than students of FEIs; £4,356 compared with £3,927. This reflects higher average student loan debts among HEI students, compared with their FEI counterparts. Across each of the other types of borrowing, which account for a considerably lower amount of the total, the average level of debt was actually higher among FEI students when compared with those in HEI's.
- Dependent students had higher average levels of student loans than independent ones, £3,953 compared with £2,577. By contrast, independent students had, on average, higher levels of all other forms of debt, including commercial credit.
- On average, students from the highest socio-economic group, managerial/professional, owed the lowest amounts, £3,511, by comparison with individuals from the intermediate and manual classes (averages of £4,817 and £5,374 respectively). Students in the manual background group owed more than ten times the amount to commercial credit than that owed by students from the managerial group, an average of £688 (compared with only £56). They were also more likely to take up commercial credit (28 per cent had commercial debts compared to just 11 per cent of individuals from the managerial group).
- Borrowing increases with time on courses, almost exclusively because of the amount of borrowing in the form of student loans. The average borrowing from student loans rose from an average of £2,507 at the end of year one, to £5,426 by the final year of study. While other borrowing also increases, amounts from other borrowing are minimal for the average student.

6.6.2 Part-time students

All part-time students

Part-time students' main source of borrowing was commercial loans. Across all part-time students they owed an average of £1,938, and 53 per cent borrowed from this source. Those with commercial borrowing owed an average of £3,726 (Table 6.5). A small minority of students, 11 per cent, also had outstanding student loans (presumably accrued during earlier periods of full-time study), and for this small group they represented a significant debt.

The main variations in part-time student debt are related to their gender, family type, or region of domicile. Specifically:

- Men borrowed slightly more than women on average (£3,267 compared with £2,038). Men were also more likely to have an overdraft, 18 per cent, compared with 16 per cent of women. Women were less likely than men to borrow commercially (47 per cent of women compared with 62 per cent of men), and they tended to borrow less from this source than men, (£3,299 on average among those with commercial debts, compared with £4,321).
- A student's socio-economic group does not have any clear affect on the amount of debt. Students in the managerial/professional group owed the most, an average of £2,987 compared with £1,115 among the intermediate group and £2,891 among students in the professional group. These figures should be treated with caution because of the small base sizes.
- Students with parents who did not experience HE had higher levels of average debt than those whose parents did attend HE, £2,632 compared with £1,993. Once again, this largely reflects differences in the take-up of commercial credit.
- Part-time students in FEIs had estimated average debts that were over £500 more than students in HEIs (£2,874 compared with £2,343). This is both because of higher levels of borrowing on commercial credit and higher levels of overdraft.

6.7 Overall financial position

By comparing student savings and borrowings, it is possible to consider a student's overall financial position. Student debt has been calculated by subtracting the amount of savings individuals predict they will have accrued by the end of the year, from the amount of debt they predict they will owe by this point.

In this section, data are presented for all students but we particularly focus on final-year students as these final year estimates are potentially the most interesting. They provide a reasonably accurate estimate of a student's average debts on graduation, regardless of the length of their course. However, no comparisons across different groups of final-year students were possible because of the small number of cases involved.

6.7.1 All students

Full-time students estimated that their overall levels of debt would be £3,301 by the end of the academic year. However, levels of debt for full-time students increased steeply from the first to final year. First-year students estimated that they would owe an average of £2,125, other years £2,984 and final-year students £5,310 by the end of the 2004/05 academic year. Interestingly, Northern Ireland students appeared to be less indebted than English domiciled full-time students. The latter group estimated their total level of debt (across all years of study) to be £4,996 at the end of the academic year.

Table 6.6: Student debt, all students (£)

		Full-time	Part-time
Savings*	Mean	1,017	1,797
	Median	90	150
	Standard error	180	438
Estimated total borrowing at end of year*	Mean	4,319	2,471
	Median	3,000	530
	Standard error	325	510
Estimated debt at end of year*	Mean	3,301	768
	Median	2,495	250
	Standard error	380	706
N = (354) unweighted		239	115

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Part-time students had much smaller debts, an average of £768, and half were in debt by less than a few hundred pounds (median of £250). Debt levels actually decreased for part-time students from their first to final year. From having a deficit of £1,174 in the first year, students, on average, move to being in credit to the tune of £694 by their final year.

6.7.2 Final-year students

As we have seen, debt levels of full-time students are much higher than part-time students. This is particularly marked when considering final-year students. As already noted, the debts of full-time students in their final year are estimated at £5,310 (£858 in savings and £6,167 in borrowing). Estimated debt levels of final-year, full-time students varied somewhat on the basis of a number of characteristics however, the numbers of students involved were too small to allow these

differences to be reported or relied upon with any confidence.

Predicted levels of debt are much smaller for part-time students. Final-year part-timers have higher levels of savings than loans (£2,740 compared with £1,969), leaving them 'in the black' by £694 - thus the average part-time student completes their course without any overall debt at all. Indeed the levels of borrowing are far lower for part-time students than for full-time students, and levels of savings much higher. However, the figure for part-time, final-year students should be treated with caution because of the small number of cases involved¹.

Table 6.7: Student debt, all final year students (£)

		Full-time	Part-time
Savings*	Mean	858	2,740
	Median	200	600
	Standard error	207	991
Estimated total borrowing at end of year*	Mean	6,167	1,969
	Median	5,200	750
	Standard error	800	424
Estimated debt at end of year*	Mean	5,310	-694
	Median	3,550	0
	Standard error	832	1,181
N = (122) unweighted		78	44

Base: all Northern Ireland students in their final year of study (includes those on one year only courses)

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Once again the level of indebtedness among Northern Ireland students is considerably lower than among English domiciled students and the difference is most pronounced when looking at full-time students. For English full-time finalists, the estimated level of debt is over £2,500 higher than in Northern Ireland at £7,918. Thus despite lower levels of savings on average among Northern Ireland students (£858 compared with £1,710), considerably lower levels of borrowing (£6,167 compared with £9,628), as the amount taken out in student loans is lower, mean that they anticipate owing less at the end of their studies than English students.

¹ The unweighted base was 44.

6.8 Indicators of hardship

In order to get an idea of levels of hardship among students, respondents were asked whether they had cut down their spending at some point over the academic year on a list of items or had fallen into arrears on regular payments.

6.8.1 Items students could not afford

Full-time and part-time students appeared to be equally as likely to feel they had to go without things. Only about one in every ten students (full-time or part-time) felt they never went without. This compares with English students, where full-time students were more likely to feel they had to go without than their peers who were studying part-time.

For full-time students the items most likely to be economised on related to leisure and clothing. In general, over half of all full-time students noted they had cut down or gone without the following items: going out (67 per cent), clothes (62 per cent), visits to the pub (54 per cent), holidays (50 per cent), and shoes (48 per cent). These too were the items foregone that were most often cited by part-time students, though generally a smaller proportion of part-time students than full-time students reported each of these. The exception, however, is holiday, where a greater proportion of part-time students reported cutting down or going without during the academic year (58 per cent). For both groups, cutting back on essentials such as heating, prescriptions and toiletries was less common. This pattern of economising was very similar to that of English students. However, full-time English domiciled students were much more likely to report having to cut down on visits to friends and family than full-time Northern Ireland students (47 per cent compared with 21 per cent reported cutting down on this).

The survey also explored the extent to which students with dependent children had to cut down on items for them. However, there were insufficient numbers of students with children in the Northern Ireland sample to consider this group separately and investigate items that their children had to go without.

6.8.2 Arrears and debt

In order to get an idea of the extent to which students were getting into arrears with payments of various kinds, they were asked to look at a list of various payments. They were then asked to indicate those on which, if any, they had fallen

behind schedule (or expected to do so) by at least two payments during the academic year. Some 85 per cent of full-time students and 88 per cent of part-time students reported that they had not fallen behind (or expected to fall behind) on any of the payments examined. This corresponds closely to findings among English domiciled students. Furthermore, for full-time students, no more than six per cent had fallen behind for more than two payments on any one item, and even fewer (no more than four per cent) had done so among part-time students.

Table 6.8: Items that full- and part-time students (and/or their partners) have had to cut down on over the academic year (per cent).

	Full-time	Part-time
Going out	67	60
Clothes	62	56
Visits to the pub	54	34
Holiday	50	58
Shoes	48	37
Telephoning family/friends	28	21
Books or course equipment	27	27
Visiting family/friends	21	20
Hobby or sport	17	22
Toiletries	15	9
Food	13	7
Heating	10	9
Prescriptions or medicines	9	4
Trips/courses for study	9	7
Never go without	10	11
Money is never tight	4	3
N = (354) unweighted	239	115

Base: all Northern Ireland domiciled students

Source: NatCen/IES SIES 2004/05

Additionally, the survey asked about any problems encountered with accommodation and these were more common, particularly among full-time students. Two thirds (66 per cent) of full-time students reported no problems with their accommodation compared with 83 per cent of part-time students. The most common accommodation problems for full-time students appeared to be a lack of outside space (18 per cent) or a more general shortage of space (15 per cent). Approximately one in ten (10 per cent) full-time students complained of a lack of adequate heating. It would appear that Northern Ireland students had fewer difficulties with their housing than English domiciled students. Among this latter group, 54 per cent of full-time

Table 6.9: Items for which full- and part-time students have gone into two or more payments behind schedule (*ie* into arrears) (per cent)

	Full-time	Part-time
Telephone	6	4
Credit card payments	5	6
Rent	5	1
Electricity	4	3
TV licence	4	0
Mail order/catalogue	2	2
Road tax	2	0
Tuition fees	1	2
None of these	85	88
N = (354) unweighted	239	115

Base: all Northern Ireland domiciled students

Notes: other items listed were reported by one per cent or fewer of full- or part-time students. These included: gas, goods on HP, mortgage repayments, rates, childcare payments, and child support or maintenance.

