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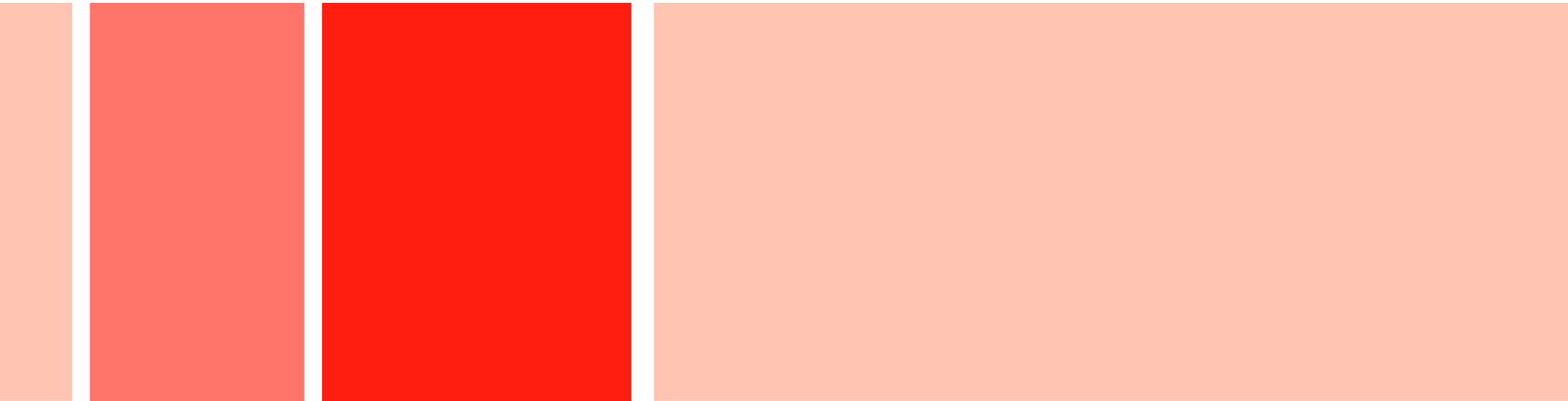
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Student Income and Expenditure Survey 2011/12 Welsh-domiciled Students



**Student Income and Expenditure Survey 2011/12
Welsh-domiciled Students**

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Executive Summary

The 2011/12 Student Income and Expenditure Survey (SIES) was jointly commissioned by the Welsh Government and the Department for Business, Innovation and Skills (BIS). The study was conducted in partnership by the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES). This report presents the findings for students from Wales. A separate report covers students from England.

The aim of the survey was to provide an authoritative report on the financial position of higher education (HE) students in Wales and England in the academic year 2011/12, and provide a baseline against which to measure changes to the student financial support package from 2012/13.

The 2011/12 survey covered both full-time and part-time students at higher education institutions (HEI) and further education colleges (FEC), including the Open University (OU), participating in undergraduate courses during the 2011/12 academic year. Data were collected between February and June 2012 via:

- A thirty minute online survey or telephone interview with a randomly selected sample of 914 full-time and 180 part-time Welsh-domiciled students at 96 institutions in Wales and England (including the OU).
- Online expenditure diaries detailing the expenses incurred by these students over the course of seven days, completed by 565 Welsh-domiciled students.

Methodological note

The research method for the 2011/12 survey differed substantially from the approach used in the 2007/08 and 2004/05 surveys. The changes were introduced in response to recommendations of a methodological review which looked at ways to reduce the burden placed on individuals and institutions, to increase the resource efficiency of the survey, and to establish a baseline in order to measure the impact of changes to the student financial package from 2012/13. The new methodology includes: a) a move from an opt-in to an opt-out approach, and (where possible) direct sampling from HESA records; b) a

move from face-to-face interviews to a shorter online and telephone survey with an online expenditure diary; and c) the inclusion of part-time students on courses of lower intensity (FTE of 25 per cent and above).

The 2011/12 survey therefore represents a break in the series and, although adjustments have been made where possible, any comparisons with previous surveys (particularly absolute figures) should be treated with caution.

Key findings

- The average income among full-time first year students fell by 15 per cent in real terms between 2007/08 and 2011/12 while overall spending fell by five per cent. Among part-time students on higher intensity study programmes (studying for at least 50 per cent FTE), income also fell between the two surveys (by 13 per cent) but changes in expenditure levels could not be calculated.
- The average total income (including tuition fee loan) for all full-time students in 2011/12 was £10,730 and £11,555 for all part-time students. The gap between full-time and part-time students' income has narrowed from the position in 2007/08.
- Income from the main and targeted state funded sources of student support has remained consistent over time indicating that state funded support for students has broadly kept pace with inflation and remained stable over time.
- State financial support is becoming a more important source of income for most full-time students over time; whilst income from paid work and from family accounts for a lower proportion of overall income over time. This follows patterns identified in the 2007/08 and 2004/05 surveys (and in patterns identified for English domiciled students).
- Earnings from paid work remained a significant source of income for many full-time students. Just over half of full-time students were working at some point during the academic year, which is consistent with previous surveys. However the income from paid work has fallen considerably compared to previous surveys, at least in part due to a decline in the quality of the work that students find to do and the duration of jobs that students are engaged in.

- Earnings from paid work are the key component of total income among part-time students; however the proportion of overall income it accounts for has remained consistent over time and this reverses the pattern identified in the previous survey. This reflects a decrease in the average income from paid work (among comparable part-time students) due in part to fewer part-time students working and also to lower earnings among those that do work.
- The average total expenditure (including tuition fee costs) for full-time students was £13,591 and £18,236 for part-time students. Full-time students appeared to be spending proportionally more on housing and participation costs than in previous surveys and less on living costs whereas the spending profile appears to be stable over time for part-time students.
- Most students have borrowings and for full-time students these are mainly in the form of student loans. Relatively few full-time students resorted to commercial borrowing and fewer took out a commercial loan than in the 2007/08 survey.
- 'Net debt' levels (ie borrowings less savings) among a comparable group of students (first year full-time students, and part-time students studying at least at 50 per cent FTE), have increased since the previous survey. For full-time students, this has been driven primarily by an increase in borrowings but for part-time students this has been driven by a considerable fall in savings.
- Among full-time students, the 'net debt' levels rise with the number of years of study and the average among final year full-time students was £10,568 (with the tuition fee capped at £3,375).

Student income

Full-time students' average total income during the 2011/12 academic year including any loan for fees was £10,730. Part-time students received around eight per cent more, with an average total income of £11,555. The key sources of support for full-time students were the main and targeted state-funded sources (together accounting for 72 per cent of overall income on average), whereas earnings from paid work were the key contributor to part-time students' income (72 per cent on average).

Among full-time students, average total incomes and their composition varied considerably between different student and study characteristics. The key factors associated with different total income levels for full-time students were: family type, whether they lived in London or elsewhere, qualification level and subject studied. For part-time students, the key factor associated with different levels of average total income was family type. In contrast to the previous survey, socio-economic background was not associated with differences in average total income for either full-time or part-time students.

Income from loans and other forms of support

Student Loans for Maintenance and Tuition Fees (state-funded Income Contingent Repayment Loans) were the most important source of income for full-time students, contributing 47 per cent of average total income. Students' reliance upon these sources of income has increased with the changes in student finance and support arrangements and since the 2007/08 survey when they contributed 34 per cent of average total income. Part-time students were ineligible for this type of support (in 2007/08 and in 2011/12).

Among full-time students, who could be charged up to £3,375 for tuition fees in 2011/12, income from the Student Loan for Tuition Fees contributed £2,546 on average to total income (accounting for 24 per cent). This is very similar to the average amount and proportion of income found among English-domiciled students; and, therefore, differs substantially to the situation in 2007/08 where the average Fee Loan was significantly lower than found for English-domiciled students. This difference was attributed to the higher level of tuition fee support available to Welsh-domiciled students studying in Wales at the time of the 2007/08 survey (this was abolished in 2010/11). In the 2011/12 survey, just over three quarters (77 per cent) of Welsh-domiciled full-time students had taken out a Tuition Fee Loan which represents a substantial increase in the proportion taking out a loan recorded in the previous survey (67 per cent for students operating under similar funding arrangements). Among those taking out a Fee Loan, the average received was £3,323 which was very close to the maximum loan amount of £3,375. It should be noted that income from tuition fee loans is paid direct to the institution rather than to the individual student.

Income from the Student Loan for Maintenance for full-time students accounted for approximately a quarter (24 per cent) of the average total income for the academic year, contributing £2,533 on average. Overall 73 per cent of full-time students took out a Student Loan for Maintenance (a marginally lower proportion than took out a Student Loan for Tuition Fees, but the same proportion that was reported in the previous survey), and the average amount received was £3,463.

Nearly half (44 per cent) of students received income from a non-repayable Assembly Learning Grant (or Special Support Grant) to help with living costs. The average amount received in Assembly Learning Grants or Special Support Grants (for those who received grant support) was £2,923. Comparisons to the previous survey are not possible due to changes to the eligibility criteria and maximum values.

Just under one third (31 per cent) of Welsh-domiciled full-time students received a bursary or scholarship from their institution, and those who did received £1,033 on average (considerably higher than received by English-domiciled students). In contrast, very few part-time students received this type of support (five per cent), instead the main form of support for part-time students from their institutions was support for fees rather than an award of a bursary or scholarship.

Students from routine/manual social class backgrounds received more income (in relative and absolute terms) from sources of student support such as loans, grants and bursaries than those with professional/managerial social class backgrounds, whereas the latter group received more in contributions from their family and friends than those from routine/manual work backgrounds.

Around one in three (33 per cent) full-time students said that the availability of funding and financial support affected their decisions about HE in some way, a slightly lower proportion than found in the 2007/08 survey. A greater proportion of part-time students felt they had been affected (39 per cent) and this represents quite an increase when compared to the previous survey findings. Those who felt they had been influenced were most likely to report that they would not have studied at all without funding; this equates to 20 per cent of all full-time students and 21 per cent of all part-time students.

Earnings from work

Income from paid work was important for full-time students (averaging £1,292 and representing 12 per cent of their total average income) and critical for part-time students (averaging £8,307 and comprising 72 per cent of theirs).

Just over half of all full-time students did some form of paid work during the academic year (52 per cent), earning on average £2,498. Working was most common among students who lived at home with their parents during term-time, those from white backgrounds, those without dependents, and those studying at Bachelors level (but not studying Medicine or Dentistry). There was no significant difference in propensity to work between male and female students, or due to social class backgrounds. There were roughly equal proportions of full-time students in continuous work (working across the full academic year) and in more casual jobs (undertaken at some point during the academic year). This differs to patterns found in the previous survey (but matches that found for English-domiciled students) when more than twice as many students had a continuous job than a casual job. The vast majority of part-time students combined studying with work (73 per cent), earning on average £11,421. There was little variation in the propensity to work by personal or study characteristics.

Income from family and friends

On average, full-time students received £1,431 from their families (including parents, other relatives and partners) – this accounted for approximately one tenth (13 per cent) of their average total income, almost equal to income from paid work. This proportion is however lower than found in the previous survey. Those who gained the most from their families tended to be from more ‘traditional’ student backgrounds – those living away from home to study, from managerial/professional social class backgrounds and single (ie with no partner or children).

A different pattern was found for part-time students. Overall, income from families was less central to part-time students, and was indeed negative (-£442 on average) in that part-time students contributed income to, rather than received income from, their families. Variation between part-time students was largely driven by gender and by type of degree.

Social security benefits

Although few full-time students received income from social security benefits (seven per cent), for those who did this represented a key part of their total average income, especially parents, for whom it contributed £2,246 or one fifth of their total average income. Social security benefits were a common source of income among part-timers, with around half claiming income from this source (53 per cent). Again, social security benefits played a particularly key role for parents, but also for older students. However, for both full and part-time students, the proportions receiving benefits had fallen when compared with the previous survey.

Student spending

The average (mean) total expenditure of full-time Welsh-domiciled students in 2011/12 was £13,591. The average total expenditure of part-time students was £18,236, 34 per cent higher than their full-time counterparts. Life stage had a strong influence on expenditure for both full- and part-time students, with spending highest amongst students in families with children. In addition, full-time students renting their accommodation, who were disabled, or had parent(s) who had not been in higher education reported higher levels of expenditure.

Living costs constituted the largest category of expenditure (50 per cent of expenditure for full-time students and 63 per cent for part-time students). Living costs accounted for £6,687 of full-time students' and £11,775 of part-time students' spending. Among full-time students, spending on living costs was highest for students with children, those whose parents(s) had not attended higher education, and who rented (alone or with family) their accommodation.

Housing costs accounted for around one fifth of expenditure for each group – £2,554 (22 per cent) among full-time students and £3,295 (19 per cent) among part-time students. Full-time students typically lived in rented (non-university) property with friends or other students, with their parents or relatives or in university provided accommodation: these groups reported lower housing costs. Part-time students were more likely to be buying or privately renting a property (alone or with family) but despite this had a similar level of

housing costs to full-time students reflecting the higher proportion of part-time students in couples and thus sharing these costs with a partner.

Participation costs (ie the costs incurred as a direct result of attending university or college, including tuition fees) accounted for a higher proportion of expenditure for full-time students than for part-time students (27 per cent compared with 11 per cent). Full-time Welsh-domiciled students spent an average of £3,684 on participation costs in the academic year 2011/12. Part-time students spent considerably less than their full-time counterparts on these costs, an average of £1,940. Within participation costs are the spending categories of direct course costs and facilitation costs. Full-time students spent an average of £408 on direct course costs such as books, computers and equipment and £310 over the academic year on facilitation costs (such as course-related travel and childcare). Part-time student spending on these costs averaged £571 and £344 respectively. Among full-time students, direct costs were higher for first year students, those studying creative arts, languages or humanities, and those studying at FECs. Eight per cent of full-time students and 40 per cent of part-time students were parents who lived with their children; among these, full-time students spent £2,461 and part-time students spent £2,704 on child-related costs.

Savings, borrowing and debt

Full-time and part-time students predicted similar levels of savings for the end of the academic year, £1,155 compared with £1,569. Among both full- and part-time students, savings levels were predicted to remain steady over the course of the academic year. Key differences in the level of savings were found for students with different family and housing circumstances, and savings levels also varied by subject of study.

Levels of borrowing among full-time students were five times higher than among part-time students, averaging £10,082 and £2,004 respectively. Full-time students were considerably more likely to borrow money (94 per cent had some form of borrowing compared with 53 per cent of part-time students). Full-time students' borrowing was predominantly made up of student loans (£10,189 out of £10,743). However, some full-time students had borrowed from commercial or 'higher cost' sources such as commercial credit companies (17 per cent) and via bank overdrafts (47 per cent), and where students

had made use of these sources, the average amounts involved were substantial (£2,581 and £1,031 respectively).

Part-time students borrowed less heavily overall (£2,004 on average), but relied more on commercial credit and bank overdrafts (which together, accounted for 66 per cent of part-time students' borrowing at £1,324).

It is possible to estimate graduate debt by deducting predicted year-end savings from predicted year-end borrowings (for final year students only). This results in average anticipated debt of £10,716 for those graduating from full-time courses and £31 for those graduating from part-time ones. Thus net debt levels of full-time graduates are much higher than part-time graduates.

Estimated graduate net debt varied considerably in a number of ways, reflecting many of the variations noticed for savings and for borrowing patterns. In particular, for full-time students, relatively higher net debt was predicted among single students living independently.

Comparisons with the previous survey

To allow for some tentative comparisons to be made between the 2011/12 findings and those from the 2007/08 survey: all 2007/08 figures were up-rated (generally using the Retail Price Index, RPI) to account for inflation; and comparisons are made as close to a 'like for like' basis as possible. For full-time students, this means comparing the finances of first year students; and for part-time students, this means comparing the finances of those on higher intensity courses only (at least 50 per cent FTE).

Compared with SIES 2007/08

Full-time student income among first years decreased by around 15 per cent in real terms from £12,630 to £10,720 between 2007/08 and 2011/12.

For these full-time students the main sources of student support include maintenance and tuition fee loans, and the Assembly Learning Grant or Special Support Grant, and the income from these main state-funded sources of student support has largely kept pace

with inflation. However the income from paid work fell by 46 per cent in real-terms, and from families also fell by 32 per cent. This means that the average student saw a decrease in the money they had available to spend. The shift towards main sources of support and away from work earnings and family support continues trends noticed between the 2007/08 and 2004/05 surveys. It is important to note that the decline in earnings income among full-time students appears to be related to a change in the quality and duration of job opportunities, and potentially a decrease in the hours worked, rather than in any change in the proportion of students working whilst studying. Instead more students were working in casual jobs rather than in continuous jobs, and the pay in these casual jobs seems to be falling in real terms.

The average income for part-time students (those on higher intensity study programmes of 50 per cent FTE and over) also fell between the two surveys, moving from £13,267 (adjusted) to £11,515 in real terms. There were several distinct trends noticed: an increase in income from state-funded support and social security benefits, and an increase in support from families (switching from a negative to a positive value). However these gains were dwarfed by the decrease in income from paid work (the largest element of part-time students' income) and an apparent shift in the quality of work undertaken ie non-continuous or casual work instead of continuous work.

The total average expenditure across all full-time first year students fell by five per cent between 2007/08 and 2011/12, from £14,576 to £13,840. This decrease in total spending was driven by a 13 per cent decrease in living costs (although this may be accounted for, in part, by a change in methodology between the two surveys). Housing costs rose by 22 per cent among full-time students in their first year across the same period. No comparison in expenditure among part-time students was possible due to the low numbers of part-time students studying at least 50 per cent FTE in the sample providing details of expenditure. For first year full-time students, average borrowing levels increased by ten per cent in 2011/12, against the inflation adjusted amounts found in 2007/08. This change was due in the main to increases in student loan debt as levels of commercial credit fell substantially between the two surveys. However these students appeared to be saving a similar amount in 2011/12 compared with 2007/08. The overall impact on students' financial position was to increase the level of predicted student (net) debt among first year students (on average from £4,656 adjusted to £5,270, representing an increase of 13 per cent.

Across all part-time students on higher intensity courses, borrowing levels remained at similar levels to those found in 2007/08 due to higher levels of outstanding student loan debt but lower levels of commercial credit. Indeed for this group of part-time students the average level of commercial credit fell by 19 per cent in 2011/12. In contrast to patterns found among full-time students, savings among this group of part-time students decreased. The impact on net debt was to increase this substantially – essentially moving from a position of having no debt to having an average debt of £2,645.

The proportion of part-time students who reported that the student funding and support available to them affected their decisions about HE study (either positively or negatively) rose sharply (from 28 per cent to 39 per cent). The opposite pattern was found among full-time students, where the proportion fell slightly.

Comparing Wales and England

There was no significant difference in the level of full-time student income or spending between Welsh and English-domiciled students. Income levels were almost identical (£10,730 and £10,931 respectively), but spending levels were marginally lower on average among Welsh-domiciled students. Estimated graduate debt was marginally higher among Welsh-domiciled full-time students in their final year of study compared with those from England driven by lower levels of savings among Welsh-domiciled students.

The average income of Welsh domiciled part-time students was considerably lower than that of English-domiciled students although their spending was only slightly lower.

These overall patterns hide a key difference between the two cohorts which relates to paid work earnings, where both Welsh-domiciled full-time students and part-time students earned considerably less than their English counterparts.

1 Introduction

This report presents the findings of the 2011/12 Student Income and Expenditure Survey (SIES), jointly commissioned by the Welsh Government (WG) and the Department for Business, Innovation and Skills (BIS). The study was conducted in partnership by the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES).

The survey is the most detailed, comprehensive and authoritative assessment undertaken of the income and expenditure of students in Higher Education (HE) in Wales and England. It builds on a series of earlier surveys which have been undertaken at regular intervals since the mid-1980s (most recently in 2007/08) to track the financial position of HE students and measure the impact of changes in funding and support since 1998. This latest survey is particularly important as it provides a baseline for assessing the impact of the greatest changes in student finance across Wales and particularly England for some considerable time, introduced in September 2012 for those starting HE in the 2012/13 academic year.

The 2011/12 study covers both full-time and part-time Welsh and English-domiciled students at HE institutions (HEIs) and further education colleges (FECs), and includes the Open University. Students were participating in designated undergraduate courses including first degree, Higher National Diplomas/Certificates (HND/HNCs), Foundation Degrees (FD), or were in university-based postgraduate initial teacher training courses (PGCEs). The study covered: eight HEIs and three FECs in Wales; 53 HEIs and 31 FECs in England; and the Open University (which crosses country boundaries). This survey adopted a different, more cost-effective, method to previous surveys. Data were collected between February and June 2012¹ via:

- Online survey questionnaires, completed by a randomly selected sample of 769 full-time and part-time Welsh-domiciled students, and 2,855 full-time and part-time English-domiciled students (representing 72 per cent of participants²).

¹ Note that the expenditure diaries were closed during the Easter holidays to ensure that diary entries were only made during term-time.

² This is the proportion starting the questionnaire online, around three per cent then switched to phone interviews.

- Telephone interviews with a randomly selected sample of 325 full-time and part-time Welsh-domiciled students, and 1,058 full-time and part-time English-domiciled students (representing 28 per cent of participants).
- Online expenditure diaries detailing the day-to-day expenses incurred by these students over the course of seven days. Diaries were completed by 52 per cent of Welsh-domiciled students and 53 per cent of English-domiciled students.

This report covers the findings for Welsh-domiciled students only (regardless of whether studying in Wales or England). A separate published report is available for English-domiciled students.

1.1 Policy background and context

The size, shape and provision of the HE sector in the UK has been radically transformed over the last two decades with numbers of students increasing from 1.72 million in 1995/96 to 2.3 million in 2007/08 and 2.5 million in 2011/12¹. There has been a rise in the numbers studying HE in further education (FE) settings and an increase in the proportion of students from non-traditional HE backgrounds. The latest figures show that 88.7 per cent of young entrants to full-time first degree courses came from state school or colleges and 30.6 per cent came from a lower socio-economic background; and 10.5 per cent of young entrants and 11.7 per cent of mature entrants to full-time first degree courses came from low participation neighbourhoods whilst 13.0 per cent of young entrants and 8.0 per cent of mature entrants to part-time undergraduate courses came from such neighbourhoods. All these widening participation performance indicators show an improvement from their position at the time of the last SIES in 2007/08².

Higher education is a key element of UK and Welsh skills policy³ and can help to develop and improve the skills essential to building sustainable growth and stronger, more prosperous, communities. HE also has an important role in lifelong learning, facilitating

¹ Numbers from HESA, Statistical First Release 183, January 2013. The actual number of enrolments was 2,496,645. This represents a slight decrease on the number in 2010/11 of 2,501,295.

² See Summary of Performance Indicators for 2010/11, HESA.

http://www.hesa.ac.uk/index.php?option=com_content&task=view&id=2397&Itemid=141

³ Welsh Government (2013) Policy Statement on Higher Education; Welsh Assembly Government (2008) Skills that Work for Wales: A Skills and Employment Strategy and Action Plan; and BIS (2010) Skills for Sustainable Growth, BIS Strategy Document.

social mobility and minimising social exclusion¹. Increasing and widening participation remain integral to HE policy to ensure that all those with the potential to benefit from higher education are able to do so regardless of their background. Policy continues to tackle the under-representation of those from lower socio-economic backgrounds and deprived areas in the student population, to promote equality of opportunity and access to higher education, and support progression and retention of learners from non-traditional backgrounds. New controls on student numbers have been established to ensure that the expansion of student numbers can be managed efficiently and in response to student choice (but these have recognised the regional dimension to HE in Wales).

1.1.1 Overview of the key changes to student finance since SIES 2007/08

The SIES 2011/12 survey took place on the cusp of radical change to the student finance systems in Wales and England and provides a baseline from which the impact of the new arrangements introduced for the 2012/13 academic year on students' finances can be assessed.

The changes are the latest in a long line of recent reforms. A number of changes were made to the financial arrangements of full-time Welsh-domiciled HE students in 2006 and 2007, as the Welsh Assembly Government took responsibility for funding of students in higher education in Wales (resulting from the Higher Education Act, 2004) and these were explored in the 2007/08 survey. For example, in 2006, tuition fees were no longer required to be paid up-front and instead both new and existing students could access a non-means tested loan to cover the full balance of their fees; Maintenance Loan rates were increased; and the non-repayable new Assembly Learning Grant was introduced (replacing the HE Grant) along with the Special Support Grant to help students from lower-income backgrounds (the latter was eligible to those receiving income related state benefits). Then in 2007, institutions in Wales² could charge (new) Welsh-domiciled students variable fees of up to £3,070 but a non-repayable Tuition Fee Grant was introduced to partially off-set the tuition fee cost (in 2007/08 this was £1,845 which meant that Welsh-domiciled students

¹ Welsh Government (2013) Policy Statement on Higher Education; Welsh Assembly Government (2009) For Our Future: The 21st Century Higher Education Strategy and Plan for Wales; and Milburn A (2012) *University Challenge: How Higher Education Can Advance Social Mobility*, Report by the Independent Reviewer on Social Mobility and Child Poverty, Cabinet Office.

² Only institutions which submitted an acceptable five year fee plan to HEFCW were permitted to charge the higher fee level.

studying in Wales were only required to pay – via a student loan – c. £1,225 towards their tuition fees). Also introduced in 2007, was the Welsh Bursary Scheme, whereby institutions in Wales provided extra support for students with low family incomes.

This meant that at the time of the 2007/08 survey, two systems of financial support were available depending on when students started their course. Those starting before September 2006 operated under the ‘old’ regime, and, for example, had tuition fees capped at £1,225. Those starting on or after 1 September 2006 operated under the ‘new’ regime and were eligible for the new package of support – (eg non-means tested Tuition Fee Loans, Tuition Fee Grants, and new Assembly Learning Grants/Special Support Grants) but from 2007 could be charged ‘variable tuition fees’ of up to £3,070 per year. The 2007/08 survey compared the finances of new system students and old system students.

Since 2007/08, a key change was the abolition of the Tuition Fee Grant for new students in the 2010/11 academic year which was replaced with an increased tuition fee loan (to ensure that all students could cover the full cost of their fees)¹. Also between the periods of the two surveys, the amount available from the Assembly Learning Grant increased substantially (and in 2011/12 the Welsh National Bursary was incorporated within the grant increasing this to the maximum of £5,600). This means that for the current survey (2011/12) the majority of students were operating under the ‘new’ (post-2006) regime, with increased fees. However a small number will have had access to the Tuition Fee Grant (see footnote p90), whilst others will have had access to a higher level of Tuition Fee Loan and a higher level of Assembly Learning Grant (with or without a separate Welsh National Bursary payment).

1.1.2 2011/12 student support arrangements

Support for Full-Time Students in Wales

The main features of the full-time student finance arrangements in place at the time of the 2011/12 SIES are outlined in Figure 1.1.

¹ In 2011/12, for continuing students who started their course on or after 1st September 2006, there was a tuition fee grant of £2,020.

Figure 1.1: Key elements of HE funding and student support for full-time Welsh-domiciled students 2011/12

Support	Eligibility and amounts
<p>Tuition fees</p>	<p>Full-time students (who are not already qualified to degree level) can apply for a Student Loan for Fees to cover the cost of their tuition fees. These are paid directly to the institution at the start of each academic year. The maximum loan rates for Welsh students are £3,375.</p>
<p>Maintenance support</p>	<p>Full-time students (who are not already qualified to degree level) can apply for a Student Loan for Maintenance to help with living costs. These are paid directly into their bank account at the start of each term (once registered on a course). The amount received depends on household income, where the student lives and whether they receive any grants. Students can apply for 72 per cent of the Maintenance Loan (the basic loan) without taking their family income into account, the rest will depend on family income. The maximum loan rates for Welsh students are: £3,673 (for those who live at home), £4,745 (those living away from home and studying outside of London), and £6,648 (those living away from home and studying in London). Students in their final year have slightly reduced loan amounts available to them.</p> <p>Students on courses with an extended academic timetable can apply for a means tested Additional Weeks Allowance for each extra week they study above the standard 30 weeks and 3 days, ranging from £55 to £106.</p> <p>Full-time students (who are not already qualified to degree level) can apply for a non-repayable Assembly Learning Grant to help with the cost of books, equipment and travel. These are paid directly into their bank account at the start of each term. The grant is aimed at students in low-income households, and it is not available for those in receipt of a NHS bursary. Students in households with an income of more than £50,020 are not eligible for the grant; those with incomes between £18,371 and £50,020 are eligible for a partial grant; and those with incomes of £18,370 or less are eligible for a full grant. The maximum grant available is £5,600 for those starting courses in 2011/12 (as this incorporates the Welsh National Bursary Scheme), £5,000 for those starting courses in 2010/11 or later (or £2,906 for those starting their course in 2009/10 or earlier). The</p>

Support	Eligibility and amounts
	<p>amount received as a grant reduces the amount that can be received as a loan. Up to £2,844 of the Assembly Learning Grant is paid in substitution for an element of the Maintenance Loan (eg the maintenance loan is reduced by 60p for each £1 received via ALG up to a maximum of £2,844).</p> <p>Full-time students who qualify for certain income-related benefits may be entitled to receive the Special Support Grant (instead of the Assembly Learning Grant). The amounts are the same as the Assembly Learning Grant but the Maintenance Loan amount that can be applied for is not affected, and the SSG is not taken into account when calculating other state benefit amounts.</p>
<p>Additional financial support</p>	<p>Students on certain health-related courses can be eligible for an NHS Bursary. Students on Diploma courses in nursing, midwifery and operating department practice can receive a non-income assessed bursary. Students on other courses such as those on year 5 of an undergraduate medical or dental degree course, graduates on years 2 to 4 of an accelerated medical or dental degree course, and students on nursing and midwifery degrees can apply for an income-assessed bursary (this pays full tuition fees and provides some support for maintenance).</p> <p>Full- and part-time entrants in 2011 on teacher training courses relating to some subjects (including maths, science and modern languages) could receive training grants (Course Grant for ITT students, Teacher Training Recruitment Scheme in Wales, Welsh Medium Supplement, Teaching Grant) of between £6,000 and £9,000 a year.</p> <p>Full-time students with at least one dependent child who is under 15 (or under 17 if registered with special educational needs) and in registered childcare can apply for a Childcare Grant of up to £161.50 a week for one child or up to £274.55 for more than one child. This is intended to help pay towards any childcare costs that are incurred while they are studying. The grant can cover up to 85 per cent of childcare costs, and the amount received depends on household income.</p> <p>Full-time students with dependent children can apply for an income assessed Parents' Learning Allowance to help with course-related costs, the maximum possible is £1,508</p>

Support	Eligibility and amounts
	<p>per year.</p> <p>Full-time students with an adult who depends on them financially can apply for an income assessed Adult Dependants' Grant of up to £2,647 a year.</p> <p>Full-time students can apply for Disabled Students' Allowances (DSA) to help meet the extra course costs faced because of a disability, mental-health condition or specific learning difficulty. The amount depends on need not household income: to pay for specialist study equipment, up to a maximum of £5,161 for the course; for a non-medical helper, up to £20,520 a year; and other help, up to £1,724 a year.</p>
<p>Support from institutions</p>	<p>Full-time students and some part-time students may be able to receive support from the Financial Contingency Fund via their institution. These provide extra help for course or living costs for students in financial hardship. These are usually given as grants but can be short-term loans.</p> <p>Students can also receive a bursary or scholarship from their institution to provide extra financial help with living costs. The Welsh Bursary Scheme is available to continuing students in 2011/12 who receive the full Assembly Learning Grant or Special Support Grant and are charged the full tuition fee; the minimum amount available is £338. University and colleges often give more than the minimum and extend the eligibility criteria (but this is at the discretion of individual institutions that set their own policies). For new students in 2011/12 the bursary scheme has been combined with the ALG and SSG.</p>

1.1.3 Support for part-time students in Wales

The main features of the part-time student finance arrangements in place at the time of the 2011/12 SIES are outlined in Figure 1.2.

Figure 1.2: Key elements of HE funding and student support for part-time Welsh-domiciled students 2011/12

Support	Eligibility and amounts
<p>Tuition fees</p>	<p>Tuition fees for part-time courses are not regulated, and institutions are free to set whatever charges they wish. Part-time students can apply for a means tested Tuition Fee Grant towards the cost of the fees charged by their institution. The amount received depends on the intensity of the course and the student's household income. The maximum available is £1,000 for those studying 75 per cent or more of the full-time course equivalent and with household incomes of less than £16,865 (those studying between 50 and 59 per cent can receive up to £670, and those studying between 60 and 74 per cent can receive up to £800). The grant is paid directly to the institution. Fee Grants are not available if a student is already qualified to HE level, if they are studying less than 50 per cent of a full-time equivalent course, or are in households with an income of more than £25,435.</p> <p>Part-time students can apply for a Course Grant to help with course related costs such as books, travel and other expenses. The amount received depends on the student's household income (not intensity of the course), and the maximum available is £1,125 (for those with incomes of up to £26,095). The Course Grant is paid as one sum directly into the student's bank account. Course Grants are not available if a student is already qualified to HE level.</p>
<p>Additional financial support</p>	<p>Part-time students can apply for Disabled Students' Allowances (DSA) to help meet the extra course costs faced because of a disability, mental-health condition or specific learning difficulty. The grant amount depends on need (not household income) and pays up to £5,166 over the duration of the course for specialist study equipment, up to £15,390 a year for a non-medical helper, and up to £1,296 a year for other help.</p> <p>Part-time students can apply for a Childcare Grant, to help pay towards any childcare costs that are incurred while they are studying. The maximum amount received depends on household income and intensity of course. Part-time students studying 75 per cent or more of the full-time course equivalent can apply for a grant of up to £121 a week for one child or up to £206 for more than one child. Part-time students can apply for the Parents' Learning</p>

Support	Eligibility and amounts
	<p>Allowance and/or the Adult Dependants' Grant to help with course related costs for students with dependent children or dependent adults. The amount received depends on household income, intensity of course and number of dependents. The maximum available for the Parents' Learning Allowance is £1,131 and for the Adult Dependants' Grant is £1,985.</p>
<p>Support from institutions</p>	<p>Some part-time students may be able to receive support from the Financial Contingency Fund via their institution. These provide extra help for course or living costs for students in financial hardship. These are usually given as grants but can be short-term loans.</p> <p>The Additional Fee Support Scheme can provide funds via institutions to part-time students receiving a fee grant that is less than their full fees if they are unable to pay the balance of their fees. It is paid by institutions. Those studying with the Open University can receive support for fees from the OU.</p>
<p>Benefits</p>	<p>Part-time students can usually still claim means tested benefits such as income-based Jobseekers Allowance, Housing Benefit, Local Housing Allowance and Council Tax Benefit if they are unemployed.</p>

1.1.4 2012/13 changes to student finance

A number of significant changes to student finance in Wales and England were introduced in September 2012 (for new entrants in the 2012/13 academic year) and therefore do not affect the respondents to this survey. These form part of the UK and Welsh governments' plans to reform the HE sector in order to ensure its financial stability and increase its efficiency in the face of public spending cuts. The reforms also aim to increase and support informed choice so that more control is placed in the hands of students; to improve accessibility and therefore work towards increasing social mobility; and to continue driving up the quality of teaching and research to improve the student experience and maintain the UK HE's global position. The potential reforms to the student finance approach for England were first outlined in the Browne Review (The Independent Review of Higher Education Funding and Student Finance, October 2010) and were developed further in England and set out in the HE White Paper (Students at the Heart of the System, June

2011). The approach follows the trend initiated in the 1990s that has seen a gradual shift from the state towards individual beneficiaries (students) contributing towards the costs of HE delivery coupled with targeted support for living costs whilst studying for those with low incomes or at risk of financial hardship. However the policy and approach in Wales differs; and, in November 2010 in response to the student finance proposals for England, the Minister for Children, Education and Lifelong Learning confirmed the Welsh Government's opposition to full-cost or near full-cost fees and a market approach to higher education – stating:

“No full-time undergraduate student ordinarily resident in Wales will pay higher fees in real terms during the lifetime of the next Assembly than if they had been students in 2010/11. This will apply no matter where the student chooses to study, in Wales or elsewhere in the UK.”

The changes for Welsh students in 2012/13 therefore included:

- Changes to tuition fees which increased the maximum that Welsh institutions could charge to £9,000 a year for full-time undergraduate courses (with the basic rate of fees set at £4,000). The maximum rate would be frozen for 4 years, and any institution wishing to charge above the basic rate was required to submit an acceptable Fee Plan to Higher Education Funding Council for Wales.
- The policy that students should not have to find the cost of their tuition up front was maintained, but more importantly the Welsh Government made available to students ordinarily resident in Wales a non-means tested tuition fee grant to cover the additional costs of tuition fees (wherever Welsh students choose to study, essentially a re-introduction of the Tuition Fee Grant). So students ordinarily resident in Wales receive a non-repayable fee grant (maximum of £5,535) to cover the difference in costs between fees in 2011/12 (£3,465, which are met by a non-means tested student loan) and the new fees charged in 2012/13, wherever they study in the UK.
- The maximum Assembly Learning Grant and Maintenance Loan amounts were frozen at 2010/11 levels (as were the Childcare Grant, Parents' Learning Allowance, Adult Dependents' Grant and Disabled Students' Allowance). However, since 2010/11, Welsh students who take a maintenance loan can have up to £1,500 cancelled from their student loan balance by the Welsh Government.