Source: NatCen/IES SIES 2004/05

and 66 per cent of part-time students reported they had no problems with their accommodation.

6.8.3 Reliance on different borrowing sources

Another potential indicator of student hardship is the extent to which students are reliant on generally higher cost repayment borrowing, such as commercial credit, rather than potentially lower cost borrowing from student loans or family/friends, likely to be paid back over a longer period. Part-time students on average had much higher levels of borrowing from high costs sources, and the average owed together from commercial credit and overdrafts was £2,032. Whereas full-time students, on average, had borrowed £522 across these sources.

Of all full-time students, the groups with the highest average levels of borrowing from high cost sources were: males (£835), older students (those 20 or older when they started their courses, £891), those from lower socio-economic groups (from intermediate backgrounds, £773; and from routine and manual work backgrounds, £788), students in their final year of study (£708), and students who were assessed to make no contribution towards tuition fees (£728).

Chapter 6: Additional Tables

Table A6.1: Predicted savings (£)

	Full-time				Part-time			
	N	Mean	Median	Standard error	Mean	Median	Standard error	N
All students	239	1,017	90	180	1,797	150	438	115
Gender								
Male	78	1,253	200	376	(1,463)	(92)	(509)	40
Female	161	846	0	142	1,971	281	625	75
Age								
Under 20	143	1,029	300	146	n/a	n/a	n/a	n/a
20 or over	96	997	0	422	n/a	n/a	n/a	n/a
Under 35	n/a	n/a	n/a	n/a	1,270	141	404	68
35 or over	n/a	n/a	n/a	n/a	(2,461)	(495)	(858)	47
Social class								
Managerial and professional	84	1,759	500	421	(2,833)	(600)	(847)	44
Intermediate	65	831	100	202	(1,095)	(200)	(431)	32
Routine	63	289	0	82	(670)	(0)	(247)	38
Family situ.								
Non-single	n/a	n/a	n/a	n/a	1,432	100	406	63
Single	n/a	n/a	n/a	n/a	2,273	400	845	52
Year of study								
First year	101	804	0	197	n/a	n/a	n/a	n/a
Second year	60	1,475	200	500	n/a	n/a	n/a	n/a
Final year	78	858	200	207	n/a	n/a	n/a	n/a
Year of study								
First year	101	804	0	197	891	0	255	50
Other	138	1,169	200	273	2,242	200	641	65
Whether pays tuition fees and how much								
FT and pays full fees or PT (incl. dk if pay full or part)	79	1,700	500	443	n/a	n/a	n/a	n/a
FT and pays part of fees	30	(686)	(200)	(211)	n/a	n/a	n/a	n/a
FT and pays no fees (incl. NHS bursaries)	130	627	0	131	n/a	n/a	n/a	n/a

N = (354) unweighted

Base: all Northern Ireland students

Source: NatCen/IES SIES Survey 2004/05

Table A6.2: Type of student borrowing by sex (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Commercial credit*	Mean	646	170	(2,666)	1,542
	Median	0	0	(700)	0
	Standard error	304	61	(740)	555
Overdraft*	Mean	189	124	(108)	86
	Median	0	0	(0)	0
	Standard error	48	21	(49)	36
Arrears*	Mean	31	28	(22)	64
	Median	0	0	(0)	0
	Standard error	19	14	(22)	40
Informal loans	Mean	22	6	(0)	4
	Median	0	0	(0)	0
	Standard error	14	3	(0)	3
Outstanding student loan debt	Mean	4,192	3,433	(471)	343
	Median	3,240	2,568	(0)	0
	Standard error	423	297	(287)	169
Outstanding Access to Learning Funds (if to be repaid)	Mean	1	1	(0)	0
	Median	0	0	(0)	0
	Standard error	1	1	(0)	0
Estimated total borrowing at end of year*	Mean	5,081	3,764	(3,267)	2,038
	Median	3,400	2,595	(930)	250
	Standard error	632	307	(893)	586
N = (354) unweighted		78	161	40	75

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.3: Type of student borrowing by age (full-time) (£)

		Under 20	20 and over
Commercial credit*	Mean	194	680
	Median	0	0
	Standard error	166	226
Overdraft*	Mean	118	211
	Median	0	0
	Standard error	27	44
Arrears*	Mean	7	68
	Median	0	0
	Standard error	4	30
Informal loans	Mean	18	4
	Median	0	0
	Standard error	10	2
Outstanding student loan debt	Mean	3,486	4,220
	Median	2,630	3,100
	Standard error	291	456
Outstanding Access to Learning Funds (if to be repaid)	Mean	0	3
	Median	0	0
	Standard error	0	3
Estimated total borrowing at end of year*	Mean	3,824	5,186
	Median	2,739	3,640
	Standard error	404	535
N = (239) unweighted		143	96

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.4: Type of student borrowing by age at start of course (part-time) (£)

		Under 35	35 and over
Commercial credit*	Mean	1,977	(1,892)
	Median	600	(0)
	Standard error	459	(813)
Overdraft*	Mean	105	(81)
	Median	0	(0)
	Standard error	43	(37)
Arrears*	Mean	43	(56)
	Median	0	(0)
	Standard error	27	(50)
Informal loans	Mean	4	(0)
	Median	0	(0)
	Standard error	4	(0)
Outstanding student loan debt	Mean	679	(51)
	Median	0	(0)
	Standard error	267	(50)
Outstanding Access to Learning Funds (if to be repaid)	Mean	0	(0)
	Median	0	(0)
	Standard error	0	(0)
Estimated total borrowing at end of year*	Mean	2,808	(2,080)
	Median	925	(100)
	Standard error	587	(818)
N = (115) unweighted		68	47

Base: all Northern Ireland part-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.5: Type of student borrowing by family situation (part-time) (£)

		Non-single	Single
Commercial credit*	Mean	1,835	2,080
	Median	100	200
	Standard error	664	551
Overdraft*	Mean	131	43
	Median	0	0
	Standard error	47	19
Arrears*	Mean	6	110
	Median	0	0
	Standard error	4	64
Informal loans	Mean	4	0
	Median	0	0
	Standard error	4	0
Outstanding student loan debt	Mean	592	104
	Median	0	0
	Standard error	244	62
Outstanding Access to Learning Funds (if to be repaid)	Mean	0	0
	Median	0	0
	Standard error	0	0
Estimated total borrowing at end of year*	Mean	2,567	2,337
	Median	650	300
	Standard error	747	585
N = (115) unweighted		63	52

Base: all Northern Ireland part-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.6: Type of student borrowing by parental experience of HE (£)

		Full-time		Part-time	
		Yes	No	Yes	No
Commercial credit*	Mean	371	370	(1,285)	2,156
	Median	0	0	(100)	200
	Standard error	229	149	(417)	585
Overdraft*	Mean	153	150	(116)	87
	Median	0	0	(0)	0
	Standard error	38	29	(63)	32
Arrears*	Mean	15	43	(2)	66
	Median	0	0	(0)	0
	Standard error	13	18	(1)	36
Informal loans	Mean	22	5	(9)	0
	Median	0	0	(0)	0
	Standard error	13	2	(9)	0
Outstanding student loan debt	Mean	4,085	3,445	(581)	322
	Median	3,165	2,568	(0)	0
	Standard error	390	314	(321)	168
Outstanding Access to Learning Funds (if to be repaid)	Mean	0	2	(0)	0
	Median	0	0	(0)	0
	Standard error	0	2	(0)	0
Estimated total borrowing at end of year*	Mean	4,647	4,014	(1,993)	2,632
	Median	3,165	2,800	(800)	500
	Standard error	558	350	(543)	642
N = (353) unweighted		103	136	31	83

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

TableA6.7: Type of student borrowing by institution type (£)

		Full-time		Part-time	
		HEI	FEI	HEI	FEI
Commercial credit*	Mean	362	454	1,825	2,292
	Median	0	0	100	450
	Standard error	146	204	554	617
Overdraft*	Mean	150	164	68	177
	Median	0	0	0	0
	Standard error	25	54	31	69
Arrears*	Mean	26	59	16	156
	Median	0	0	0	0
	Standard error	12	49	16	101
Informal loans	Mean	11	34	3	0
	Median	0	0	0	0
	Standard error	6	29	3	0
Outstanding student loan debt	Mean	3,806	3,203	431	250
	Median	2,741	2,500	0	0
	Standard error	271	429	189	141
Outstanding Access to Learning Funds (if to be repaid)	Mean	0	13	0	0
	Median	0	0	0	0
	Standard error	0	9	0	0
Estimated total borrowing at end of year*	Mean	4,356	3,927	2,343	2,874
	Median	3,000	2,500	500	700
	Standard error	353	548	618	683
N = (354) unweighted		171	68	56	59

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.8: Type of student borrowing by status (full-time) (£)

		Dependent	Independent
Commercial credit*	Mean	333	(591)
	Median	0	(0)
	Standard error	151	(258)
Overdraft*	Mean	150	(160)
	Median	0	(0)
	Standard error	25	(69)
Arrears*	Mean	17	(104)
	Median	0	(0)
	Standard error	8	(60)
Informal loans	Mean	15	(2)
	Median	0	(0)
	Standard error	7	(2)
Outstanding student loan debt	Mean	3,953	(2,577)
	Median	2,991	(1,983)
	Standard error	269	(632)
Outstanding Access to Learning Funds (if to be repaid)	Mean	1	(4)
	Median	0	(0)
	Standard error	1	(4)
Estimated total borrowing at end of year*	Mean	4,468	(3,439)
	Median	3,000	(2,600)
	Standard error	360	(681)
N = (239) unweighted		200	39

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.9: Type of student borrowing by social class (£)

		Full-time			Part-time		
		Manager- ial/ profess- ional	Inter- mediate	Routine/ manual/ unemp- loyed	Manager- ial/ profess- ional	Inter- mediate	Routine/ manual/ unemp- loyed
Commercial credit*	Mean	56	642	688	(2,661)	(664)	(1,907)
	Median	0	0	0	(500)	(0)	(450)
	Standard error	20	390	309	(851)	(240)	(577)
Overdraft*	Mean	182	131	100	(53)	(114)	(149)
	Median	0	0	0	(0)	(0)	(0)
	Standard error	52	28	27	(34)	(64)	(64)
Arrears*	Mean	2	40	44	(1)	(12)	(170)
	Median	0	0	0	(0)	(0)	(0)
	Standard error	2	24	32	(1)	(12)	(100)
Informal loans	Mean	24	9	5	(0)	(0)	(8)
	Median	0	0	0	(0)	(0)	(0)
	Standard error	15	6	5	(0)	(0)	(0)
Outstanding student loan debt	Mean	3,244	3,993	4,538	(272)	(325)	(655)
	Median	2,600	2,991	3,000	(0)	(0)	(8)
	Standard error	330	550	534	(213)	(284)	(304)
Outstanding Access to Learning funds (if to be repaid)	Mean	2	2	0	(0)	(0)	(0)
	Median	0	0	0	(0)	(0)	(0)
	Standard error	2	2	0	(0)	(0)	(0)
Estimated total borrowing at end of year*	Mean	3,511	4,817	5,374	(2,987)	(1,115)	(2,891)
	Median	2,800	2,991	3,700	(530)	(0)	(1,500)
	Standard error	346	880	569	(934)	(371)	(668)
N = (326) unweighted		84	65	63	44	32	38

Base: all Northern Ireland students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.10: Type of student borrowing by year of study (full-time) (£)

		1st Yr	Other yr (not final)	Final yr/ 1 yr course
Commercial credit*	Mean	272	357	525
	Median	0	0	0
	Standard error	168	160	359
Overdraft*	Mean	112	177	183
	Median	0	0	0
	Standard error	30	46	50
Arrears*	Mean	14	57	23
	Median	0	0	0
	Standard error	11	34	11
Informal loans	Mean	24	4	7
	Median	0	0	0
	Standard error	15	4	4
Outstanding student loan debt	Mean	2,507	3,864	5,426
	Median	2,475	3,165	5,200
	Standard error	229	439	567
Outstanding Access to Learning funds (if to be repaid)	Mean	0	0	4
	Median	0	0	0
	Standard error	0	0	3
Estimated total borrowing at end of year*	Mean	2,929	4,459	6,167
	Median	2,500	3,500	5,200
	Standard error	291	528	798
N = (239) unweighted		101	60	78

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.11: Type of student borrowing by year of study (part-time) (£)

		First year	Other
Commercial credit*	Mean	1,740	2,029
	Median	0	250
	Standard error	561	
Overdraft*	Mean	102	90
	Median	0	0
	Standard error	53	
Arrears*	Mean	121	16
	Median	0	0
	Standard error	82	
Informal loans	Mean	0	3
	Median	0	0
	Standard error	0	
Outstanding student loan debt	Mean	103	520
	Median	0	0
	Standard error	79	
Outstanding Access to Learning Funds (if to be repaid)	Mean	0	0
	Median	0	0
	Standard error	0	
Estimated total borrowing at end of year*	Mean	2,066	2,659
	Median	200	750
	Standard error	594	
N = (115) unweighted		50	65

Base: all Northern Ireland part-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.12: Type of student borrowing by whether student pays fees (full-time) (£)

		Pays full fees	Pays part contribution to fees	Pays no fees (incl NHS bursaries)
Commercial credit*	Mean	107	(200)	601
	Median	0	(0)	0
	Standard error	81	(154)	250
Overdraft*	Mean	184	(159)	127
	Median	0	(0)	0
	Standard error	48	(66)	27
Arrears*	Mean	30	(6)	35
	Median	0	(0)	0
	Standard error	21	(5)	16
Informal loans	Mean	20	(30)	4
	Median	0	(0)	0
	Standard error	15	(20)	2
Outstanding student loan debt	Mean	3,429	(5,452)	3,521
	Median	2,800	(6,000)	2,500
	Standard error	396	(706)	348
Outstanding Access to Learning Funds (if to be repaid)	Mean	0	(0)	2
	Median	0	(0)	0
	Standard error	0	(0)	2
Estimated total borrowing at end of year*	Mean	3,771	(5,848)	4,290
	Median	2,800	(6,400)	2,595
	Standard error	464	(755)	504
N = (239) unweighted		79	30	130

Base: all Northern Ireland full-time students

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.13: Overall financial position at end of final year by sex (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Savings*	Mean	–	733	–	(3,290)
	Median	–	0	–	(1,000)
	Standard error	–	250	–	(1,243)
Estimated total borrowing at end of year*	Mean	–	5,685	–	(1,950)
	Median	–	5,000	–	(750)
	Standard error	–	670	–	(476)
Estimated debt at end of year	Mean	–	4,952	–	(–1,243)
	Median	–	3,550	–	(0)
	Standard error	–	709	–	(1,463)
N = (122) unweighted		22	56	12	32

Base: all Northern Ireland students in their final year of study

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.14: Overall financial position at end of final year by age (full-time) (£)

		Under 20	20 and over
Savings*	Mean	866	845
	Median	450	0
	Standard error	242	375
Estimated total borrowing at end of year*	Mean	6,414	5,778
	Median	5,200	5,565
	Standard error	1,118	1,039
Estimated debt at end of year	Mean	5,548	4,933
	Median	3,400	5,315
	Standard error	1,114	1,205
N = (78) unweighted		44	34

Base: all Northern Ireland full-time students in their final year of study

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.15: Overall financial position at end of final year by parental experience of HE (full-time) (£)

		Yes	No
Savings*	Mean	–	393
	Median	–	0
	Standard error	–	180
Estimated total borrowing at end of year*	Mean	–	5,370
	Median	–	4,000
	Standard error	–	757
Estimated debt at end of year	Mean	–	4,977
	Median	–	3,550
	Standard error	–	846
N = (78) unweighted		24	49

Base: all Northern Ireland full-time students in their final year of study

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.16: Overall financial position at end of final year by student status (full-time) (£)

		Dependent	Independent
Savings*	Mean	876	–
	Median	200	–
	Standard error	232	–
Estimated total borrowing at end of year*	Mean	6,800	–
	Median	6,420	–
	Standard error	893	–
Estimated debt at end of year	Mean	5,925	–
	Median	5,355	–
	Standard error	908	–
N = (78) unweighted		62	16

Base: all Northern Ireland full-time students in their final year of study

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.17: Overall financial position at end of final year by whether living with parents (full-time) (£)

		Yes	No
Savings*	Mean	(1,421)	(560)
	Median	(300)	(200)
	Standard error	(477)	(169)
Estimated total borrowing at end of year*	Mean	(5,341)	(6,603)
	Median	(5,200)	(5,000)
	Standard error	(789)	(1,137)
Estimated debt at end of year	Mean	(3,920)	(6,043)
	Median	(1,850)	(5,000)
	Standard error	(887)	(1,154)
N = (78) unweighted		30	48

Base: all Northern Ireland full-time students in their final year of study

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

Table A6.18: Overall financial position at end of final year by whether paying fees (full-time) (£)

		Pays full fees	Pays part contribution to fees	Pays no fees (incl NHS bursaries)
Savings*	Mean	–	–	664
	Median	–	–	0
	Standard error	–	–	243
Estimated total borrowing at end of year*	Mean	–	–	7,349
	Median	–	–	7,316
	Standard error	–	–	1,157
Estimated debt at end of year	Mean	–	–	6,685
	Median	–	–	6,120
	Standard error	–	–	1,159
N = (78) unweighted		21	5	52

Base: all Northern Ireland full-time students in their final year of study

* Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES Survey 2004/05

7. Student Choices and Attitudes

7.1 Summary of key findings

- Around a fifth of full-time and a quarter of part-time students felt that financial considerations were an important determinant of their study choices, the majority believing that they would not have been able to study if they did not have some financial support. Financial support also influenced full-time students' decisions on whether or not to live at their family homes.
- Two-thirds of students thought that their course was equipping them with the skills required for the demands of working life, and the vast majority of students (90 per cent of full-time and 77 per cent of part-time) believed that their qualifications would help them get a better job. A quarter of students felt that their worries over debt had nearly stopped them from going to university, while approximately 80 per cent believed that the long term benefits of education out-weighed the costs they would incur. Finally, almost all (90 per cent) of those surveyed felt that taking an HE qualification would result in higher earnings.
- Two-thirds of full-time students planned to get a job in their chosen career, and a third expected to continue education once they had completed their course. Two-fifths of part-time students planned to get a different job on completion and more than a third expected to continue studying.
- The average annual salary that students expected to earn on graduation is £18,163 for full-time students and £19,066 for part-time students. These higher initial salary expectations of part-time students reflect the fact that most are already in work. Full-time students however, expected to earn higher salary levels after five years (£26,637) compared with part-time students (£25,339).