- There have also been some changes made to the loan repayment arrangements, with an increase in the repayment threshold which triggers repayments where earnings are above £21,000 from April 2016; and a change to the rate of interest applied to the student loans (rate of inflation plus three per cent during study, and then a sliding scale of between RPI (Retail Price Index) and RPI + 3% (depending on earnings between £21,000 and £41,000) from the April after the student leaves their course).

There were no changes to the support package for part-time students: this differs to the policy in England. In England, the eligibility threshold (in terms of course intensity) for financial support was lowered, a cap was placed on the amount institutions could charge (up to £6,750), and students on part-time courses became eligible for student loans for the first time; however the Course Grant and Fee Grant for part-time students were abolished. A recent statement¹ suggests that from 2014/15 the eligibility threshold for Welsh-domiciled part-time students to access a non-means tested student loan will be reduced to 25 per cent of the full-time equivalent course (aligning with the policy in England). The next survey in the SIES series will be able to explore the impact of these changes to student finances.

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

1.2.1 About the SIES series

The SIES series is the most comprehensive and authoritative assessment of the income and expenditure of students in Higher Education in Wales and England. It is a large-scale comprehensive survey of first degree, diploma and PGCE students that has been undertaken regularly since the mid-1980s. The main purpose of the SIES has been to collect detailed information on undergraduate students' income, expenditure and, more recently, debt in order to monitor the impact of various changes in HE and student funding, and ensure that student support arrangements are adequate. As a result, the series has developed over time to reflect the significant changes in student support and finance including: the mortgage-style student loans introduced in the early 1990s, the 1998/99 introduction of student contributions to tuition fees; the introduction of grants for lower-

¹ Statement from Leighton Andrews, Minister for Education and Skill, 5.3.13. See: <http://wales.gov.uk/about/cabinet/cabinetstatements/2013/heparttimesupport/?lang=en>

income students and support package for part-time students in 2004/05 and from 2006/07 the replacement of up-front tuition fees with deferred fees and 2007/08 the introduction of variable tuition fees (capped at £3,000).

The most recent SIES was in the academic year 2007/08, and was conducted using a random sampling methodology devised to provide a representative sample of students within strict Data Protection guidelines (also used in the 2004/05 survey). The 2007/08 survey covered almost 3,500 full-time and part-time students in HE who were domiciled and studying in Wales or England. The sample was drawn from across 80 institutions. The survey was conducted using face-to-face interviews and expenditure diaries, and the results were published in April 2009¹.

1.2.2 The 2011/12 survey research objectives

Once again, the key aim of the study was to provide an authoritative, objective and statistically robust picture of the financial position of HE students in the academic year 2011/12. The results of the survey would provide an evidence base for policy making on student support, provide data for estimating the costs of changes in student support arrangements; and critically provide a robust baseline against which to measure and evaluate future changes in support and tuition fee structures for students (specifically the changes introduced in 2012/13).

The survey aimed to cover Wales and England² (with separate samples of Welsh- and English-domiciled students) and to develop a representative sample of these students using random probability sampling. The survey sought to collect accurate estimates of

¹ Johnson C, Pollard E, Hunt W, Munro, Hillage J, Parfremment J and Low N (2009) *Student Income and Expenditure Survey 2007/08: Welsh-Domiciled Students*, Welsh Assembly Government. A copy of the full report is available at: <http://wales.gov.uk/statistics-and-research/student-income-expenditure-survey/?tab=previous&lang=en>.

The technical report can be found at:

<http://www.esds.ac.uk/doc/6319%5Cmrdoc%5Cpdf%5C6319technicalreport.pdf>

² As noted earlier, from the 2006/07 academic year, responsibility for student finance arrangements for students ordinarily domiciled in Wales was transferred to the Welsh Government. As a result of devolution there has been a divergence in the student support arrangements between Wales and England and the survey therefore takes account of the differences in student support available depending on students' country of domicile. The 2007/08 SIES report for English-domiciled students was published separately as: Johnson C, Pollard E, Hunt W, Munro, Hillage J, Parfremment J and Low N (2009) *Student Income and Expenditure Survey 2007/08: English Domiciled Students*, DIUS Research Report 09 05. A copy of the full report is available at: http://www.bis.gov.uk/assets/biscore/corporate/migratedd/publications/d/dius_rr_09_05.pdf

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

While the key purpose of the study was to provide a baseline for student income and expenditure in 2011/12, wherever possible data was captured to allow comparisons to be made with previous surveys, and so the survey covered the principal areas measured in the 2007/08 survey. However there were considerable changes made to the sampling approach (and eligibility), to the survey methodology and to the volume of data collected, and so essentially the 2011/12 survey represents a break in the series. Therefore, any comparisons made with previous surveys need to be treated with caution.

1.2.3 Research method

The research method for SIES 2011/12 differs substantially from the approach used in the 2007/08 and 2004/05 surveys. The changes were introduced in response to recommendations of a methodological review of the SIES series which looked at ways to reduce the burden placed on individuals and institutions, to increase the resource efficiency of the survey, and to establish a baseline in order to measure the impact of changes to the student financial package from 2012/13. The BIS-commissioned review looked at the methods used in previous SIES waves and in other similar studies and explored the feasibility of taking alternative approaches¹ (cost effective design options) for future SIES series. The review specifically focused on: sampling and contacting students; response rates; data collection (with particular attention paid to hard-to-reach groups); the

¹ Pollard E, Hillage J, Hunt W, Khambhaita P, Low N, Ferguson C, Bryson C, Purdon S (2012) *Methodological Review of the Student Income and Expenditure Survey*, BIS Research Paper Number 29.

mechanism for data linking; and likely implications of any methodological changes on the ability to measure trends over time. It involved a combination of consultation with stakeholders and research teams involved in relevant surveys, desk research around existing surveys both within and outside of the UK and relevant methodological literature, consultation with staff in HEIs and FECs involved in SIES 2007/08, additional analysis of the SIES 2007/08 data, and a series of meetings with BIS.

The review made a series of recommendations for future SIES waves – for sampling, survey methodology and ways to maximise participation. These included:

- Students to be selected in two stages (institutions and then students within institutions) using an opt-out rather than an opt-in approach. The survey organisation would select students from anonymised sets of records from the Higher Education Statistics Agency (HESA), the Lifelong Learning Wales Record (LLWR), and the Individualised Learner Record (ILR). Participating institutions would then administer an email opt-out to the selected sample and pass on contact details of those who do not opt out. However, a different sampling approach would be needed for first year HEI students and Open University (OU) students (random selection from institutions' own records against a simple specification). This revised approach allows for over-sampling of sub-groups, allows for correction of non-response bias, and reduces the burden on institutions.
- A mixed mode approach to data collection using a combination of a 30-minute online survey and a follow-up 30-minute telephone survey for initial non-respondents or for particular groups of students. This approach allows for significant cost savings and a potentially larger sample to be surveyed. However it would have more aggregated estimates of income and spending than collection via face-to-face interviewing. It also represents a major discontinuity in the data series; which would require a new baseline to be established.

The new methodology for the SIES 2011/12 is discussed in greater detail in Chapter 10 (Technical Appendix) but in essence includes: a) a move from an opt-in to an opt-out approach, and (where possible) direct sampling from HESA records to gather the student sample, this has been made possible by the explicit reference in institutions' Student Data Collection Notice to 'surveys of student finances'; b) a move from face-to-face interviews to a shorter online and telephone survey with an online expenditure diary; and c) the

inclusion of part-time students on courses of lower intensity (measured in terms of Full-time Equivalence or FTE).

In summary, the 2011/12 survey approach comprised the following stages:

- Institutional sampling: An initial sample of 10 HE institutions and five FE institutions in Wales, and 65 HE and 40 FE colleges in England, was selected randomly, but with a probability roughly proportional to their size, and stratified by region, type of institution (pre- or post-1992) and fee charges. All were contacted by the WG and BIS to invite them to participate in the study. The research team then contacted the selected sample of institutions to support participation; and of the selected institutions, eight HEIs and three FECs in Wales, and 54 HEIs (including the Open University) and 31 FECs in England, agreed to take part and provided a sample of students. In total 96 institutions supported the study.
- Student sampling: Each participating institution provided two student samples: a random sample of eligible first year students drawn from their own records; and a given sample of students in their second year of study or above drawn from anonymised HESA and ILR datasets for 2010/11. For the second sample, the research team sampled students and provided institutions with a list of unique identification codes which institutions matched to their own student records. The total number of students requested depended on the type of institution: Welsh HEIs were asked to provide a sample of 1,297 students, Welsh FECs (467 students), English HEIs (477 students), English FECs (278 students), and the Open University (2,222 students). These totals included a built-in reserve sample, which could be issued if the response rate fell below a 30 per cent threshold. Across all participating institutions a total student sample of 15,446 individuals was generated (against a target of 16,364)¹.
- Student survey: Each student was then contacted directly by the research team via post to introduce the survey and invite them to take part. If the contacted students were willing to participate they were asked to complete a 30 minute online survey (via an email and/or with a personal link to the questionnaire). Non-respondents were

¹ 1,465 cases were found to be ineligible, representing nine per cent of the total sample.

contacted by a telephone¹ interviewer and could complete the survey by phone. In addition, all participating students were asked to complete a seven-day diary of expenditure after they had completed the main survey. The majority of participants completed the web-based questionnaire rather than the telephone interview (69 per cent and 31 per cent respectively). Students were given the opportunity to complete the survey in the Welsh language but all students completed the survey in English.

- Response: In total 914 full-time and 180 part-time students of Welsh domicile, and 2,986 full-time and 927 part-time students of English domicile, responded to the survey². This represents an overall response rate of 36 per cent. However the response rate varied according to the type of institution attended; for example, the response rate among those studying at Welsh HEIs was 37.9 per cent, compared with 33.5 per cent among students at FECs and 24.2 per cent among OU students. Among those Welsh-domiciled students who took part in the survey, 52 per cent also returned an expenditure diary (in line with the target of 50 per cent).

1.3 The 2011/12 sample profile

In total, 1,094 Welsh-domiciled students took part in the study. A summary by mode of study and survey/diary completion is presented in Table 1.1.

Table 1.1: Number of Welsh-domiciled students in SIES 2011/12

	Completed survey (N)	Completed expenditure diary (N)	Completed expenditure diary (%)
Full-time	914	490	53.6
Part-time (incl. OU)	180	75	41.7
All	1,094	565	51.6

Base: All Welsh-domiciled students

Source: NatCen/IES SIES 2011/12

This section examines the details of the student sample on which the survey findings are based (ie after weighting). The achieved sample was weighted to match the student

¹ Where agreed with the participating institution.

² Twenty cases were removed from the dataset due to extensive missing data.

population in terms of gender, age, part-time/full-time status, domicile and institution type (see Table 10.22 in the Technical Appendix, Chapter 10). These were the variables that were deemed to be most important, in terms of measuring student finance. On other variables there will be some differences between the achieved sample and HESA population figures, this issue is discussed further in the Technical Appendix (Chapter 10). In terms of the key personal characteristics of the weighted responding sample:

- Fifty-nine per cent of the Welsh-domiciled full-time students were women and 41 per cent were men, and the part-time group had an even higher proportion of women (60 per cent). This follows patterns found in the 2007/08 survey.
- Eighty-five per cent of full-time students were under 25 years of age and 36 per cent were aged under 20. Part-time students were generally older – 28 per cent were aged under 25, and 72 per cent were aged 25 or older. This suggests a slightly younger part-time profile than found in the 2007/08 survey.
- Based on the occupation of a parent (if they were a dependent student) or their own former occupation, the majority of full-time students (51 per cent) and a great many part-time students (41 per cent) were classified as belonging to the managerial or professional socio-economic group. A smaller proportion of full-time students were classed as belonging to the routine or manual socio-economic group (31 per cent) but this represented the largest group of part-time students (at 43 per cent, which is an increase on that found in the previous survey).
- The vast majority (92 per cent) of full-time students were from a white background, while eight per cent reported they were from another ethnic background. This represents a slightly higher proportion from Black and Minority Ethnic (BME) backgrounds than in the previous survey. Looking in more detail: three per cent of full-time students classified themselves as Asian or Asian British (ie of Indian, Pakistani or Bangladeshi origin), one per cent as black or black British and four per cent as mixed or other ethnic group. A higher proportion of part-time students were from Black and Minority Ethnic backgrounds (12 per cent, again an increase on that found in the previous survey).

- The majority of full-time students were single (83 per cent). A further nine per cent were married or living as a couple without children, four per cent were in a two-adult family and four per cent were lone parents (ie one-adult family). Part-time students had a very different family composition: 37 per cent were single (with no children), 20 per cent were married or living as a couple without children, and 44 per cent had children (and were either lone parents or in two-adult families).
- Sixty-nine per cent of full-time students were classified as dependent students and 31 per cent were independent (see the Glossary at the end of this chapter for definitions of dependent/independent students).

In terms of their HE study and student living arrangements:

- Full-time students most commonly lived in rented non-university accommodation with friends or other students (48 per cent, an increase on the previous study which found 37 per cent had this living arrangement), with their parents or other relatives (17 per cent) or in university accommodation (15 per cent). Part-time students were more likely than full-time students to be owner occupiers (50 per cent compared to six per cent of full-time students) or to rent their accommodation alone or with their partner or family (34 per cent). A smaller proportion lived with parents or relatives (11 per cent).
- The majority of Welsh-domiciled full-time students studied at Welsh HEIs (54 per cent), however a substantial proportion studied at an English HEI (44 per cent) but only two per cent studied at a FEC. Among part-time students, 57 per cent studied at a Welsh HEI, 21 per cent at an English HEI, a further 16 per cent studied with the Open University, and six per cent studied in an FEC (mostly in Wales).
- One in five (20 per cent) full-time students were in their first year of study, 42 per cent were in the second or intermediate year, and 38 per cent were in their final year of study¹. The part-time sample differed in profile, with a larger proportion in the first year of study (38 per cent) and a smaller proportion in their final year (26 per cent, and with 35 per cent in the second/intermediate year). The findings for both the full- and part-

¹ This includes those on one year courses only and will include those on full-time PGCE courses.

time students differ somewhat to the profile of respondents to the previous survey where there were roughly equal proportions of students in each of the groupings¹.

- The vast majority of full-time students were studying towards Bachelor's degrees (91 per cent), however just under one in 10 (eight per cent) were studying at other undergraduate level towards a Foundation degree, HND or HNC, and just one per cent were on PGCE or other ITT equivalent course². The majority of part-time students were also undertaking courses at Bachelor's level (67 per cent) but 28 per cent were studying at other undergraduate level and five per cent were undertaking PGCE/ITT qualifications.
- Looking at subject of study, the most common subjects amongst the full-time sample were sciences/engineering/technology and IT (26 per cent), creative arts/languages/humanities (24 per cent), and human/social sciences/business/law (22 per cent). Among full-time students, seven per cent were studying medicine or dentistry courses. For part-time students, the most common subjects were sciences/engineering/technology and IT (28 per cent), human/social sciences/business/law (29 per cent), and creative arts/languages/humanities (16 per cent).
- Among part-time students, 78 per cent were studying at least 50 per cent of a full-time equivalent course, and the remaining 22 per cent were studying on lower intensity courses (between 25 per cent and 50 per cent FTE). The inclusion of part-time students studying at a lower intensity (20 to 49 per cent FTE) in this survey appears to have had an impact on the profile of part-time student respondents when compared to the profile in the previous survey: they are more likely to come from a lower social class background, to be from a Black and Minority Ethnic background, or have dependent children; and marginally less likely to be over 40. However it should be noted that the numbers of part-time students in some of these categories are relatively small, so small changes can show up as large differences in the profile.

¹ This change in response profile by year of study is likely to reflect the different sampling approach used for first year students (sampling by institutions from their own records) than used for continuing students (sampled from HESA student records) – see Research Method Section 1.2.3.

² As the numbers studying for PGCE/ITT are so low, they have been grouped together with other undergraduate level study in the analysis as a contrast to those studying at Bachelor's level. This applies for the analysis of full-time and part-time students.

1.4 About this report

1.4.1 Report structure

This report is largely confined to the presentation of descriptive analysis of the data, supplemented by multi-variate analysis on selected key questions such as the factors influencing overall income and expenditure. Where appropriate, patterns of income and expenditure (for example the relative income or spending patterns of full-time compared with part-time students) are compared with the previous 2007/08 survey.

- Chapters 2 and 3 focus on income across the academic year from September 2011 to June 2012. These chapters consider both HE-related income support and other sources of income such as paid work and social security benefits, and explore how the balance between income sources varies for different types of student and different types of study. They also include students' assessment of how the funding available to them may have influenced their study decisions.
- Chapters 4 and 5 cover expenditure in a similar way and over the same academic year. Chapter 4 focuses on total expenditure while Chapter 5 discusses HE participation, housing and living costs. These chapters make use of data from the main survey, and the expenditure diary.
- Chapter 6 addresses students' overall financial position, taking into account savings and borrowings (including student loans) to derive an estimate of student net debt.
- Chapter 7 provides some direct comparisons with income and expenditure figures found in the 2007/08 survey for full-time and part-time students. As noted below the 2011/12 survey represents a break in the series due to the significant changes to the methodology and so any conclusions drawn from making comparisons should be treated with caution.

- Chapter 8 presents a top-level comparison of Welsh-domiciled and English-domiciled students (detailed findings for English-domiciled students are presented in a separate report).
- Finally Chapter 9 draws out some conclusions from the data.
- Chapter 10 contains more detail about the survey methodology and the sample, including information about data cleaning and weighting.

1.4.2 Presentation and interpretation of results

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

In most tables showing monetary amounts, descriptive statistics are presented for the average (mean), median and standard error (SE). It is important to take note of the standard error because it is a measure of the extent to which we expect the sample mean to differ (+/-) from the population mean. Plus or minus two standard errors usually provides a 95 per cent confidence limit¹: that is, we can be 95 per cent confident that the 'true' value (ie if we had interviewed the entire population of students, rather than a sample) lies within that range. For some key aspects of income and expenditure, a measure of the distribution of values is shown in the form of a histogram to indicate the spread of values across responding students.

Regression Analysis

Multiple Ordinary Least Squares (OLS) regression analyses were carried out for key measures of income, expenditure and debt. These explored which personal and study characteristics (Independent Variables) – such as age, gender, social class, etc. – used in

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

descriptive tables in this report were significantly associated with the outcome variable (Dependent Variable) in question, for example total income. Similarly, for categorical outcome variables (eg whether students worked during the academic year or not), binary logistic regression analyses were carried out. The aim of both types of analysis was simply to identify those independent variables that reliably predict changes in the dependent variable when controlling for all other independent variables in the model¹. The benefit of employing this type of analysis over and above analysis of simple binary significance testing (ie analysis of the simple association between two variables) is that the procedure allows us to isolate the relationship each independent variable has with the dependent variable, all else being equal (ie holding all other independent variables constant). For both types of analysis a table is provided showing the following for each independent variable included in the model:

- Regression coefficient (or Exp(B) in logistic regressions²) – an estimate of the relationship between the independent variable (or level of the independent variable) and the dependent variable.
- Statistical significance – an estimate of the probability of getting the above coefficient by chance measured from 0 to 1 (values close to 0 being highly unlikely and values close to 1 being completely probable).
- Ninety five per cent confidence limit – an upper and lower range within which we might expect the true value of the above coefficient to fall 95 per cent of the time if the survey was repeated with different samples from the same population.

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

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

² A mathematical transformation of the relationship between the independent variable and the dependent variable used to estimate the chances of the dependent variable occurring or not.

In the regression analyses used in this report, cases with missing values on variables used in the model were excluded on a 'listwise' basis. That is, any cases with a missing value in any of the variables used in the model were excluded from the analysis. In most cases this did not amount to a significant number of cases and because of the large sample size in the survey this did not present a problem¹.

As with the main analysis presented and described in this report, attention was paid to groups included in regression analyses that had small base sizes. Where small groups were identified, consideration was given as to whether the group could reasonably be added to/incorporated within another group ('grouped up'). In one or two cases the small group was felt to be too different from any of the others, meaning that grouping up would not make conceptual sense, and so they were left in the analysis to retain the overall base for the analysis². Where significant associations were found for small groups of less than 30 cases this was noted in the text.

Interpretation of Regression Models

- Statistical significance: This is highlighted at the variable level (eg social class), as opposed to the category level (eg routine/manual occupations), where the probability of finding the association by chance is less than .05 (ie lower than a one in twenty chance) using either one, two or three asterisks '*' (one asterisk represents $p < .05$, two is $p < .01$ and three is $p < .001$). An asterisk after the variable name in the table identifies that there is a statistically significant association between the independent variable and the dependent variable, or in other words a relationship that is unlikely to have occurred due to chance. Where this occurs significant relationships will be discussed in more detail in the text. In some cases a situation can arise where a coefficient is found to be statistically significant at the category level and not at the variable level and vice versa. Where this occurs it will be assumed that only relationships found to

¹ With the expenditure analysis, due to the lower response rate to the diary element of the survey, it was necessary to include the 'Occupations not adequately described/no prior work' group (described as 'unemployed' group) in the social class variable used in the analysis. It was felt that excluding this group would have reduced the overall base size in the analysis, however as this group does not represent a homogeneous social class it will be ignored in the interpretation of expenditure models.

² The main risk in taking this approach is that standard errors for any small groups included in the analysis are likely to be large and thus we may be more likely to make a 'Type II error' for this group (ie fail to find a statistically significant association when in fact one exists).

be statistically significant at the variable level are truly significant unless otherwise stated in the text. This approach helps to reduce the chance of finding statistically significant associations due to chance (given the relatively high number of variables included in analyses). Additionally, in some cases a situation can arise where a significant association is found using regression analysis even though the means for the groups in question do not appear to differ significantly in the descriptive tables for those variables, and vice versa. Potential explanations for these are provided in the Technical Appendix (Chapter ten), but one common cause of this is that a seemingly large difference between two groups of students on one factor is actually driven by a combination of other factors/characteristics and when controlling for these factors this difference is reduced. In some cases the reverse of this may also occur.

- Reference categories: All independent variables used in the regression analyses in this report are categorical variables and thus for each independent variable it is necessary to choose which category of the variable to use as the 'reference' category. The reference category then becomes the baseline category for that particular variable against which all other categories within the variable are compared. In most cases the category used as the reference category will be the largest category unless there are sound theoretical reasons for designating an alternative category as the reference group (eg one that may be more generally considered to represent the 'typical' group of students).
- Regression Coefficient/Exp(B):
 - In OLS regression analysis where a statistically significant association is found for a given variable, the coefficient can be interpreted as representing the average change in the dependent variable attributable to someone being in that particular group compared to someone being in the reference group (all else being equal). Where the coefficient is a positive number this would represent an increase in the outcome variable, where the coefficient is a negative number this would represent a decrease in the outcome variable.
 - For logistic regression analysis, Exp(B) represents a change in the odds of the outcome occurring amongst the group in question compared to the reference group. If the Exp(B) value is greater than 1, this means that the outcome is more likely to occur among students from that particular group compared to the

reference group, whereas a value lower than 1 means that the outcome is less likely to occur among students from that group.

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

1.4.3 Making comparisons with 2007/08

The presentation of comparisons over time should be treated as indicative only and used with caution due to:

- The different financial regimes in operation. The 2007/08 survey included students covered by different arrangements depending on their year of study (deemed old system or new system students), and so overall figures hide a wide distribution of financial circumstances, whereas the 2011/12 survey captured students who generally operated under the same set of fee and support structures.
- The change in sample eligibility and approach.
 - Eligibility for the 2011/12 survey was extended to include part-time students on courses of lower intensity, and these students are likely to have existing careers (and potentially higher earnings) and have dependent children; and may also be more likely to come from widening participation backgrounds.
 - This move was taken to establish a baseline against which to measure the changes introduced in 2012/13 which would affect part-time students on these types of courses. In addition, for the 2011/12 survey, students in their second year and above were sampled from anonymised HESA and ILR records, which is likely to increase sampling accuracy and improve weighting procedures.
 - Also for the 2011/12 survey, an 'opt-out' approach to being asked to participate in the survey was used, which is likely to reduce response bias.

- Significant changes in survey methodology.
 - While the 2007/08 survey used face-to-face interviewing, the 2011/12 survey used a combination of telephone interviewing (29 per cent) and online self completion (71 per cent).
 - This move has required a substantial redesign of the questionnaire, which previously lasted 60 minutes and can now be completed in less than 30 minutes. This has affected the comparability of question items¹ and has led to some questions being dropped altogether.
 - Both the 2011/12 and 2007/08 versions of SIES used a week-long spending diary to collect information from students about their day-to-day spending. In 2011/12, the spending diary was only available online². In 2007/08, paper versions of the diary were left with students at the end of the face-to-face interview, and collected in person a week later. This led to lower response rates to the diary in 2011/12, which had some impact on the analysis.
 - Extending the fieldwork into the Summer term which appears to have led to increases in the reported personal spending and spending on household goods for both full-time and part-time Welsh-domiciled students who completed their diaries in the Summer term rather than the spring term (see Technical Appendix, Chapter 10).

Given these caveats, only key headline figures are compared and data are presented in four columns: full-time Year 1 students (07/08), full-time Year 1 students (11/12); part-time 50 per cent FTE students (07/08), part-time students 50 per cent FTE (11/12). All 2007/08 monetary amounts have been up-rated using movement in the Retail Price Index (RPI, between April 2008 and April 2012) to account for inflation. This means the multiplier used for up-rating 2007/08 figures is 1.133.

1.4.4 Glossary and definitions

¹ The move from interviewer supported data collection (via face to face interview) to largely online self completion is also likely to increase data entry errors.

² Expenditure questions were also included in the main survey, but there were no clear patterns for expenditure in the survey versus the diary. (See Table 10.9 in the technical report).

Because of the complexity of students' finance and the different definitions involved in categorising students, the table below provides a glossary of terms used in the rest of this report.

Figure 1.3: Glossary of key terms

Term	Definition
Eligible student	<p>To be included in the survey, students must meet all the following criteria:</p> <ul style="list-style-type: none"> • registered at a Welsh or English HEI, Welsh or English FEC or registered with the Open University. (Students are sampled against their registered institution not their teaching institution) • ordinarily resident in the UK for three years before starting the course and specifically to have been domiciled in Wales and England • studying on an undergraduate level course (Bachelor's degree, foundation degree, HND, HNC, HE diploma/certificate) or on a PGCE/initial teacher training course. This includes all subjects and all years of study but excludes those in their placement year of a sandwich course or those on their year abroad in 2011/12 • studying on a full- or part-time course that is equivalent to at least 25 per cent of a full-time equivalent course (see part-time student).
Part-time student	<p>Part-time students are defined as those on courses which are equivalent to <i>at least</i> 0.25 of a full-time course. This can be based on the time the course takes in an academic year OR the proportion in terms of academic value ie credits or modules (eg 30 or more credit points).</p>
Academic year	<p>The academic year lasts approximately nine months (October to June) but term dates vary between institutions. Where possible accurate start and end dates for the 2011/12 academic year were gathered for each participating institution. The academic</p>

Term	Definition
	<p>year for Open University students lasts for 12 months.</p> <p>Term-time refers to the periods in which students are studying, and usually there are three terms per academic year. Some institutions however have two terms or semesters.</p>
<p>Married/joint financial responsibility</p>	<p>This category of students are those who are either married, regularly share the cost of housing or other essential expenditure with a partner, or have a joint bank or building society account with a partner. For these students, their personal income and expenditure is affected by that of their partner, and so an adjustment is made to reflect their shared finances. The resulting level of income can be positive (indicating that the student receives more from their partner than they contribute) or negative (indicating that the student contributes income to their partner rather than receives).</p> <p>The adjustment procedure was to divide joint income by two.</p>
<p>Dependent/independent student (referred to as student status)</p>	<p>Dependent students are all full-time students who meet the following criteria: aged under 25, unmarried, not financially independent for three years prior to starting their course and who do not have children of their own living with them who are aged 16 or under, or in full-time education and aged 17 or 18.</p> <p>Independent students are all part-time students or full-time students who meet any of the following criteria: aged at least 25, married, are financially independent (and have been for at least three years prior to starting their course), or who have children of their own living with them who are aged 16 or under/or aged 17 or 18 and in full-time education.</p>
<p>Socio-economic group (or social class)</p>	<p>The categorisation of socio-economic group or social class is based on a number of questions and follows that used in national surveys. The classification used is the National Statistics Socio-Economic Classification (NS-SEC) and is derived in the following way:</p> <ul style="list-style-type: none"> • full-time independent students: NS-SEC is based on the student's last paid occupation before they started their course • full-time dependent students: NS-SEC is based on the occupation of the main income earner in the house where the student lived before starting their course • part-time students: NS-SEC is based on the student's current or last paid occupation.

Term	Definition
	<p>The NS-SEC has been grouped into three categories: managerial and professional (NS-SEC 1&2), intermediate (NS-SEC 3&4) and routine and manual (NS-SEC 5 to 8).</p>
<p>Household/family type</p>	<p>This refers to term-time living arrangements for non-OU students, and depends on the extent to which people were sharing accommodation and financial responsibilities, or had financial responsibility for others. From several questions, students were recorded into the following categories:</p> <ul style="list-style-type: none"> • two-adult family: a student living in a household with another adult plus child(ren) • lone-parent family: a single adult student living in a household with child(ren). Also referred to as single-parent or lone-parent student • couple: a student who is married/living with adult partner but with no children • single: a single student who is not sharing accommodation/ financial responsibilities, and has no child(ren).
<p>Domicile</p>	<p>Domicile is taken to mean a student's normal residence prior to commencing their programme of HE study (which may differ from their nationality). References to Welsh students or students from Wales equate to Welsh domicile; and similarly English students or students from England equate to English domicile.</p>
<p>Medical and dentistry students</p>	<p>These are students studying undergraduate courses in pre-clinical or clinical medicine, and pre-clinical or clinical dentistry. There are standard five-year degree courses (which can be entered via A-level or degree route) and accelerated courses for graduates which take four years. Each route attracts a different package of support: A-level standard entrants can apply for a Tuition Fee Loan, and in year 5 can apply for support from the NHS; graduate standard entrants are not eligible for Tuition Fee Loans but in year 5 can apply for support from the NHS; and graduate accelerated entrants are not eligible for a Tuition Fee Loan in year 1 but can apply for NHS support in years 2 to 4.</p>

2 Total Student Income

2.1 Summary of key findings

- Full-time students' average total income during the 2011/12 academic year was £10,730. Part-time students received marginally more on average, at £11,555; a difference of only eight per cent. The difference between full- and part-time incomes has decreased since the previous survey in 2007/08.
- The composition of total income differs substantially between full- and part-time students. The key components of income among part-time students were earnings from paid work during the academic year (accounting for 72 per cent of their income), followed by social security benefits (16 per cent). Full-time students relied much more heavily on income from the main and other sources of state provided student financial support for HE study (accounting for 60 and 12 per cent of their income respectively). The main sources include Maintenance and Tuition Fee Loans and Assembly Learning Grants, whereas other sources include more targeted forms of state support, for example teaching or NHS specific grants as well as support from institutions themselves in the forms of bursaries and scholarships.
- Among full-time students, average total incomes and their composition varied considerably between different student and study characteristics and the key factors associated with different total income levels were: family type, subject of study and whether they studied in London or elsewhere. Some difference in total income levels was also noticed among part-time students and for this group the key driver for the variance was family type.
- The highest incomes among full-time students were reported by: older students (aged 25 or older), students with dependent children, and those studying creative arts, languages and humanities or education subjects; and the lowest by: the youngest students (aged under 20), among students living with their parents, those studying medicine, dentistry or subjects allied to medicine and studying for qualifications other than a Bachelor's degree. However, higher income should not be interpreted as being better off given that those with higher average incomes may also have had higher

average expenditure, while those with lower incomes may have had lower expenditure (see Chapters 4 and 5). Many of these patterns follow those found in the 2007/08 survey.

- Among part-time students, those with the highest average incomes were: female, older (at least 25 years), from managerial and professional groups, had dependent children, had no parental experience of HE, were in the final year of their course and studied at a higher intensity (at least 50 per cent FTE). Those with the lowest were: male, under 25, single, with some parental experience of HE, and in their first year of study. Again, many of these patterns follow those found in the previous survey.

2.2 Introduction

This chapter presents the main survey findings on total income for Welsh-domiciled students in the academic year 2011/12. This includes both HE-related income (from student loans, grants and other forms of financial support for studying) and income from other sources such as family and friends, paid work and social security benefits. The chapter presents an overview of income including:

- Total average income of full-time and part-time students from all courses
- How the composition of students' income varies between full-time and part-time students
- How total average income levels vary between students with different characteristics and on different types of course.

The survey sought to identify all the sources of income a student had received during the 2011/12 academic year, and the amounts received from each. An overall total income figure was then derived by summing these amounts. Figure 2.1 summarises the main sources of student income and their constituent parts.

Figure 2.1: Components of student income

Income source	Description (component parts)
Estimated total income	This is derived from summing income from the categories below.
Main sources of student support	This group form the central elements of HE funding policy. It includes: student loan for fees, student loan for maintenance, Assembly Learning Grant (or Special Support Grant), and Financial Contingency Funds (Access to Learning Funds in England).
Other sources of student support	This group comprises other sources of student support (from government and/or individual institutions) which tend to be more important for particular, targeted groups of students. It includes: child-related support, Adult Dependants' Grant, teaching and NHS-related support, disabled student allowances, employer financial support for study, Career Development Loans, support direct from institutions (bursaries, including the Welsh Bursary Scheme, and scholarships), support from charities and European Union (EU) grants.
Income from family and friends	This includes financial contributions from parents and other relatives, gifts of money from a partner, and students' share of their partner's income (where relevant). The share of partner's income may result in a negative amount, if the student contributes more than they receive. Income from family and friends may also result in a negative amount overall, if the share of the partner's income is negative and not off-set by contributions from other sources.
Income from paid work	This comprises earnings from a permanent/continuous job (one held throughout the academic year) and other casual jobs during the academic year. Income from jobs undertaken during the summer vacation are not counted as part of the total income – as the focus is the academic year (however summer vacation income is reported separately in Chapter 3).
Social security benefits	This group comprises income from state benefits such as: Child Benefit, Child Tax Credit, Retirement Pension, Pension Credit, Carer's Allowance, Employment and Support Allowance, any disability/invalidity/incapacity or sickness benefit, Working Tax Credit, Job Seeker's Allowance/other unemployment benefits, Income Support, Housing Benefit, and Local Housing Allowance.
Other miscellaneous	This category includes other miscellaneous sources of

Income source	Description (component parts)
income	income, such as money made from the sale of books, computers, and other equipment; money received as a gift or from a private pension or from shares; maintenance money received from a former partner; and rent from lodgers.

Only the main variations between students are discussed in this chapter, and additional tables at the end of the chapter present further results for key groups of students. Changes in income compared with 2007/08 are presented in Chapter 7 and comparisons with English-domiciled students in Chapter 8.

2.3 Total income

In this section we examine the overall level of income and its main constituent categories, separately for full-time and part-time students. We also look at the overall composition of income in terms of the proportion of income falling into different categories.

2.3.1 Key findings

The average (mean) total income of Welsh-domiciled full-time students during the 2011/12 academic year was £10,730. The median was slightly lower at £10,480 (which means that 50 per cent of students received at least this amount, and 50 per cent received more). Among part-time students the average (mean) total income was higher, at £11,555, and the median income was £11,170 (Table 2.1). The mean value being slightly higher than the median indicates that the distribution of total income was positively skewed, so the highest income values for each group were (slightly) further from the median than the lowest values. The difference in income between full- and part-time students was eight per cent, this is considerably less than the difference found for expenditure (34 per cent, see Chapter 4; and is also less than the difference found in the previous survey, indicating that, over time and with the inclusion of part-time students on lower intensity courses, the income gap between full- and part-time students has narrowed).