7.2 Introduction

We have already presented results outlining how students view their financial situation now they are studying within HE, and the extent of their borrowing and savings. In this chapter we go on to examine overall student attitudes towards their finances, including the extent to which perceptions of potential financial hardship affected their decisions regarding HE study, and its perceived value in their broader lives. Also, whether they felt their future plans have been affected by their present financial situation.

The remainder of the chapter is therefore structured as:

- the extent to which their perceptions of the likely financial demands of being a student affected their pre-entry decision making
- attitudes towards HE including their likely labour market outcomes
- whether their current financial situation is likely to affect their future plans
- students' short-term and longer-term salary expectations.

7.3 Pre-entry influences

A total of 354 students were asked whether the support available to them influenced their study choices, 22 per cent felt that, yes, their choices had been affected. This was a slightly lower proportion than found for English students. A marginally greater proportion of part-time students (25 per cent) compared with full-time students (21 per cent) felt that financial issues had affected their HE decision making. Groups of full-time students most likely to report being affected included: older students, independent students, those whose parents did not attend HE and those from lower socio-economic groups (Table 7.1).

Students who had been influenced by the support available were also asked whether there was a particular type of support which affected their decision, and 37 per cent of full-time students were affected by the availability of a specific fund. It was not possible to identify the most important source of financial support to those students because of the small base size¹.

¹ The unweighted base was 19.

Table 7.1: Whether decisions affected by funding and financial support (full-time students) (per cent)

Student characteristic	Yes affected	No, not affected	Unweighted base (N)
All full-time students			
Gender	21	79	239
Male	20	80	78
Female	22	78	161
Age			
Under 20	15	85	143
20 and over	34	66	96
Student status			
Dependent	19	81	200
Independent	37	63	39
Living circumstances			
Lives with parents	19	81	122
Lives away during term-time	23	77	117
Socio-economic group			
Managerial/professional	10	90	84
Intermediate	29	71	65
Routine/manual	29	71	63

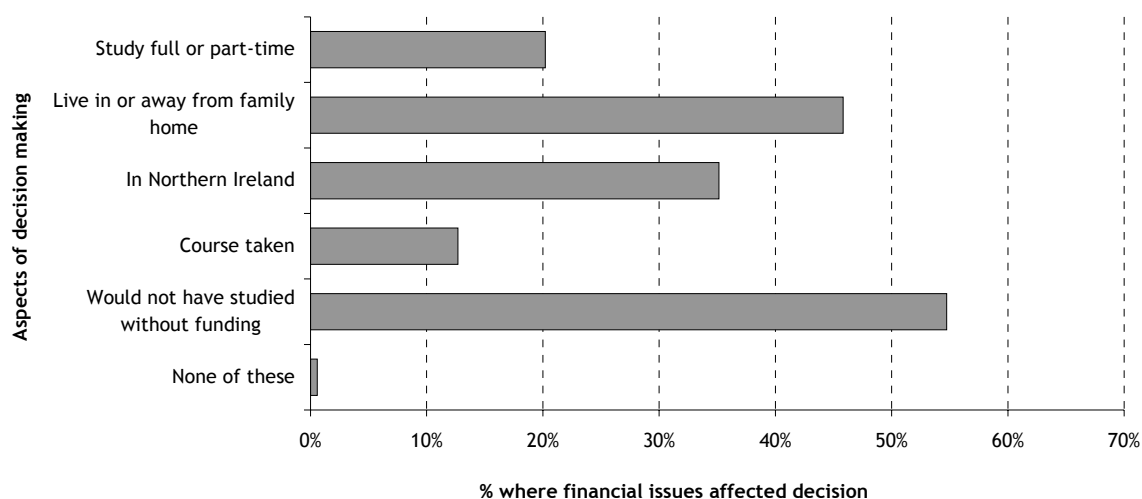
Source: NatCen/IES Northern Ireland SIES Survey 2004/05

Figure 7.1 shows the different aspects of decision making for those full-time students who believed that student support and funding influenced their HE study decision. Of these more than half (57 per cent) felt that they would not have been able to study without some support. The most common ways in which full-time student decision making had been affected were whether to leave home to study (46 per cent), whether to study in Northern Ireland (35 per cent) and whether to study full-time or part-time (20 per cent).

7.4 Economic and Social Returns

There are a range of factors that affect decisions about whether or not to enter HE, including the influence of families and peer groups, alongside prior academic performance *etc.* Separating what plays the greatest role in decision making for any given student can be a difficult process. However, the way in which a student perceives the potential economic and social returns of HE is likely to work alongside other factors in affecting decisions.

Figure 7.1: Influence of financial issues on HE decision making (full-time students)



Source: NatCen/IES Northern Ireland SIES Survey 2004/05

In our survey, students were asked their opinion about a number of statements regarding their expenditure and views of HE. Their answers were given using a five point 'strongly agree to disagree' scale and the results are shown in Table 7.2.

As we can see from Table 7.2, the first four statements have a similar answer pattern regardless of whether students are in full-time or part-time education. These four statements are as follows:

- *'Whether studying at university so far has lived up to expectation'* -- more than two-thirds of all students strongly agreed or agreed with this statement, principally male and dependent students.
- *'The course is equipping students for the demands of working life'* -- similar to the previous statement, around two-thirds strongly agreed or just agreed. However, full-time students were slightly more likely to give positive answers to this statement.
- *'Will earn more as a result of being in HE'* -- almost nine out of ten students either strongly agreed or agreed with the statement. Young students (under 20 years old) were more likely to give positive answers than older ones.
- *'The long term benefits of HE are greater than the costs'* -- around eight out of ten participants strongly agreed or agreed to this, especially men, younger students (under 20 years old) and those living with their parents.

Statements where the opinions of full-time and part-time students differed follow:

- *'The qualification will lead to a better job'* -- full-time students were more positive about this statement than their part-time counterparts (90 per cent of full-time students either strongly agreed or agreed compared with 77 per cent of part-time students). On the whole, all individuals had positive views about the statement.
- *'Concerns over debt had nearly stopped them coming to university'* -- full-time students were more likely to strongly disagree or disagree with this statement than those in part-time education (70 per cent compared with 56 per cent), indicating that they were less likely to be concerned about debt. Young students, those living with their parents, dependent students, those from higher socio-economic groups, and those whose parents had attended HE, were more likely to disagree with the above statement, therefore, were least likely to be concerned about debt.
- *'The growing number of graduates will make it hard to get a graduate job'* -- full-time students were slightly more likely to be worried by this than were their part-time peers. Among full-time students, those from manual backgrounds were more likely to agree with this statement than those from higher socio-economic backgrounds, as were independent students.

Table 7.2: Student views of the economic and social returns of HE (per cent)

Type of fund	Full-time					Part-time				
	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
So far, my time at university has lived up to my expectations	15	53	11	18	3	21	49	16	14	0
My course is equipping me for the demands of working life	19	49	15	14	3	9	49	26	14	2
I think that I will earn more as a result of being in HE	38	53	6	2	1	35	51	9	5	0
I think that in the long term the benefits of HE are greater than the costs	29	51	16	4	1	34	48	9	7	2
My qualification will get me a better job	41	49	7	3	– ¹	30	47	21	2	–
I nearly did not come to university because I was concerned about the debts I would build up	11	13	6	42	28	12	17	15	34	22
I am worried that the growing number of graduates will make it hard for me to get a graduate job	24	41	11	21	4	12	42	15	22	10
Most of the people I know go to or have gone to university	21	41	10	26	2	7	37	14	35	7

N = (353) unweighted

Base: all Northern Ireland domiciled students

¹ No data reported as fewer than 30 cases in this category

Source: NatCen/IES Northern Ireland SIES Survey 2004/05

- *'Most people they know are at or have been to university'* -- full-time and part-time students had very different views about this. Sixty per cent of those in full-time education agreed or strongly agreed with this statement, compared with only 44 per cent of part-time students. Looking at full-time students, those most likely to know people that had been to university were: female students, students under 20 years old, dependent students, those whose parents had been in HE, and those from managerial/professional or intermediate occupation backgrounds.

Overall, the above statements show that students have generally positive attitudes about the benefits of attending HE and regarding their future job prospects and earnings. The majority of students also believe that education has lived up to their expectations. However, around two-thirds of the students are worried that the increased number of graduates will affect their chances of entering a graduate job. All these patterns closely match those found for English students.

7.5 Impact of finance on future plans

In this section we will examine student plans for the future. The vast majority of students had some plans for the future with only three per cent of full-time, and ten per cent of part-time students, yet to make a decision. Table 7.3 shows that future plans also differ among full-time and part-time individuals. So, while almost two-thirds of full-time students intended to get a job in their chosen career, only a third of their part-time counterparts had similar plans. Full-time students were more likely to plan time off for travel (28 per cent compared with five per cent of part-timers), while more part-time students were hoping to get a different job (44 per cent compared with five per cent of full-time students). Finally, a very high proportion of full-time (37 per cent) and part-time (39 per cent) students were planning to continue studying. This could reflect the fact that individuals feel they need to differentiate themselves from the growing number of graduates who are also competing for jobs. These patterns were similar to those found for English students with some slight exceptions. Northern Ireland students appear to be marginally more decided about their plans for the future. Part-time students in Northern Ireland were much more likely to hope to gain a different job than English part-time students (44 per cent compared with 24 per cent) and were correspondingly less likely than English students to intend to get a job in their existing career (33 per cent compared with 48 per cent).