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

		Full-time		Part-time	
		£	% total income	£	% total income
Main sources of student support	Mean	6,410	60	432	4
	Median	6,934		0	
	SE	217		61	
Other sources of student support	Mean	1,286	12	942	8
	Median	1		600	
	SE	178		196	
Income from paid work	Mean	1,292	12	8,307	72
	Median	120		8,820	
	SE	153		962	
Income from family*	Mean	1,431	13	-442	-4
	Median	770		0	
	SE	208		565	
Social security benefits*	Mean	217	2	1,895	16
	Median	0		410	
	SE	58		293	
Other miscellaneous income*	Mean	94	1	422	4
	Median	0		0	
	SE	21		150	
Total income	Mean	10,730	100	11,555	100
	Median	10,480		11,170	
	SE	226		837	
<i>Base (N) unweighted</i>		914		180	

*Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2011/12

2.3.2 Composition of total income

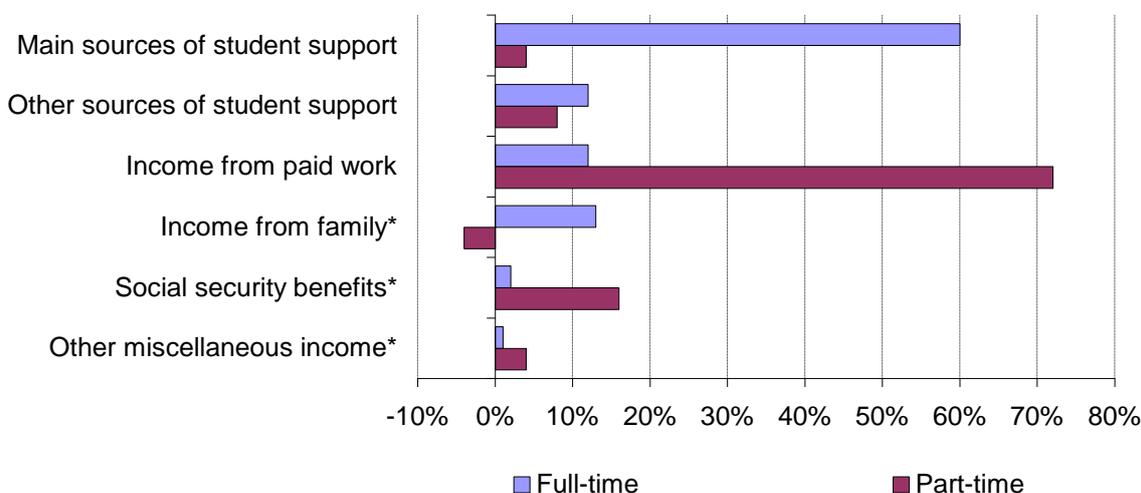
The composition of total income differs substantially between full-time and part-time students, with the former relying predominantly on student support sources, and the latter relying on income from paid work (Figure 2.2). The results show that:

- Income from main sources of student support (such as Student Loans and Assembly Learning Grants) formed on average three-fifths of full-time students' total income (60 per cent). This source was much less important for part-time students, for whom it

comprised only four per cent of total income. This is not surprising, as much of the support in this category was not available to students studying part-time in 2011/12.

- Income from other sources of student support (such as NHS or education-related grants, and institutional bursaries) also formed a slightly higher proportion of full-timers' income than found for part-timers (12 per cent, compared with eight per cent).
- Income from paid work accounted for nearly three-quarters of part-time students' total income (72 per cent) and was the main income source for these students. Among full-time students, income from paid work comprised 12 per cent of total income, the same proportion as did other sources of student support.
- Income from family represented 13 per cent of full-time students' average total income (a similar proportion to that from paid work). However for part-time students this was a negative proportion (minus four per cent), indicating that on average part-time students contributed more income to their families than they received.
- Income from social security benefits accounted for a higher proportion of part-time students' income than it did among full-time students (16 per cent compared with just two per cent). This is linked to variations in eligibility to such support: relatively few full-time students are eligible to receive state benefits because of their age, family make-up, and dependent status.
- Income from other miscellaneous sources was only a small element of total income, on average, although more important for part-time students than for full-time students (four per cent and one per cent respectively).

Figure 2.2: Composition of total income for Welsh-domiciled full-time and part-time students



*Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2011/12

2.4 Variations in total income between students

This section examines key differences in average total income between different types of student in terms of their individual and socio-economic characteristics, HE study-related factors, and location. Variations among full-time and part-time students are explored separately, in Sections 2.4.1 and 2.4.2 respectively.

2.4.1 Full-time students

The range of average (mean) total incomes reveals substantial variations linked to student and HE study characteristics including study location (Tables A2.1 and A2.2). Following the patterns found in the previous survey, average total incomes were highest among older students, aged 25 and over (£11,901), and among students in households with dependent children (£12,149), while average total incomes were lowest among the youngest students aged under 20 (£10,292) and among students living with their parents (£10,288). There were also some substantial variations by study characteristics, with students studying in London and those studying education having high average total incomes. Those studying medicine, or subjects allied to medicine, and those studying qualifications other than a Bachelor's degree having low average total incomes.

It is likely that many of these characteristics are interlinked, for example older students are more likely to have children, and younger students are more likely to live with their parents, so differences in income between different groups may simply reflect these overlaps. Furthermore, some of these variations are likely to be linked to different personal and study circumstances affecting income profiles in different (and inter-related) ways, and it would be wrong to interpret those with a higher income as being 'better off', for example families with dependent children, as they may also have much higher expenditure (discussed in Chapters 4 and 5).

In order to unpick which student and study characteristics were most strongly associated with variations in total income, a multiple linear regression model¹ was conducted (Table 2.2). This model found that significant variations in income were determined by a range of factors.

Interpreting the model

The model for Welsh-domiciled full-time students presented in Table 2.2 considers the effect student and study characteristics including age, gender and subject of study, have on the level of average total income, when controlling for all other factors included in the model, and identifies those characteristics that have a statistically significant impact (see Section 1.4.2). Where the probability of finding an association by chance is less than 0.5 (ie lower than a one in twenty chance) an asterisk is given (* represents $p < 0.05$, ** represents $p < 0.005$ and *** is $p < 0.001$). The model estimates the effect that each of the given (independent) variables have on the level of average total income when holding all other variables in the model constant. For example when focusing on gender, the average total income of a female student and male student with the same backgrounds (in that they are of the same age group, socio-economic background, ethnicity, etc.) were not found to differ significantly. However, comparing the total income of those studying different types of qualification but with the same backgrounds, students who were studying qualifications other than Bachelor's degrees tended to have significantly lower total incomes on average than the reference group, in this case Bachelor's degree students. The regression

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 age, gender and subject of study. See Section 1.4.2 for more detail on this analysis technique.

coefficient gives an indication of the direction and size of the effect. For those studying other qualifications the coefficient is a negative number, so the average total income for this group of students is lower than that of students studying Bachelor's degrees, and the coefficient also gives an indication of the extent of the difference (by how much total income would be affected for that category of student on average).

As noted earlier in this report (Section 1.4.2), significant associations between the dependent variable, total income in this instance, and any given independent variables are tested at the variable level (eg social class) rather than the category level (eg routine/manual work, a category of social class). This is in order to reduce the chances of making a 'Type I' error (ie rejecting the null hypothesis when it is in fact true – or in other words incorrectly finding a significant association when it does not exist in the population) that are associated with employing models with a large number of independent variables. In most cases, where an association is found at the category level, the association at the variable level will also be significant, but there could hypothetically be situations in which this is not the case. In this model there is the opposite situation, where the family type variable is statistically significant at the level $p=0.02$, although there are no significant differences by category in comparison with the reference category (single students), as this is in the middle of the distribution. However, if a different reference category were to be chosen, either the category with the highest income (parents) or the one with the lowest income (married/couple), it is likely that there would be significant differences by category. The intercept on the top line of the table should not be read as the actual average total income, as it provides an estimate for a specific type of student with a number of characteristics – in this model it will be an estimate of the income for full-time student who is male, aged under 20, white, studying in an English HEI, whose parents had experience of HE etc. A more accurate measure overall for average total income and for each category of student is given in the tables showing descriptive statistics (mean, median and standard errors), presented throughout the main body of the chapter and in the appendix to the chapter.

Each of these key income factors are discussed in turn in the following sections.

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	10,062	.000	8,132	11,993
Gender				
Female	374	.365	-442	1,189
Male (ref. category)	0			
Age group				
25+	1,287	.288	-1,107	3,682
20-24	458	.376	-564	1,480
Under 20 (ref. category)	0			
Socio-economic group				
Routine/manual	-213	.647	-1,134	708
Intermediate	-521	.256	-1,428	385
Managerial/professional (ref. category)	0			
Ethnicity				
BME	1,100	.193	-567	2,766
White (ref. category)	0			
Parental experience of HE				
No	480	.175	-217	1,177
Yes (ref. category)	0			
Type of institution				
FEC	443	.615	-1,302	2,188
Welsh HEI	-168	.676	-964	628
English HEI (ref. category)	0			
Subject*				
Combined/other	-1,291	.090	-2,785	204
Education	3,711	.112	-881	8,303
Creative arts/languages/humanities	715	.288	-615	2,045
Sciences/engineering/technology/IT	88	.907	-1,397	1,572
Subjects allied to medicine	-732	.303	-2,137	673
Medicine & dentistry	-1,484	.210	-3,818	850
Human/social sciences/business/law (ref. category)	0			
Year of study				
Final year/one year course	-338	.543	-1,436	760
Intermediate year	419	.300	-380	1,219
First year (ref. category)	0			
Qualification level*				
Other	-1,702	.025	-3,186	-218
Bachelor's degree (ref. category)	0			
Family type*				
Parents (one/two adult families)	1,502	.080	-182	3,186
Married or living in a couple	-735	.166	-1,783	312

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Single (ref. category)	0			
Living in London***				
Yes	2,744	.001	1,116	4,371
No (ref. category)	0			
Status				
Independent	223	.681	-853	1,300
Dependent (ref. category)	0			
Lives with parents				
Yes	-402	.409	-1,366	562
No (ref. category)	0			

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

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

Student factors

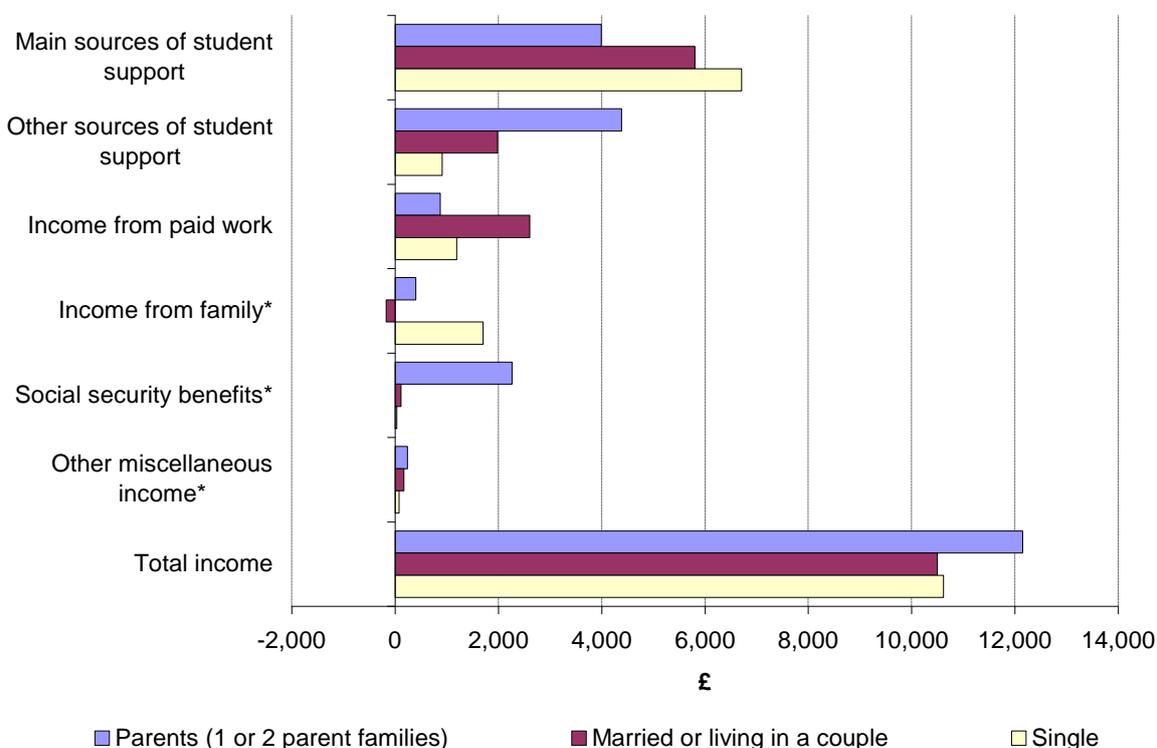
There was little variation in average total income by gender, with women having an average total income level £127 higher than that of men (£10,788 compared with £10,661), and this difference was not found to be statistically significant in the regression model. There were differences in the composition of total income by gender, with men receiving more from the main sources of student support, and women receiving more from the other sources of student support, from paid work, and from social security benefits (see Table A2.5 for breakdowns). This is likely to be explained by other factors rather than gender, such as family type and subject choice (ie women are more likely to be in single-parent families and more likely to study teaching related courses both of which attract specific additional support).

As discussed, older students aged 25 or more had a higher average total income than younger students (£11,901 compared with £10,696 for those aged between 20 and 24, and £10,292 among those aged under 20), although as with gender, these differences were not statistically significant once other characteristics were controlled for. The oldest age group received higher income from other sources of student support, from paid work and from social security benefits than their younger peers (Table A2.6), and some of the

difference is likely to be explained by family type (older students are more likely to be in a partnership and to have children).

Average total income was however strongly correlated with full-time students' family type, and was significant in the regression model once other background factors were accounted for (following the pattern identified in the previous survey). Students in families with dependent children had higher levels of income (£12,149) than those in a couple without children (£10,498), or single students (£10,618, Table A2.9). This represents a change to the previous survey, where single students received much lower amounts on average than students in all other types of household. In the 2011/12 survey, parent students received a much higher proportion of their average total income from other sources of student support (over one third) and from social security benefits (almost one fifth), and a much lower proportion from the main sources of student support and from paid work, than those with other family types (Figure 2.3).

Figure 2.3: Total student income and main sources of student income for full-time Welsh-domiciled students, by family type (£)



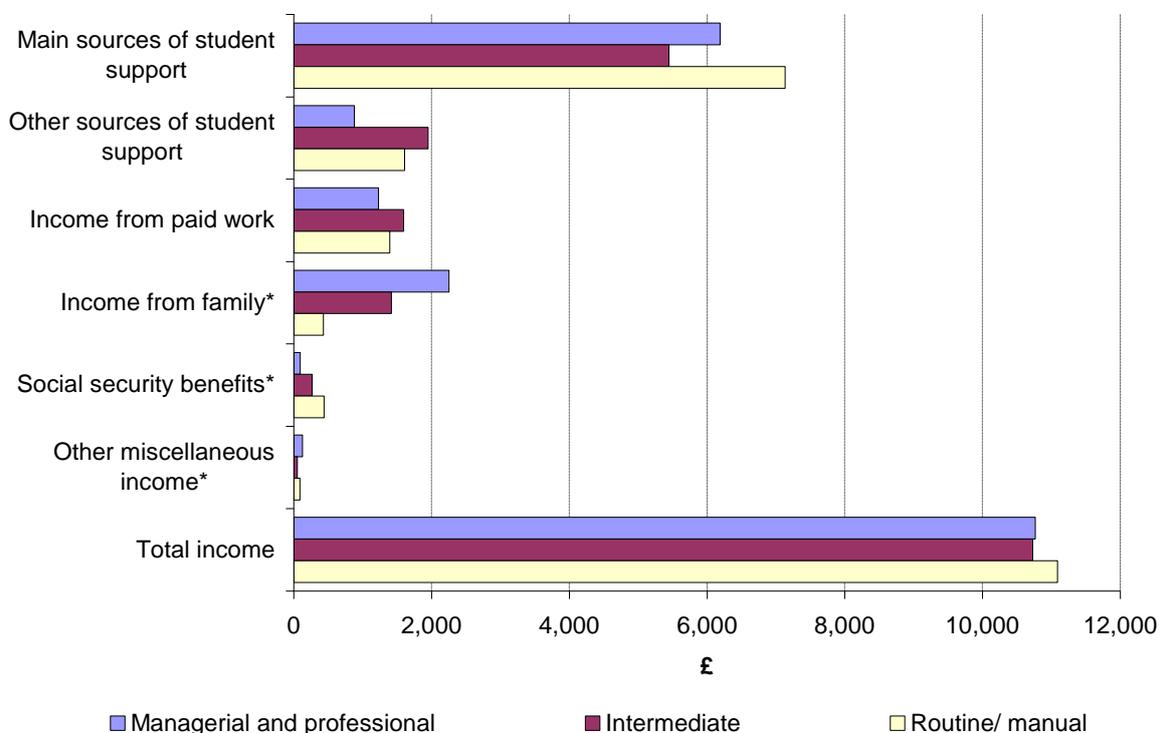
*Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2011/12

There was little variation in the level of average total income by students' social class, with students from routine/manual class backgrounds receiving slightly more (£11,089) than those from intermediate class or managerial/professional class backgrounds (£10,727 and £10,768 respectively; Table A2.8), and social class was not found to be statistically significant in the regression model. This differs somewhat from the previous survey, which found that students from intermediate class backgrounds had the highest income levels, and those from managerial/professional class backgrounds had the lowest levels of income.

The main sources of student support accounted for nearly two-thirds of routine/manual class students' total income, compared with just over half of intermediate class students' income, and 58 per cent of managerial/professional class students' income. The pattern of students from routine/manual class backgrounds receiving a high proportion of their income from the main sources of student support is in line with funding models designed to foster widening participation, although it is rather surprising that managerial/professional class students received a higher proportion of their income from the main sources of student support than do intermediate class students. Income from family members varies substantially by social class, accounting for only four per cent of total average income for students with families in routine/manual work, 13 per cent for students from intermediate social class backgrounds, and 21 per cent among students from managerial/professional backgrounds (Figure 2.4).

Figure 2.4: Total student income and main sources of student income for full-time Welsh-domiciled students, social class (NS-SEC) (£)

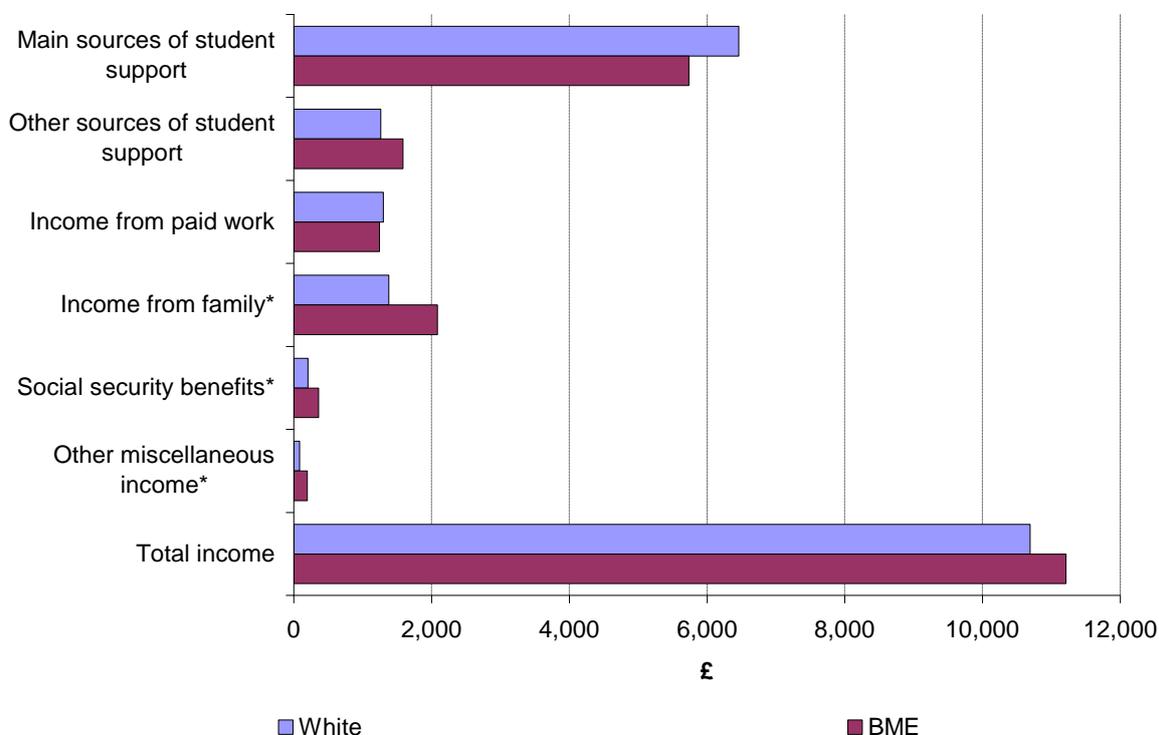


*Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2011/12

Students from Black and Minority Ethnic backgrounds received around £500 per year more on average in total income compared with white students (£11,210 compared with £10,692, Table A2.7) although this difference was not statistically significant when controlling for other factors. Black and Minority Ethnic students tended to receive less income from the main sources of student support than did white students, but more income from other sources of student support, and from their families (Figure 2.5).

Figure 2.5: Total student income and main sources of student income for full-time Welsh-domiciled students, by ethnicity (£)

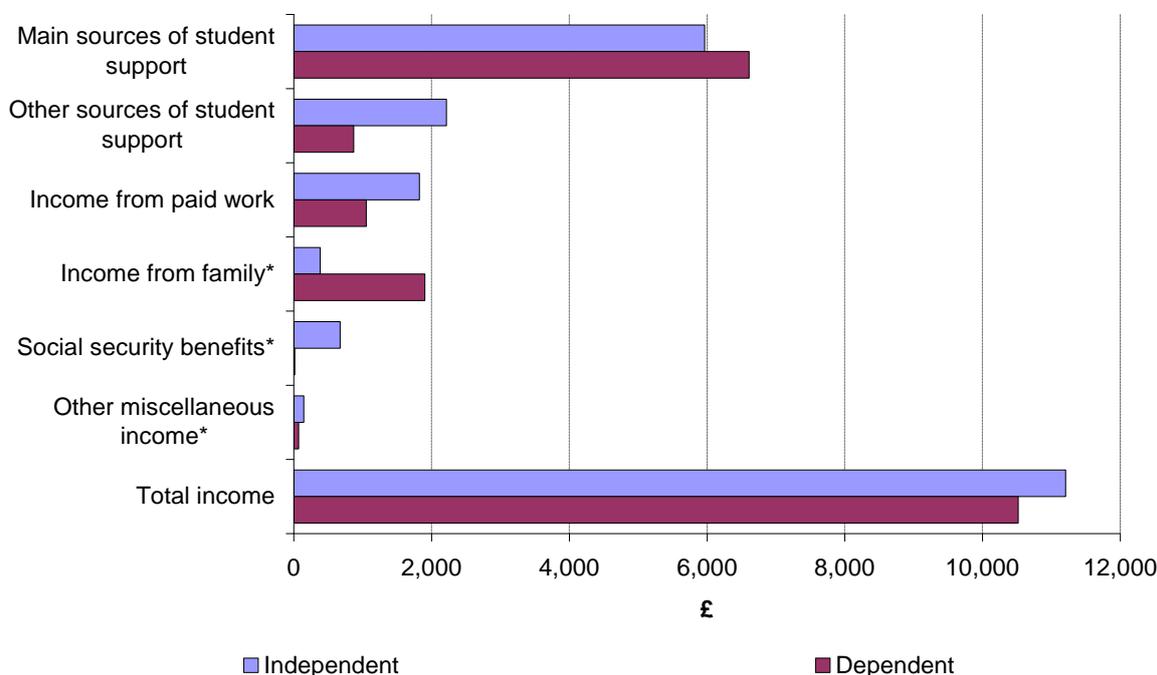


*Note: figures adjusted for partner contributions where relevant

Source: NatGen/IES SIES 2011/12

Full-time students who continued living with their parents while studying had a slightly lower average total income than those who lived away from home (£10,288 compared with £10,827, Table A2.10), although this difference was not statistically significant once controlling for other factors, and was partly offset by their expenditure being relatively low (see Chapter 4). Similarly, dependent students had a lower average total income than those students who were financially independent from their parents (£10,517 compared with £11,205, Table A2.11, Figure 2.6) but again this was not a statistically significant difference in the regression model. Students living with their parents, and independent students, had relatively higher incomes from paid work, while students living away from home, and dependent students, had higher incomes from their families.

Figure 2.6: Total student income and main sources of student income for full-time Welsh-domiciled students, by student status (£)



*Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2011/12

HE study-related factors (including location of study)

HE study-related factors explained some of the variation in average total income levels, particularly subject, type of degree and location of study, all of which were statistically significant when controlling for other factors in the regression model.

Income varied substantially by subject studied, with students studying medicine and dentistry¹ having the lowest average income levels (£9,621) and those studying education² having the highest average income levels (£12,625, Table A2.13), and the regression model found that subject was a statistically significant influence on total income. The composition of total income also varied by subject, with education students having the

¹ Note that the unweighted base for this group was small N=44 so the figures for this group should be treated with caution.

² Note that the unweighted base for this group was small N=39 so the figures for this group should be treated with caution.

highest income from paid work, and medicine and dentistry students having the highest income from their families.

Level of study was a significant influence on average total income, with those working towards a Bachelor's degree receiving £10,846 and those working towards other qualifications receiving £9,596 (Table A2.14). Bachelor's degree students tended to receive more income from the main sources of student support, and from paid work, while those studying for other qualifications tended to receive more from other sources of student support, and marginally more from their families.

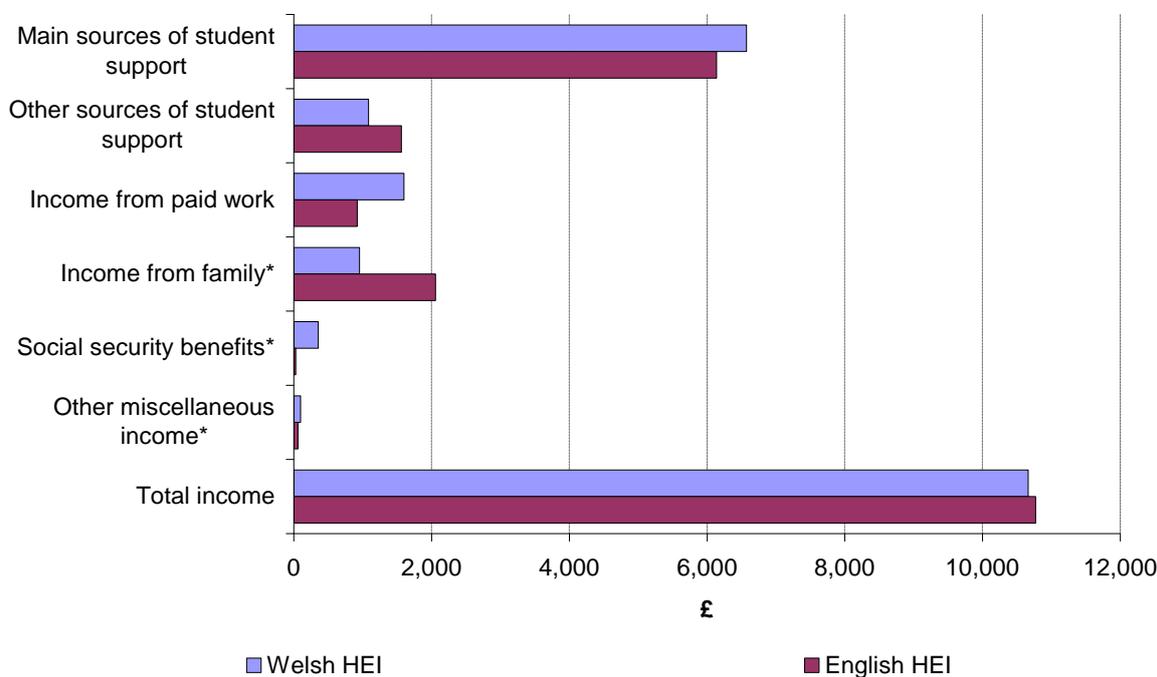
Students studying in London¹ had a significantly higher average total income than those studying and living elsewhere in England or Wales (once other factors had been controlled for). London-based students received an average total income of £14,242, compared with £10,573 for those studying elsewhere. This is explained not only by their higher average for main sources of student support (reflecting their likely eligibility for a larger Student Loan for Maintenance to allow for the higher living costs in the capital), but also by their higher average income received from their families (£2,632 compared with £1,377 for those living elsewhere, Table A2.16).

Welsh-domiciled students in Welsh HEIs and those in English HEIs had very similar average total incomes (£10,665 and £10,770, Figure 2.7) but both were lower than the average for students in further education colleges (FECs) following HE programmes (£11,673), although institution type was not significant in the regression model². The relative composition of income varied between students studying at Welsh HEIs and those studying at English HEIs; those studying in England received more of their income from their families (19 per cent, compared with nine per cent for those studying in Wales), while those studying in Wales received more income from paid work (15 per cent, compared with nine per cent for those studying in England, Table A2.15).

¹ Note that the unweighted base for this group was small N=35 so the figures for this group should be treated with caution

² It is possible that this difference is driven by the age and family type profiles, with above average proportions of over-20s and parents among those studying at FE colleges, although the small sample size (N=43) precludes any further analysis.

Figure 2.7: Total student income and main sources of student income for full-time Welsh-domiciled students, by location of institution (£)



*Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2011/12

Year of study was not found to be a significant determinant of total average income once other factors were taken into account, and average total income varied by less than £300 between final year students (£10,586) and intermediate year students (£10,879), with first year students receiving £10,702 on average (Table A2.12). Final year students received less from main sources and first year students received the most (which is line with support policy, see Figure 1.1); but intermediate and final year students received relatively more from other sources of support (compared to those in their first year of study).

2.4.2 Part-time students

Average total income levels for part-time students varied by student and study characteristics, as they did for full-time students. However, a multiple linear regression model (Table 2.3) for part-time students indicated that when controlling for other factors, the only significant difference in average total income was associated with family type.

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	8,546	.002	3,409	13,684
Gender				
Female	1,140	.337	-1,248	3,529
Male (ref. category)	0			
Age group				
Under 25	-837	.638	-4,432	2,758
25+ (ref. category)	0			
Socio-economic group				
Routine/manual	-1,366	.238	-3,681	949
Intermediate	-1,829	.259	-5,078	1,420
Managerial/professional (ref. category)	0			
Parental experience of HE				
No	1,530	.273	-1,267	4,326
Yes (ref. category)	0			
Year of study				
Final year/one year course	1,857	.089	-304	4,018
Intermediate year	2,279	.130	-708	5,265
First year (ref. category)	0			
Qualification level				
Other	960	.295	-881	2,801
Bachelor's degree (ref. category)	0			
Family type*				
Parents (one/two adult families)	2,485	.290	-2,227	7,197
Married or living in a couple	-2,092	.300	-6,147	1,962
Single (ref. category)	0			
Lives with parents				
Yes	1,885	.339	-2,074	5,844
No (ref. category)	0			
Part-time intensity				
25-49% FTE	759	.543	-1,763	3,281
50% FTE and above (ref. category)	0			

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

Base: all Welsh-domiciled full-time students (model N unweighted=168)

Source: NatGen/IES SIES 2011/12

Student factors

The average total income of part-time female students was higher than that of male (£12,390 compared to £10,280, Table A2.5), although not statistically significant. This corresponds with the pattern observed in the previous survey, and is related to associations between gender and family type (in particular, female students are over represented among parent households). The main differences in the composition of income between men and women were that men received more income from paid work than women (£10,097 compared with £7,136), but women received more income from family (£831, compared with a negative figure of £2,388 among men¹). Women also received more income from social security benefits than did men (£2,475 compared with £1,008). These patterns in the composition of income by gender are also similar to those found in the previous survey.

Older students aged 25 and over received a higher average total income than students aged under 25, but as with gender this difference was not statistically significant in the regression model. Older students had higher incomes from paid work and social security benefits than found for younger students, but received less income from their family than their younger counterparts (Table A2.6).

There were notable differences in income levels across socio-economic groups among part-time students, and these differences were more exaggerated among part-time than among full-time students (again following patterns in the 2007/08 survey). Students in managerial and professional work (previously or whilst studying) had a much higher average total income (at £13,374) than those in intermediate², and routine and manual work (£10,624 and £10,926 respectively, Table A2.8). This pattern was largely explained by the higher income from paid work whilst studying, which is to be expected given that the socio-economic classification for part-time students is based on their own current or previous occupation, rather than that of their parents: a student working in a professional or managerial occupation is likely to earn considerably more than one working in a routine or manual job. However, students in managerial and professional work also received more income from social security benefits than did students in other socio-economic groups, which is the opposite of the pattern found in the previous survey. Students in managerial and professional work were, on average, older and more likely to have children compared

¹ Broadly speaking, the negative figure for part-time male students means that they contributed more income than they took, once adjusted for partner contributions.

² Note that the unweighted base for this intermediate work background group was small N=30 so the figures for this group should be treated with caution.

with other students, and thus more likely to receive any benefits, and particularly child benefit (51 per cent, compared with 37 per cent of other students).

As discussed above, family type was a statistically significant influence on the total income of part-time students after controlling for other factors, and parent students received substantially more total income (£13,995) than did married/couple students¹ (£10,031) and single students (£9,485, Table A2.9). There was considerable variation in the composition of income by family type, as nearly a quarter (23 per cent) of parents' total income came from social security benefits (compared with seven per cent for married/couple students and 10 per cent for single students), while married/couple students had the highest incomes from paid work, but lost a substantial part of their income in contributions towards their partners' expenses.

HE study-related factors

The analysis of average total income of part-time students by study-related factors was limited in many cases by small sample sizes, and in particular it was not possible to explore the impact of locational factors. This 2011/12 survey included for the first time, part-time students on lower intensity courses (on courses equivalent to between 25 and 50 per cent of a corresponding full-time course). However, as with the other study-related factors, intensity of study was also not found to be significant in the regression model when other factors were taken into account.

Part-time students in their final year had higher average total incomes (£13,624) than students in their intermediate years (£11,743), who in turn had higher incomes than first year students (£9,963, Table A2.12). Final year students received twice as much income from paid work than did other students (£13,272 compared with around £6,500 for first and intermediate year students), but they 'lost' £2,401 in contributions to their families, and also had the lowest level of income from social security benefits.

¹ Note that the unweighted base for this group was small N=39 so the figures for this group should be treated with caution.

There was little variation in average total income between students who lived with their parents and those who lived elsewhere. Those who lived with their parents¹ had higher levels of income from paid work, and tended to receive monies from their families, whereas those who lived elsewhere contributed monies to their families, but had higher levels of income from social security benefits.

There was virtually no difference in the average total income between those part-time students who were undertaking more intensive courses (50 per cent FTE or above) and those who were on less intensive courses² (£11,515 compared with £11,695). However, there was a large difference in average income from work earnings between these two groups of part-time students (£7,347 and £11,634 respectively), which is to be expected as those studying at a lower intensity would arguably have more hours to devote to paid work. However, students on less intensive courses made much higher contributions to family finances (£2,343, compared with students on more intensive courses who on average received a small amount from their families, £106), and they also received considerably less income from social security benefits and from other sources of student support (Table A2.18).

2.5 Influence of finances pre-entry

Students were asked whether the student funding and support available to them affected their decisions about study in any way. One-third (33 per cent) of full-time students reported that funding and support did influence their decisions (Table A2.19), and this was a slightly lower proportion than found in the previous survey (35 per cent for all full-time students, or 39 per cent of new system full-time students). A greater proportion of part-time students felt they had been affected, approximately two-fifths (39 per cent), and this represents quite an increase when compared to the 2007/08 survey findings (28 per cent)³.

¹ Note that the unweighted base for this group was small N=47 so the figures for this group should be treated with caution.

² Note that the unweighted base for this group was small N=41 so the figures for this group should be treated with caution.

³ This compares only those part-time students studying on courses that are at least 50 per cent of full-time equivalent

There were further differences in the proportion of students reporting that their HE decisions had been affected:

- Male full-time students were more likely than female full-time students to say they were influenced by student funding and financial support (37 per cent and 31 per cent respectively), whereas among part-time students the situation was reversed and women were more likely to report being influenced (45 per cent compared with 30 per cent of men, Table A2.20).
- Older students were more likely than younger students to be influenced, among both full-time and part-time students (Table A2.20). This follows patterns found in the 2007/08 survey.
- Parents were most likely to report funding and support as an influence on their study decisions, and single students were least likely, although these differences were more marked among full-time students than part-time students. Again, this follows patterns found in the previous survey (Table A2.20).
- Part-time students who lived away from their parents were twice as likely as those part-time students living with their parents to say that their study decision was affected by funding and support considerations (41 per cent and 21 per cent respectively). Among full-time students there was no difference in response between those who lived with their parents and those who did not, however those who were classed as independent students were more than twice as likely to report being affected than dependent students (51 and 25 per cent respectively, Tables A2.20 and A2.21).
- Variation by socio-economic group differed between full-time and part-time students: among full-time students, routine and manual class students were most likely to report being influenced, and managerial and professional class students were least likely (46 per cent and 25 per cent respectively). This follows patterns found in the previous survey. However, among part-time students, those in the managerial and professional class were most likely to report being influenced (47 per cent), and those in the routine and manual class were least likely to report being influenced (32 per cent, Table A2.20).