Table 7.3: Plans after completion of course (per cent)

	Full-time	Part-time
Get a job in chosen career	64	33
Get a temporary or fill-in job	11	2
Get different job	5	44
Continue studying	37	39
Take time off for travelling	28	5
Something else	2	7
Don't know yet	3	10
N = (354) unweighted	239	115

Base: Northern Ireland domiciled students

Source: NatCen/IES Northern Ireland SIES 2004/05 (question adapted from *The Poverty and Social Exclusion Survey of Britain, 1999*)

7.5.1 Salary expectations

Table 7.4 shows the salary expectations on graduation and after five years for full-time and part-time students. Part-time students seemed to have higher short-term salary expectations, on average their expected salary was five per cent higher than full-time students (£19,066 compared to £18,163). This can be explained by the fact that a significant number (87 per cent) of part-time students are already in paid jobs and receive a mean income of almost £10,000 in the survey period (see Section 3.5.2). When salary expectations were examined over the longer term, full-time students had expectations that were five per cent higher than part-timers (£26,637 and £25,339 respectively). There was also a 47 per cent rise in the amount full-time students expected to earn in the next five years compared with only a 32 per cent increase for part-time students. The median long term expected salary was the same for full-time and part-time students, however their mean values differ, which means that full-timers had higher values at the top end of their long term expected earnings.

On average full-time students had similar short-term salary expectations to English full-time students but expected a more modest increase in the longer term (after five years). Indeed the average anticipated salary after five years among English full-time students was £29,745, presenting a 60 per cent increase on initial expected salary. Generally, in the short and longer term, Northern Ireland part-time students' salary level expectations were lower than English part-time students.

In the next part of this section we will examine the expected salaries of different groups for full-time and part-time students separately.

Table 7.4: Expected future earnings (£)

		Full-time	Part-time
Expected salary on graduation	Mean	18,163	19,066
	Median	17,500	18,500
	Standard error	402	1,060
Expected salary after 5 years	Mean	26,637	25,339
	Median	25,000	25,000
	Standard error	609	1192
N= (354) unweighted		239	115

Base: Northern Ireland domiciled students

Source: NatCen/IES Northern Ireland SIES 2004/05

Full-time students

There was variation in the expected salary among the different groups (Table 7.5).

The main differences are the following:

- Salary expectations were higher for men than for women, both currently and in five years time. The differential of expectations by the end of five years was around £1,000 which is lower than in England where it was £4,000.
- Younger students (20 years old or younger) had higher salary expectations, currently and over time, than older students.
- Students from a managerial or professional background had the highest salary expectations in the short and longer term. However, individuals from the intermediate group had the highest percentage increase in their expected earnings in five years' time (their expected salary rises by 50 per cent compared with 43 per cent for those from the manual work backgrounds).
- Dependent and independent students had similar expected earnings on graduation, however, they differed in their expected salary after five years, with dependent students' expected salary increasing by 49 per cent while that of independent students was anticipated to rise by only 33 per cent.

- Individuals who did not live with their parents had higher salary expectations than those that did, both currently and in five years' time.
- Students studying in an FEI in Northern Ireland had higher short-term salary expectations, but lower expectations over five years, compared with individuals in an HEI.
- Students whose parents had not studied in HE had higher salary expectations on graduation, a result which changes when we looked forward five years. Then, students whose parents had studied in HE had expected to earn an average of £2,000 more than individuals whose parents had not studied in HE by this point.

Table 7.5: Average salary expectations of different student groups (full-time) (£)

Characteristic	Expected salary on graduation	N Unweighted	Expected salary after five years	N Unweighted
Gender				
Male	18,599	76	27,114	74
Female	17,833	153	26,290	151
Age				
Under 20	18,520	135	27,521	133
20 and older	17,562	94	25,078	92
Social class				
Managerial/professional	19,172	82	28,159	81
Intermediate	17,067	61	25,660	59
Routine/manual	18,397	60	26,336	61
Status				
Dependent	18,177	191	27,100	189
Independent	(18,085)	38	(24,004)	36
Living with parents				
Yes	17,876	116	25,319	114
No	18,455	113	27,973	111
Type of Institution				
HEI in NI	18,109	167	26,690	165
FEI in NI	18,751	62	26,032	60
Parents with HE				
Yes	17,892	101	27,523	101
No	18,416	128	25,768	124
N Unweighted		229		225

Base: Northern Ireland domiciled full-time students

Source: NatCen/IES Northern Ireland SIES 2004/05

Part-time students

Table 7.6 shows that the pattern of salary expectations for part-time students is very similar to that of full-time students which we previously examined.

Table 7.6: Average salary expectations of different student groups (part-time) (£)

Characteristic	Expected salary on graduation	N Unweighted	Expected salary after five years	N Unweighted
Gender				
Male	(20,376)	39	(26,444)	38
Female	18,318	69	24,732	71
Age				
35 or younger	18,126	63	24,671	63
35 or older	(20,183)	45	(26,106)	46
Social class				
Managerial	(20,669)	41	(26,229)	43
Intermediate	(19,788)	31	(26,868)	31
Manual	(15,760)	35	(22,194)	34
Family type				
Non-single	19,516	60	25,722	60
Single	(18,414)	48	(24,808)	49
Type of Institution				
HEI in NI	19,688	54	26,040	55
FEI in NI	17,035	54	22,999	54
N Unweighted		108		109

Base: all Northern Ireland domiciled part-time students

Source: NatCen/IES Northern Ireland SIES 2004/05

For part-time individuals, the main differences are noted below, but these should be treated with some caution because of the small base sizes involved:

- Men had higher salary expectations than women in the short and in the longer term. In both time periods, male students were expecting to earn £2,000 more than female students.
- Older students had higher expected salaries than those below 35. However, the expected salary of those below 35 had a higher percentage increase than the salary of their older counterparts (36 per cent compared with 29 per cent).

- Individuals from the managerial or professional class expected to earn more on graduation than those in other groups, something that changes in the long term salary expectations, where students from the intermediate social class expected to earn more. Although individuals in the manual class had the lowest expected salary in both time periods, they did have the highest percentage increase in their expected salary (it increases by 41 per cent).
- Non-single students expected to earn more than single students, something which is maintained over time.
- The expected earnings of individuals who have been studying in an HEI were, on average, £6,000 higher than those studying in an FEI.

8. Conclusions

This report on the sample of Northern Ireland students in the 2004/05 Student Income and Expenditure Survey provides a very wide range of data on their income, expenditure, borrowings, debt and financial position. It has analysed the key patterns in the data and highlighted the most significant results; and it has compared the Northern Ireland results with those of England (where similar questions were asked of students). Although the Northern Ireland sample is much smaller than the English sample (just over 300), which restricts how much detailed analysis could be undertaken, it has provided a comprehensive and up-to-date picture of current finances for Northern Ireland students. It relied on high levels of co-operation at several stages of the survey and we are grateful for the assistance given by institutional staff and students.

This report, as with the report on England and Wales, largely looks at the 'average student', although always distinguishing between full-time and part-time study. We found that the average (*ie* mean) figures for Northern Ireland students were broadly similar to those for England (with income levels slightly lower for both full-time and part-time students while expenditure levels were similar among full-time and higher for part-time students).

However the composition of income and expenditure did vary between the nations. In Northern Ireland, income from paid work was a relatively larger component of total income and state student support, and income from family and friends, were relatively less important than in England. On the other side of the equation, students from Northern Ireland spend more on living costs and less on housing costs than their English counterparts. It may be useful to explore both the different income and expenditure patterns between students from Northern Ireland and those from England, or indeed Wales or Scotland, in more detail to discover the extent to which they reflect economic, social or policy differences between the nations.

As noted in the England and Wales report, the notion of an 'average student' is increasingly difficult to comprehend, as student numbers have expanded and the student body changed in composition. It has become broader in terms of personal and social backgrounds, and more diverse. Additionally, student lifestyles have altered, affecting both traditional and new groups of students in various ways. Funding and support arrangements vary by both the individual and their course. In these circumstances our focus on the 'average' or 'typical' student, although pragmatically essential, may not have been as helpful as in the past. However, it is a useful way of drawing a nominal benchmark against which particular students or groups can be compared. It also serves to highlight the complexity of the survey dataset, and provide some indications of where further research could be undertaken, as well as some further analysis of this dataset.

In the preliminary analysis we have been able to carry out on the survey data, we have found a few differences in the extent to which income and expenditure patterns vary by student characteristics compared with those in England or Wales (eg students at Northern Ireland FEIs appear relatively more reliant on student support than those in England). The overall picture seems to be broadly similar but this may warrant further investigation.

Though recognising restrictions because of relatively small numbers in places in this Northern Ireland student dataset, further analysis work might usefully examine:

- the extreme as well as the middle cases and therefore focus on the lower (and upper) ends (eg top and bottom deciles or quartiles) of the income and expenditure distributions
- the link between the various aspects of student finance – income, expenditure, saving and borrowing – in a more comprehensive analysis of student financial well-being.