- Students studying for a Bachelor's degree were more likely to report being influenced than those studying for other qualifications, among both full-time and part-time students (Table A2.21).

Students in 2011/12 who had reported that they had been affected were then asked about the ways in which they had been influenced, the findings for these subgroups of full-time and part-time students are discussed below.

2.5.1 Full-time students

Those full-time students who said that the funding and support available to them had affected their decisions (approximately one-third of students) were asked about the specific ways in which they were affected (Figure 2.8). Over half (58 per cent) of these full-time students said that they would not have studied at all without funding (this equates to approximately 20 per cent of all full-time students).

A significant minority felt that the funding and support available had influenced their decision about where to study: nearly half (48 per cent) said it affected their decision to study in Wales; 33 per cent said it affected their decision to study nearer to home to be able to live with their families; 21 per cent said it influenced their decision about which institution to attend; and 13 per cent said it affected their decision about whether to study in London or not. In addition, 30 per cent said it had affected their decision to study full-time (Table A2.19). All of these locational and mode factors were more likely to have been reported than content factors ie **what** to study, as only nine per cent of full-time students felt this decision had been affected by the funding and support available to them. Looking at some of the most commonly cited ways in which decisions were affected, we find the following.

- Would not have studied without the funding was most often cited by¹: women; older students (aged 25 and older); parents and those married or in a couple but with no

¹ These are groups of students who reported that their decisions were affected in the stated ways. They are part of the sub-population of students who felt that the funding and financial support available to them had affected their decisions about HE study. They were more likely to say they were affected in this specific way than the sub-population as a whole. This was not subject to a linear regression model.

dependent children; Black and Minority Ethnic students; those with parents who had no HE experience; and those in the intermediate socio-economic group (Table A2.22 and A2.23).

- Decision to study in Wales was most often cited by: students aged under 25; single students; those living with their parents (Table A2.22 and A2.23).
- Decision to study at a nearby university (so I could live with my family) was most often cited by: those actually living at home during the term-time; parents; younger students (aged under 20); those from Black and Minority Ethnic backgrounds; and those studying Welsh HEIs (Table A2.22 and A2.23).
- Decision about which institution to attend was most often cited by: men; younger students (aged under 20); those from managerial and professional backgrounds; and those in their first year of study (Table A2.22 and A2.23).

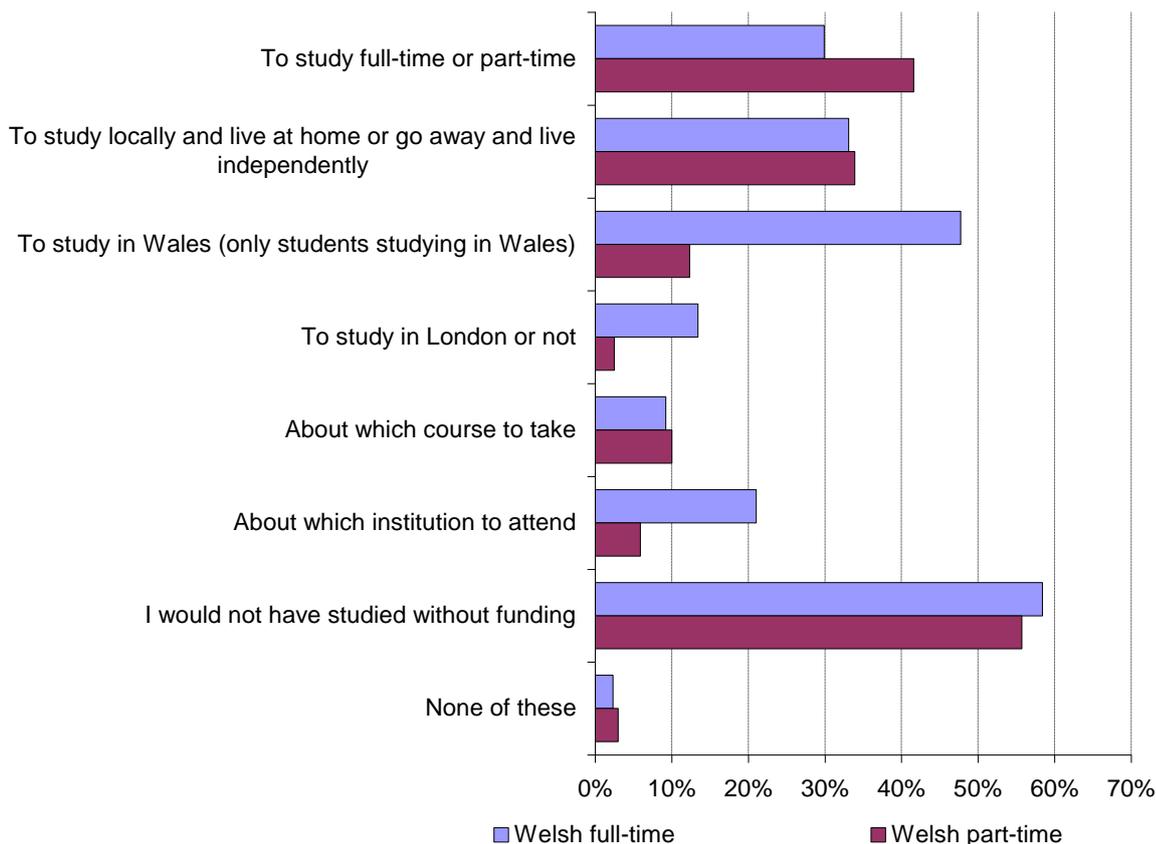
2.5.2 Part-time students

Over half (56 per cent) of part-time students who felt that the funding and support available to them had affected their decisions about HE, said they would not have studied at all without funding, a similar proportion to that found among full-time students. This equates to approximately 21 per cent of all part-time students who would not have studied at all but for student funding and financial support. In addition, around two-fifths (42 per cent) of part-time students felt the support available had influenced their decision to study part-time rather than full-time (Table A2.19).

One-third (34 per cent) of part-time students whose decisions were affected by financial support reported that it influenced their decision to study close to home, a very similar proportion to that reported by full-time students. However, other locational factors were less marked among part-time students; only 12 per cent reported that funding affected their decision to study in Wales, and only six per cent said it influenced choice of institution.

The extent to which choice of course was affected by financial support among part-time students was similar to that found for full-time students (10 per cent and nine per cent respectively).

Figure 2.8: Influences of financial support on study decisions for Welsh-domiciled students (per cent)



Base: all Welsh-domiciled students who reported that the funding and support available to them had affected their decisions (Full-time N=319; Part-time N=55)

Source: NatCen/IES SIES 2011/12

Additional tables

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

	Mean	Median	SE	N, unweighted
Welsh full-time	10,730	10,480	226	914
Gender				
Male	10,661	10,625	382	401
Female	10,788	10,375	268	510
Age (group)				
Under 20	10,292	10,025	255	397
20-24	10,696	10,582	284	420
25+	11,901	11,244	822	97
Socio-economic group				
Managerial/professional	10,768	10,509	383	408
Intermediate	10,727	10,235	578	131
Routine/manual	11,089	10,888	347	240
Ethnicity				
White	10,692	10,480	234	834
BME	11,210	10,660	700	77
Lives with parents				
Yes	10,288	9,955	408	185
No	10,827	10,582	244	727
Family type				
Parents (one or two adult family)	12,149	11,244	1,219	55
Married or living in a couple	10,498	10,117	336	64
Single	10,618	10,509	245	795
Parental experience of HE				
Yes	10,717	10,575	294	532
No	10,807	10,369	319	372

Note: some variables have a small number of cases where no data was supplied. These cases have been excluded from the analysis of that variable and so the sum of the categories may not equal the overall base (Base N).

Base: all Welsh domiciled full-time students (914)

Source: NatCen/IES 2011/12

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

	Mean	Median	SE	N, unweighted
Welsh full-time	10,730	10,480	226	914
Year of study				
1st Year	10,702	10,575	313	320
2nd Year or other	10,879	10,350	380	295
Final Year or 1 Year course	10,586	10,559	296	299
Subject				
Medicine & dentistry	(9,621)	(8,875)	(951)	44
Subjects allied to medicine	10,229	9,725	451	85
Sciences/engineering/technology/IT	10,459	10,531	312	275
Human/social sciences/business/law	10,638	10,242	528	200
Creative arts/languages/humanities	11,505	11,035	380	242
Education	(12,625)	(10,904)	(1,525)	39
Combined/other	-	-	-	29
Qualification level				
Bachelor's degree	10,846	10,533	228	849
Other	9,596	9,345	721	65
Status				
Independent	11,205	10,585	397	255
Dependent	10,517	10,441	261	659
Studying in London				
London	(14,242)	(15,325)	(535)	35
Elsewhere	10,573	10,345	209	879
Institution location				
England	10,780	10,582	413	307
Wales	10,691	10,250	239	607
Institution type				
English HEI	10,770	10,582	416	303
Welsh HEI	10,665	10,250	243	568
FEC	(11,673)	(11,075)	(309)	43

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh domiciled full-time students (914)

Source: NatCen/IES 2011/12

Table A2.3: Key variations in Welsh-domiciled part-time students' total income, by student factors (£)

	Mean	Median	SE	N, unweighted
Welsh part-time	11,555	11,170	837	180
Gender				
Male	10,280	9,280	677	80
Female	12,390	11,700	1,227	100
Age (group)				
Under 25	9,242	10,030	1,449	60
25 and over	12,458	11,870	843	120
Socio-economic group				
Managerial and professional	13,374	13,310	1,256	68
Intermediate	(10,624)	(8,283)	(1,638)	30
Routine/manual	10,926	11,170	1,139	70
Ethnicity				
White	12,095	11,515	901	164
BME	-	-	-	16
Lives with parents				
Yes	(11,287)	(11,050)	(1,656)	47
No	11,588	11,170	925	133
Family type				
Parents (one and two adult families)	13,995	13,545	1,020	64
Married or living in a couple	(10,031)	(9,090)	(1,045)	39
Single	9,485	6,702	1,432	77
Parental experience of HE				
Yes	10,693	10,419	1,712	69
No	12,002	12,175	896	111

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh domiciled part-time students (180)

Source: NatCen/IES 2011/12

Table A2.4: Key variations in Welsh-domiciled part-time students' total income, by HE study factors (£)

	Mean	Median	SE	N, unweighted
Welsh part-time	11,555	11,170	837	180
Year of study				
1st Year	9,963	8,401	1,153	67
2nd Year or other	11,743	10,770	1,650	54
Final Year or 1 Year course	13,624	13,545	609	59
Subject				
Medicine & dentistry	-	-	-	4
Subjects allied to medicine	-	-	-	26
Sciences/engineering/technology/IT	10,159	11,328	1,224	64
Human/social sciences/business/law	(14,163)	(13,330)	(1,440)	40
Creative arts/languages/humanities	-	-	-	27
Education	-	-	-	8
Combined/other	-	-	-	11
Qualification level				
Bachelor's degree	11,396	11,170	1,190	98
Other	11,884	11,480	816	82
Institution location				
England	-	-	-	11
Wales	12,718	11,765	568	161
OU	-	9,090	-	8
Institution type				
English HEI	-	-	-	9
Welsh HEI	12,805	11,765	594	140
FEC	-	-	-	23
OU	-	-	-	8
Part-time intensity				
50% FTE or above	11,515	10,770	1,042	139
25% to 49% FTE	(11,695)	(12,452)	(729)	41

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh domiciled part-time students (180)

Source: NatCen/IES 2011/12

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

		Welsh full-time		Welsh part-time	
		Male	Female	Male	Female
Main sources of student support	Mean	7,273	5,809	504	385
	Median	7,485	6,722	0	0
	SE	259	328	75	86
Other sources of student support	Mean	637	1,740	599	1,166
	Median	0	350	600	750
	SE	143	246	79	291
Income from paid work	Mean	1,135	1,405	10,097	7,136
	Median	0	120	9,900	7,000
	SE	142	215	1533	1054
Income from family*	Mean	1,404	1,451	-2,388	831
	Median	900	600	0	0
	SE	246	237	1080	408
Social security benefits*	Mean	97	302	1,008	2,475
	Median	0	0	0	585
	SE	39	81	201	415
Other miscellaneous income*	Mean	114	81	460	397
	Median	0	0	0	0
	SE	33	20	309	160
Total income	Mean	10,661	10,788	10,280	12,390
	Median	10,625	10,375	9,280	11,700
	SE	382	268	677	1,227
<i>Base (N) unweighted</i>		<i>401</i>	<i>510</i>	<i>80</i>	<i>100</i>

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students

Source: NatGen/IES 2011/12

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

		Welsh full-time			Welsh part-time	
		Under 20	20-24	25+	Under 25	25 and over
Main sources of student support	Mean	6,545	6,702	5,121	402	443
	Median	6,875	7,175	5,600	0	0
	SE	372	323	874	118	78
Other sources of student support	Mean	1,054	965	2,905	819	990
	Median	0	0	1,750	450	675
	SE	288	153	526	289	237
Income from paid work	Mean	861	1,449	1,814	6,075	9,178
	Median	0	286	0	6,561	8,820
	SE	159	197	489	1424	1,157
Income from family*	Mean	1,749	1,463	556	864	-952
	Median	1,000	550	83	100	0
	SE	232	223	720	522	739
Social security benefits*	Mean	28	47	1,237	1,014	2,238
	Median	0	0	0	0	697
	SE	14	17	348	509	336
Other miscellaneous income*	Mean	55	70	268	68	560
	Median	0	0	0	0	0
	SE	10	18	114	34	198
Total income	Mean	10,292	10,696	11,901	9,242	12,458
	Median	10,025	10,582	11,244	10,030	11,870
	SE	255	284	822	1449	843
<i>Base (N) unweighted</i>		397	420	97	60	120

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.7: Total student income and main sources of student income for Welsh-domiciled students, by ethnicity (£)

		Welsh full-time		Welsh part-time	
		White	BME	White	BME
Main sources of student support	Mean	6,462	5,736	432	-
	Median	6,934	6,642	0	-
	SE	225	687	70	-
Other sources of student support	Mean	1,261	1,586	1,011	-
	Median	0	338	675	-
	SE	182	578	210	-
Income from paid work	Mean	1,300	1,245	8,860	-
	Median	134	0	8,820	-
	SE	159	424	1,147	-
Income from family*	Mean	1,377	2,086	-560	-
	Median	800	400	0	-
	SE	218	670	650	-
Social security benefits*	Mean	206	362	1,875	-
	Median	0	0	410	-
	SE	64	146	293	-
Other miscellaneous income*	Mean	86	195	477	-
	Median	0	0	0	-
	SE	18	116	165	-
Total income	Mean	10,692	11,210	12,095	-
	Median	10,480	10,660	11,515	-
	SE	234	700	901	-
<i>Base (N) unweighted</i>		<i>834</i>	<i>77</i>	<i>164</i>	<i>16</i>

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.8: Total student income and main sources of student income for Welsh-domiciled students, by social class (NS-SEC) (£)

		Welsh full-time			Welsh part-time		
		Managerial and professional	Intermediate	Routine/ manual	Managerial and professional	Intermediate	Routine/ manual
Main sources of student support	Mean	6,190	5,445	7,134	432	(364)	373
	Median	6,738	6,672	7,975	0	(0)	0
	SE	257	832	405	117	(113)	92
Other sources of student support	Mean	879	1,951	1,607	1,243	(356)	920
	Median	0	350	450	800	(0)	600
	SE	163	606	276	396	(186)	210
Income from paid work	Mean	1,230	1,594	1,393	9,757	(7,143)	8,222
	Median	176	0	250	8,820	(6,561)	8,001
	SE	224	446	230	1,248	(1,057)	2,107
Income from family*	Mean	2,251	1,417	428	-802	(855)	-709
	Median	1,500	1,000	400	0	(100)	10
	SE	214	504	202	448	(1,154)	1383
Social security benefits*	Mean	93	268	439	2,354	(1,066)	1,750
	Median	0	0	0	663	(0)	176
	SE	34	144	163	488	(441)	444
Other miscellaneous income*	Mean	125	51	87	389	(839)	368
	Median	0	0	0	0	(0)	0
	SE	46	27	26	261	(545)	167
Total income	Mean	10,768	10,727	11,089	13,374	(10,624)	10,926
	Median	10,509	10,235	10,888	13,310	(8,283)	11,170
	SE	383	578	347	1,256	(1,638)	1,139
<i>Base (N) unweighted</i>		<i>408</i>	<i>131</i>	<i>240</i>	<i>68</i>	<i>30</i>	<i>70</i>

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.9: Total student income and main sources of student income for Welsh-domiciled students, by family type (£)

		Welsh full-time			Welsh part-time		
		Parents (one/two parent families)	Married or living in a couple	Single	Parents (one/two parent families)	Married or living in a couple	Single
Main sources of student support	Mean	3,987	5,802	6,710	416	(205)	572
	Median	0	7,353	6,934	0	(0)	0
	SE	1,037	895	221	115	(88)	116
Other sources of student support	Mean	4,385	1,984	911	1,145	(832)	761
	Median	5,000	500	0	600	(700)	500
	SE	707	506	154	365	(113)	223
Income from paid work	Mean	875	2,607	1,192	8,855	(9,543)	6,998
	Median	0	1,577	138	8,820	(9,801)	6,561
	SE	332	638	146	1,609	(1,577)	1,451
Income from family*	Mean	398	-173	1,702	-371	(-1,807)	203
	Median	100	-394	850	0	(-233)	35
	SE	642	665	178	1,289	(1,095)	61
Social security benefits*	Mean	2,264	112	30	3,258	(673)	935
	Median	819	0	0	1,365	(0)	0
	SE	652	71	19	432	(247)	361
Other miscellaneous income*	Mean	238	166	73	691	(586)	16
	Median	0	0	0	0	(0)	0
	SE	100	116	17	233	(458)	8
Total income	Mean	12,149	10,498	10,618	13,995	(10,031)	9,485
	Median	11,244	10,117	10,509	13,545	(9,090)	6,702
	SE	1,219	336	245	1,020	(1,045)	1,432
<i>Base (N) unweighted</i>		55	64	795	64	39	77

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all Welsh-domiciled students

Source: NatGen/IES 2011/12

Table A2.10: Total student income and main sources of student income for Welsh-domiciled students, by whether lives with parents during term-time or not (£)

		Welsh full-time		Welsh part-time	
		Lives with parents	Does not	Lives with parents	Does not
Main sources of student support	Mean	6,118	6,472	(687)	401
	Median	6,375	6,934	(765)	0
	SE	241	253	(94)	69
Other sources of student support	Mean	1,030	1,339	(615)	982
	Median	0	250	(0)	680
	SE	160	205	(193)	211
Income from paid work	Mean	2,324	1,084	(9,248)	8,193
	Median	1,499	0	(9,600)	8,165
	SE	296	142	(1,910)	1,064
Income from family*	Mean	748	1,570	(401)	-544
	Median	250	900	(200)	0
	SE	89	225	(218)	630
Social security benefits*	Mean	24	258	(286)	2,089
	Median	0	0	(0)	644
	SE	24	75	(220)	321
Other miscellaneous income*	Mean	45	105	(50)	467
	Median	0	0	(0)	0
	SE	14	25	(30)	161
Total income	Mean	10,288	10,827	(11,287)	11,588
	Median	9,955	10,582	(11,050)	11,170
	SE	408	244	(1,656)	925
<i>Base (N) unweighted</i>		<i>185</i>	<i>727</i>	<i>47</i>	<i>133</i>

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all Welsh-domiciled students

Source: NatGen/IES 2011/12

Table A2.11: Total student income and main sources of student income for Welsh-domiciled students, by student status

		Welsh full-time		Welsh part-time
		Independent	Dependent	Independent
Main sources of student support	Mean	5,964	6,611	432
	Median	6,750	6,934	0
	SE	502	256	61
Other sources of student support	Mean	2,214	868	942
	Median	500	0	600
	SE	345	176	196
Income from paid work	Mean	1,825	1,052	8,307
	Median	160	120	8,820
	SE	255	155	962
Income from family*	Mean	382	1,903	-442
	Median	150	1,000	0
	SE	387	184	565
Social security benefits*	Mean	673	12	1,895
	Median	0	0	410
	SE	170	7	293
Other miscellaneous income*	Mean	146	71	422
	Median	0	0	0
	SE	53	15	150
Total income	Mean	11,205	10,517	11,555
	Median	10,585	10,441	11,170
	SE	397	261	837
<i>Base (N) unweighted</i>		<i>255</i>	<i>659</i>	<i>180</i>

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.12: Total student income and main sources of student income for Welsh-domiciled students, by year of study (£)

		Welsh full-time			Welsh part-time		
		1st Year	2nd Year or other	Final Year or 1 Year course	1st Year	2nd Year or other	Final Year or 1 Year course
Main sources of student support	Mean	7,175	6,430	5,990	322	632	325
	Median	6,934	6,975	6,735	0	441	0
	SE	232	413	390	78	134	72
Other sources of student support	Mean	596	1,614	1,292	976	1,094	691
	Median	0	401	0	750	260	600
	SE	137	280	297	217	451	96
Income from paid work	Mean	1,215	1,200	1,432	6,570	6,476	13,272
	Median	134	120	79	3,553	6,561	12,550
	SE	191	247	193	1,400	1,142	1,813
Income from family*	Mean	1,431	1,471	1,388	50	491	-2,401
	Median	530	870	600	0	0	0
	SE	151	253	331	512	718	1,667
Social security benefits*	Mean	222	83	360	1,727	2,375	1,500
	Median	0	0	0	0	878	390
	SE	78	33	122	520	515	321
Other miscellaneous income*	Mean	62	81	125	318	675	237
	Median	0	0	0	0	0	0
	SE	13	28	32	228	289	96
Total income	Mean	10,702	10,879	10,586	9,963	11,743	13,624
	Median	10,575	10,350	10,559	8,401	10,770	13,545
	SE	313	380	296	1,153	1,650	609
<i>Base (N) unweighted</i>		320	295	299	67	54	59

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.13: Total student income and main sources of student income for Welsh-domiciled students, by subject type (£)

		Welsh full-time							Welsh part-time						
		Medic & dentist	Allied to medic	Scienc e/eng/ tech/IT	Human/ social sci/ bus/ law	Creat arts/ langs/ hum	Educ	Comb/ other	Medic & dentist	Allied to medic	Science/ eng/ tech/IT	Human/ social sci/ bus/ law	Creat arts/ langs/ hum	Educ	Comb/ other
Main sources of student support	Mean	(4,221)	2,607	7,025	6,806	7,941	(7,328)	-	-	-	521	(568)	-	-	-
	Median	(3,375)	0	6,975	6,775	7,875	(7,375)	-	-	0	(680)	-	-	-	-
	SE	(1,339)	842	488	422	256	(360)	-	-	108	(130)	-	-	-	-
Other sources of student support	Mean	(2,714)	4,255	767	425	748	(620)	-	-	-	715	(1,414)	-	-	-
	Median	(1,000)	5,422	0	0	100	(0)	-	-	600	(750)	-	-	-	-
	SE	(999)	554	313	85	178	(208)	-	-	95	(546)	-	-	-	-
Income from paid work	Mean	(222)	1,200	898	1,948	1,228	(3,425)	-	-	-	9,870	(9,986)	-	-	-
	Median	(0)	38	0	550	336	(819)	-	-	-	9,162	(8,820)	-	-	-
	SE	(108)	329	121	396	141	(1,590)	-	-	-	2,036	(1,251)	-	-	-
Income from family*	Mean	(2,454)	1,524	1,558	1,250	1,228	(467)	-	-	-	-2,392	(-568)	-	-	-
	Median	(1,000)	400	850	600	900	(100)	-	-	0	(0)	-	-	-	-
	SE	(628)	591	358	237	267	(422)	-	-	-	1,341	(474)	-	-	-
Social security benefits*	Mean	(0)	619	122	133	202	(474)	-	-	-	1,413	(2,184)	-	-	-
	Median	(0)	0	0	0	0	(0)	-	-	0	-	-	-	-	-

	SE	(0)	239	40	68	98	(361)	-	-	-	314	(390)	-	-	-
Oth misc income*	Mean	(9)	23	90	75	158	(312)	-	-	-	32	(599)	-	-	-
	Median	(0)	0	0	0	0	(0)	-	-	-	0	(0)	-	-	-
	SE	(6)	14	31	40	57	(119)	-	-	-	18	(291)	-	-	-
Total income	Mean	(9,621)	10,229	10,459	10,638	11,505	(12,625)	-	-	-	10,159	(14,163)	-	-	-
	Median	(8,875)	9,725	10,531	10,242	11,035	(10,904)	-	-	-	11,328	(13,330)	-	-	-
	SE	(951)	451	312	528	380	(1,525)	-	-	-	1,224	(1,440)	-	-	-
Base (N) unweighted		44	85	275	200	242	39	29	4	26	64	40	27	8	11

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh-domiciled students.

Source: NatCen/IES 2011/12

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

		Welsh full-time		Welsh part-time	
		Bachelor's degree	Other	Bachelor's degree	Other
Main sources of student support	Mean	6,601	4,531	379	540
	Median	6,934	5,472	0	0
	SE	198	1,078	92	67
Other sources of student support	Mean	1,190	2,227	1,121	574
	Median	0	450	700	32
	SE	165	892	266	85
Income from paid work	Mean	1,343	791	8,010	8,920
	Median	160	0	7,000	9,018
	SE	162	237	1502	862
Income from family*	Mean	1,408	1,650	-705	101
	Median	788	700	0	50
	SE	208	641	829	457
Social security benefits*	Mean	208	307	2,031	1,614
	Median	0	0	683	0
	SE	55	151	385	488
Other misc income*	Mean	95	91	561	135
	Median	0	0	0	0
	SE	22	56	216	42
Total income	Mean	10,846	9,596	11,396	11,884
	Median	10,533	9,345	11,170	11,480
	SE	228	721	1,190	816
<i>Base (N) unweighted</i>		<i>849</i>	<i>65</i>	<i>98</i>	<i>82</i>

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.15: Total student income and main sources of student income for Welsh-domiciled students, by institution type (£)

		Welsh full-time			Welsh part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Main sources of student support	Mean	6,138	6,574	(8,057)	-	463	-	-
	Median	6,934	6,903	(7,175)	-	0	-	-
	SE	452	147	(455)	-	51	-	-
Other sources of student support	Mean	1,560	1,084	(667)	-	758	-	-
	Median	401	0	(0)	-	260	-	-
	SE	364	154	(218)	-	102	-	-
Income from paid work	Mean	920	1,600	(1,163)	-	9,259	-	-
	Median	98	160	(0)	-	9,018	-	-
	SE	221	183	(446)	-	847	-	-
Income from family*	Mean	2,058	954	(427)	-	-25	-	-
	Median	1,200	400	(170)	-	0	-	-
	SE	278	251	(396)	-	383	-	-
Social security benefits*	Mean	30	355	(649)	-	1,886	-	-
	Median	0	0	(0)	-	390	-	-
	SE	17	93	(266)	-	331	-	-
Other miscellaneous income*	Mean	63	98	(709)	-	465	-	-
	Median	0	0	(0)	-	0	-	-
	SE	19	26	(343)	-	205	-	-
Total income	Mean	10,770	10,665	(11,673)	-	12,805	-	-
	Median	10,582	10,250	(11,075)	-	11,765	-	-
	SE	416	243	(309)	-	594	-	-
<i>Base (N) unweighted</i>		303	568	43	9	140	23	8

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.16: Total student income and main sources of student income for Welsh-domiciled students, by whether studies in London or elsewhere (£)

		Welsh full-time		Welsh part-time
		London	Elsewhere	Elsewhere
Main sources of student support	Mean	(8,164)	6,332	432
	Median	(9,375)	6,875	0
	SE	(1,052)	211	62
Other sources of student support	Mean	(2,203)	1,245	948
	Median	(1,650)	0	600
	SE	(615)	182	201
Income from paid work	Mean	(1,163)	1,298	8,228
	Median	(500)	94	8,165
	SE	(298)	159	991
Income from family*	Mean	(2,632)	1,377	-306
	Median	(1,450)	700	0
	SE	(732)	215	571
Social security benefits*	Mean	(0)	227	1,906
	Median	(0)	0	390
	SE	(0)	60	300
Other miscellaneous income*	Mean	(81)	95	407
	Median	(0)	0	0
	SE	(36)	22	152
Total income	Mean	(14,242)	10,573	11,616
	Median	(15,325)	10,345	11,325
	SE	(535)	209	851
<i>Base (N) unweighted</i>		35	879	179

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.17: Total student income and main sources of student income for Welsh-domiciled students, by location of institution (£)

		Welsh full-time		Welsh part-time		
		England	Wales	England	Wales	OU
Main sources of student support	Mean	6,178	6,597	-	464	-
	Median	6,934	6,900	-	0	-
	SE	448	145	-	49	-
Other sources of student support	Mean	1,549	1,074	-	764	-
	Median	400	0	-	250	-
	SE	359	150	-	98	-
Income from paid work	Mean	929	1,584	-	9,237	-
	Median	90	143	-	9,018	-
	SE	219	179	-	837	-
Income from family*	Mean	2,032	948	-	-208	-
	Median	1,200	400	-	0	-
	SE	276	245	-	342	-
Social security benefits*	Mean	30	368	-	2,019	-
	Median	0	0	-	390	-
	SE	17	91	-	359	-
Other misc income*	Mean	63	120	-	442	-
	Median	0	0	-	0	-
	SE	18	33	-	188	-
Total income	Mean	10,780	10,691	-	12,718	-
	Median	10,582	10,250	-	11,765	-
	SE	413	239	-	568	-
<i>Base (N) unweighted</i>		307	607	11	161	8

N=(914 and 180) unweighted

*Note: figures adjusted for partner contributions where relevant. Data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh-domiciled students.

Source: NatCen/IES 2011/12

Table A2.18: Total student income and main sources of student income for part-time Welsh-domiciled students, by intensity of study (£)

		Welsh part-time	
		50% FTE or above	25% to 49% FTE
Main sources of student support	Mean	435	(422)
	Median	0	(0)
	SE	73	(90)
Other sources of student support	Mean	1,005	(725)
	Median	700	(500)
	SE	224	(347)
Income from paid work	Mean	7,347	(11,634)
	Median	7,000	(11,700)
	SE	1,058	(1,454)
Income from family*	Mean	106	(-2,343)
	Median	0	(5)
	SE	467	(1,753)
Social security benefits*	Mean	2,172	(934)
	Median	0	(390)
	SE	350	(276)
Other miscellaneous income*	Mean	450	(323)
	Median	0	(0)
	SE	166	(291)
Total income	Mean	11,515	(11,695)
	Median	10,770	(12,452)
	SE	1,042	(729)
<i>Base (N) unweighted</i>		139	41

N=(180) unweighted

*Note: figures adjusted for partner contributions where relevant.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all part-time Welsh-domiciled students

Source: NatCen/IES 2011/12

Table A2.19: Influences of financial support on study decisions for Welsh-domiciled students (per cent)

	Welsh full-time	Welsh part-time
Did the student funding and support available to you affect your decisions about study in any way?		
Yes	33.4	39.0
No	66.6	61.0
<i>Base (N) unweighted</i>	<i>914</i>	<i>180</i>
It affected my decision...		
to study full-time or part-time	29.9	41.6
to study at a nearby university so I could live with my family rather than going to a different university where I would have to live independently	33.1	33.9
to study in Wales (only students studying in Wales)	47.7	12.3
to study in London or not	13.4	2.5
about which course to take	9.2	10.0
about which institution to attend	21.0	5.9
I would not have studied without funding	58.4	55.7
None of these	2.3	3.0
<i>Base (N) unweighted</i>	<i>319</i>	<i>55</i>
N=(as indicated) unweighted		

Base: all Welsh-domiciled students, and those who feel their study decisions were affected.

Source: NatCen/IES SIES 2011/12

Table A2.20: Students reporting that their HE decisions had been affected by student funding and financial support available, by student characteristics for full-time and part-time Welsh-domiciled students (per cent)

	Full-time	Part-time
All	33.4	39.0
Gender		
Male	36.8	29.6
Female	31.2	45.1
Age (group)		
Under 20	21.7	-
20-24	34.7	-
25+	57.4	-
Under 25	-	27.8
25 and over	-	43.3
Ethnicity		
White	32.8	39.8
BME	41.4	-
Socio-economic group		
Managerial and professional	25.2	46.7
Intermediate	36.3	(44.8)
Routine/manual	45.6	31.7
Parental experience of HE		
Yes	32.8	36.1
No	34.9	40.5
Family type		
Parents (one/two adult families)	52.2	42.4
Married or living in a couple	46.0	38.3
Single	30.3	35.2
Lives with parents		
Yes	33.0	21.0
No	33.4	41.1
Living in London		
London	43.1	-
Elsewhere	33.0	37.5
<i>Base (N) unweighted</i>	<i>914</i>	<i>180</i>

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh-domiciled students.

Source: NatCen/IES SIES 2011/12

Table A2.21: Students reporting that their HE decisions had been affected by student funding and financial support available, by HE study factors for full-time and part-time Welsh-domiciled students (per cent)

	Full-time	Part-time
All	33.4	39.0
Year of study		
1st Year	35.8	39.5
2nd Year or other	30.1	50.4
Final Year or 1 Year course	35.8	22.9
Subject		
Medicine & dentistry	10.4	-
Subjects allied to medicine	29.0	-
Sciences/engineering/technology/IT	30.7	24.3
Human/social sciences/business/law	38.8	60.8
Creative arts/languages/humanities	40.2	-
Education	38.5	-
Combined/other	31.1	-
Qualification level		
Bachelor's degree	34.5	44.4
Other	22.9	27.7
Type of institution		
English HEI	21.3	-
Welsh HEI	43.0	34.4
FEC	43.7	-
OU	-	-
Status		
Independent	51.3	-
Dependent	25.4	-
Part-time intensity		
50% FTE or above	-	46.8
25% to 49% FTE	-	11.7
Base (N) unweighted	914	180

Data has been removed when the total number of cases in this category is lower than 30.

Base: All Welsh-domiciled students.

Source: NatCen/IES SIES 2011/12

Table A2.22: Specific ways in which HE decisions had been affected by student funding and financial support available, by student characteristics for full-time Welsh-domiciled students (per cent)

	I would not have studied without funding	Study in Wales	Study at a nearby university	Which university to attend
All full-time students affected	58.4	47.7	33.1	21.0
Gender				
Male	49.5	50.9	36.1	24.7
Female	65.7	45.0	30.6	17.9
Age (group)				
Under 20	46.2	49.5	41.5	29.3
20-24	57.7	52.6	31.2	20.7
25+	71.1	36.2	29.3	14.0
Ethnicity				
White	56.0	47.7	31.6	20.7
BME	(80.6)	(47.2)	(47.4)	(23.6)
Socio-economic group				
Managerial and professional	50.8	45.4	27.0	25.2
Intermediate	(71.4)	43.6	(37.0)	(18.4)
Routine/manual	58.5	48.4	37.1	20.0
Parental experience of HE				
Yes	52.8	45.6	30.7	19.3
No	66.0	50.4	36.4	23.4
Family type				
Parents (one/two adult families)	(80.5)	(34.9)	(39.8)	(19.4)
Married or living in a couple	(77.4)	(33.4)	(33.4)	(21.6)
Single	51.7	52.1	31.9	21.2
Lives with parents				
Yes	64.7	70.1	74.1	19.6
No	57.5	42.8	25.0	21.4
Living in London				
London	-	-	-	-
Elsewhere	60.9	50.5	35.0	21.8
<i>Base (N) unweighted</i>	<i>319</i>	<i>319</i>	<i>319</i>	<i>319</i>

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh full-time and part-time students who reported that the student funding and financial support available to them had affected their decisions about HE study in any way (N=319).

Source: NatCen/IES SIES 2011/12

Table A2.23: Specific ways in which HE decisions had been affected by student funding and financial support available, by HE study factors for full-time Welsh-domiciled students (per cent)

	I would not have studied without funding	Study in Wales	Study at a nearby university	Which university to attend
All full-time students affected	58.4	47.7	33.1	21.0
Year of study				
1st Year	56.7	50.0	33.4	26.1
2nd Year or other	59.6	43.0	34.4	17.5
Final Year or 1 Year course	58.3	50.7	31.8	21.5
Subject				
Medicine & dentistry	-	-	-	-
Subjects allied to medicine	(74.7)	(28.9)	(26.4)	(11.8)
Sciences/engineering/technology/IT	63.8	60.8	38.4	20.2
Human/social sciences/business/law	51.2	50.1	35.5	24.8
Creative arts/languages/humanities	46.6	43.0	30.8	18.8
Education	-	-	-	-
Combined/other	-	-	-	-
Qualification level				
Bachelor's degree	58.0	48.1	32.8	20.7
Other	-	-	-	-
Type of institution				
English HEI	51.3	0.0	21.9	23.9
Welsh HEI	61.0	67.6	37.3	19.5
FEC	-	-	-	-
OU	-	-	-	-
Status				
Independent	65.9	41.3	33.1	18.0
Dependent	51.7	53.5	33.1	23.8
<i>Base (N) unweighted</i>	<i>319</i>	<i>319</i>	<i>319</i>	<i>319</i>

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh full-time and part-time students who reported that the student funding and financial support available to them had affected their decisions about HE study in any way (N=319)

Source: NatCen/IES SIES 2011/12

3 Sources of Income

3.1 Summary of key findings

- Student Loans for Maintenance and Tuition Fees (state-funded Income Contingent Loans) were the most important source of income for full-time students, contributing nearly half (47 per cent) of average total income. Students' reliance upon these sources of income has increased with the changes in student finance and support arrangements and since the 2007/08 survey when they contributed 34 per cent of average total income. Part-time students were ineligible for this type of support (in 2007/08 and in 2011/12).
- Among full-time students, who could be charged up to £3,375 for tuition fees in 2011/12, income from the Student Loan for Tuition Fees contributed £2,546 to total income (accounting for 24 per cent). Three quarters (77 per cent) of full-time students had taken out a Tuition Fee Loan, and among these the average was £3,323 which was very close to the maximum loan amount of £3,375.
- Income from the Student Loan for Maintenance for full-time students accounted for around a quarter (24 per cent) of the average total income for the academic year, contributing £2,533 on average. A marginally lower proportion of full-time students, though still the vast majority, took out a Student Loan for Maintenance than took out a Loan for Fees (73 per cent compared with 77 per cent), and the average amount received of Maintenance Loan was £3,463 which is close to the average estimated by the Student Loans Company. Likelihood of taking out a Student Loan for Maintenance was associated with whether the student lived with their parents during term-time, student status (independent versus financially dependent), subject studied and location of study.
- Since 2006, full-time students entering HE could be eligible for a non-repayable Assembly Learning Grant or Special Support Grant to help with living costs depending on their status and personal/household income. Between the two surveys (2007/08 and 2011/12) the amounts available via the grants increased substantially, and in 2011/12 the average amount received in grants across all full-time students was £1,293. Nearly half (44 per cent) of students actually received income from these grants, with the average amount received in Assembly Learning Grants or Special Support Grants being £2,923. The factors associated with grant receipt included social class and subject studied. Those most likely to receive a grant were from families with routine or manual work backgrounds, and

those studying arts-based courses. Again, part-time students were not eligible for this type of support.

- Specific types of students received substantial amounts of finance from other more targeted sources of student support. Focusing on full-time students: 10 per cent of disabled students (ie those with a self declared disability) received income from disabled students' allowances (£999 on average); 45 per cent of medicine/dentistry students received support from an NHS bursary (£5,324) and 66 per cent of those studying subjects allied to health received NHS bursary support (£5,770).
- 'Other' sources of student support also includes bursaries and scholarships from institutions. Just under one third (31 per cent) of Welsh-domiciled full-time students received a bursary or scholarship, receiving £1,033 on average. In contrast, very few part-time students received this type of support (only five per cent); instead the main form of support for part-time students from their institutions was support for fees rather than an award of a bursary or scholarship.
- Income from paid work was important for full-time students (representing 12 per cent of their average total income) and critical for part-time students (comprising 72 per cent of income). Compared with income distribution found in the 2007/08 survey, reliance upon earnings from paid work decreased among full-time students, and remained stable among part-time students.
- Just over half (52 per cent) of full-time students did some form of paid work during the term-time, earning on average £2,498. Working was most common among white students, those without children, those living with their parents during term-time, and those studying for a Bachelor's degree rather than a Foundation degree or teaching qualification. Among those working, the highest earnings were associated with those living in a couple without children, older students, those living at home, those in the intermediate socio-economic group, those studying social sciences or arts and humanities courses, and those studying at a Welsh HEI.
- There were roughly equal proportions of full-time students in continuous work (working across the full academic year) and in more casual jobs (at some point during the academic

year). This differs to the patterns found in the previous survey, when the proportion in continuous work was greater than the proportion in casual work, suggesting that continuous work opportunities for students have declined over time.

- Three quarters of part-time students combined studying with work (73 per cent), earning on average £11,421. There was little variation among part-time students in the propensity to work by personal or study characteristics.
- On average, full-time students received £1,431 from their families (including parents, other relatives and partners) – this accounted for 13 per cent of their average total income, similar to the proportion of income from paid work. This proportion of income from families is lower than that found in the 2007/08 survey. Those who gained the most from families tended to be from more ‘traditional’ student backgrounds – living away from home to study, from managerial/professional social class backgrounds and single (ie with no partners or children).
- A different pattern was found for part-time students. Overall, income from families was less central to part-time students, and was indeed negative (-£442 on average) in that part-time students contributed income to, rather than received income from, their families. Variation between part-time students was largely driven by gender and type of degree.
- Although very few full-time students received income from social security benefits (seven per cent), for those who did this represented a key source of support. This was especially the case for parents, for whom it contributed £2,246, or one fifth (19 per cent) of their total average income.
- Social security benefits were a common source of income among part-timers, with around half claiming income from this source (53 per cent). Again, social security benefits played a particularly key role for parents, but also older students aged 25 and over.

3.2 Introduction

This chapter looks in more detail at the different sources of income available to Welsh-domiciled students during the 2011/12 academic year. As Chapter 2 showed, the average total income levels and the amounts received from various sources differed considerably between

full- and part-time students, and according to a number of student and study characteristics. This chapter explores each category of income in more depth. As in the previous chapter, we focus only on key variations between students and further breakdowns are presented at the end of the chapter.

3.3 Main sources of student support

The main sources of student support form the central elements of HE funding policy. As outlined in Chapter 1, there have been a number of reforms to them over the years, which has resulted in students at different stages in their HE journey being subject to different funding and support arrangements. Although all full-time students in the 2011/12 academic year will have been subject to variable fees (capped at £3,375), they will have been covered by different support arrangements, this included:

- Student Loan for Maintenance (ie to support living costs).
- Student Loan for Tuition Fees (or Student Loan for Tuition Fees and Tuition Fee Grant¹).
- Assembly Learning Grant or Special Support Grant.
- Financial Contingency Funds (termed Access to Learning Funds in England).

There are 'other' sources of student support – some of which may be more important for particular, targeted groups of students such as those with children or dependent adults, and/or those following courses in medicine/dentistry and other health related subjects. This group also includes support from students' institutions and their employers. These are discussed in more detail in Section 3.4.

The average amount that full-time students gained from the main categories of student support was £6,410 and these sources accounted for 60 per cent of total average income (Table 3.1

¹ A small group of full-time students (N=23) received a Tuition Fee Grant. These grants were abolished in 2010/11 but in the 2011/12 academic year were available to continuing full-time students who a) normally lived in Wales (prior to starting their course), b) were studying in Wales, and c) started their course between 2006/07 and 2009/10 (or were a gap-year student in 2010/11). The Tuition Fee Grant made up the difference between the cost of fees under the old system and the cost of 'top up' fees. Eligible students could take out fee loans for the first £1,345 and then could receive up to £2,030 as a Tuition Fee Grant (if their institution charged the full fee of £3,375). Across all full-time students the average income received from the Welsh Tuition Fee Grant was negligible, increasing total income by approximately £50 (less than one per cent). Given that the number of cases this affects falls below the reliability threshold and the negligible impact on overall income, this is not explored further and is excluded from income totals.

and Table A3.1). This is a similar proportion to that found in the 2007/08 survey (59 per cent). The main sources of student support are a much more critical source of finance for full-time than for part-time students. Indeed, among part-time students the average amount was £432 and contributed only four per cent towards their average total income (Table 3.1 and Table A3.1).

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

		Full-time		Part-time	
		£	% total income	£	% total income
Student loan for fees	Mean	2,546	24	0	0
	Median	3,375		0	
	SE	81		0	
Fee grant for part-time students	Mean	0	0	266	2
	Median	0		0	
	SE	0		37	
Student loan for maintenance	Mean	2,533	24	0	0
	Median	3,000		0	
	SE	108		0	
Assembly Learning Grant/Special Support Grant	Mean	1,293	12	0	0
	Median	0		0	
	SE	135		0	
Financial Contingency Funds/ Access to Learning Funds	Mean	38	0	9	0
	Median	0		0	
	SE	17		6	
Course Grant	Mean	0	0	156	1
	Median	0		0	
	SE	0		36	
Main sources of student support	Mean	6,410	60	432	4
	Median	6,934		0	
	SE	217		61	
Total income	Mean	10,730	100	11,555	100
<i>Base (N) unweighted</i>		914		180	

Source: NatCen/IES SIES 2011/12

3.3.1 Full-time students

Looking across all full-time students¹, younger full-time students aged under 20 and between 20 and 24 years old, relied much more on the main sources of student support than older ones: 64 per cent and 63 per cent respectively of their average total income was drawn from the main sources of student support, compared with 43 per cent of those aged 25 or older (Table A3.1). Other students who relied heavily on the main sources of student support were:

- Students from routine/manual work backgrounds (64 per cent of average total income, compared with 57 per cent among those from managerial/professional work backgrounds and 51 per cent among those from intermediate backgrounds).
- Single students (63 per cent).
- Dependent students (63 per cent).
- First year students (67 per cent).
- Students studying at FECs (69 per cent) and those studying at Welsh HEIs (62 per cent), compared to those studying at English HEIs (57 per cent).
- Those studying arts-based courses, science and engineering, and social sciences (69 per cent, 67 per cent and 64 per cent respectively).

The principle sources of funding in this category were the Student Loan for Maintenance and the Student Loan for Tuition Fees, which together formed the majority of income from this source (ie the main sources of student financial support, accounting for 79 per cent) and accounted for just under half (47 per cent) of average total income overall. The other types of income from these main sources of student support – Maintenance Grants and Access to Learning Funds – were much less widespread, and in each case at least half of full-time students did not receive them (ie the median values equalled zero, Table 3.1).

¹ This will include students who did not receive any financial support from these main sources and so for whom the value of this income will be zero

A focus on recipients of main sources of student support

The vast majority (83 per cent) of full-time students received at least some income from the main sources of student support. The average amount among recipients of this type of support was £7,692 (Table 3.2).

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

	Base (N) recipients unweighted	Mean	SE	% students receiving support
Full-time Welsh-domiciled student				
Student loan for fees	754	3,323	16	77
Fee grant (PT only)	0	-	-	0
Student loan for maintenance	724	3,463	61	73
Assembly Learning Grant/Special Support Grant	431	2,923	162	44
Financial Contingency Fund/Access to Learning Fund	23	-	-	6
Course grant (PT only)	0	-	-	0
Main sources of student support	815	7,692	164	83
Part-time Welsh-domiciled student				
Student loan for fees	0	-	-	0
Fee grant (PT only)	62	884	96	30
Student loan for maintenance	0	-	-	0
Assembly Learning Grant/Special Support Grant	0	-	-	0
Financial Contingency Fund/Access to Learning Fund	3	-	-	2
Course grant (PT only)	39	529	74	30
Main sources of student support	72	1,084	89	40

Data has been removed when the total number of cases in this category is lower than 30.

Source: NatCen/IES SIES 2011/12

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

The Student Loan For Maintenance

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

(currently £15,795^{1,2}). Students repay nine per cent of anything earned over the income threshold. It is therefore an income contingent repayment (ICR) loan. For the vast majority of borrowers, repayments are collected through the tax system. In 2011/12, students who applied and were eligible³ could get 72 per cent of the loan regardless of household income (the basic loan): the remaining 28 per cent was income assessed. The table below (Table 3.3) shows the maximum loan rates available in 2011/12 for full-time students in different circumstances, depending on whether they live at home or away from home, and whether studying in London or not. Students on longer courses (more than 30 weeks and 3 days excluding vacations) could also get an extra amount of means-tested loan for each extra week they studied, those receiving an Assembly Learning Grant had the maximum amount of loan available to them reduced (effectively capped)⁴, and most students in the final year of a course received a lower rate of loan because the loan does not cover the summer vacation following the end of the course.

Table 3.3: Maximum maintenance loan rates for 2011/12

	Amount
Living at your parents' home	Up to £3,673
Living elsewhere or in your own home and studying in London	Up to £6,648
Living elsewhere or in your own home and studying outside London	Up to £4,745
Living and studying abroad for at least one academic term	Up to £5,658

Source: A guide to financial support for higher education students in 2011/12 (new students), Student Finance Wales.

¹ For new students starting HE in the 2012/13 academic year, loan repayments will start when borrowers earn over £21,000 a year. From the April the borrower is due to start repayments, the interest payable on the loan is linked to the rate of inflation if earnings are less than £21,000, and increases with the amount earned (ie those earning between £21,000 and £41,000 the interest rate is inflation plus up to three per cent, and those earning £41,000 and over it is inflation plus three per cent).

² Welsh-domiciled students taking out a Maintenance Loan in the academic years 2010/11 and 2011/12 can receive a partial cancellation of up to £1,500 from the Welsh Government. The cancellation is applied to the first loan taken out (not to any subsequent loans). The cancellation is made automatically after the student makes their first repayment of the loan.

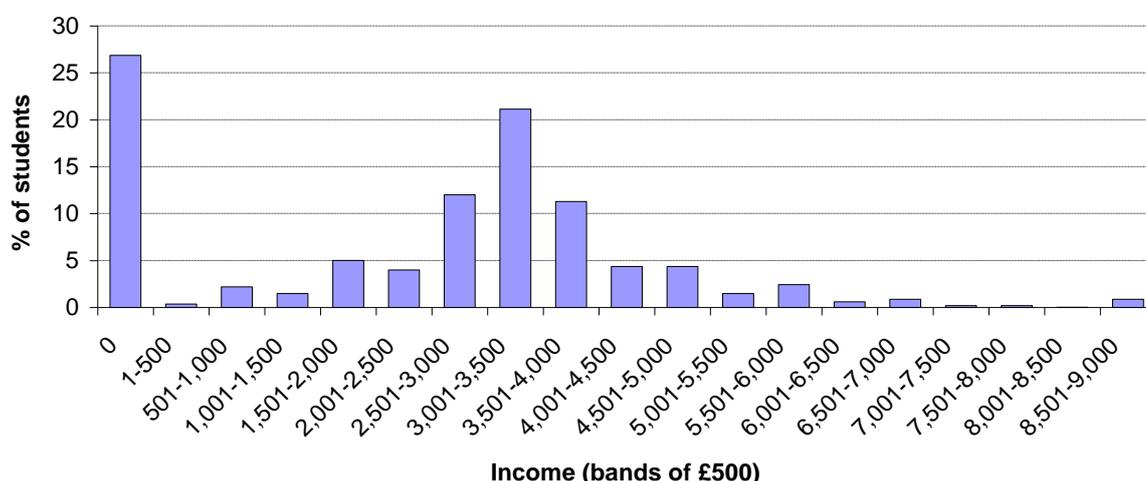
³ Maintenance Loans were age restricted (unlike Tuition Fee Loans) and only available to those aged under 60 at the start of their course.

⁴ Up to £2,844 of the Assembly Learning Grant is paid in substitution for an element of the Maintenance Loan, effectively the maintenance loan is reduced by 60p for each £1 received via ALG up to a Maximum of £2,844.

In 2011/12, the average Student Loan for Maintenance (including extra weeks allowance) amounted to £2,533 across all full-time Welsh-domiciled students¹; this made up one quarter (24 per cent) of the average total income for the academic year. The median value was higher at £3,000 (which means that 50 per cent of students received at least this amount).

Figure 3.1 shows the distribution across all full-time students of income from these student loans, indicating that 27 per cent received no income from a Student Loan for Maintenance, that the bulk (44 per cent) received between £2,500 and £4,000, and that a very small group (approximately three per cent) received amounts of over £6,000.

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



Base: All full-time Welsh-domiciled students (N=914). This chart includes students who don't take out a Student Loan for Maintenance and so will have a value of zero for maintenance loan income.

Source: NatCen/IES SIES 2011/12

A focus on Maintenance Loan recipients

Almost three-quarters (73 per cent) of full-time students had taken out a Student Loan for Maintenance during the academic year. This is the same as found in the previous survey (73 per cent) but is lower than the take-up rate (among eligible students) reported by the

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

Student Loans Company (SLC) of 87.2 per cent¹. Among recipients, the average amount was £3,463 (Table 3.2); which is slightly higher than the figures reported by the Student Loans Company, of £3,040 for an average payment made in 2011/12 to Welsh-domiciled applicants entering in either 2010/11 or 2011/12².

A logistic regression was conducted to explore which characteristics influenced the likelihood of taking out a Maintenance Loan (Table A3.5 at the end of the chapter). The model found that, when controlling for other variables, the following factors significantly affected the propensity to take out a Maintenance Loan³:

- Subject studied – the largest variations in loan take-up were by subject of study, and were related to eligibility for other sources of student support such as NHS bursaries⁴. Those following arts-based courses were the most likely to have taken up a loan (84 per cent), while those on medicine and dentistry courses⁵ or on courses allied to medicine were significantly less likely to have taken out a loan (51 per cent and 28 per cent respectively).
- Location of study – London-based students were less likely to have taken out a Maintenance Loan than those living elsewhere (55 per cent compared with 74 per cent). This is despite the fact that those studying in London were entitled to take out a higher loan, and indeed among recipients living in London their average loan amount was £5,042 compared with £3,411 for recipients living elsewhere. However the numbers of students studying in London are small⁶ and so the figures should be treated with caution.
- Student status – independent students were less likely to have taken out a Maintenance Loan than those who were financially dependent (59 per cent and 80 per cent

¹ This is based on an estimate of the number of students eligible to take one out, rather than all students. These are figures for the 2010/11 academic year, and are taken from the Statistical First Release (SLC SFR 06/2012) published in November 2012.

² See Table 4A(ii): Student Support for Higher Education in Wales, Academic Year 2012/13 (Provisional), Statistical First Release SLC SFR 06/2012, Student Loans Company.

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

⁴ Pre-registration nursing and midwifery diploma courses, and any nursing or midwifery course for which a student is eligible to apply for a non income-assessed DHSSPS/NHS bursary or award under the Health Services and Public Health Act 1968 were not eligible for student loans. However those students who were eligible to apply for NHS bursaries that depend on household income, and who meet the student finance eligibility requirements could apply for a reduced rate Maintenance Loan that does not depend on household income (ie basic loan).

⁵ The number of students in this group is small (N=44), so the figures should be treated with caution.

⁶ N=35 (and 32).

respectively), although the average amounts taken out were very similar (£3,403 and 3,483 respectively).

- Whether living with parents during term-time – students living at home during their studies were less likely to have taken out a Maintenance Loan during the academic year when compared with those living independently (70 per cent and 74 per cent respectively). Although the difference is not great, it is statistically significant when controlling for other factors. Those living with their parents also took out smaller amounts, an average of £2,739 compared with £3,606 for those living away from home.

Although there were also variations in loan take up by age, ethnicity, socio-economic group and family type, these did not remain significant once other characteristics were taken into account (ie differences by these characteristics were underpinned by associated factors such as subject of study, location of study, living arrangements and student status). The influence of living circumstances and subject of study on take up of Maintenance Loans is consistent with the pattern found in the previous survey. However for this survey, student status (dependent students) and term-time living arrangements (not living in London) were found to be significantly associated with loan take up, which was not found in 2007/08.

The Student Loan For Tuition Fees

All eligible full-time students entering higher education can get a Student Loan for Tuition Fees. The Student Loan for Fees, like the Student Loan for Maintenance, is a state funded income contingent loan and has the same repayment conditions. In 2011/12, this loan for tuition fees covered any amount up to the full amount charged by the institution for tuition fees. It was worth up to £3,375 for the 2011/12 academic year. The Student Loan for Fees is paid directly to the student's university or college, therefore it is income which the student does not actually see themselves.

The amount that the Student Loan for Tuition Fees contributed to the total average income among all full-time students in 2011/12 was £2,546 (which accounts for 24 per cent of average total income, Table 3.1).

A focus on Fee Loan recipients

Four in five full-time students (77 per cent) took out a Tuition Fee Loan. This is lower than the proportion reported by the Student Loans Company of 83.1 per cent¹. The take-up of fee loans has increased since the previous survey (which was 67 per cent for new system students, essentially students operating under similar funding arrangements). Among those who took out a loan, the average amount received was £3,323 (Table 3.2). This is very close to the maximum available and is almost identical to the figures reported by the Student Loans Company, of £3,310 for an average payment made in 2011/12 to Welsh-domiciled applicants entering in 2011/12².

The Assembly Learning Grant and Special Support Grant

Full-time students can apply for a non-repayable Assembly Learning Grant or Special Support Grant to help with living costs, depending on their status and other factors such as personal/household income. Both the Assembly Learning Grant and the Special Support Grants are aimed at students in low-income households and are paid directly to students' bank accounts. The amounts available from the grants are the same but students who qualify for certain social security benefits may receive the Special Support Grant rather than the Assembly Learning Grant, as the former does not reduce the amount of Maintenance Loan that can be applied for (see above) and does not affect wider benefit entitlements and amounts. The table below (Table 3.4) shows the maximum grant levels available in 2011/12 for full-time students, depending upon their household income.

Table 3.4: Maximum ALG/SSG levels for 2011/12

Household income	Amount
£18,370 or less	Maximum £5,600 grant
Between £18,371 and £26,500	£2,844 to £5,000
Between £26,501 and £34,000	£1,106 to £2,844
Between £34,001 and £50,020	£50 to £1,160
More than £50,020	No grant

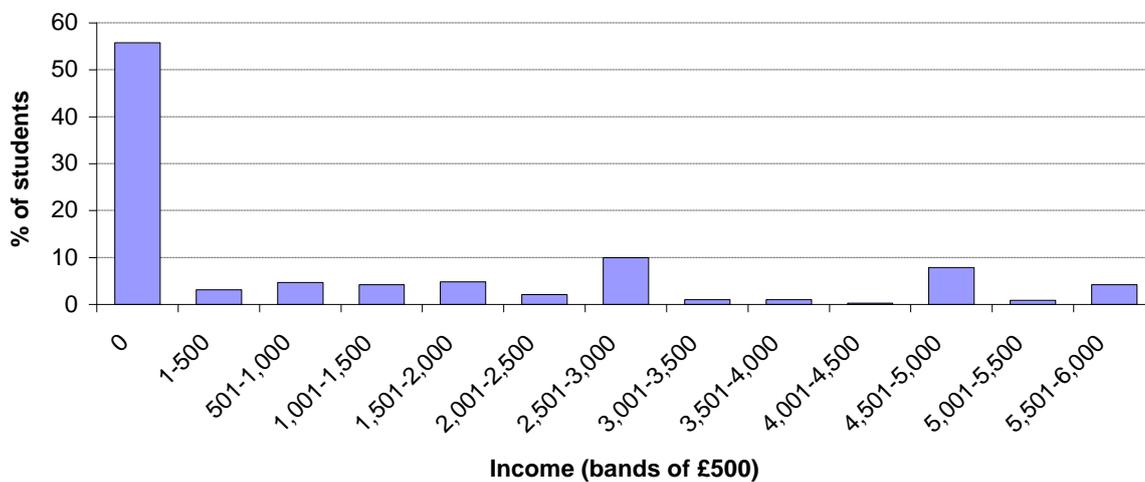
Source: A guide to financial support for higher education students in 2011/12 (new students), Student Finance Wales.

¹ This is based on an estimate of the number of students eligible to take one out, rather than all students. These are figures for the 2010/11 academic year, and are taken from the Statistical First Release (SLC SFR 06/2012) published in November 2012.

² See Table 4B(ii): Student Support for Higher Education in Wales, Academic Year 2012/13 (Provisional), Statistical First Release SLC SFR 06/2012, Student Loans Company.

Across all full-time students¹, the average amount of Assembly Learning Grant or Special Support Grant was £1,293 (Table 3.1). The median value of grant across all full-time students was zero (which means that at least 50 per cent of students received no grant at all, see below). Figure 3.2 shows the distribution of income from Assembly Learning Grant or Special Support Grants across all full-time students, and indicates how the majority of students (56 per cent).received no income from these grants, and that there are peaks between £2,500 and £3,000 and between £4,500 and £5,000.

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



Base: All full-time Welsh-domiciled students (N=914). This chart includes students who don't receive a grant and so will have a value of zero for grant income.

Source: NatCen/IES SIES 2011/12

A focus on Grant recipients

Just over two in five (44 per cent) students did receive grants, but comparisons with the previous survey are not possible because of changes to the eligibility criteria and maximum values. Those who received grant support, received on average £2,923, and the median amount received was £2,904, both of these are considerably lower than the maximum available which was £5,600 (Table 3.2 and Table A3.6).

A logistic regression was conducted to explore which characteristics influenced the likelihood of receiving a grant (Table A3.8). The model found that, when controlling for

¹ This will include students who did not receive any grant support and so for whom the value of this income will be zero

other variables, the following factors significantly affected the propensity to receive a Maintenance or Special Support Grant (figures presented in brackets represent the proportion of students in that group receiving a grant and/or the average income for those that do receive a grant):

- Social class – students from routine and manual work backgrounds were significantly more likely than those from managerial/professional work backgrounds to receive a grant and to receive a higher amount (57 per cent, £3,119, compared with 33 per cent, £2,445, to those from managerial and professional work backgrounds, Table A3.6).
- Subject¹ – students studying subjects allied to medicine, or medicine and dentistry were least likely to receive an Assembly Learning Grant or Special Support Grant (19 per cent and 26 per cent respectively) while those studying arts-based courses or education courses were most likely to receive a grant (60 per cent and 65 per cent respectively, Table A3.7).

There were also variations in propensity to receive a grant by gender, family type, living arrangements and location, year and level of study, and type of institution but these were not significant in the regression model and thus are likely to be explained by other factors such as social class and subject studied (Table A3.6).

Financial Contingency Fund

The Financial Contingency Fund has been a source of money given to institutions by the government so that they can provide financial assistance to students on low incomes who need extra financial support or who are in financial difficulty. In English HEIs, these are termed Access to Learning Funds.

Overall, full-time Welsh-domiciled students received an average of £38 from these funds. However, as just six per cent actually received them (N=23), further analysis, including presenting the average for those who received the grant, is not possible due to reliability thresholds. Take up has increased since the previous survey (four per cent), although the average amount across all students is similar to the £41 found in 2007/08.

¹ Again, the number of students in some subject groups is relatively small so the figures should be treated with caution: medicine and dentistry N=44, education N=39.

3.3.2 Part-time students

As discussed in Chapter 2, what are termed the ‘main sources’ of student support in this report were in fact much less central for part-time students, and on the whole contributed very little to their average total income (see Table 2.1) – just £432 on average, or four per cent¹. This is primarily because the vast majority of part-time students were not eligible for most of the funding sources in this category in 2011/12. In the 2011/12 academic year, different financial support arrangements applied to part-time students than to full-time students, and they tended to qualify for the more targeted ‘other’ forms of student financial support, which are covered in Section 3.4. The elements of main sources that part-time students were eligible for included: the means tested Tuition Fee Grant to contribute towards the costs of fees charged by their institution up to a maximum of £1,000; the means tested Course Grant² to help with course related costs up to a maximum of £1,125; and Financial Contingency Funds via their institutions. Both the Tuition Fee Grant and the Course Grant were only available to those studying at least 50 per cent of a full-time course for the duration of their course³.

A focus on part-time recipients of main sources of support

As we might expect, far fewer part-time students than full-time students accessed funding from the main sources of student support (40 per cent, compared with 83 per cent of full-time students, Table 3.2). The average level of support among part-time recipients was £1,084, which represents 14 per cent of the amount that full-time students received from this source.

Looking at each of the main elements for which part-time students were eligible, 30 per cent received a Fee Grant, averaging £884, and 30 per cent received a Course Grant, averaging £529 (Table 3.2).

¹ The average is calculated across all part-time students, including those who have not received either Fee Grants or Course Grants and for whom the value of this form of support would be zero. It also includes part-time students on higher and lower study intensity courses – those studying at 50 per cent plus FTE, and those studying on courses of 25-50 per cent FTE.

² Fee Grants and Course Grants were not available to part-time students who were already qualified to HE level except for those who are ‘topping up’ from a non-honours to an Honours degree, however the sample of part-time students for the 2011/12 survey excluded those with existing HE qualifications.

³ The sample of part-time students for the 2011/12 survey included for the first time, those studying between 25 and 50 per cent FTE, this group accounted for 22 per cent of part-time respondents.

3.4 Other sources of student support

3.4.1 Introduction

In addition to the main sources of student support, both full- and part-time students can access other forms of financial support towards their HE study. In 2011/12, these included a variety of funds which each tend to be targeted at particular groups of students, according to different personal circumstances (for example, child-related support) or subject of study (such as NHS bursary). In addition, there were a range of bursaries and scholarships along with fee reductions on offer from institutions, many of them also directed at particular types of students or based on certain criteria such as academic performance or potential. Finally, other funding such as Career Development Loans, financial support/sponsorship from employers, and support from charities or the EU, was also available (although many of these other sources only applied to very small numbers of students).

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

		Full-time	Part-time
Child related support	Mean	41	111
	Median	0	0
	SE	14	60
Dependent grant	Mean	4	16
	Median	0	0
	SE	4	10
Teaching related support	Mean	12	0
	Median	0	0
	SE	7	0
NHS related support	Mean	790	32
	Median	0	0
	SE	170	16
Disabled student allowances	Mean	42	43
	Median	0	0
	SE	12	23
Employer support	Mean	0	331
	Median	0	0
	SE	0	143
Support from Student's university or	Mean	322	211

		Full-time	Part-time
college	Median	0	0
	SE	56	99
Other (eg EU program/ Care Leavers, Travel)	Mean	74	197
	Median	0	0
	SE	21	52
Other sources of student support	Mean	1,286	942
	Median	1	600
	SE	178	196
<i>Base (N) unweighted</i>		<i>914</i>	<i>180</i>

Source: NatCen/IES SIES 2011/12

3.4.2 Full-time students

In Chapter 2 we looked at how other sources of student support comprised just 12 per cent of average total income for full-time students, contributing £1,286 on average (Table 2.1 and Table 3.5)¹. However for certain groups of students, this type of income was much more important. For the most part these reflected particular criteria attached to the different funding streams involved, such as whether or not the student had dependent children, and subject of study. Students for whom this type of income was relatively more important were as follows:

- Those undertaking subjects allied to medicine (mainly nursing but also subjects such as pharmacy, ophthalmics, and other health disciplines), where other sources of income accounted for two fifths (42 per cent) of their average total income. This support was also important for medicine and dentistry students², comprising 28 per cent of their income on average (derived from Table A2.13).
- Students with children – where other sources contributed 36 per cent of their average total income. Married students or those living in a couple without children also received a relatively high proportion of their total income from other sources (19 per cent; Figure 2.3, and Table A2.9).

¹ This will include students who did not receive any financial support from these other sources and so for whom the value of this income will be zero.

² The number of students in the medicine and dentistry subject group is relatively small so the figures should be treated with caution (N=44).

- Older students – those aged 25 or more, for whom this type of income contributed 24 per cent of their average total income (derived from Table A2.6).
- Those studying at other undergraduate level or towards teaching qualifications (PGCE/ITT), rather than at Bachelor’s level, where other sources comprised 23 per cent of total income (derived from Table A2.14).
- Independent students where income from sources made up 20 per cent of their average total income (derived from Table A2.11).
- Students in the intermediate and lower socio-economic groups, where these sources made up 18 per cent and 14 per cent of total income respectively (derived from Table A2.8).
- Female students, where other sources accounted for 16 per cent of their average total income (derived from Table A2.5).

A focus on full-time recipients

Exactly half (50 per cent) of full-time students received income from other sources of student support, and the average amount among recipients was £2,557 (Table 3.6).

3.4.3 Part-time students

Across all part-time Welsh-domiciled students¹, the average amount of income received from other sources of student support was marginally lower than that found for full-time students, at £942 or just eight per cent of their total average income (Table 3.5 and 2.1).

There were fewer differences between part-time students in terms of the contribution to total income or the amount received. Analysis showed that, among part-time students, this type of income accounted for more of the average total income among female students, those in the

¹ This will include students who did not receive any financial support from other sources and so for whom the value of this income will be zero.

managerial and professional socio-economic group, those studying at Bachelor's degree level, those studying social sciences courses, and those undertaking more intensive part-time courses (50% FTE and above).

A focus on part-time recipients

Generally, income from other sources was more important to part-time students than were the main sources of student support (in terms of the level of income received). More part-time students than full-time students received income from these sources (65 per cent compared with 50 per cent); however, the amount received was lower on average, at £1,441 (56 per cent of that for full-time recipients, Table 3.6).

3.4.4 Types of specific financial help to certain groups

The various types of allowances, bursaries and grants available to Welsh-domiciled students studying in 2011/12 varied substantially in terms of eligibility criteria and the scale of the support on offer, depending on individual and HE-study characteristics. Table 3.6 shows the different components of other student support for full- and part-time students, with the proportion in receipt of each, and the average amount obtained. Each of the categories is discussed in turn in the rest of the section. Note that in some instances further analysis is not possible due to reliability thresholds.

Funds For Students In Different Circumstances

Child-Related Support

Child-related support includes the Childcare Grant and Parents' Learning Allowance, but excludes Child Tax Credit¹. Both full-time and part-time Welsh-domiciled students with dependent children in their household are eligible for this type of support. The Childcare Grant contributes towards students' childcare costs during term-time and holidays, for children aged under 15 (or under 17 if the child is registered with special educational needs) and who are in a form of childcare that qualifies under the grant. It is calculated weekly, and depends on the number of children, the maximum for one child in 2011/12 was £121 and for more than one child was £206 per week. The Parents' Learning Allowance is intended to contribute towards

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

course-related costs such as books, materials and travel, up to a value of £1,131 per academic year. Neither of these grants is repayable.

Among all Welsh-domiciled full-time students, an average of £41 was received in child-related support, but just two per cent received these funds (Tables 3.5 and 3.6 respectively). A higher proportion of part-time students (11 per cent, Table 3.6) received these funds, and the average amount received across all Welsh-domiciled part-time students was £111 (Table 3.5). The amounts received cannot be quoted due to the small number of cases involved.

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

	Base (N) recipients unweighted	Mean	SE	% students receiving support
Full-time Welsh-domiciled student				
Child related support ¹	17	-	-	2
Dependent grant ¹	1	-	-	0
Teaching related support ¹	3	-	-	0
NHS related support	74	5,706	265	14
Disabled student allowances	30	(999)	(374)	4
Career Development Loan ¹	0	-	-	0
Employer support ¹	1	-	-	0
Support from Student's university or college	293	1,033	122	31
Other (e.g. EU program/ Care Leavers, Travel)	62	966	122	8
Other sources of student support	425	2,557	219	50
Part-time Welsh-domiciled student				
Child related support ¹	12	-	-	11
Dependent grant ¹	5	-	-	2
Teaching related support ¹	0	-	-	0
NHS related support ¹	3	-	-	1
Disabled student allowances ¹	11	-	-	6
Career Development Loan ¹	1	-	-	0
Employer support	42	1,456	313	23
Support from Student's university or college ¹	20	-	-	17
Other (e.g. EU program/ Care Leavers, Travel) ¹	28	-	-	21
Other sources of student support	97	1,441	250	65

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh-domiciled students, N=(914) full-time and (180) part-time, unweighted

Source: NatCen/IES SIES 2011/12

Adult Dependants' Grant

This type of support in 2011/12 was available to both full-time and part-time students who have a financially dependent adult family member in their household (including a spouse or partner, but discounting grown-up children). The maximum grant available for 2011/12 was £1,985. Again, this grant was not repayable.

Across all full-time students, an average of just £4 was received from this source, while across all part-time students the average amount was £16 (Table 3.5). So few students actually received the Adult Dependants' Grant (for full-time students, less than one per cent, N=1; for part-time students, two per cent, N=5) that further figures cannot be reported due to the reliability thresholds (Table 3.6).

Disabled Students' Allowances

Disabled students' allowances similarly apply to full-time and part-time students, and are non-repayable forms of support paid in addition to the core student funding package. They are aimed at students who have a disability or learning difficulty such as dyslexia, and include a general allowance, a specialist equipment allowance for items needed to help with studying, a non-medical helper's allowance (for example, to pay for a note-taker), and extra travel costs.

An average of £42 was received by full-time students and £43 by part-time students (Table 3.5).

A focus on DSA recipients

Only a small proportion of students accessed this type of funding overall (four per cent of full-time and six per cent of part-time students).

However, 20 per cent of full-time and 16 per cent of part-time students had a (self-declared) disability, and of these students 10 and 24 per cent respectively accessed the support.