Other issues which could be explored in further research could include:

- Term-time working – a growing source of student income and apparently more important in Northern Ireland than in England (for instance two-thirds of full-time students from Northern Ireland had a paid job during term time compared with 56 per cent of those from England, although average earnings were slightly less)

- The role of parental contributions – full-time students from Northern Ireland are more likely to live at home with their parents, although the level of financial support from parents was relatively low
- The extent of and attitudes to debt – estimated debt levels by end of the period of study vary significantly by a number of student characteristics, eg age, marital status, institution etc. but are generally lower than those found among students from England. The survey provides some good baseline figures that could be used for improving awareness of likely student debt, developing reliable estimates about the likely extent of student debt and understanding students’ attitudes towards various debt levels.
- The impact of policy – a range of policies have been introduced in the area of student finance. The survey sets a baseline from which to examine the effect of policies in Northern Ireland, using England (or Wales) as a comparator.

Appendix 1: Technical Report

Introduction

This is a report on the research methods used in the Northern Ireland SIES 2004/05 carried out on behalf of the DEL.

Background and aims of Northern Ireland SIES

The Northern Ireland SIES 2004/05 is a comprehensive survey that collects detailed information on income and expenditure of HE students.

This is the first survey of its kind in Northern Ireland and it provides an authoritative report of student finance and investigates associated issues such as student debt and hardship.

The survey was designed to follow the design and methodology of the SIES 2004/05 looking at students in England and Wales. SIES 2004/05 was carried out on behalf of the DfES and the National Assembly for Wales. Using the same basic design and methodology in Northern Ireland and in England and Wales allows useful comparisons across these countries.

In summary the key objectives of the study were:

- to provide an objective report on the finances of HE students in Northern Ireland in the academic year 2004/05
- to collect detailed and comprehensive data on students' income, expenditure, debt, savings and financial hardship
- to identify differences in the levels of income, expenditure, debt and financial hardship between students with different characteristics
- to collect the above information in a analogous way to the SIES 2004/05 in England and Wales, in order to allow relevant comparisons.

Collaboration

NatCen and the IES collaborated closely throughout the study. The Northern Ireland Statistics and Research Agency (NISRA) were contracted to carry out the fieldwork.

NatCen had overall responsibility for the delivery of the survey, lead responsibility for the sample design, questionnaire design, contact with NISRA and data preparation. IES had lead responsibility for collecting sample data from institutions and data analysis and report writing. Sue Middleton of the Centre for Research in Social Policy (CRSP) at Loughborough University advised the consortium on the development of measures of student financial hardship.

Overview of methodology

Later sections of this report give detailed descriptions of all aspects of the survey and data collection, including the development phases. However, in order to give an overview of the research process, the key activities within the *mainstage* of the survey are outlined here.

Sampling – selection of institutions

- NatCen made a selection of four institutions in Northern Ireland for involvement in the survey. These were selected because the majority of students in both HEIs and FEIs were found in these four places (based upon figures supplied by DEL).
- Letters were sent from DEL to the vice chancellors and principals at institutions containing information about the research and an invitation to take part.
- IES made individual contact with institutions, explained their role in sampling and contacting students and secured their agreement to take part.

Sampling – selection of students and opt-in stage¹

- NatCen identified the number of full-time and part-time students to be sampled from each institution taking part (numbers differed for each institution).

¹ There were two opt-in phases because of a low level of student eligibility and consent to be re-contacted in the first phase. Both phases followed the same procedures. This is described more fully in Chapter 3 of this report.

- IES instructed institutions about the number of students to sample and helped institutions to do this using random selection (using an excel tool).
- Institutions produced a list of sampled students and two sets of labels containing names and addresses.
- Institutions attached labels to pre-prepared 'opt-in' packs and posted these packs to the selected students.
- Students each received an opt-in pack with an ID number and a letter explaining about the survey and what their involvement would consist of, a short opt-in questionnaire to complete and return to the research team at IES and £3 of Tesco vouchers to thank them for their time and encourage their involvement.
- Institutions attached labels to 'reminder' opt-in packs and posted these to students to encourage those who had not yet returned the opt-in questionnaire (containing a letter and opt-in form, but no vouchers).
- Students returned the opt-in questionnaire to IES (although not all gave contact details and consent to be re-contacted).
- IES collated an electronic database of students returning the opt-in form and passed this to NatCen.
- NatCen selected students for interview based upon their consent to be re-contacted, availability of contact details and answers to key questions within the opt-in questionnaire (eg what qualification they were working towards).

Fieldwork and data collection carried out by NISRA¹

- NatCen supplied NISRA with the CAPI questionnaire, seven-day diary of spending and electronic copies of documents to be adapted for NISRA to use with their field force.
- Students selected for interview were sent a letter letting them know an interviewer would contact them.
- Interviewers approached students face to face and carried out interviews using a computer assisted personal interview on a laptop (CAPI).
- All students who were interviewed were asked to complete a seven-day diary of spending.

¹ There were two phases of fieldwork reflecting the two opt in phases. Both followed the same procedures and more detail is given in the next section of this report.

- A diary was completed by the majority of interviewed students. Either a paper version of the diary of spending or an Internet version of the diary was used, depending on individual student preference. Instructions on the front of the paper diary contained information about the Internet version of the diary.
- Interviewers called the students three or four days after the interview to remind them to complete the diary or answer any queries about the diary. Interviewers attempted to pick up complete diaries approximately ten days after the interview.
- If the diary pick-up was not successful a reminder letter and a reply paid envelope were left for the student in order that they could return the complete paper diaries to the research team.
- Students were sent a letter and a final £12 of Tesco vouchers to thank them for their participation on receipt of a complete diary.

Sampling

Background and overview of the sampling methodology¹

A student sample was obtained through an opt-in mailing. Institutions were persuaded to draw a random sample of the student populations of interest and then to mail survey materials supplied by the researchers to the students. The mailing packages included an opt-in questionnaire which the students were invited to fill in, providing some key characteristics and contact details, and indicating whether they gave consent to be re-contacted for the research. The questionnaires were returned directly to the researchers.

The sample for the interview survey was then drawn from the returned questionnaires of students who had opted in. This was an ambitious methodology and high levels of co-operation were required at each stage if a good quality and representative sample of students was to be achieved.

¹ The sample design of this survey is similar to that used in SIES in England and Wales to ensure comparability of data. The sampling process was piloted in the development phase of the study in England and Wales.

Selecting and approaching institutions

Selecting institutions

The selection of the four institutions to take part in the research was made by NatCen. The selection was made based on where the majority of HE students in HEIs and FEIs were, in order to maximise the possible coverage of the survey (based upon figures supplied by DEL).

The selected institutions were:

- Queens University
- University of Ulster
- Belfast Institute of Further and Higher Education
- North West Institute of Further and Higher Education

Selecting and approaching students

Random selection and opt in process

Institutions were instructed by IES about how to draw random samples of qualifying full-time and part-time (0.5 FTE) students. A spreadsheet designed by NatCen was also provided to assist them with this task.

A total of 1,400 students was initially sampled by institutions for the opt-in process. Of these, the proportion of consenting and eligible returns was lower than had been hoped for. So, in order to ensure that the sample sizes of students interviewed would be adequate for analysis a decision was made to run a second phase of the opt-in process. In the second phase an additional 690 students were sampled from the same institutions.

Opt-in mailings, response rates and selection of students for interviewing

Students were mailed the opt-in questionnaires by their institutions. The mailing package included an opt-in questionnaire which requested some key characteristics and contact details, and asked students to indicate whether they gave consent to be re-contacted for the research. Incentives were used to help encourage response.

For the initial opt-in phase, institutions drew the sample and mailed opt-in packs in October 2004. A blanket reminder was sent to students at the beginning of

November 2004. Both mailings were sent to students' term time addresses.

At the second opt-in phase, two institutions mailed the additional sample themselves, while IES helped the other two institutions to draw the additional sample and mail the opt-in packs. Opt-in packs were mailed to students at the beginning of March 2005 to term-time addresses. A blanket reminder was mailed a week later to students' home addresses (to coincide with Easter holidays) in order to maximise response rates.

Responses to both opt-in phases are described below.

First phase

By the end of the initial opt-in phase, 40 per cent (556) of those sent an opt-in pack returned the opt-in questionnaire and of these students, 75 per cent (417) consented to be re-contacted about the survey. Thus the proportion of students who consented to be contacted for the research was 30 per cent of those who were sampled and sent mailings by their institutions.

As well as consenting to be contacted, students to be issued for the main survey needed to be identified as eligible for the study according to the information they gave in the opt-in questionnaire. Eighty-two per cent of consenting students were classified as eligible (341) and 18 per cent as ineligible. Therefore the proportion of sampled students who consented and were eligible was 24 per cent.

The design had sought to generate a larger sample of consenting and eligible students both to give some contingency and to allow some lower incidence groups to be over-sampled. In the event, the number of consenting and eligible returns did not meet the requirements. Therefore all students in this first phase were issued for interview and a further opt-in phase was organised to increase the sample size issued to field.

Second phase

In the second phase of opt-in, 237 opt-in questionnaires were returned. These were students responding to the second phase of opt-in and also some late response to the first phase. Of these, 73 per cent (172) consented to be re-contacted about the survey. Seventy-five per cent of consenting students were classified as eligible (129). Again, all eligible and consenting students in this second phase

were issued to interviewers in order to ensure that base sizes of key subgroups were large enough for analysis.