Among full-time recipients, it contributed £999 to their total average income (although this figure should be treated with caution due to the small number of cases involved). The figure for part-time students cannot be reported due to reliability thresholds.

Funds Related To Subject Of Study

NHS-Related Support

This includes NHS bursaries for full-time and part-time students which covers tuition fees in full and contributes towards living costs, extra weeks allowances for long courses, a reduced rate student Maintenance Loan which is not based on income, and help with practice placement expenses. This support is a key component of other student support for some students. In 2011/12, there were two types of bursary available: an income-assessed bursary (covering the majority of eligible courses eg year 5 and above undergraduate medical degrees¹, nursing, midwifery, chiropody, physiotherapy) that was calculated using the student's own, their parents' or partners' income; and a non-income assessed basic bursary award (for those on diploma level courses leading to professional registration as a nurse or an operating department practitioner) which provided a flat rate Maintenance Grant. This means that students on a relevant undergraduate degree course will not be eligible for the full package of the main sources of student support, and those on a diploma course will not receive any support from these main sources.

Across all full-time Welsh-domiciled students, the average amount gained from NHS-related support was £790 (Table 3.5).

A focus on recipients of NHS-related support

One in seven full-time students (14 per cent, an increase on the proportion noted in the previous survey) accessed these funds, receiving an average of £5,706 each (Table 3.6). Recipients were confined to the relevant subject areas of medicine and dentistry, and subjects allied to medicine. Forty five per cent of full-time medicine and dentistry students and 66 per cent of those studying subjects allied to health received NHS-related support, contributing on average £5,324 and £5,770 respectively to their total income.

¹ In 2011/12, students on an undergraduate medical degree had access to a Tuition Fee Loan, a Maintenance Loan and Maintenance Grant as well as supplementary grants during the first four years of their course. In year 5, the student could apply for an income assessed NHS Bursary, which pays their fees in full, and then the remainder of the support depends upon income, and they could also apply for a reduced level Maintenance Loan.

Among all part-time students, the average amount of NHS-related support across all students was £32. So few part-time students actually received this type of funding (one per cent, N=3) that there was no scope for further analysis, due to reliability thresholds.

Teaching-Related Support

Among Welsh-domiciled students, the teaching-related financial support available (in addition to the standard funding package) comes in the shape of Initial Teacher Training incentives. These ITT incentives are a financial aid awarded to students on selected postgraduate or undergraduate courses to help towards their costs during training. From 1 August 2011, the incentive rates and eligible subjects were revised to reflect the need to recruit trainees to maths, science, modern foreign languages and engineering; and to bring the Welsh system into line with the incentive support available to students training as teachers in England. A standard bursary rate of £6,000 was available to those students taking secondary education ITT courses in biology, combined science and modern foreign languages; and a higher rate of £9,000 was available to those in the priority subjects of physics, chemistry, engineering and mathematics at secondary education level. In 2011/12, no bursary was available to those taking courses at primary level or other subjects at secondary level¹.

Across all full-time Welsh-domiciled students, an average of £12 was received in teaching-related support (by less than one per cent of students, Tables 3.5 and 3.6). No part-time Welsh-domiciled students accessed this support in 2011/12.

Support From The Students' Institution

Students can access a range of financial support direct from their institutions. This includes the following:

- Bursaries – these include the mandatory Welsh Bursary Scheme which was launched in 2007 (note that for new students in 2011/12 these bursaries are included within the Assembly Learning Grant payment) whereby institutions based in Wales were required to offer a minimum payment to students who received the full Assembly Learning Grant or

¹ Taken from a statement from the Education Minister, Leighton Andrews, 8th February 2011: <http://wales.gov.uk/newsroom/educationandskills/2011/110208teacher/?lang=en>

Special Support Grant, and paid the maximum tuition fees. The minimum amount payable in 2011/12 was £338. In practice many institutions offered considerably more than this.

- Scholarships – some institutions offered these to particular groups of students, often based on academic performance or subject of study.
- Contributions towards tuition fees.

Full-time Welsh-domiciled students averaged £322 in financial support from their institution, comprising three per cent of total average income. Across all part-time Welsh-domiciled students, the average was considerably lower at £211 which reflects the fact that relatively fewer part-time students received support from their institutions (Table 3.5).

A focus on recipients of institution support

Just under one third (31 per cent) of full-time students received support from this source (similar to the proportion found in the previous survey for new system students of 32 per cent), and the average among recipients was £1,033. Fewer part-time students received support from their institutions (17 per cent), however the amount cannot be quoted due to the small base size (N=20).

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

	Base (N) recipients unweighted	Mean (£)	SE (£)	% students receiving support	Base (N) unweighted
Full-time					
Fee support	0	-	-	0	914
Bursary/scholarship	293	1,033	122	31	914
Total support from institutions	293	1,033	122	31	914
Part-time					
Fee support	13	-	-	15	180
Bursary/scholarship	9	-	-	5	180
Total support from institutions	20	-	-	17	180

N=(914) full-time and (180) part-time, unweighted

Data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2011/12

A focus on recipients of institution bursaries and scholarships

No Welsh-domiciled full-time students received fee support from their institution; thus for this group of students, institutional support was exclusively in the form of bursaries and/or scholarships¹.

In contrast, 15 per cent of part-time students received fee support, which is greater than the proportion receiving bursaries/scholarships of five per cent, although these figures should be treated with caution due to the relatively small number of part-time recipients of institutional support (N=20).

For Welsh-domiciled full-time students, a multiple linear regression model (Table A3.9) was conducted to explore which student and HE-study related factors were most strongly associated with the likelihood of bursary/scholarship receipt. The model found that, when controlling for other variables, the following factors significantly affected the propensity to receive a bursary or scholarship:

- Age: 41 per cent of students aged 25 and over received a bursary or scholarship, compared with 24 per cent of those aged under 20, and they also received more on average (£1,582 and £990 respectively, Table A3.10).
- Social class: students from routine/manual backgrounds were significantly more likely than those from managerial and professional socio-economic groups to have received a bursary or scholarship (41 and 25 per cent respectively, receiving on average £1,439 and £857, Table A3.10). This reflects the criteria for bursaries and the widening participation policy intention, and findings from the previous survey.
- Level of study: students on other undergraduate or teacher training courses were significantly less likely than those studying at Bachelor's level to have had a bursary or scholarship (12 per cent of those at other degree level, receiving on average £842, compared with 33 per cent of those at Bachelor's level, receiving an average of £1,040, Table A3.11)

Another factor that showed variation in the propensity for bursary/scholarship receipt (although not significant at the variable level) was family type, and once other factors were controlled for, couple students without children appeared less likely to receive a bursary/scholarship (27 per cent) than single students (32 per cent, Table A3.10).

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

Support From The Students' Employer

Some students, in particular those studying part-time, may receive financial support from their employer while they study – this support can be in the form of contributions towards tuition fees and or contributions towards study expenses.

Across all part-time Welsh-domiciled students, the average amount of income from this source was £331, while full-time students received no support from their employers (Table 3.5).

A focus on recipients of employer support

Nearly a quarter (23 per cent) of part-time students said they received employer support (Table 3.6), although this represents a slight fall when compared with the 2007/08 figure of 33 per cent. The average amount received was £1,456 and is likely to reflect the amount of fees charged to part-time students as the bulk of employer support was aimed at paying towards tuition fees rather than to cover more general study or living costs. Employers could of course support part-time students in other ways, including giving time off to study, but this was not captured in the survey.

Less than one per cent of full-time students actually received financial support from an employer while studying (N=1).

Other Forms Of Student Support

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

The average amounts from these sources totalled £74 across full-time Welsh-domiciled students. Across all part-time students the average was higher at £197 (Table 3.5).

A focus on recipients of other support

Only a small proportion (eight per cent) of full-time students received funds from these other sources, receiving on average £966. More part-time students were in receipt of these types of support (21 per cent), however the amount cannot be quoted due to the small base size (N=28, Table 3.6).

3.5 Income from paid work

3.5.1 Introduction

As well as income from specific HE-related student support, earnings from paid work can help students raise the overall income needed to support their study and living costs. Indeed, for some students, income from paid work may make up the bulk of the income needed to support themselves and fund their studies. In this section we explore students' propensity to undertake paid work, their working patterns and their overall income from paid work.

Students were asked whether or not they had worked during the academic year and if so how many jobs they had had¹. For each job, students were asked: when the job began, when it was expected to end, how many hours they worked during term-times (and where relevant during vacations), whether they worked the same hours during term-times and vacations, and how much they earned². They were also asked whether they expected to earn anything from future jobs during the academic year and about any summer vacation work they might have done. Jobs that started before the start of the academic year and expected to continue to the end of the academic year were categorised as 'continuous work'. Jobs that did not cover the entire academic year were categorised as 'other work'³.

3.5.2 Earnings for full-time students

¹ There were significant changes to the 2011/12 survey and treatment of the data relating to paid work that make direct comparisons to previous surveys problematic.

² Students could report differential patterns (ie pay received and hours worked during term-times and vacations) of working for any of the jobs they described.

³ If the first reported job did not cover the whole academic year it was categorised as 'other' work along with any additional jobs they might have had during the year.

During the 2011/12 academic year, earnings from paid work made up 12 per cent of income among all full-time students¹, contributing £1,292 on average (Table 2.1). However, the median value of work earnings across all full-time students was £120 (which means that 50 per cent of students received little or no income from paid work during the academic year, see below) indicating that the distribution of earnings was positively skewed and that there were relatively few high values for earnings across the whole of the full-time student sample.

Of this income from paid work, two thirds (65 per cent) came from continuous work (that is, one that a student has before the start of the academic year and is likely to continue until after the end of the academic year), averaging £837 per student, the remainder of £455 came from other, more casual or temporary jobs (Table 3.8).

Table 3.8: Income from paid work during the academic year 2011/12 (£), Welsh-domiciled full-time and part-time students

		Full-time	Part-time
Income from continuous job	Mean	837	7,562
	Median	0	6,800
	SE	130	911
Other paid work (excluding summer vacation)	Mean	455	745
	Median	0	0
	SE	61	376
Income from paid work	Mean	1,292	8,307
	Median	120	8,820
	SE	153	962
<i>Base (N) unweighted</i>		<i>914</i>	<i>180</i>

Base: All Welsh-domiciled students (including those in paid work and those not in paid work)

Source: NatCen/IES SIES 2011/12

Variations In Income From Paid Work For Different Groups

Across all full-time students, the groups who averaged the most income from paid work were: students aged 25 or over (£1,813); those who were married or living as a couple without children (£2,607); students living with their parents (£2,324); those studying education subjects

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

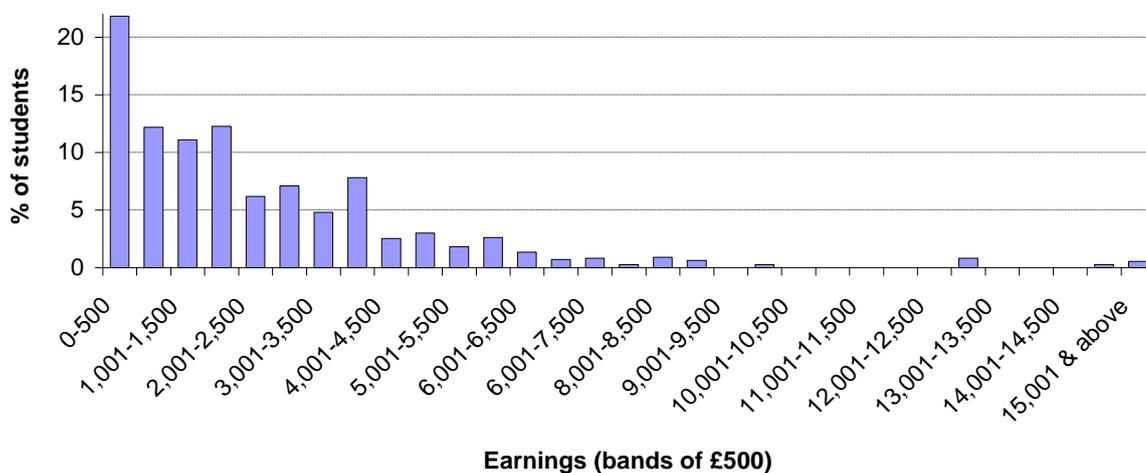
(£3,425); and independent students (£1,825, which is linked to age and marital status). Tables A3.12 and A3.13 provides detailed breakdowns by student and HE study characteristics.

3.5.3 Patterns of working among full-time students

Prevalence Of Working During The Academic Year

Just over half (52 per cent) of full-time students did some form of paid work during the academic year, this is exactly the same proportion as that found in the 2007/08 survey. For those that did work, average earnings were £2,498 (with a median value of £1,805, indicating a positive skew to the distribution). Figure 3.3 shows the distribution of earnings among those full-time students in paid work. This shows that over one in five students earned £500 a year or less, and that three quarters earned £3,500 or less, while just over one in ten (11 per cent) earned £5,000 or more (signified by the long right-hand tail to the chart).

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



Base: All full-time Welsh-domiciled students in paid work (N=471).

Source: NatCen/IES SIES 2011/12

Patterns of working among different groups of students varied significantly, and to pick out the independent influences of respondent characteristics on working patterns, a logistic regression analysis was undertaken to explore which student and HE study characteristics were

significantly associated with the likelihood of engaging in paid work (Table A3.14). The analysis showed that, after controlling for other factors, family type, living situation, and subject of study (similar to the previous survey) were significantly associated with the propensity to work, as were level of study and ethnicity:

- Black and Minority Ethnic students were less likely than white students to work (31 per cent and 54 per cent respectively, Table A3.15).
- Only a quarter (23 per cent) of students with children worked, compared with 57 per cent of couple students without children, and 54 per cent of single students (Table A3.15).
- Those living at home with their parents were more likely to work than those living away from home (63 per cent and 50 per cent respectively, Table A3.15).
- The proportion of those studying at Bachelor's degree level who were in work was nearly twice as high as the proportion of those studying other qualifications (54 per cent and 28 per cent respectively, Table A3.16).
- Only one in five Medicine and Dentistry students (20 per cent) undertook paid work (Table A3.16).

In addition, students aged 20 to 24 were significantly more likely than their younger counterparts to work, and those in FECs were less likely to work than those in HEIs. As in the 2007/08 survey, social class was not found to be significantly associated with likelihood of working, and students from routine/manual work backgrounds were no more or less likely to engage in paid work than were those from intermediate or managerial/ professional work backgrounds. However in contrast to the previous survey, gender¹ was no longer associated with propensity to engage in paid work.

Average earnings also varied substantially by respondent characteristics (Tables A3.15 and A3.16). For students who did work, earnings were highest for:

- Married students or those living in a couple, without children (£4,599).

¹ In the previous survey, women were more likely to engage in paid work than men, after taking account of other background factors.

- Those aged 25 or older (£4,119), and closely linked to this, independent students (£3,595).
- Students living at home with their parents (£3,716).
- Those in the intermediate socio-economic group (£3,447).
- Those studying Social Sciences (£3,425) or Arts/Humanities courses (£3,177).
- Students at Welsh HEIs (£3,059).

Continuous And Casual Work

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

More than a quarter (29 per cent) of all full-time students had a continuous job during the 2011/12 academic year and a similar proportion (30 per cent) had non-continuous/casual work (Table 3.9). This differs quite considerably to the findings from the previous survey, where many more students had a continuous job than had a non-continuous/casual job (41 per cent and 17 per cent respectively). The two types of work were not mutually exclusive, and seven per cent of students worked in a continuous job as well as one or more non-continuous jobs during the academic year. Just under a quarter (22 per cent) of students worked solely in a continuous job, and a very similar proportion (23 per cent) worked in one or more non-continuous or more casual jobs without having a continuous job.

The average income earned from continuous jobs (£2,864) was nearly twice as high as the average earned from non-continuous jobs (£1,501, Table 3.9).

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

		Full-time	Part-time
Income from continuous job	Mean	2,864	12,211
	Median	2,000	11,115
	SE	412	1,281
	Unweighted Count	263	116
	Proportion working (%)	29	62
Other paid work (excluding summer vacation)	Mean	1,501	4,591
	Median	804	1,204
	SE	203	2,003
	Unweighted Count	265	28
	Proportion working (%)	30	16
Income from paid work (all types)	Mean	2,498	11,421
	Median	1,805	10,794
	Standard Error	253	1,307
	Unweighted Count	471	129
	Proportion working (%)	52	73
<i>Base (N) unweighted</i>		<i>914</i>	<i>180</i>

Base: All Welsh-domiciled students

Source: NatCen/IES SIES 2011/12

Focusing on the hours worked by full-time students, of the 29 per cent of full-time students that reported a **continuous** job:

- The majority (71 per cent) said that they worked *different* hours during term-times and vacations; these students tended to work twice as long during vacations (18 hours per week on average) than during term-times (nine hours per week). These hours appear to be lower than reported in the previous study (25 and 11 hours per week respectively).
- The average hours worked by the 29 per cent of those with a continuous job who worked the same hours during term-times and vacations alike was 14 hours per week (compared to the 15 hours reported in the 2007/08 survey).

For the 23 per cent of students that reported only doing **non-continuous** or more casual work:

- In the first of such jobs, two thirds (68 per cent) reported doing different hours during term-times and vacation working. Again these students tended to work longer hours in vacations than during term-time (13 hours per week on average compared to eight hours per week) although they tended to work fewer hours than those with a continuous job.
- The remaining one-third (32 per cent) of students with only non-continuous work, averaged 21 hours a week during term-time and vacation. The average duration of the first 'other' job reported for this group of students was 20 weeks, which perhaps goes some way to explaining the much lower income on average from this type of work over the whole of the academic year (Table 3.9). Although difficult to compare with the previous study, the hours worked in casual jobs appears to have increased slightly on the previous survey.

Summer Vacation Work (For Continuing Students Only)

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

Students who study at any institution other than the OU¹, and who were in their second or subsequent year of a course lasting longer than one year (ie were continuing students), were asked if they had undertaken any paid work during the previous summer vacation - between June/July and September 2011. Overall net earnings were calculated for this period². Across

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

² As the academic year was assumed to be 39 weeks in total, earnings during the summer vacation were only calculated over the 13 weeks prior to the start of the current academic year. This was to ensure that we did not count income that was technically earned at the end of the previous academic year. This adjustment was not made in the 2007/08 SIES and thus for some students, income during the summer period may have been overestimated.

all of these continuing full-time students¹ who were asked the question, income from summer work was £534. Taking this figure into account raises total earnings from paid work across the whole year (not just the academic year) to £1,839 on average for this group of students, giving them an overall average total income for the year of £11,224 (Table 3.10).

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

		Full-time	Part-time
Income from continuous job	Mean	841	9,044
	Median	0	8,820
	SE	143	1,091
Other paid work (excluding summer vacation)	Mean	463	463
	Median	0	0
	SE	75	269
Summer vacation work	Mean	534	1,113
	Median	0	0
	SE	50	218
Total from paid work (academic year only, excluding summer vacation)	Mean	1,305	9,507
	Median	120	8,820
	SE	172	1,177
Total from paid work (whole calendar year, including summer vacation work)	Mean	1,839	10,621
	Median	660	8,820
	SE	193	1,331
Total income (academic year only, excluding summer vacation work)	Mean	10,690	12,739
	Median	10,380	12,600
	SE	283	1,086
Est total income (whole calendar year, including summer vacation work)	Mean	11,224	13,852
	Median	10,775	14,717
	SE	305	995
<i>Base (N) unweighted</i>		<i>578</i>	<i>108</i>

Base: Welsh-domiciled students in their second or subsequent year of study (ie continuing students), excludes OU students and those on a one year only course (N=686)

Source: NatCen/IES SIES 2011/12

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

Just under half (45 per cent¹) of eligible continuing full-time students reported working during the preceding summer vacation, and they earned an average of £1,175 (Table 3.11).

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

		Full-time	Part-time
Summer vacation work (continuing students)	Mean	1,175	(2,633)
	Median	1,000	(2,492)
	SE	74	(305)
N working (Unweighted)		290	46
% working		45	42
<i>Base (N) unweighted</i>		<i>578</i>	<i>108</i>

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution.

Base: Welsh-domiciled students in their second or subsequent year of study, excludes OU students and those on a one year only course (N=686)

Source: NatCen/IES SIES 2011/12

3.5.4 Earnings for part-time students

Earnings from paid work were particularly important for part-time students, and 72 per cent of all income among part-time students came from this source, amounting to £8,307 on average (Table 2.1). The median value of work earnings across all part-time students was £8,820 (which means 50 per cent of students received at least this amount from paid work), indicating that the distribution of earnings was slightly negatively skewed, with marginally fewer high values for earnings compared with low values across the whole of the part-time student

¹ This figure is substantially lower than the proportion reported as engaging in summer work in the 2007/08 report, reported as 71 per cent. However, the 2007/08 survey contained a routing error that meant only a subset of continuing students – those who reported working during the academic year – were asked if they had worked during the summer. As a result approximately half of full-time and one quarter of part-time continuing students were not asked about summer work, which could reduce the true proportion engaging in paid work during the 2007 summer vacation. This routing error was rectified in the current 2011/12 survey which means that the proportion working during the summer reported here is more likely to be an accurate reflection of summer working across the continuing student population.

sample. The proportion of total income accounted for by paid work is the same as that found in the 2007/08 survey.

The vast majority of earnings for part-time students (91 per cent) came from a continuous job, averaging £7,562 per student, with the remaining nine per cent coming from other jobs (£745 on average; Table 3.8). The split between work income from continuous work and from other work has changed slightly since the 2007/08 survey, when 96 per cent came from continuous work.

Variations In Income From Paid Work For Different Groups

Income from paid work varied considerably among different groups of students (Tables A3.17 and A3.18 provide detailed breakdowns). Across all part-time students, those students with higher earnings on average were:

- in their final year of study or on a one year course (£13,272);
- on less intensive courses with an FTE of between 25% and 49% (£11,634);
- male (£10,097);
- studying social sciences subjects (£9,986) or science and engineering subjects (£9,870);
- from managerial/professional work backgrounds (£9,757); and
- married or living with a partner but no children (£9,534).

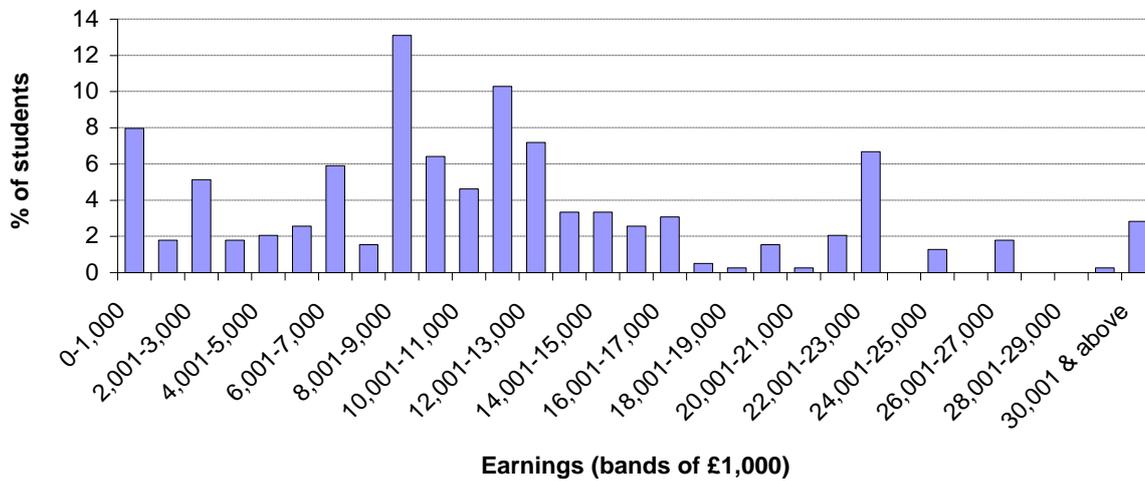
3.5.5 Pattern of working among part-time students

As with full-time students, variations in earnings among part-time students were influenced by propensity to engage in paid work. Around three quarters (73 per cent) of all part-time students did some form of paid work during the 2011/12 academic year (similar to the proportion found in the 2007/08 survey of 75 per cent), earning £11,421 on average if they did work (with a median value of £10,794, Table 3.9).

Figure 3.4 shows the earnings distribution among those part-time students in paid work. This shows the modal earnings range (the range with the highest proportion of respondents) is

£8,001 to £9,000, and there are also peaks around earnings of £11,001 to £12,000, at the bottom of the scale at £1,000 or under, and around £22,001 to £23,000.

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



Base: All part-time Welsh-domiciled students in paid work (N=129).

Source: NatCen/IES SIES 2011/12

A logistic regression analysis of the independent influence of the range of personal and study characteristics on the propensity to undertake paid work found that there were no statistically significant influences once other factors were controlled for (Table A3.19). However, the impact of study intensity was very close to the threshold for statistical significance, and 80 per cent of those on less intensive courses (FTE of 25% to 49%) were in paid work compared with 71 per cent of those on courses with 50% FTE or above (Table A3.21).

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

Continuous And Casual Work

Part-time students were far more likely than full-time students to have had a continuous job, with nearly two-thirds (62 per cent) reporting this type of work (Table 3.9). Working in a continuous job was much more prevalent among part-time students than more short-term working or working in multiple jobs and only 16 per cent reported this latter type of casual or non-continuous work. Again, as seen earlier for full-time students, income from continuous employment was much higher on average than from other types of job at £12,211 on average compared with £4,591 on average for 'casual' jobs. These two types of work were not mutually exclusive, with five per cent of students working in both types of job during the academic year.

There are indications that the hours worked by part-time students have increased since the previous survey in 2007/08 (which is in contrast to the pattern of working hours found among full-time students). Of the 62 per cent of part-time students who had a **continuous** job:

- The majority (66 per cent) worked the same hours during term-time and vacations (35 hours per week on average, compared with 33 hours in 2007/08).
- For the 34 per cent of students who worked different hours, the overall average number of hours worked during term-times and vacations was remarkably similar and slightly higher during term-time (34 hours on average during term-time and 33 hours on average during vacations; in 2007/08 the figures were 28 hours and 27 hours respectively).

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

Summer Vacation Work (For Continuing Part-Time Students Only)

As might be expected, earnings from summer vacation work were somewhat higher among part-time students than they were among full-time students. Income from paid work over the summer vacation for all returning part-time students (excluding OU students)¹ amounted to £1,113 on average (Table 3.10). Taking income from summer vacation work into account

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

increased returning students' earnings across the whole year to £10,621 and their overall income to £13,852 on average.

Although slightly fewer part-time students undertook paid work during the summer vacation than full-time students (42 per cent, compared with 45 per cent), their average earnings were considerably higher (£2,633, compared £1,175 for full-time students, see Table 3.11). As with full-time students, this represents a significant departure from the figures for summer working presented in the 2007/08 report¹.

3.6 Income from family

The financial support that students receive from their families - this includes support from their parents, partners and other relatives² - represents another key category of income, particularly for certain groups of students. This support includes financial contributions towards various costs of studying such as tuition fees, rent and living costs; and also gifts of money and the value of other gifts. These gifts include gifts relating to the student's course such as computers, books and other equipment; gifts relating to transport/travel; and other gifts such as electronic equipment, household goods, clothes etc. Married students or students who share joint financial responsibility with their spouse or partner can receive financial support from their partner, and can also receive a share of their partner's income, including any social security benefits, thus partner contributions are also counted within income from family.

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

3.6.1 Full-time students

¹ This is likely to be largely due to improvement in the routing for this section of the questionnaire in the 2011/12 survey, coupled with the extension of coverage of the current survey to include students studying on course that are between 25 and 49 per cent of FTE.

² This category does not include contributions or gifts from friends, these are counted within the miscellaneous income category.

The average amount received from families across all full-time Welsh-domiciled students¹ was £1,431. This accounted for 13 per cent of their average total income, and was slightly above the proportion gained from paid work (Table 2.1). This represents a lower proportion than found in the 2007/08 survey, which in turn was lower than found in the 2004/05 survey (17 and 27 per cent respectively, although these previous figures included small contributions from non-relatives), and suggests that generally reliance upon support from families has fallen over time and with changes to the financial support package. However, for some groups of students this remains a critical component of their income whilst studying (see below).

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

		Full-time	Part-time
Contributions from parents/other relatives	Mean	1,503	142
	Median	600	0
	SE	162	30
Gifts of money from partner	Mean	0	22
	Median	0	0
	SE	0	17
Share of partners' income	Mean	-72	-607
	Median	0	0
	SE	110	553
Total family income	Mean	1,431	-442
	Median	770	0
	SE	208	565
<i>Base (N) Unweighted</i>		<i>914</i>	<i>180</i>

Base: all Welsh-domiciled students

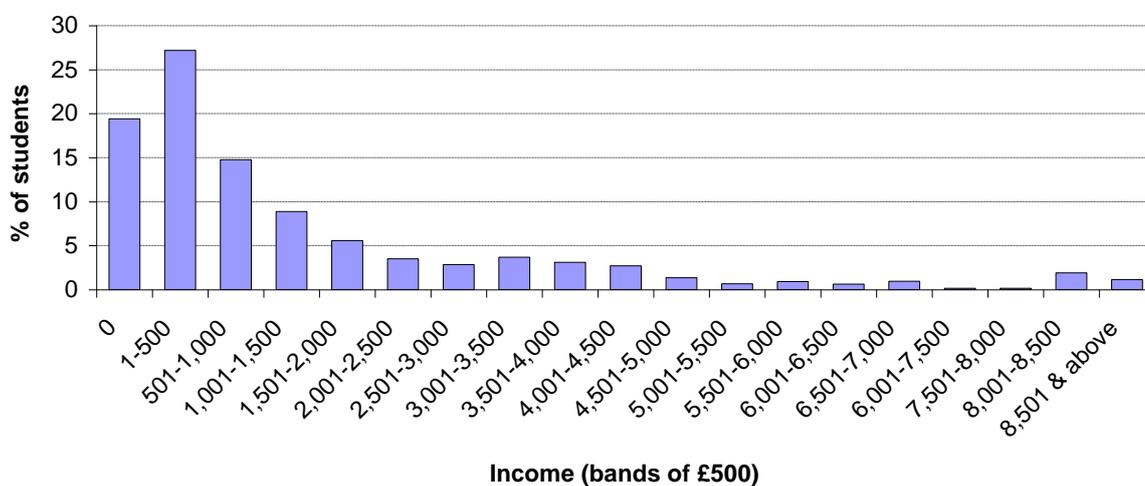
Source: NatCen/IES SIES 2011/12

The largest contribution, within this category of support, came from the students' parents and other relatives, contributing £1,503 to average total income (Table 3.12). The median value of income from parents/other relatives across all full-time students was considerably smaller at £600, which means that 50 per cent of students received little or no financial support from their parents/other relatives, and indicates that the distribution of parental support was positively skewed.

¹ This will include students who did not receive any financial support from their families, and so for whom the value of this income will be zero.

Figure 3.5 shows the distribution of income from parents and other relatives and this shows that the bulk of the distribution is concentrated on the left of the figure, among the low values, although there is a long tail to the right indicating that a few students had high values of income from parents/other relatives. Indeed, 19 per cent received no income from their parents or other relatives, 27 per cent received between £1 and £500, 15 per cent between £500 and £1,000, nine per cent between £1,000 and £1,500, and six per cent between £1,500 and £2,000. Approximately five per cent, or one in twenty full-time students, received more than £6,000 from their parents or other relatives.

Figure 3.5: Distribution of income from parents and other relatives



Base: All full-time Welsh-domiciled students (N=914). This chart includes students who don't receive any financial support from their parents and so will have a value of zero for this source of income.

Source: NatCen/IES SIES 2011/12

The other main financial interaction with family members for full-time students involved their partners. On average, full-time students 'contributed' £72 to their partner's income rather than received income (ie this average figure is a negative value and will reduce the average amount received overall from families). Only one in ten full-time students (11 per cent) actually transferred income with their partner (either receiving or contributing income). Among those that did, the average amount is significantly higher (discussed later in this section).

No full-time students received contributions from their partners in the form of gifts, including gifts of money, books, computer equipment, and clothes in the current survey.

A multiple linear regression model helped to determine which student and study characteristics were most strongly associated with variations in overall contributions from families among full-time students. This model found that significant differences were determined by a range of factors (Table A3.24):

- Family type: students with children, and those in couples without children, received significantly less income from their families compared with single students. Indeed married and cohabiting students without children received the least income from this source (-£173), and instead of increasing their average total income, this source reduced their overall income (Table A3.22). Single students received the most from this source with an average of £1,702, which contributed 16 per cent of total income.
- Social class: students from managerial/professional backgrounds (£2,251) received significantly more income from family than did students from intermediate backgrounds (£1,417) and those from routine/manual work backgrounds (£428, Table A3.22).
- Living with parents during term-time: students living at home received significantly less from this type of support than those living away (£748 compared with £1,570, Table A3.22), and it comprised only seven per cent of their average total income (compared with 15 per cent for those living away).

A focus on recipients

The vast majority of full-time students gained income from their families (88 per cent, a similar proportion to that found in the 2007/08 survey): among recipients the average amount received was £1,629. Financial support from parents and other relatives (rather than from partners) formed the bulk of this type of support, received by four-fifths of full-time students (81 per cent) and contributing an average of £1,865 to recipients' income (Table 3.13).

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

	Base (N) recipients unweighted	Mean (£)	SE (£)	% students receiving support
Full-time				
Contributions from parents/other relatives	746	1,865	163	81
Gifts of money from partners ¹	0	-	-	0
Share of partners income	82	-647	982	11
Total income from families	793	1,629	219	88
Part-time				
Contributions from parents/other relatives	91	304	56	47
Gifts of money from partners ¹	5	-	-	2
Share of partners income	83	-1,266	1,119	48
Total income from families	142	-600	753	74

N=(914) full-time and (180) part-time, unweighted

¹Data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2011/12

Support From Parents And Other Relatives

Given how important parental contributions (along with those from other relatives) were for full-time students, we looked at which students were more likely to have received income from parents/relatives, and how much, again using a multiple regression model in order to disentangle the relationships between different student and study-related characteristics (Table A3.25).

The patterns of association differed slightly to those in the model for income from family as a whole; socio-economic group and living with parents or not during term time were still significant influences, but family type is just outside the level for statistical significance, and two additional factors, age and year of study, are now significant. The key influences on income from parents and/or relatives were: (Tables A3.26 and A3.27)

- Social class: students from intermediate backgrounds gained less from this type of income (£1,589) and those from routine/manual work backgrounds gained considerably less (£751), compared with students from managerial/professional backgrounds (£2,148).
- Living with parents during term-time: students living at home received significantly less support from parents and other relatives than those living away (£748 compared with £1,657).
- Age: students aged 20 and over received significantly less from this source than those aged under 20. Those aged 20 to 24 received £1,577 and those aged 25 and over received £421, compared with £1,849 for students aged under 20.
- Year of study: final year students received on average £1,622 from parents and other relatives, significantly more than first year students received (£1,321) when controlling for other factors.

Although just outside the level of statistical significance, students with children and married/cohabiting students received substantially less from parents/relatives than did single students (students with children received £297 and married/cohabiting students £727, compared with £1,702 for single students).

3.6.2 Part-time students

Across all part-time Welsh-domiciled students, the average contribution from family was -£442 (and the median was zero, Table 3.12). So despite an average contribution of £142 from parents and other relatives, plus £22 in gifts from partners, the average total income from families was negative and part-time students contributed more on average to their families than they received. This is due to the relatively large average contribution to partners' income of £607 (essentially a negative value). This is a similar picture to that from the 2007/08 survey, where part-time students were net providers of income to their family/partner, and this was also the case in 2004/05.

A multiple linear regression model found that the key differences *between* part-time students were largely driven by gender and level of study (Table A3.30):

- Male part-time students received significantly less than female students. On average, male part-time students had their income from family and friends reduced by £2,388 as they contributed more than they received; in contrast, female part-time students gained £831 (Table A3.28). The key factor underlying this was the transfer of income between partners¹.
- Students on Bachelor's courses received significantly less than those studying other qualifications, indeed Bachelor's students had their income from family reduced by £705 on average while those working towards other qualifications received an average of £101 (Table A3.29).

There were substantial, but not statistically significant, differences by study intensity (with those on less intensive courses receiving more income from family than those on more intensive courses), by whether students lived with their parents during term time (those living with parents received income whereas those who lived elsewhere lost income) and by year of study (with final year students receiving less than those in earlier years, Tables A3.28 and A3.29).

A focus on recipients

Among part-time students, 74 per cent gained income from or contributed income to their families: among this group the average amount transferred was -£600. Similar proportions shared income with partners as received income from parents/relatives (48 per cent and 47 per cent respectively). On average, those part-time students with joint responsibility for their finances contributed £1,266 to their partners (Table 3.13).

3.7 Social security benefits

¹ See the Glossary (Chapter 1) for a note on calculations for joint financial responsibility. More detail on this can be found in the Technical Report.