The level of returns to the opt-in mailing was lower than had been hoped for. Returns from students at FE colleges were appreciably lower than those from university students and consequently the second phase sample was concentrated mainly on this group. It is recommended that a future study should seek to find out more about the quality of term-time and home addresses held by institutions in order to devise a strategy to maximise the proportion of eligible students who are reached by the opt-in mailings.

Interview and diary of spending development

The study involved interviewing students face to face using a CAPI. All students who were interviewed were asked to complete a seven-day diary of spending after the interview. In order to maximise the diary completion rates, students were given the option of completing either a paper diary or an Internet version of this.

The combination of the main questionnaire and the seven-day diary of spending meant that all areas of income and spending could be monitored. For example, the questionnaire was able to pick up on larger and more memorable spending such as rent, travel, childcare, maintenance, holidays while day-to-day spending on items such as food and entertainment was recorded in the diary of spending.

The planned average length of the CAPI interview was 45 minutes and was based upon the questionnaire used in England and Wales with amendments to ensure that the questionnaire was suitable for use with students in Northern Ireland.

Questionnaire and diary development

The Northern Ireland SIES questionnaire and seven-day diary of spending were based upon the instruments used in the SIES in England and Wales 2004/05. These original instruments were carefully developed with guidance from the DfES and the National Assembly for Wales. The questionnaire and diary development involved a review of previous SIES questionnaires, input from expert panels about the content of the questionnaire and two phases of piloting. For more detail of the development see the full

technical report for the Student Income and Expenditure Survey 2004/05¹.

Once the questionnaire and diary for students in England and Wales were finalised, amendments were made to make the CAPI questionnaire suitable for students in Northern Ireland. The diary was appropriate without any changes. The amendments to the CAPI questionnaire included:

- amending the introductory questions to be relevant and to screen in students who were domiciled in Northern Ireland and who were currently studying in the country (rather than England and Wales)
- removing questions and references to Open University students²
- altering the sections regarding income through student support to reflect the support available in Northern Ireland *eg* including the bursary for low income families and referring to ELBs rather than Local Education Authorities
- removing questions about, and references to Council Tax, instead referring to Rates where appropriate
- amending questions about the type of school previously attended and the highest qualification obtained.
- amending questions about ethnicity and religion to reflect standard questions used by DEL.

NatCen and NISRA tested the routing and usability of the questionnaire. This was carried out by researchers at NatCen and by researchers and interviewers at NISRA.

Fieldwork

Computer assisted personal interviewing

NISRA was contracted to carry out the fieldwork on behalf of DEL, NatCen and IES. NISRA was supplied with the final CAPI questionnaire and paper copies of the diary of spending. The paper fieldwork documents used were based

¹ *Student Income and Expenditure Survey 2004/05*, DfES, RR725 (30 March 2006).
www.dfes.gov.uk/research/data/uploadfiles/RR725.pdf.

² Open University students were included as part-time students in the SIES in England and Wales, but were not included in the Northern Ireland SIES.

upon the documents used in England and Wales¹. Project managers from NISRA attended a briefing in England in order that they were fully familiar with the interviewing processes to ensure consistencies across the countries and data comparability.

Briefing and interviewer numbers

In total, 37 interviewers were briefed; five were briefed in the week beginning 7 February 2005 and a further two were briefed in early May 2005 in preparation for the second phase of fieldwork (see '*Timing of fieldwork*' below).

The briefings covered the background to the survey, the sample of respondents, use of the survey documents (eg the advance letter, address record form, reminder letter and letter to vice chancellors), approaching the sample, an overview of the questionnaire content and showcards and use of the seven-day diary of spending.

Interviewing processes

Timing of fieldwork

One phase of student opt-in was originally planned and for all fieldwork to be completed in the spring term of 2004/05. However, because of the lower than expected levels of student opt-in and the resulting second phase, it was necessary to interview in the summer term also. The students who opted in before the end of January 2005 were interviewed as planned in the spring term between 8 February and 24 March 2005, while the students who opted in after January 2005 were interviewed in the summer term between 9 May and 24 June 2005.

Advance letter, address record form and showcards

Advance letters were sent to all sample members notifying them that they were about to be contacted by an interviewer from NISRA. These letters were sent by the interviewers themselves to minimise the amount of time between the respondent receiving the letter and the interviewer calling at the address.

Each student that was approached to take part in the mainstage fieldwork was assigned an address record form (ARF) providing them with the contact details of the

¹ These documents had been piloted successfully in the development phase of SIES 2004/05.

student and on which they recorded details of their contact with the household.

The ARF provided interviewers with the student's contact details, including landline and mobile phone numbers where these were available. Interviewers were encouraged to make contact by telephone if it was not possible to make initial contact face to face.

Issues of security and letters to vice chancellors/principals

Prior to fieldwork, letters to the vice chancellors/principals of participating institutions were sent in order to advise institutions that a NISRA interviewer would be approaching students during the fieldwork period and requesting that they copy the letter to any members of staff who might come into contact with interviewers. This was to reduce the occurrence of security and access problems for interviewers who might be approaching students in secure, university-provided accommodation, or interviewing students on campus.

Interviewers were given a copy of this letter which they could produce when visiting university campuses, and advised to register with the local police station while interviewing. Contact details of a researcher were provided on the letter for those cases where interviewers had difficulty gaining access to certain areas. In all such cases, any issues were resolved through liaison with researchers.

Seven-day diary of spending

On completion of the CAPI interview, students were also asked to complete a diary of spending for the seven days following the interview. Interviewers were prompted at the end of the interview to brief the student on how to fill in the diary and were provided with a 'diary briefing card' giving basic instructions and an example to assist their explanation.

In order to maximise response rates for diary completion, several methods were applied to encourage students to fill in and return diaries.

Reminder calls: Interviewers were asked to contact students either face to face or by telephone three or four days after the interview with the aim of reminding students to fill in the diary (if not already underway) and answering any queries students might have. Reminder calls were made to

students regardless of whether they were filling in the paper or Internet version of the diary.

Diary pick-up: To facilitate the return of diaries, interviewers were also encouraged to attempt to pick-up the diary from the student and to ensure the diary was returned to the research team. If the diary pick-up was not successful, interviewers were asked to leave a letter and a reply pre-paid envelope. This acted as reminder to fill in the diary and enabled the individual students to send the completed diary back to the research team. For those students who planned to fill in the diary online, some interviewers also used a second telephone reminder call in the place of a pick-up to remind them to complete the diary online.

Incentives

On receipt of the completed diary by post or over the Internet the student received a thank you letter and £12 of Tesco vouchers.

Response rates

Table 1 shows the final response rate for both phases of fieldwork combined.

The aim was to interview 70 per cent of the issued sample and a response rate of 75 per cent was achieved. The number of achieved interviews in the first phase of fieldwork was 262, representing a 77 per cent response rate, while the total achieved interviews in the second phases were 92 representing a 71 per cent response rate.

Of the issued sample members, five per cent were found to be ineligible for interview at the interviewing stage.

Diary of spending

Table 2 shows the completion rate for the seven-day diary of spending among students interviewed via CAPI.

Table 1: Response rates for CAPI interviews

	Total sample	Total sample (%)	Possible interviews (%)
Sample members issued	470	100	-
Ineligible	22	5	-
Address problems	7	1	-
Office refusal	11	2	-
Interview possible	430	92	100
Refusal	34	7	8
Non-contact	26	6	6
Other unproductive	16	3	4
Interview achieved	354	75	82
Minimum target interviews (70% of issued sample)	329	-	-

Base: Students sampled and issued to the interviewers

Source: NatCen/IES Northern Ireland SIES Survey 2004/05

Table 2: Diary response rate among students interviewed via CAPI

	Total sample	Total sample (%)	Achieved CAPI interviews (%)
Sample members issued	470	100	-
Achieved main interviews	354	-	100
Diary received	302	64	85
<i>Paper diary</i>	<i>272</i>	<i>58</i>	<i>77</i>
<i>Web diary</i>	<i>30</i>	<i>6</i>	<i>8</i>
Minimum target diaries (70% of the 70% target interviews)	230		

Base: Student sampled and issued to the face-to-face interviews

Source: NatCen/IES Northern Ireland SIES Survey 2004/05

The aim was to receive a completed diary from 70 per cent of those students interviewed. In fact 85 per cent of these students returned a diary of spending. Given the high interview response rate, this meant that 64 per cent of all sampled students completed both an interview and a diary of spending. Of the returned diaries, 90 per cent were completed on paper while 10 per cent were completed over the Internet.

Fieldwork and quality control procedures

A programme of back-checking interviewer work was undertaken by NISRA. A subset of respondents was telephoned to check that the interviews were conducted correctly. In total, ten per cent of productive interviews were checked.

Validation, coding and editing of data

Validation of data

Questionnaires (CAPI and CATI)

Interviewers in the field or the telephone unit carry out most of the validation of data in computer assisted surveys.

Interviewer checks in the questionnaire programme allowed them to clarify and query data discrepancies directly with the respondent. 'Soft checks' (which could be suppressed by the interviewer) were used where unusually high values or inconsistent answers were reported, so that these could be checked before the answer was confirmed. 'Hard checks' (which could not be suppressed by the interviewer) were used when an answer contradicted an answer earlier in the interview – the interviewer had to resolve such discrepancies before proceeding. Also within the programme each numeric answer is given a set range of possible answers. This allows only potentially valid answers. For example, if the maximum amount of Course Grant received by a part-time student is £250, this would be the upper limit of the range within a question asking about this.