Students were asked about any benefits they received during the academic year¹. Benefits that students could receive were: Child Benefit, Child Tax Credit and Carer's Allowance; Working Tax Credit; Job Seeker's Allowance (JSA); Employment and Support Allowance² (ESA); Income Support; Housing Benefit and Local Housing Allowance; and Pension Credit and Retirement or Widows Pension.

3.7.1 Full-time students

Across all full-time students³, the average income from social security benefits was £217, representing just two per cent of income for this group as a whole (Table 2.1). However, for some full-time students, income from social security benefits made a much more substantial contribution to their total income. A logistic regression model (Table A3.31) indicated that the student and study factors associated with higher propensity to receive social security benefits included:

- Age: students aged 25 or older were more likely to receive benefits, and those aged 20 to 24 were less likely to receive benefits, compared with students aged under 20. Students aged 25 and over received significantly higher amounts on average from benefits (contributing £1,237 on average, and making up 10 per cent of total average income, Table A2.6) than their younger peers.
- Family type: students with children were significantly more likely to receive social security benefits than students without children, and to receive more income from this source; parent students received £2,264 on average, making up 19 per cent of average total income, while couple students without children received £112 and single students received £30 on average (Table A2.9).

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

² Employment and Support Allowance replaced Incapacity Benefit and Income Support paid on incapacity grounds for all new claimants from 27 October 2008.

³ This will include students who did not receive any social security benefits, and so for whom the value of this income will be zero.

- Subject: no medicine and dentistry students received social security benefits, while students on subjects allied to medicine and education courses¹ received the highest incomes from benefits (£619 and £474 respectively, Table A2.13).
- Studying in London: no students who studied in London² received income from social security (Table A2.16).

In addition, although not significant at the variable level, students at FECs were more likely than those at Welsh HEIs to receive social security benefits (averaging £649 compared with £355 for those at Welsh HEIs, Table A2.15). Independent students also received substantially more income from this source than dependent students (£673 compared with £12, Table A2.11), but this association was not significant in the model once other factors were taken into account (see Table A3.31).

A focus on benefit recipients

Overall, the vast majority (93 per cent) of full-time students did not receive any income from social security benefits (this represents an increase on the proportion found in the previous survey, indicating that fewer full-time students received benefits). However, for the small minority of students (seven per cent) who did receive benefits, the average amount was substantial, at £3,299 (Table 3.14).

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

	Full-time	Part-time
Mean	3,299	3,577
Median	3,101	2,756
SE	445	447
% receiving	7	53
N (unweighted)	56	78
<i>N = (1,094) unweighted</i>	<i>914</i>	<i>180</i>

¹ The figures for medicine/dentistry students and education students should be treated with caution due to the low base sizes involved, N=44 and 39 respectively

² The figures for students studying in London should be treated with caution due to the low base size involved, N=35

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2007/08

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

- Child Benefit (five per cent).
- Child Tax Credit (four per cent).
- Housing Benefit (two per cent, Table 3.15).

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

Benefit	Full-time	Part-time
Child benefit	5	39
Child tax credits	4	27
Retirement or Widows pension	0	<1
Pension credit	0	<1
Carer's allowance	<1	5
ESA	0	2
Working tax credits	1	8
Childcare element of tax credits	<1	0
JSA	<1	4
Income Support	<1	5
Housing benefit	2	7
Local housing allowance	0	1
Other specific benefits	1	4
Any state benefits	7	53
<i>Base (N) unweighted</i>	<i>914</i>	<i>180</i>

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2007/08

3.7.2 Part-time students

On average, income from social security benefits was much more important for part-time students, with £1,895 coming from benefits on average – comprising 16 per cent of average total income among this group. This reflects the profile of part-time students who are more likely to be older and to have dependent children living in the household.

Factors associated with the likelihood of receiving income from social security benefits, and thus the groups of students for whom benefits made a greater contribution to total average income, were indicated by a logistic regression model (Table A3.32). As was the case with full-time students, age and family type were significant influences:

- Age: older students aged 25 and over were significantly more likely to receive benefits than their younger counterparts, and they received more on average from social security benefits (£2,238 compared with £1,014 for students aged under 25, Table A2.6).
- Family type: parent students were more likely to receive social security benefits than were students without children. Social security benefits accounted for 23 per cent of parent students' total income (£3,258, Table A2.9).

Female part-time students received a much higher amount from benefits on average than did males, part-time students not living with their parents during term-time received more than those living with their parents, and those on more intensive courses (50% FTE or above) received more than students on courses with an FTE between 25 per cent and 49 per cent, but these factors were not significant influences on the likelihood of receiving benefits in the regression model once other factors had been taken into account.

A focus on benefit recipients

In all, just over half (53 per cent) of all part-time students received some income from social security benefits, receiving £3,577 on average (Table 3.14). Again, this represents a decrease in the proportion receiving benefits compared to the previous survey. The most commonly cited benefits received by part-time students were:

- Child Benefit (39 per cent).
- Child Tax Credit (27 per cent).
- Working Tax Credit (eight per cent).
- Housing Benefit (seven per cent).
- Carer's Allowance (five per cent).
- Income Support (five per cent, Table 3.15).

3.8 Miscellaneous income

The ‘miscellaneous’ category of income captured by the survey included: maintenance payments for students’ own or partner’s children¹ (from a former partner/spouse); money from private pensions or shares; rent received from lodgers; and money generated through the sale of items such as books, computers, course equipment, and any other similar items.

Across all students, income from these sources only contributed a small amount to total income (just one per cent of income among full-time students and four per cent among part-time students) – averaging £94 and £422 respectively (Table 2.1).

Although many students did not have any income from these sources, for the 20 per cent of full-time and the 28 per cent of part-time students who did, miscellaneous income made a somewhat larger contribution to their income (averaging £481 for full-time and £1,529 for part-time students; see Table 3.16).

Table 3.16: Proportion of Welsh-domiciled students receiving income from ‘other’ sources and average income from those receiving (£)

		Full-time	Part-time
Other miscellaneous income	Mean	481	1,529
	SE	108	371
	% receiving income	20	28
	N (unweighted)	203	42
<i>N = (1,094) unweighted</i>		<i>914</i>	<i>180</i>

Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2007/08

The most common type of ‘miscellaneous’ income received by full-time students was money from the sale of items such as books, computers and other items, with 14 per cent receiving money from this source, while for part-time students, income from maintenance payments was the most common source of ‘miscellaneous’ income, received by 14 per cent of part-time students.

¹ Only asked of those with children.

3.9 Additional tables

Table A3.1: Summary of average amount received from main sources of Welsh-domiciled student support (£), and proportion of total income this represents (%), by student characteristics

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
All students	6,410	60	432	4
Gender				
Male	7,273	68	504	5
Female	5,809	54	385	3
Age (group)				
Under 20	6,545	64	na	na
20-24	6,702	63	na	na
25+	5,121	43	na	na
Under 25	na	na	402	4
Over 25	na	na	443	4
Socio-economic group				
Managerial and professional	6,190	57	432	3
Intermediate	5,445	51	(364)	3
Routine/manual	7,134	64	373	3
Ethnicity				
White	6,462	60	432	4
BME	5,736	51	-	-
Lives with parents				
Yes	6,118	59	(687)	6
No	6,472	60	401	3
Family type				
Parents (one/two adult families)	3,987	33	416	3
Married or living in a couple	5,802	55	(205)	2
Single	6,710	63	572	6
Status				
Independent	5,964	53	432	4
Dependent	6,611	63	na	na

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled full-time students (914) and part-time students (180)

Derived from Tables A2.5 to A2.11

Source: NatCen/IES SIES 2011/12

Table A3.2: Average amount received from main sources of Welsh-domiciled student support (£), and proportion of total income this represents (%), by study factors

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
All students	6,410	60	432	4
Year of study				
1st Year	7,175	67	322	3
2nd Year or other	6,430	59	632	5
Final Year or 1 Year course	5,990	57	325	2
Subject				
Medicine & dentistry	(4,221)	44	-	-
Subjects allied to medicine	2,607	25	-	-
Sciences/engineering/technology/IT	7,025	67	521	5
Human/social sciences/business/law	6,806	64	(568)	4
Creative arts/languages/humanities	7,941	69	-	-
Education	(7,328)	58	-	-
Combined/other	-	-	-	-
Qualification level				
Bachelor's degree	6,601	61	379	3
Other	4,531	47	540	5
Living in London				
London	(8,164)	57	-	-
Elsewhere	6,332	60	432	4
Institution type				
English HEI	6,138	57	-	-
Welsh HEI	6,574	62	463	4
FEC	(8,057)	69	-	-
OU	n/a	n/a	-	-

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: all Welsh-domiciled full-time students (914) and part-time students (180)

Derived from Tables A2.12 to A2.16.

Source: NatCen/IES 2011/12

Table A3.3: Proportion of Welsh-domiciled full-time students in receipt of a Student Loan for Maintenance, and for recipients the average amount taken out (£), by student characteristics

	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
All Welsh full-time students	724	3,463	3,360	61	73	914
Gender						
Male	335	3,457	3,363	80	82	401
Female	386	3,470	3,300	87	67	510
Age						
Under 20	320	3,372	3,360	98	77	397
20-24	349	3,503	3,360	97	80	420
25+	55	3,616	3,357	168	42	97
Ethnicity						
White	666	3,463	3,360	62	74	834
BME	55	3,433	3,440	176	63	77
Socio-economic group						
Managerial and professional	321	3,468	3,300	77	77	408
Intermediate	106	3,492	3,363	156	66	131
Routine and manual	192	3,632	3,500	101	73	240
Parental experience of HE						
Yes	427	3,488	3,345	70	77	532
No	289	3,418	3,363	109	68	372
Family type						
Parents (one/two parent families)	27	-	-	-	37	55
Married or living in a couple	50	3,572	3,400	235	63	64
Single	647	3,420	3,327	69	78	795
Lives with parents						
Lives with parents	127	2,739	2,700	112	70	185
Does not	596	3,606	3,363	66	74	727
Living in London						
London	32	(5,042)	(5,000)	(184)	(55)	35
Elsewhere	692	3,411	3,327	49	74	879

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled full-time students (914)

Source: NatCen/IES SIES 2011/12

Table A3.4: Proportion of Welsh-domiciled full-time students in receipt of a Student Loan for Maintenance, and for recipients the average amount taken out (£), by key HE study characteristics

	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
All Welsh full-time students	724	3,463	3,360	61	73	914
Year of study						
1st Year	256	3,304	3,327	121	79	320
2nd Year or other	234	3,455	3,363	107	72	295
Final Year or 1 Year course	234	3,564	3,300	78	72	299
Subject						
Medicine & dentistry	30	(3,728)	(3,375)	142	51	44
Subjects allied to medicine	18	-	-	-	28	85
Sciences/engineering/technology/IT	237	3,577	3,300	148	83	275
Human/social sciences/business/law	173	3,326	3,200	93	83	200
Creative arts/languages/humanities	211	3,466	3,363	111	84	242
Education	27	-	-	-	73	39
Combined/other	-	-	-	-	-	29
Level of study						
Bachelor's degree	680	3,467	3,360	62	76	849
Other	44	(3,406)	(3,363)	(265)	50	65
Institution type						
English HEI	249	3,623	3,363	124	70	303
Welsh HEI	437	3,362	3,300	56	75	568
FEC	38	(2,986)	(2,727)	283	89	43
Status						
Independent	181	3,403	3,300	99	59	255
Dependent	543	3,483	3,360	80	80	659

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled full-time students (914)

Source: NatCen/IES SIES 2011/12

Table A3.5: Logistic regression model of propensity to take out a student loan for maintenance, full-time Welsh-domiciled students

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	6.482	.003	1.923	21.854
Gender				
Female	0.766	.500	.350	1.674
Male (ref. category)	1.00			
Age				
25+	0.302	.045	.079	1.145
20-24	1.237	.651	.487	3.142
Under 20 (ref. category)	1.00			
Socio-economic group				
Routine/manual	2.025	.070	.942	4.354
Intermediate	1.128	.716	.586	2.170
Managerial/professional (ref. category)	1.00			
Ethnicity				
BME	0.745	.347	.402	1.382
White (ref. category)	1.00			
Parental experience of HE				
No	1.590	.208	.769	3.288
Yes (ref. category)	1.00			
Type of institution				
FEC	4.113	.064	.920	18.389
Welsh HEI	1.727	.172	.784	3.803
English HEI (ref. category)	1.00			
Subject***				
Combined/other	6.544	.125	.588	72.786
Education	1.567	.636	.240	10.248
Creative arts/languages/humanities	1.112	.851	.363	3.406
Sciences/engineering/technology/IT	1.281	.716	.332	4.938
Subjects allied to medicine	0.083	.000	.027	.250
Medicine & dentistry	0.250	.034	.069	.901
Human/social sciences/business/law (ref. category)	1.00			
Year of study				
Final year/one year course	1.050	.891	.519	2.123
Intermediate year	1.215	.641	.532	2.777
First year (ref. category)	1.00			
Qualification level				
Other	0.494	.257	.144	1.689
Bachelor's degree (ref. category)	1.00			
Family type				
Parents (one/two adult families)	0.938	.915	.288	3.056
Married or living in a couple	0.720	.467	.295	1.758
Single (ref. category)	1.00			
Living in London*				
London	0.266	.047	.072	.981

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Elsewhere (ref. category)	1.00			
Status*				
Independent	0.397	.026	.176	.895
Dependent (ref. category)	1.00			
Lives with parents***				
Yes	0.261	.000	.160	.426
No (ref. category)	1.00			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

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

	N receiving Grant (unweighted)	Mean	Median	SE	% in receipt of Grant	Base (N) unweighted
All Welsh full-time students	431	2,923	2,904	163	44	914
Gender						
Male	198	3,055	2,906	273	51	401
Female	232	2,805	2,900	131	40	510
Age						
Under 20	186	2,768	2,500	215	43	397
20-24	194	2,705	2,700	224	44	420
25+	51	3,947	3,500	454	47	97
Ethnicity						
White	392	2,919	2,904	175	44	834
BME	37	(2,975)	(2,904)	(301)	43	77
Socio-economic group						
Managerial and professional	139	2,445	2,069	292	33	408
Intermediate	65	2,768	2,900	223	39	131
Routine and manual	140	3,119	2,904	326	57	240
Parental experience of HE						
Yes	222	2,879	2,700	260	43	532
No	207	2,978	2,906	122	46	372
Family type						
Parents (one/two adult families)	24	-	-	-	32	55
Married or living in a couple	38	(2,913)	(2,700)	(324)	49	64
Single	369	2,870	2,904	188	45	795
Lives with parents						
Lives with parents	96	3,049	2,904	205	52	185
Does not	334	2,896	2,904	193	43	727
Living in London						
London	23	-	-	-	66	35
Elsewhere	408	2,848	2,904	138	43	879

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled full-time students (914)

Source: NatCen/IES SIES 2011/12

Table A3.7: Proportion of Welsh-domiciled full-time students in receipt of an Assembly Learning Grant or Special Support Grant, and for recipients the average amount received (£), by HE study characteristics

	N receiving Grant (unweighted)	Mean	Median	SE	% in receipt of Grant	Base (N) unweighted
All Welsh full-time students	431	2,923	2,904	162	44	914
Year of study						
1st Year	162	3,389	3,026	155	51	320
2nd Year or other	133	3,136	2,906	315	45	295
Final Year or 1 Year course	136	2,358	2,500	140	40	299
Subject						
Medicine & dentistry	14	-	-	-	(26)	44
Subjects allied to medicine	9	-	-	-	19	85
Sciences/engineering/technology /IT	129	2,840	2,900	188	44	275
Human/social sciences/business/law	112	2,686	2,900	161	47	200
Creative arts/languages/humanities	131	3,326	3,000	349	60	242
Education	25	-	-	-	(65)	39
Combined/other	-	-	-	-	-	29
Level of study						
Bachelor's degree	401	2,926	2,904	174	45	849
Other	30	(2,878)	(2,400)	(349)	32	65
Institution type						
English HEI	126	2,887	2,900	385	38	303
Welsh HEI	279	2,918	2,904	124	49	568
FEC	26	(3,481)	(3,500)	(607)	(69)	43
Status						
Independent	141	3,581	3,000	285	50	255
Dependent	290	2,566	2,100	173	42	659

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled full-time students (914)

Source: NatCen/IES SIES 2011/12

Table A3.8: Logistic regression model of propensity to receive an Assembly Learning Grant or Special Support Grant, full-time Welsh-domiciled students

	Exp(B)	Sig.	95% Confidence limit for Exp(B)	
			Lower	Upper
Intercept	.559	.294	.187	1.672
Gender				
Female	.719	.098	.485	1.065
Male (ref. category)	1.000			
Age				
25+	1.938	.214	.678	5.540
20-24	1.228	.530	.643	2.342
Under 20 (ref. category)	1.000			
Socio-economic group*				
Routine/manual	2.896	.010	1.303	6.436
Intermediate	1.437	.245	.777	2.659
Managerial/professional (ref. category)	1.000			
Ethnicity				
BME	1.008	.975	.598	1.699
White (ref. category)	1.000			
Parental experience of HE				
No	1.206	.447	.741	1.963
Yes (ref. category)	1.000			
Type of institution				
FEC	1.849	.184	.743	4.603
Welsh HEI	1.131	.691	.613	2.084
English HEI (ref. category)	1.000			
Subject*				
Combined/other	.388	.042	.156	.966
Education	2.067	.084	.905	4.724
Creative arts/languages/humanities	1.628	.154	.830	3.195
Sciences/engineering/technology/IT	.984	.967	.457	2.118
Subjects allied to medicine	.331	.202	.060	1.829
Medicine & dentistry	.574	.409	.151	2.173
Human/social sciences/business/law (ref. category)	1.000			
Year of study				
Final year/one year course	.660	.337	.280	1.558
Intermediate year	1.067	.848	.544	2.094
First year (ref. category)	1.000			
Qualification level				
Other	.713	.451	.293	1.735
Bachelor's degree (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit for Exp(B)	
			Lower	Upper
Family type				
Parents (one/two adult families)	.603	.434	.168	2.165
Married or living in a couple	1.081	.851	.473	2.472
Single (ref. category)	1.000			
Living in London				
London	1.853	.186	.738	4.651
Elsewhere (ref. category)	1.000			
Status				
Independent	.819	.614	.374	1.794
Dependent (ref. category)	1.000			
Lives with parents				
Yes	.934	.824	.510	1.711
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

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

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	.156	.010	.039	.628
Gender				
Female	1.113	.649	.699	1.770
Male (ref. category)	1.000			
Age*				
25+	4.655	.008	1.505	14.395
20-24	1.682	.161	.810	3.495
Under 20 (ref. category)	1.000			
Socio-economic group*				
Routine/manual	2.293	.008	1.245	4.222
Intermediate	1.372	.265	.784	2.403
Managerial/professional (ref. category)	1.000			
Ethnicity				
BME	1.164	.577	.679	1.994
White (ref. category)	1.000			
Parental experience of HE				
No	.970	.879	.651	1.445
Yes (ref. category)	1.000			
Type of institution				
FEC	1.177	.713	.489	2.834
Welsh HEI	1.064	.882	.464	2.443
English HEI (ref. category)	1.000			
Subject				
Combined/other	.718	.540	.246	2.093
Education	1.024	.979	.174	6.021
Creative arts/languages/humanities	2.144	.060	.967	4.755
Sciences/engineering/technology/IT	1.219	.567	.615	2.418
Subjects allied to medicine	.733	.663	.178	3.009
Medicine & dentistry	1.108	.867	.328	3.748
Human/social sciences/business/law (ref. category)	1.000			
Year of study				
Final year/one year course	1.171	.750	.437	3.137
Intermediate year	1.444	.371	.641	3.254
First year (ref. category)	1.000			
Qualification level*				
Other	.241	.010	.082	.706
Bachelor's degree (ref. category)	1.000			
Family type				
Parents (one/two adult families)	.372	.141	.099	1.395
Married or living in a couple	.315	.020	.119	.830
Single (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Living in London				
London	1.051	.932	.329	3.359
Elsewhere (ref. category)	1.000			
Status				
Independent	.946	.890	.426	2.103
Dependent (ref. category)	1.000			
Lives with parents				
Yes	.610	.089	.345	1.081
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

Table A3.10: Proportion of full-time Welsh-domiciled students in receipt of an institutional bursary or scholarship, and for recipients the average amount received (£) by key student characteristics

	N receiving support (unweighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
All Welsh full-time students	293	1,033	700	122	31	914
Gender						
Male	125	1,026	671	243	36	401
Female	168	1,039	700	110	30	510
Age						
Under 20	109	990	900	71	24	397
20-24	144	854	700	68	34	420
25+	40	(1,582)	(500)	(503)	41	97
Ethnicity						
White	268	1,048	700	130	31	834
BME	24	-	-	-	30	77
Socio-economic group						
Managerial and professional	92	857	700	61	25	408
Intermediate	50	718	500	103	28	131
Routine and manual	96	1,439	999	265	41	240
Parental experience of HE						
Yes	157	1,028	750	182	32	532
No	134	1,050	500	143	30	372
Family type						
Parents (one/two adult families)	16	-	-	-	25	55
Married or living in a couple	20	-	-	-	27	64
Single	257	996	700	126	32	795
Lives with parents						
Lives with parents	49	(690)	(500)	(92)	27	185
Does not	244	1,093	750	138	32	727
Living in London						
London	13	-	-	-	-	35
Elsewhere	280	928	671	74	30	879

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled full-time students (914)

Source: NatCen/IES SIES 2011/12

Table A3.11: Proportion of full-time Welsh-domiciled students in receipt of an institutional bursary or scholarship, and for recipients the average amount received (£) by key HE-study characteristics

	N receiving support (unweighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
All Welsh full-time students	293	1,033	700	122	31	914
Year of study						
1st Year	77	904	750	83	25	320
2nd Year or other	104	1,265	825	236	34	295
Final Year or 1 Year course	112	823	500	81	3	299
Subject						
Medicine & dentistry	14	-	-	-	(23)	44
Subjects allied to medicine	10	-	-	-	19	85
Sciences/engineering/technology/IT	93	898	800	96	31	275
Human/social sciences/business/law	57	684	500	97	26	200
Creative arts/languages/humanities	98	1,145	750	274	47	242
Education	14	-	-	-	(34)	39
Combined/other	7	-	-	-	(19)	29
Level of study						
Bachelor's degree	279	1,040	700	124	33	849
Other	14	-	-	-	12	65
Institution type						
English HEI	101	1,276	900	240	30	303
Welsh HEI	176	875	500	112	32	568
FEC	16	-	-	-	(36)	43
Status						
Independent	98	1,263	500	288	38	255
Dependent	195	894	750	49	28	659

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled full-time students (914)

Source: NatCen/IES SIES 2011/12

Table A3.12: Average income from paid work during the academic year for full-time students (£), by student characteristics

	Mean	Median	SE	Unweighted Count
All Welsh full-time students	1,292	120	153	914
Gender				
Male	1,135	0	142	401
Female	1,405	120	215	510
Age group				
Under 20	861	0	159	397
20-24	1,449	286	197	420
25+	1,813	0	489	97
Ethnicity				
White	1,300	134	159	834
BME	1,245	0	424	77
Socio-economic group				
Managerial and professional	1,230	176	224	408
Intermediate	1,594	0	446	131
Routine and manual	1,393	250	230	240
Parental experience of HE				
Yes	1,198	134	191	532
No	1,427	120	197	372
Family type				
Parents (one/two adult families)	875	0	332	55
Married or living in a couple	2,607	1,577	638	64
Single	1,192	138	146	795
Whether lives with parents				
Lives with parents	2,324	1,499	296	185
Does not	1,084	0	142	727
Living in London				
London	(1,163)	(500)	(298)	35
Elsewhere	1,298	94	159	879

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

Table A3.13: Average income from paid work during the academic year for full-time students (£), by HE study characteristics

	Mean	Median	SE	Unweighted Count
All Welsh full-time students	1,292	120		914
Year of study				
1st Year	1,215	134	191	320
2nd Year or other	1,200	120	247	295
Final Year or 1 Year course	1,432	79	193	299
Subject				
Medicine & dentistry	(222)	(0)	(108)	44
Subjects allied to medicine	1,200	38	329	85
Sciences/engineering/technology/IT	898	0	121	275
Human/social sciences/business/law	1,948	550	396	200
Creative arts/languages/humanities	1,228	336	141	242
Education	(3,425)	(819)	(1,590)	39
Combined/other	-	-	-	29
Qualification aim				
Bachelor's degree	1,343	160	162	849
Other	781	0	237	65
Institution type				
English HEI	920	98	221	303
Welsh HEI	1,600	160	183	568
FEC	(1,163)	(0)	(446)	43
Student status				
Independent	1,825	160	255	255
Dependent	1,052	120	155	659

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

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

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	1.294	.413	.694	2.411
Gender				
Female	1.386	.065	.980	1.961
Male (ref. Category)	1.000	.	.	.
Age group				
25+	2.021	.222	.648	6.305
20-24	1.865	.041	1.026	3.391
Under 20 (ref. Category)	1.000			
Socio-economic group				
Routine/manual	.660	.197	.350	1.245
Intermediate	.864	.619	.482	1.548
Managerial/professional (ref. Category)	1.000			
Ethnicity***				
BME	.382	.001	.218	0.672
White (ref. Category)	1.000			
Parental experience of HE				
No parental experience of HE	.947	.818	.595	1.508
Parents went to HE (ref. Category)	1.000			
Institution type				
FEC	.256	.028	.076	0.858
Welsh HEI	.841	.491	.512	1.383
English HEI (ref. Category)	1.000			
Subject***				
Combined/other	1.274	.810	.174	9.322
Education	1.164	.713	.513	2.643
Creative arts/languages/humanities	1.136	.668	.630	2.047
Sciences/engineering/technology/IT	.686	.168	.400	1.176
Subjects allied to medicine	1.018	.963	.468	2.217
Medicine & dentistry	.230	.004	.087	.611
Human/social sciences/business/law (ref. Category)	1.000			
Year of study				
Final year/one year course	.666	.053	.441	1.005
Intermediate year	.670	.254	.336	1.340
First year (ref. Category)	1.000			
Qualification aim**				
Other	.344	.004	.169	.699
Bachelor's degree (ref. Category)	1.000			
Family type***				
Parents (one/two adult families)	.217	.000	.106	.442
Married or living in a couple	.737	.504	.298	1.823
Single (ref. Category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Living in London				
London	1.366	.588	.437	4.273
Elsewhere (ref. Category)	1.000			
Student status				
Independent	1.657	.059	.980	2.799
Dependent (ref. Category)	1.000			
Living with parents*				
Living with parents	2.360	.012	1.216	4.579
Not living with parents (ref. Category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

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

	N working (unweighted)	Mean	Median	SE	% working
All students	471	2,498	1,805	252	52
Gender					
Male	190	2,318	1,805	238	49
Female	281	2,612	1,800	359	54
Age group					
Under 20	208	1,751	1,053	260	49
20-24	224	2,591	1,837	317	56
25+	39	(4,119)	(2,713)	(933)	44
Ethnicity					
White	445	2,425	1,800	249	54
BME	26	-	-	-	31
Socio-economic group					
Managerial and professional	220	2,276	1,211	441	54
Intermediate	70	3,447	2,331	615	46
Routine and manual	124	2,692	2,340	252	52
Parental experience of HE					
Yes	265	2,295	1,571	320	52
No	204	2,772	2,000	355	51
Family type					
Parents (one/two adult families)	15	-	-	-	23
Married or living in a couple	32	(4,599)	(3,830)	(861)	57
Single	424	2,207	1,521	244	54
Living circumstances					
Lives with parents	117	3,716	2,953	419	63
Lives away	354	2,183	1,382	247	50
Living in London					
London	18	-	-	-	62
Elsewhere	453	2,532	1,805	262	51

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

Table A3.16: Welsh-domiciled full-time students' propensity to work and average earnings (£) for those who work, by HE study characteristics

	N working (unweighted)	Mean	Median	SE	% working
All students	471	2,498	1,805	252	52
Year of study					
1st Year	170	2,281	1,837	226	53
2nd Year or other	150	2,309	1,410	368	52
Final Year or 1 Year course	151	2,827	2,114	448	51
Subject					
Medicine & dentistry	14	-	-	-	20
Subjects allied to medicine	40	(2,367)	(1,707)	(636)	51
Sciences/engineering/ technology/IT	136	1,817	1,120	253	49
Human/social sciences/business/law	120	3,425	2,567	492	57
Creative arts/languages/humanities	121	3,177	1,805	193	56
Education	24	-	-	-	62
Combined/other	16	-	-	-	60
Qualification aim					
Bachelor's degree	446	2,481	1,800	261	54
Other	25	-	-	-	28
Institution type					
English HEI	145	1,779	1,120	349	52
Welsh HEI	309	3,059	2,354	266	52
FEC	17	-	-	-	35
Student status					
Independent	125	3,595	2,829	378	51
Dependent	346	2,017	1,230	264	52

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

Table A3.17: Average income (£) from paid work during the academic year for part-time students, by student characteristics

	Mean	Median	SE	N (unweighted)
All Welsh part-time students	8,307	8,820	962	180
Gender				
Male	10,097	9,900	1,533	80
Female	7,136	7,000	1,054	100
Age group				
Under 25	6,075	6,561	1,424	60
25 and over	9,178	8,820	1,157	120
Ethnicity				
White	8,860	8,820	1,147	164
BME	-	-	-	16
Socio-economic group				
Managerial and professional	9,757	8,820	1,248	68
Intermediate	(7,143)	(6,561)	(1,057)	30
Routine and manual	8,222	8,001	2,107	70
Parental experience of HE				
Yes	7,103	4,500	1,740	69
No	8,929	8,820	1,262	111
Family type				
Parents (one/two adult families)	8,855	8,820	1,609	64
Married or living in a couple	(9,543)	(9,801)	(1,577)	39
Single	6,998	6,561	1,451	77
Living circumstances				
Lives with parents	(9,248)	(9,600)	(1,910)	47
Does not	8,193	8,165	1,064	133
Living in London				
London	-	-	-	0
Elsewhere	8,228	8,165	991	179

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh part-time students

Source: NatCen/IES SIES 2011/12

Table A3.18: Average income (£) from paid work during the academic year for part-time students, by HE study characteristics

	Mean	Median	SE	N (unweighted)
All Welsh part-time students	8,307	8,820	962	180
Year of study				
1st Year	6,570	3,553	1,400	67
2nd Year or other	6,476	6,561	1,142	54
Final Year or 1 Year course	13,272	12,550	1,813	59
Subject				
Medicine & dentistry	-	-	-	4
Subjects allied to medicine	-	-	-	26
Sciences/engineering/technology/IT	9,870	9,162	2,036	64
Human/social sciences/business/law	(9,986)	(8,820)	(1,251)	40
Creative arts/languages/humanities	-	-	-	27
Education	-	-	-	8
Combined/other	-	-	-	11
Qualification aim				
Bachelor's degree	8,010	7,000	1,502	98
Other	8,920	9,018	862	82
Institution type				
English HEI	-	-	-	9
Welsh HEI	9,259	9,018	847	140
FEC	-	-	-	23
OU	-	-	-	8
Study intensity				
50% FTE or above	7,347	7,000	1,058	139
25% to 49% FTE	(11,634)	(11,700)	(1,454)	41

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh part-time students

Source: NatCen/IES SIES 2011/12

Table A3.19: Logistic regression of Welsh-domiciled part-time students' propensity to undertake paid work

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	.942	.951	.130	6.841
Gender				
Female	1.109	.831	.417	2.591
Male (ref. Category)	1.000			
Age group				
Under 25	7.817	.076	.794	77.001
25 and over (ref. Category)	1.000			
Socio-economic group				
Routine/manual	.622	.480	.160	2.415
Intermediate	1.011	.984	.348	2.932
Managerial/professional (ref. Category)	1.000			
Parental experience of HE				
No parental experience of HE	1.675	.226	.715	3.924
Parents went to HE (ref. Category)	1.000			
Year of study				
Final year/one year course	1.132	.833	.344	3.727
Intermediate year	.908	.904	.179	4.603
First year (ref. Category)	1.000			
Qualification aim				
Other	1.357	.583	.442	4.164
Bachelor's degree (ref. Category)	1.000			
Family type				
Parents (one/two adult families)	1.484	.662	.240	9.187
Married or living in a couple	2.208	.420	.305	15.982
Single (ref. Category)	1.000			
Living circumstances				
Lives with parents	.917	.936	.103	8.128
Living away (ref. Category)	1.000			
Study intensity				
25-49% FTE	2.844	.063	.943	8.576
50% FTE and above (ref. Category)	1.000			

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

Base: all Welsh-domiciled part-time students (model N unweighted=168)

Source: NatCen/IES SIES 2011/12

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

	N working (unweighted)	Mean	Median	SE	% working
All Welsh part-time students	129	11,421	10,794	1,391	73
Gender					
Male	59	14,394	13,500	1,915	70
Female	70	9,587	8,820	1,195	74
Age group					
Under 25	52	7,830	8,100	1,711	78
25 and over	77	12,955	11,520	1,487	71
Ethnicity					
White	123	11,495	10,800	1,449	77
BME		10,335			-
Socio-economic group					
Managerial and professional	51	13,287	11,700	1,324	73
Intermediate	21	-	-	-	(79)
Routine and manual	52	10,419	11,160	2,693	79
Parental experience of HE					
Yes	50	9,764	7,730	2,471	73
No	79	12,278	11,520	1,445	73
Family type					
Parents (one/two adult families)	42	(12,028)	(10,180)	(2,023)	74
Married or living in a couple	30	(12,398)	(11,520)	(2,386)	(77)
Single	57	10,081	9,630	1,706	69
Living circumstances					
Lives with parents	41	(10,787)	(9,900)	1,278	(86)
Does not	88	11,513	10,800	1,556	71
Living in London					
London	-	-	-	-	-
Elsewhere	128	11,417	10,000	1,435	72

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh part-time students

Source: NatCen/IES SIES 2011/12

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

	N working (unweighted)	Mean	Median	SE	% working
All Welsh part-time students	129	11,421	10,794	1,391	73
Year of study					
1st Year	51	8,877	9,900	1,648	74
2nd Year or other	30	(10,032)	(8,820)	(1,129)	65
Final Year or 1 Year course	48	(16,232)	(14,400)	(1,659)	82
Subject					
Medicine & dentistry	-				-
Subjects allied to medicine	-				-
Sciences/engineering/technology /IT	49	(15,090)	(13,671)	(2,465)	65
Human/social sciences/business/law	29	-	-	-	(80)
Creative arts/languages/humanities	-				-
Education	-				-
Combined/other	-				-
Qualification aim					
Bachelor's degree	63	11,254	9,900	1,971	72
Other	66	11,743	10,800	837	76
Institution type					
English HEI	-				-
Welsh HEI	101	12,740	11,700	1,117	73
FEC	-				-
OU	-				-
Study intensity					
50% FTE or above	96	10,407	9,162	1,368	71
25% to 49% FTE	33	(14,517)	(13,000)	(2,221)	(80)

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30
Base: All Welsh part-time students

Source: NatCen/IES SIES 2011/12

Table A3.22: Average income from family for full-time Welsh-domiciled students (£), by student characteristics

	Mean	Median	SE	Base N (unweighted)
All Welsh full-time students	1,431	770	208	914
Gender				
Male	1,405	900	246	401
Female	1,451	600	237	510
Age				
Under 20	1,749	1,000	232	397
20-24	1,463	550	223	420
25+	556	83	720	97
Ethnicity				
White	1,377	800	218	834
BME	2,086	400	670	77
Socio-economic group				
Managerial and professional	2,251	1,500	214	408
Intermediate	1,417	1,000	504	131
Routine and manual	428	400	202	240
Parental experience of HE				
Yes	1,699	1,000	238	532
No	1,070	502	270	372
Family type				
Parents (one/two adult families)	398	100	642	55
Married or living in a couple	-173	-394	665	64
Single	1,702	850	178	795
Whether lives with parents				
Lives with parents	748	250	89	185
Does not	1,570	900	225	727
Living in London				
London	(2,632)	(1,450)	(732)	(35)
Elsewhere	1,377	700	215	879

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

Table A3.23: Average income from family for full-time Welsh-domiciled students (£), by key HE-study characteristics

	Mean	Median	SE	Base N (unweighted)
All Welsh full-time students	1,431	770	208	914
Year of study				
1st Year	1,431	530	151	320
2nd Year or other	1,470	870	253	295
Final Year or 1 Year course	1,388	600	331	299
Subject				
Medicine & dentistry	(2,454)	(1,000)	(628)	44
Subjects allied to medicine	1,524	400	591	85
Sciences/engineering/technology/IT	1,558	850	358	275
Human/social sciences/business/law	1,250	600	237	200
Creative arts/languages/humanities	1,228	900	267	242
Education	(467)	(100)	(422)	39
Combined/other	-	-	-	29
Qualification aim				
Bachelor's degree	1,408	788	208	849
Other	1,650	700	641	65
Institution type				
English HEI	2,058	1,200	278	303
Welsh HEI	954	400	251	568
FEC	(427)	(170)	(396)	43
Student status				
Independent	382	150	387	255
Dependent	1,903	1,000	184	659