Diary of spending

The diary of spending was filled in either on paper or using the Internet version. Students were briefed about the use of the diary by an interviewer and instructions were on the front of the diary. However, unlike the computer-assisted interview, the students were left to fill this in for seven days after the interview.

Given that spending may be legitimately be erratic throughout a week and in fact a month, it is not feasible to set validation checks on the data on spending in any way other than checking the level of spending for the week of the diary against the data collected in the spending sections of the main questionnaire.

Coding and editing of data

Questionnaires (CAPI and CATI)

A data processing team at NatCen carried out the coding and editing of computer-assisted questionnaires. Coding data was necessary to enable the analysis of information collected by the interviewers typing in verbatim answers and to take into account any notes made by interviewers during the interview.

In order to code and edit the data, fact sheets were used. These provide a summary of a productive interview and alert editors to possible errors or inconsistencies that need to be dealt with. A typical fact sheet will contain a listing of the respondent's details, key data items, open and 'other-specify' responses and interviewer comments.

Code frames used in editing the data collected in England and Wales were developed by the researchers from a listing of responses to the relevant questions from the first 1,000 completed interviews. These were checked to make sure they were suitable for use in Northern Ireland. The researchers on this survey were involved in the most complex editing decisions. In some interview cases legitimate monetary answers were given that fell outside that range of the allowed answers. These cases were documented and the programmer and researcher on the project made necessary changes to the data after editing.

Diary of spending

A NatCen data processing team also carried out the coding and editing of seven-day diary of spending.

One purpose of the editing was to ensure that the diary had been completed for the seven different days of week (so that a weekend or weekday was not over or underrepresented in the data). A minority of diaries were accepted as valid when this was the case, even though the seven days were not consecutive.

The other major purpose of the diary editing was to code any spending that students has entered as 'other' spending and written in a description of what money was spent on. The researchers developed the coding instructions after looking at the first 300 complete paper diaries and the 'other' answers. They were necessarily complicated because the aim of editing was for 'other' spending to be coded back into an existing category of spending within the diary or categorised by both a broad *type* of spending, and whether

this information had already been collected within the main computer-assisted interview. This categorisation was needed because the diary data and the interview data are looked at in combination in analysis. It was key that data about an item of spending was not duplicated, as this would introduce bias in the data.

Summary measures of income, expenditure, debt and savings

Within the main report the majority of monetary figures refer to the total amounts of money spent, received or owed over the whole academic year. However, in the questionnaire and diary, these monetary amounts may have been recorded referring to a week, four weeks, a month, a term, a quarter, a vacation or over the whole academic year in order that students could give as accurate figures as possible. It was therefore necessary to create summary-derived variables which totalled the amount of money spent or received over the entire year, assuming that answers given in the questionnaire or diary represented average weeks.

The derived variables relating to the day-to-day spending recorded in the diary follow the same principals as those within the CAPI questionnaires. Again it is assumed that spending within the recorded week is an average week.

Extreme values

Once the summary measures of income, spending, borrowing and savings were created and tested, the research team reviewed these measures. This allowed them to correct any unfeasible answers and also trim any outliers that would skew the analyses if left untreated. Trimming involved identifying outliers through boxplots and then trimming these outliers to the highest amount within the accepted range.

Data and analysis

Datasets

The data collected within the diary of spending have been merged onto the dataset containing responses from the CAPI interview when a complete and valid diary was received (either a paper copy or an Internet version).

Weighting

Two stages of weighting correction were implemented:

1. weighting to correct for selection and response probabilities, that is the probabilities of institutions and students being selected and the selected students agreeing to be contacted for interview, being selected for interview and actually taking part in the interview when selected
2. correction for remaining differences between the initially weighted sample (after stage 1) and the sex and age profiles of the target populations of full-time and part-time students from HESA figures.

Stage 1 weights to correct selection and response probabilities

Weights were calculated as the *inverse* of the probability of being both selected and responding to the survey. For the interview survey this overall probability was calculated as the product of three conditional probabilities:

- i. probability that the student was selected for the postal opt-in questionnaire
- ii. probability of agreeing to be followed up by interviewer
- iii. probability of taking part in the main interview.

The calculation of each of the probabilities listed above is described below.

i. Probability that the student was selected for the postal opt-in questionnaire

Simple random samples of full-time and part-time students were selected per institution. The numbers selected, and the numbers from which the selection was made, were recorded per institution and the probabilities of selection are based on these numbers. That is, the probability of selection equals the number of students selected divided by the total number of students (calculated per institution and for full- and part-time students separately). The non-boost selected sample sizes were used in the numerator of this calculation, on the grounds that the boost was designed

essentially as a means of replacing students we anticipated would reply¹.

Having calculated these probabilities per institution, they then had to be applied to individual responding students. The postal opt-in questionnaire does not include information on whether an individual was *selected* as a full-time or part-time student. In other words we do not know the 'official' status of each respondent. So the probabilities of selection have been applied to responding students based on their self-report of which group they belong to².

ii. Probability of agreeing to be followed-up by interviewer

The probability of agreeing to be followed-up by an interviewer was estimated using a non-response model. The approach adopted was to use a logistic regression model to predict a binary variable for whether the respondent was eligible for contact and agreed to contact. Just one variable was found to be a significant predictor of consent: namely how well the student managed financially (those who managed less well were more likely to agree).

Variables that were tested but did not contribute to the model were age, sex, highest qualification before the course, whether the student had made an application for access or hardship fees, payment of tuition fees, whether the course was full-time or part-time, whether a parent of the student went to university, whether the student was studying a medical course and the type of institution attended.

iii. Probability of taking part in the main interview

The probability of agreeing to take part in the main interview was estimated using a non-response model in the same way as for the probability of agreeing to be followed up (see above). Again just one variable was found to be a significant predictor: the payment of tuition fees (those who paid full fees being more likely to take part in the interview).

¹ This gives an implicit non-response adjustment and ensures that the final sample profile by institution is reasonably close to the population profile.

² The variables used for this were *mdboost* and *c10*. *ie* if *mdboost*=1 then *medic*; else if *c10*=1 then *ft*; else if *c10*=2 then *pt*.

Variables that were tested but did not contribute to the model were age, sex, whether the student had made an application for access or hardship funds, whether a parent had attended university, full-time or part-time status, how well the student managed financially, the highest qualification before the course, whether the student was studying a medical course and the type of institution attended.

Stage 2 weights to correct sample profile to match population figures

As a final stage, the weighted survey data were further adjusted so that they matched the population of students in the four surveyed institutions in terms of sex, age (under 20 years old, 20 to 24 years and 25 years plus) and full-time/part-time status.

Table 3 shows the cells to which the final stage weights were applied and the mean weights for each cell. Age groups were combined where sample sizes were low.

Table 3: Final weighting adjustments for mode of study, sex and age group

	Full-time		Part-time	
	Female	Male	Female	Male
Under 21 years	1.05	1.43	0.99	0.89
21 to 24 years	0.66	1.49	0.97	1.18
25 to 29 years	0.75	2.39	3.59	0.71
30 to 39 years	0.87	1.81	1.01	1.90
40 to 49 years	1.51	0.70	0.58	1.77
50 and over	2.88	–	0.44	1.79

Source: NatCen/IES Northern Ireland SIES Survey 2004/05

Distribution of scaled weights

Table 4 shows the distribution of the scaled weights for full-time and part-time overall. The overall range of weights was from 0.05 to 3.15.

Effective sample size

The effective sample size of a given weighted base is the equivalent random sample which would have the same statistical power. It is calculated as the squared sum of all weights (summed over all cases in the sample) divided by the sum of all squared weights.

Table 5 presents the effective sample sizes for full-time and part-time students for each sector and overall.

Table 4: Distribution of weights by mode of study

	HEIs	FEIs	Total
Full-time			
Mean	1.65	0.40	1.30
Median	1.50	0.38	1.17
Std. deviation	0.62	0.13	0.77
Minimum	0.83	0.15	0.15
Maximum	3.15	0.72	3.15
5th percentile	0.96	0.22	0.28
95th percentile	2.91	0.66	2.69
Part-time			
Mean	0.59	0.18	0.38
Median	0.61	0.17	0.29
Std. deviation	0.14	0.05	0.23
Minimum	0.36	0.11	0.11
Maximum	0.98	0.29	0.98
5th percentile	0.41	0.12	0.13
95th percentile	0.85	0.29	0.78

Source: NatCen/IES Northern Ireland SIES Survey 2004/05

Table 5: Effective sample sizes by mode of study

	HEIs	FEIs	Total
Full-time			
Sample size	171	68	310
Effective sample size	150	62	177
Effective as % of actual	88	91	57
Part-time			
Sample size	56	59	44
Effective sample size	53	55	84
Effective as % of actual	95	93	84

Source: NatCen/IES Northern Ireland SIES Survey 2004/05

people:skills:jobs:



Department for
**Employment
and Learning**
www.delni.gov.uk



INVESTOR IN PEOPLE

THE DEPARTMENT:

Our aim is to promote learning and skills, to prepare people for work and to support the economy.

This document is available in other formats upon request.

Further information:
Tertiary Education Analytical Services
Branch
Department for Employment and
Learning
39/49 Adelaide Street
Belfast
BT2 8FD

telephone: 028902 57606
e-mail: statistics@delni.gov.uk
web: www.delni.gov.uk/research