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	2,472	.000	1,908	3,036
Gender				
Female	266	.360	-308	839
Male (ref. category)	0			
Age group				
25+	-104	.884	-1,520	1,311
20-24	-318	.320	-950	314
Under 20 (ref. category)	0			
Socio-economic group**				
Routine/manual	-1,333	.001	-2,105	-562
Intermediate	-688	.031	-1,312	-63
Managerial/professional (ref. category)	0			
Ethnicity				
BME	1,029	.132	-315	2,372
White (ref. category)	0			
Parental experience of HE				
No	-33	.922	-707	640
Yes (ref. category)	0			
Type of institution				
FEC	-225	.751	-1,632	1,182
Welsh HEI	-423	.204	-1,079	234
English HEI (ref. category)	0			
Subject				
Combined/other	-211	.699	-1,292	870
Education	-822	.114	-1,845	201
Creative arts/languages/humanities	-87	.775	-693	518
Sciences/engineering/technology /IT	192	.547	-439	823
Subjects allied to medicine	422	.487	-779	1,623
Medicine & dentistry	731	.157	-286	1,747
Human/social sciences/business/law (ref. category)	0			
Year of study				
Final year/one year course	181	.653	-618	980
Intermediate year	-20	.946	-605	565
First year (ref. category)	0			
Qualification level				
Other	391	.460	-654	1,436
Bachelor's degree (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Family type***				
Parents (one/two adult families)	-1,495	.004	-2,499	-491
Married or living in a couple	-1,445	.007	-2,489	-400
Single (ref. category)	0			
Living in London				
Yes	891	.153	-338	2,121
No (ref. category)	0			
Status				
Independent	-400	.221	-1,043	244
Dependent (ref. category)	0			
Lives with parents*				
Yes	-541	.010	-953	-130
No (ref. category)	0			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	2,372	.000	1,917	2,826
Gender				
Female	309	.201	-167	786
Male (ref. category)	0			
Age group***				
25+	-1,235	.000	-1,839	-630
20-24	-704	.004	-1,171	-237
Under 20 (ref. category)	0			
Socio-economic group***				
Routine/manual	-810	.000	-1,140	-479
Intermediate	-288	.340	-884	308
Managerial/professional (ref. category)	0			
Ethnicity				
BME	601	.355	-684	1,886
White (ref. category)	0			
Parental experience of HE				
No	-157	.466	-581	268
Yes (ref. category)	0			
Type of institution				
FEC	37	.912	-629	703
Welsh HEI	-406	.112	-908	96
English HEI (ref. category)	0			
Subject				
Combined/other	-216	.666	-1,206	775
Education	-306	.318	-913	300
Creative arts/languages/humanities	-137	.487	-529	254
Sciences/engineering/technology/IT	195	.496	-372	763
Subjects allied to medicine	-314	.508	-1,252	625
Medicine & dentistry	830	.113	-199	1,860
Human/social sciences/business/law (ref. category)	0			
Year of study***				
Final year/one year course	825	.000	383	1,267
Intermediate year	141	.512	-283	565
First year (ref. category)	0			
Qualification level				
Other	177	.765	-997	1,351
Bachelor's degree (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Family type				
Parents (one/two adult families)	-756	.051	-1,514	2
Married or living in a couple	-441	.090	-952	71
Single (ref. category)	0			
Living in London				
Yes	1,055	.128	-310	2,419
No (ref. category)	0			
Status				
Independent	-359	.146	-845	127
Dependent (ref. category)	0			
Lives with parents***				
Yes	-634	.001	-1,004	264
No (ref. category)	0			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Base N (unweighted)
All	1,503	600	162	914
Gender				
Male	1,493	900	171	401
Female	1,512	500	210	510
Age				
Under 20	1,849	1,000	209	397
20-24	1,577	530	211	420
25+	421	0	129	97
Ethnicity				
White	1,487	700	163	834
BME	1,722	200	694	77
Socio-economic group				
Managerial and professional	2,148	1,500	215	408
Intermediate	1,589	850	423	131
Routine and manual	751	380	89	240
Parental experience of HE				
Yes	1,786	950	206	532
No	1,122	400	174	372
Family type				
Parents (one/two parent families)	297	0	160	55
Married or living in a couple	727	0	183	64
Single	1,702	850	178	795
Whether lives with parents				
Lives with parents	748	250	89	185
Does not	1,657	850	173	727
Living in London				
London	(2,603)	(1,450)	(753)	35
Elsewhere	1,453	600	165	879

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

Table A3.27: Average income from parents/relatives for full-time Welsh-domiciled students (£), by key HE-study characteristics

	Mean	Median	SE	Base N (unweighted)
Welsh full-time				
Year of study				
1st Year	1,321	500	168	320
2nd Year or other	1,480	850	211	295
Final Year or 1 Year course	1,622	530	253	299
Subject				
Medicine & dentistry	(2,559)	(1,000)	(648)	44
Subjects allied to medicine	1,107	180	463	85
Sciences/engineering/technology/IT	1,736	800	303	275
Human/social sciences/business/law	1,362	600	231	200
Creative arts/languages/humanities	1,362	900	126	242
Education	(956)	(260)	(262)	39
Combined/other	-	-	-	29
Qualification aim				
Bachelor's degree	1,506	600	158	849
Other	1,473	600	636	65
Institution type				
English HEI	2,112	1,100	263	303
Welsh HEI	1,030	350	125	568
FEC	(804)	(80)	(142)	43
Student status				
Independent	510	100	74	255
Dependent	1,950	1,000	182	659

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh full-time students

Source: NatCen/IES SIES 2011/12

Table A3.28: Average income from family for part-time Welsh-domiciled students (£), by student characteristics

	Mean	Median	SE	Base N (unweighted)
All	-442	0	565	180
Gender				
Male	-2,388	0	1,080	80
Female	831	0	408	100
Age group				
Under 25	864	100	522	60
25 and over	-952	0	739	120
Ethnicity				
White	-560	0	650	164
BME	-	-	-	16
Socio-economic group				
Managerial and professional	-802	0	448	68
Intermediate	(855)	(100)	(1,154)	30
Routine and manual	-709	10	1,383	70
Parental experience of HE				
Yes	531	35	807	69
No	-945	0	793	111
Family type				
Parents (one/two adult families)	-371	0	1,289	64
Married or living in a couple	(-1,807)	(-233)	(1,095)	39
Single	203	35	61	77
Whether lives with parents				
Lives with parents	(401)	(200)	(218)	47
Does not	-544	0	630	133
Living in London				
London	-	-	-	0
Elsewhere	-306	0	571	179

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh part-time students

Source: NatCen/IES SIES 2011/12

Table A3.29: Average income from family for part-time Welsh-domiciled students (£), by key HE-study characteristics

	Mean	Median	SE	Base N (unweighted)
All	-442	0		180
Year of study				
1st Year	50	0	512	67
2nd Year or other	491	0	718	54
Final Year or 1 Year course	-2,401	0	1,667	59
Subject				
Medicine & dentistry	-	-	-	4
Subjects allied to medicine	-	-	-	26
Sciences/engineering/technology/IT	-2,392	0	1,341	64
Human/social sciences/business/law	(-568)	(0)	(474)	40
Creative arts/languages/humanities	-	-	-	27
Education	-	-	-	8
Combined/other	-	-	-	11
Qualification aim				
Bachelor's degree	-705	0	829	98
Other	101	50	457	82
Institution type				
English HEI	-	-	-	9
Welsh HEI	-25	0	383	140
FEC	-	-	-	23
OU	-	-	-	8
Study intensity				
50% FTE or above	106	0	467	139
25% to 49% FTE	(2,343)	(5)	(1,753)	41

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh part-time students

Source: NatCen/IES SIES 2011/12

Table A3.30: Linear regression model of income from family for part-time Welsh-domiciled students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	-2,863	.048	-5,694	-31
Gender***				
Female	3,160	.002	1,243	5,077
Male (ref. category)	0			
Age group				
25 and over	629	.607	-1,844	3,103
Under 25 (ref. category)	0			
Socio-economic group				
Routine/manual	691	.527	-1,511	2,892
Intermediate	1,319	.387	-1,751	4,390
Managerial/professional (ref. category)	0			
Parental experience of HE				
No	-177	.857	-2,162	1,808
Yes (ref. category)	0			
Year of study				
Final year/one year course	-2,082	.102	-4,603	439
Intermediate year	509	.643	-1,708	2,725
First year (ref. category)	0			
Qualification level*				
Other	1,694	.049	5	3,383
Bachelor's degree (ref. category)	0			
Family type				
Parents (one/two adult families)	323	.727	-1,551	2,198
Married or living in a couple	-519	.715	-3,398	2,360
Single (ref. category)	0			
Lives with parents				
Yes	1,584	.129	-490	3,659
No (ref. category)	0			
Study intensity				
25-49% FTE	-2,150	.109	-4,805	505
50% FTE and above (ref. category)	0			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled part-time students (model N unweighted=168)

Source: NatCen/IES SIES 2011/12

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

	Exp (B)	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	.001	.006	.000	.120
Gender				
Female	1.535	.659	.224	10.501
Male (ref. category)	1.000			
Age***				
25+	2.540	.118	.785	8.215
20-24	.174	.000	.073	.415
Under 20 (ref. category)	1.000			
Socio-economic group				
Routine/manual	2.147	.349	.428	10.785
Intermediate	1.381	.564	.456	4.190
Managerial/professional (ref. category)	1.000			
Ethnicity				
BME	.826	.866	.088	7.759
White (ref. category)	1.000			
Parental experience of HE				
No	.758	.614	.256	2.249
Yes (ref. category)	1.000			
Type of institution				
FEC	22.501	.024	1.509	335.562
Welsh HEI	6.512	.050	.996	42.571
English HEI (ref. category)	1.000			
Subject***				
Combined/other	18.689	.079	.709	492.737
Education	3.529	.387	.198	62.922
Creative arts/languages/humanities	.466	.602	.026	8.452
Sciences/engineering/technology/IT	1.466	.722	.174	12.339
Subjects allied to medicine	2.805	.284	.418	18.798
Medicine & dentistry	.000	.000	.000	.000
Human/social sciences/business/law (ref. category)	1.000			
Year of study				
Final year/one year course	1.747	.490	.353	8.634
Intermediate year	.869	.889	.120	6.315
First year (ref. category)	1.000			
Qualification level				
Other	2.008	.199	.689	5.850
Bachelor's degree (ref. category)	1.000			

	Exp (B)	Significance level	95% Confidence limit	
			Lower	Upper
Family type***				
Parents (one/two adult families)	103.384	.000	13.052	818.906
Married or living in a couple	1.822	.507	.305	10.887
Single (ref. category)	1.000			
Living in London***				
London	.000	.000	.000	.000
Elsewhere (ref. category)	1.000			
Status				
Independent	2.533	.077	.901	7.116
Dependent (ref. category)	1.000			
Lives with parents				
Yes	.390	.160	.104	1.462
No (ref. category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled full-time students (model N unweighted=773)

Source: NatCen/IES SIES 2011/12

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

	Exp (B)	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	.607	.639	.071	5.209
Gender				
Female	.793	.737	.197	3.196
Male (ref. Category)	1.000			
Age group***				
Under 25	.061	.001	.013	.293
25 and over (ref. Category)	1.000			
Socio-economic group				
Routine/manual	2.375	.356	.360	15.658
Intermediate	1.122	.862	.294	4.286
Managerial/professional (ref. Category)	1.000			
Parental experience of HE				
No parental experience of HE	1.634	.524	.345	7.736
Parents went to HE (ref. Category)	1.000			
Year of study				
Final year/one year course	.611	.470	.154	2.420
Intermediate year	1.571	.639	.224	11.000
First year (ref. Category)	1.000			
Qualification aim				
Other	.280	.052	.078	1.009
Bachelor's degree (ref. Category)	1.000			
Family type***				
Parents (one/two adult families)	44.862	.000	10.052	200.220
Married or living in a couple	.269	.210	.033	2.183
Single (ref. Category)	1.000			
Living circumstances				
Lives with parents	1.460	.754	.127	16.834
Living away (ref. Category)	1.000			
Study intensity				
25-49% FTE	.833	.817	.168	4.119
50% FTE and above (ref. Category)	1.000			

Note: *p<0.05, **p<0.01, ***p<0.001 – probability at the variable level. Grey boxes highlight significant associations at the category level.

Base: all Welsh-domiciled part-time students (model N unweighted=168)

Source: NatCen/IES SIES 2011/12

4 Total Student Expenditure

4.1 Summary of key findings

- The average (mean) total expenditure of full-time Welsh-domiciled students in 2011/12 was £13,591.
- The average total expenditure of part-time Welsh-domiciled students was £18,236, around 34 per cent higher than their full-time counterparts.
- Living costs constituted the largest category of spending for students (50 per cent of spending for full-time students and 63 per cent for part-time students), while housing costs accounted for a further one-fifth of expenditure for each group.
- Participation costs accounted for a higher proportion of expenditure for full-time students than for part-time students (27 per cent compared with 11 per cent).
- Among full-time students, total expenditure was related to family and housing circumstances, with higher spending for students with children and for those renting their accommodation.
- Full-time students who were disabled reported higher spending costs than those who did not have a disability.
- Whether students' parents had been to university was also related to their total spending, with those whose parents had *not* been in higher education reporting higher levels of expenditure.
- The subject of the course being taken was also associated with different levels of spending for full-time students.
- The size of the Welsh part-time sample was relatively small, which has limited the extent of the analysis possible for this group.

4.2 Introduction

This chapter examines students' total expenditure for the academic year 2011/12, looking separately at full-time and part-time students. Unlike estimates of student income, those for expenditure have been derived from two sources, using information collected in the interview in combination with a seven-day diary of spending.

The interview covered the largest items of expenditure, such as rent, household bills and the purchase of larger items such as computers. The diary covered smaller items of spending such as food and drink and smaller household goods. Annual estimates were obtained by multiplying weekly and monthly totals by the number of weeks or month in the academic year for each student.

Some measures of expenditure, such as 'Living costs', include both diary and interview data; other measures, such as 'Housing costs', use interview data only. Given the lower response rates to the diary, those measures that include diary data have smaller base sizes than those that use interview data only.

Estimates of expenditure for students who shared joint financial responsibility for housing costs or other essential expenditure with a partner have been adjusted where that expenditure was judged to be joint rather than individual, following the procedure used for joint income.¹

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

- Total average expenditure for full-time and part-time students in Wales and the profile of expenditure under the four main categories of living costs, housing costs, participation costs and spending on children.
- Variations in total expenditure levels for different types of (full- and part-time) students. The following chapter looks in more detail at the different sub-categories of expenditure.

¹ Joint financial responsibility was defined as either regularly sharing the costs of housing or other essential expenditure with a partner. The adjustment procedure was to divide joint expenditure by two. Full details are provided in the technical appendix.

Figure 4.1 explains what is contained in the total expenditure calculation and the four sub-categories.

Figure 4.1: Components of expenditure

Components	Description (component parts)
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 5.6.
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 5.7.
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 behalf. ¹ This sub-category is examined in more detail in Sections 5.3-5.5.
Spending on children	This is the smallest category and covers all spending by parents on their children, including the costs of any childcare that is not related to their study. This sub-category is examined in more detail in Section 5.8.

As in the previous chapters, due to the diversity of the student population and the range of costs different students incur on their courses in higher education, the chapters covering expenditure can only discuss the main variations between students. Additional tables at the end of the chapters present further results for key groups of students. Trends since 2007/08 are discussed in Chapter 7.

¹ Full-time students were asked whether their college or university charged the standard amount of tuition fees for their course in the academic year 2011/12, that is £3,375. Where this was not the case, or in the case of part-time students, respondents were asked 'How much are the tuition fees for your course?'

4.3 Total expenditure

4.3.1 Introduction

In this section, we look at the overall level of spending and its main constituent categories for full-time and part-time students. We also look at the overall profiles of expenditure, in terms of the proportion of expenditure falling into different categories.

4.3.2 Key findings

The average (mean) total expenditure of full-time Welsh-domiciled students in 2011/12 was £13,591. The average total expenditure of part-time students was £18,236, 34 per cent higher than their full-time counterparts (Table 4.1). The difference in expenditure between full-time and part-time students was much greater than that found for income (just eight per cent, as discussed in Chapter 2).

The median level of total expenditure was £12,459 for full-time students, which means that 50 per cent of the full-time student group had expenditure at or above this figure (and 50 per cent at or below). The median for part-time students was £18,682. Again, this implies that 50 per cent of Welsh part-time students had expenditure at or above this figure (and 50 per cent at or below). For full-time students, 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 were the lowest values.¹

The overall mean for spending on children was low at £199 for full-time students and £1,085 for part-time students. However, as most students did not have any spending in this category (as they do not have children), this does not give a good indicator of the level of expenditure when students do have child-related expenses. As Table 4.2 shows, only eight per cent of full-time students and 40 per cent of part-time students had spending in this category. For students incurring child-related costs, the mean level of spending was £2,461 for full-time

¹ A number of the highest values for sub-categories of expenditure were judged to be outliers and were trimmed to the level of the next highest value that was consistent with the shape of the distribution. Further details are provided in the technical appendix.

students and £2,704 for part-time students, considerably higher than the mean based on all students.

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

		Full-time	Part-time
Living costs*	Mean	6,687	11,775
	Median	5,506	11,909
	SE	429	764
	<i>Unweighted</i>	<i>473</i>	<i>66</i>
Housing costs*	Mean	3,256	3,295
	Median	3,200	3,317
	SE	228	188
	<i>Unweighted</i>	<i>831</i>	<i>148</i>
Participation costs	Mean	3,684	1,940
	Median	3,680	1,669
	SE	97	173
	<i>Unweighted</i>	<i>461</i>	<i>55</i>
Spending on children*	Mean	199	1,085
	Median	0	0
	SE	37	160
	<i>Unweighted</i>	<i>911</i>	<i>177</i>
Estimated total expenditure	Mean	13,591	18,236
	Median	12,459	18,682
	SE	481	1,257
	<i>Unweighted</i>	<i>453</i>	<i>54</i>

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

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students completing diary. For housing costs and spending on children, the base is all Welsh-domiciled students completing the main questionnaire (as these categories of expenditure were captured in the main questionnaire). See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

Similarly, when looking at students' housing costs, 10 per cent of full-time students and three per cent of part-time students reported having no housing costs (typically because they lived with a parent or other relatives). Thus, the housing costs of those who incurred such expenditure (in Table 4.2) were higher than the overall average (in Table 4.1). For all other categories of expenditure and total expenditure, all students incurred costs so there is no difference in the means based on the whole sample versus those incurring costs.

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

		Full-time	Part-time
Housing costs*	Mean	3,625	3,410
	Median	3,310	3,394
	SE	215	174
	<i>Unweighted</i>	728	135
	% incurring cost	90	97
Spending on children*	Mean	2,461	2,704
	Median	2,000	2,250
	SE	464	268
	<i>Unweighted</i>	54	63
	% incurring cost	8	40

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

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

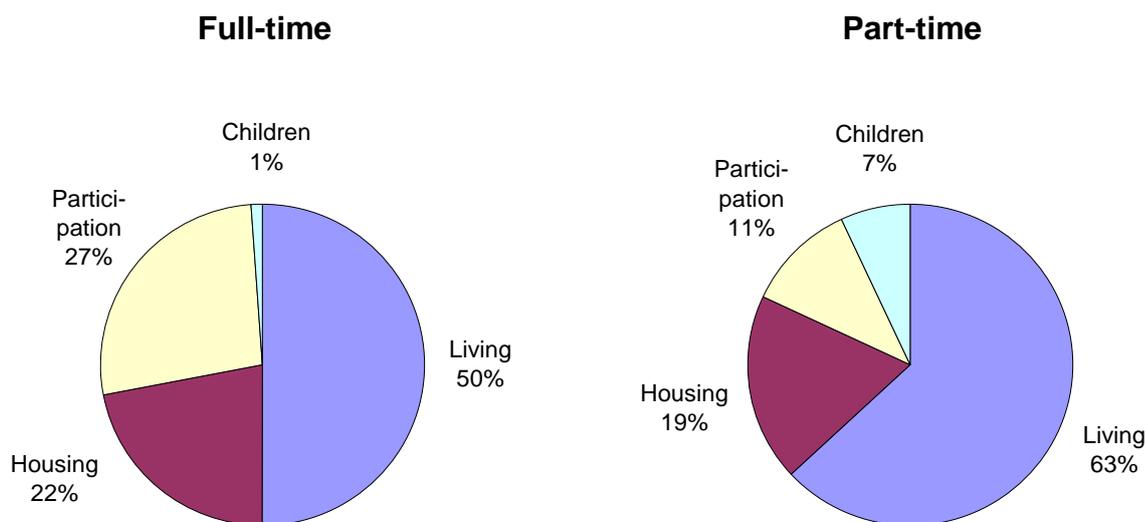
Source: NatCen/IES SIES 2011/12

4.3.3 Composition of total expenditure

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

- Living costs represented the majority of expenditure for each group (50 per cent for full-time students and 63 per cent for part-time students).
- Housing costs accounted for around one-fifth of total expenditure for each group (22 per cent for full-time students and 19 per cent for part-time students).
- Participation costs accounted for a higher proportion of expenditure for full-time students than for part-time students (27 per cent compared with 11 per cent).
- Spending on children was the smallest category of expenditure (one per cent for full-time students and seven per cent for part-time students), largely reflecting the low proportion of students with child-related spending.

Figure 4.2: Profile of expenditure for Welsh-domiciled full-time and part-time students



Base: all Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

4.3.4 Variations in total expenditure between student groups

Introduction

In this section we look at key differences in total expenditure between different types of student (in terms of their socio-economic background and study-related factors).¹ Many of the groups overlap (for example, older students are less likely to live with their parents), so differences in expenditure between groups may reflect variations in other socio-economic or institutional characteristics. Multivariate regression was therefore used to look at statistically significant differences in expenditure between groups of full-time students while controlling for variations in other background factors (see Table 4.3). It was not possible to conduct a multivariate regression to look at differences in expenditure among part-time students, due to small base sizes.

¹ It is well-established that disabled people incur additional costs compared with people without a disability; for this reason we have included disability status in the regression model of total expenditure.

See for example, Tibble M (2005) Review of existing research on the extra costs of disability. DWP Working Paper No 21. and Zaidi A and Burchardt T (2005). 'Comparing Incomes When Needs Differ: Equalization For The Extra Costs Of Disability In The UK'. Review of Income and Wealth, 51(1).

The measure of disability used in SIES covered a range of different physical, mental and learning health conditions but did not include an indication of the severity of impairment.

Full-Time Students

Student Background

When controlling for other factors, total expenditure was related to students' family and housing circumstances, as well as whether they had a disability and whether their parents had been to university.

Expenditure increased with age among full-time students (£12,910 for students aged under 20; £13,127 for students aged 20-24 and £18,597 on average for those aged 25 or older; Table A4.2) and was higher among independent students (£15,425 compared with £12,891 for dependent students; Table A4.7). However, these characteristics are related to other factors that are associated with expenditure, namely family and housing situation. For example, independent students and students aged over 25 were much more likely to have children compared with their dependent/younger counterparts. The age and status differences in expenditure were not significant in the regression model (Table 4.3), which confirms that the observed differences were explained by the associations with other factors.

By contrast, total expenditure was related to whether students had a disability, with disabled students spending relatively more than their non-disabled counterparts (£14,853 compared with £13,288; Table A4.4). This association remained significant in the regression model. Spending on living costs and housing costs were higher among disabled students compared with among non-disabled students (although these differences were not substantial).

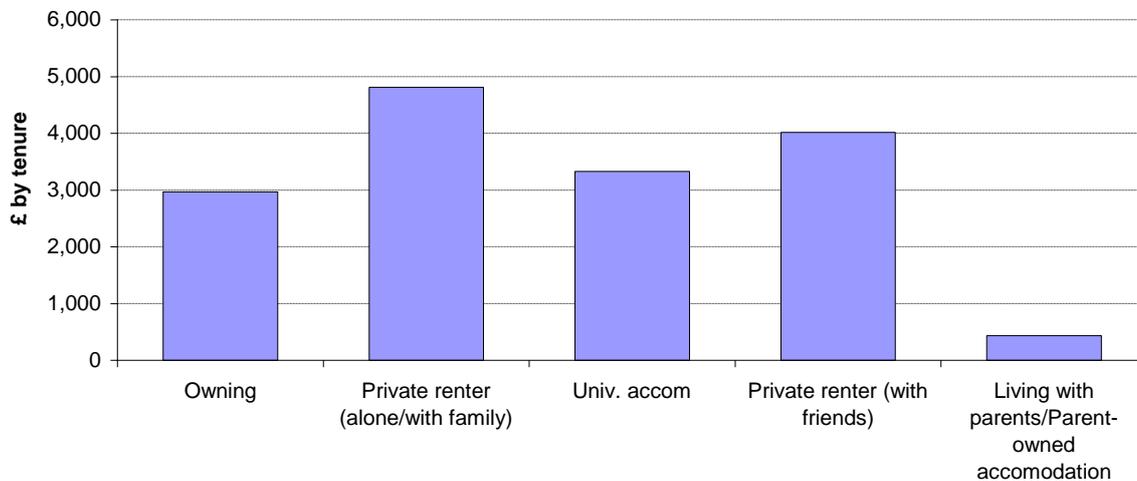
Whether or not students' parents had been to university was also strongly associated with total expenditure, even when other factors were taken into account in the regression model. Those students whose parents had *not* attended a higher education institution reported higher total expenditure (£14,272 compared with £13,129 among those whose parents *had* been to university; Table A4.6). This was driven by higher living costs among the children of parents who had not been to university (while housing costs and participation costs among this group were actually slightly lower than average).

Total expenditure was strongly related to full-time Welsh students' family circumstances; those who had children living with them had the highest levels of expenditure (Table 4.3). Due to the

small number of students with children it is not possible to report the total expenditure levels separately. However, when looking at housing costs (where the base sizes are higher), it is clear that parents have much higher average housing costs (£5,528) compared with couples without children (£2,804) and single students (£3,111; Table A4.8). As shown in Table 4.3, family type was found to have a strong relationship with total expenditure in the multiple regression model.

Full-time students who were renting alone/with their family or with friends had higher total expenditure on average (£16,057 and £13,584 respectively). This compared to £12,518 for those living in university accommodation and £11,692 for those living with their parents (Table A4.9; Figure 4.3). These differences in overall expenditure were significant in the multivariate analysis, and were driven partly by housing costs but also by differences in living costs and spending on children.

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



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

Source: NatCen/IES SIES 2011/12

Expenditure among full-time students studying in England did not vary by gender, ethnicity or social class (on their own or after controlling for other factors).

HE-Related Factors

Study-related factors were also linked to higher levels of expenditure. Table 4.3 shows that total expenditure varied significantly with the subject of the course being taken. However, due to the small number respondents in some of the categories this is difficult to interpret (Table A4.11). The type of institution, qualification studied for and year of study were not significantly related to total expenditure, on their own or after controlling for other factors (Table 4.3).

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

	Regression coefficient	Significance level	95% Confidence interval	
			Lower	Upper
Intercept	11,668	0.000	9,566	13,770
Gender				
Female	-92	0.758	-682	499
Male (ref. category)	.000			
Age group				
20-24	-104	0.852	-1,217	1,009
25+	2,074	0.127	-603	4,751
Under 20 (ref. category)	.000			
Ethnicity				
BME	1,144	0.232	-745	3,033
White (ref. category)	.000			
Physical, mental or learning disability *				
Disabled	1,690	0.026	207	3,173
No disability (ref. category)	.000			
Socio-economic group				
Routine/ manual/ unemployed	-1,810	0.113	-4,056	436
Intermediate	-1,185	0.144	-2,785	414
Not classifiable	-1,562	0.123	-3,558	434
Managerial and professional (ref. category)	.000			
Parental experience of HE ***				
No	1,568	0.000	711	2,425
Yes (ref. category)	.000			
Status				
Independent	458	0.675	-1,705	2,620
Dependent (ref. category)	.000			
Family type ***				
Parents (One and two adult families)	6,332	0.000	3,005	9,658
Married or living in a couple	259	0.870	-2,883	3,401
Single (ref. category)	.000			

			95% Confidence interval	
	Regression coefficient	Significance level	Lower	Upper
Housing tenure ***				
Owning	1,459	0.390	-1,902	4,820
Private renter (with family/alone)	4,037	0.003	1,462	6,613
University accommodation	1,074	0.261	-815	2,963
Private renter (with friends)	3,247	0.000	1,566	4,928
Lives with parents (ref. category)	.000			
Institution type				
Welsh HEI	-1,263	0.125	-2,884	358
FEC	-141	0.906	-2,518	2,236
English HEI (ref. category)	.000			
Subject *				
Medicine & dentistry	-1,935	0.082	-4,120	251
Subjects allied to medicine	-2,448	0.083	-5,226	330
Sciences/engineering/technology/IT	-440	0.617	-2,187	1,307
Creative arts/languages/humanities	-572	0.473	-2,151	1,007
Education	-548	0.485	-2,102	1,007
Combined/other	-3,635	0.010	-6,376	-894
Human/social sciences/business/law (ref. category)	.000			
Qualification level				
Other	-247	0.747	-1,765	1,272
Bachelor's (ref. category)	.000			
Year of study				
2nd Year or other	-1,477	0.054	-2,976	23
Final Year or 1 Year course	-1,216	0.104	-2,689	257
1st year (ref. category)	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled full-time students (449)

Source: NatCen/IES SIES 2011/12

Part-Time Students

As noted above, small base sizes meant that it has not been possible to conduct a multivariate regression, or analyse part-time students by sub-groups, to look at differences in expenditure among part-time students (see Tables A4.1-A4.15).

4.4 Additional tables

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

		Full-time		Part-time	
		Male	Female	Male	Female
Living costs*	Mean	6,618	6,736	-	(11,889)
	Median	5,329	5,563	-	(11,861)
	SE	406	525	-	(783)
	<i>Unweighted</i>	204	269	26	40
Housing costs*	Mean	3,260	3,255	-	-
	Median	3,200	3,191	-	-
	SE	362	266	-	-
	<i>Unweighted</i>	362	467	19	23
Participation costs	Mean	3,819	3,591	-	(1,907)
	Median	3,747	3,653	-	(1,693)
	SE	136	140	-	(239)
	<i>Unweighted</i>	198	263	21	34
Spending on children*	Mean	108	264	709	1,364
	Median	0	0	0	0
	SE	37	58	179	246
	<i>Unweighted</i>	400	508	80	97
Estimated total expenditure*	Mean	13,756	13,477	-	(18,660)
	Median	12,798	12,258	-	(18,682)
	SE	438	607	-	(1,092)
	<i>Unweighted</i>	195	258	21	33

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		Full-time			Part-time	
		Under 20	20-24	25+	Under 25	25-29
Living costs*	Mean	6,053	5,955	(10,836)	-	(10,992)
	Median	5,258	4,754	(11,029)	-	(9,961)
	SE	344	361	(741)	-	(964)
	<i>Unweighted</i>	208	224	41	20	46
Housing costs*	Mean	2,833	3,078	4,924	2,431	3,744
	Median	3,074	3,240	3,815	2,835	3,869
	SE	194	170	1,041	345	188
	<i>Unweighted</i>	369	380	82	55	93
Participation costs	Mean	3,799	3,749	(2,899)	-	(1,994)
	Median	3,585	3,792	(3,650)	-	(1,669)
	SE	103	164	(486)	-	(183)
	<i>Unweighted</i>	203	220	38	17	38
Spending on children*	Mean	7	63	1,145	420	1,373
	Median	0	0	0	0	638
	SE	7	26	220	263	194
	<i>Unweighted</i>	397	420	94	60	117
Estimated total expenditure*	Mean	12,910	13,127	(18,597)	-	(18,427)
	Median	11,750	12,426	(17,670)	-	(16,989)
	SE	423	615	(931)	-	(1,711)
	<i>Unweighted</i>	198	217	38	17	37

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		Full-Time		Part-time	
		White	Ethnic minority	White	Ethnic minority
Living costs*	Mean	6,338	(7,004)	12,008	-
	Median	5,190	(6,427)	12,549	-
	SE	372	(782)	674	-
	<i>Unweighted</i>	435	37	58	8
Housing costs*	Mean	3,293	2,871	3,429	-
	Median	3,202	3,060	3,421	-
	SE	240	358	173	-
	<i>Unweighted</i>	760	68	133	15
Participation costs	Mean	3,655	(4,007)	(1,831)	-
	Median	3,675	(3,805)	(1,660)	-
	SE	96	(394)	(187)	-
	<i>Unweighted</i>	425	35	47	8
Spending on children*	Mean	182	417	1,120	-
	Median	0	0	0	-
	SE	42	132	175	-
	<i>Unweighted</i>	832	76	161	16
Estimated total expenditure*	Mean	13,500	(14,450)	(18,303)	-
	Median	12,327	(13,483)	(18,682)	-
	SE	493	(1,132)	(1,281)	-
	<i>Unweighted</i>	417	35	46	8

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		Full-time		Part-time	
		No disability	Disabled	No disability	Disabled
Living costs*	Mean	6,542	7,280	12,228	-
	Median	5,258	6,389	12,691	-
	SE	423	654	749	-
	<i>Unweighted</i>	392	79	51	15
Housing costs*	Mean	3,132	3,831	(3,249)	-
	Median	3,170	3,513	(3,239)	-
	SE	221	664	(205)	-
	<i>Unweighted</i>	672	150	35	6
Participation costs	Mean	3,634	3,845	(1,974)	-
	Median	3,706	3,585	(1,660)	-
	SE	124	139	(204)	-
	<i>Unweighted</i>	382	77	42	13
Spending on children*	Mean	201	202	1,086	(1,075)
	Median	0	0	0	(0)
	SE	38	101	177	(265)
	<i>Unweighted</i>	729	170	136	39
Estimated total expenditure*	Mean	13,288	14,853	(18,742)	-
	Median	12,108	13,469	(18,682)	-
	SE	454	897	(1,361)	-
	<i>Unweighted</i>	376	75	42	12

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary

Source: NatCen/IES SIES 2011/12

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

		Full-time			Part-time		
		Managerial and professional	Inter-mediate	Routine/manual/unemployed	Managerial and professional	Inter-mediate	Routine/manual/unemployed
Living costs*	Mean	6,557	7,277	6,536	-	-	-
	Median	5,073	6,387	5,073	-	-	-
	SE	684	738	435	-	-	-
	Unweighted	223	68	119	27	13	23
Housing costs*	Mean	3,193	3,996	3,327	3,705	-	3,321
	Median	3,310	3,420	3,023	3,869	-	3,420
	SE	134	913	463	122	-	321
	Unweighted	373	120	219	53	23	61
Participation costs	Mean	3,661	3,701	3,616	-	-	-
	Median	3,690	3,747	3,640	-	-	-
	SE	102	102	281	-	-	-
	Unweighted	217	69	113	22	10	20
Spending on children*	Mean	105	397	321	1,299	(855)	1202
	Median	0	0	0	0	(0)	0
	SE	35	108	112	312	(289)	268
	Unweighted	407	131	240	67	28	70
Estimated total expenditure*	Mean	13,897	13,955	13,130	-	-	-
	Median	12,707	12,798	11,300	-	-	-
	SE	739	945	624	-	-	-
	Unweighted	216	65	112	22	9	20

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

Table A4.6: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by parental experience of higher education (£)

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Living costs*	Mean	6,093	7,557	-	(11,366)
	Median	4,796	6,389	-	(9,725)
	SE	390	626	-	(1,269)
	<i>Unweighted</i>	278	194	27	39
Housing costs*	Mean	3,331	3,170	2,844	3,591
	Median	3,246	3,055	2,835	3,869
	SE	251	393	295	216
	<i>Unweighted</i>	483	341	61	87
Participation costs	Mean	3,749	3,588	-	(2,247)
	Median	3,725	3,650	-	(1,929)
	SE	147	94	-	(242)
	<i>Unweighted</i>	273	187	24	31
Spending on children*	Mean	83	374	1,110	1,070
	Median	0	0	0	0
	SE	28	78	241	185
	<i>Unweighted</i>	532	369	68	109
Estimated total expenditure*	Mean	13,129	14,272	-	(17,888)
	Median	12,085	13,071	-	(16,368)
	SE	478	714	-	(1,949)
	<i>Unweighted</i>	267	185	23	31

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		Full-time	
		Independent	Dependent
Living costs*	Mean	8,661	5,944
	Median	7,768	5,038
	SE	765	304
	<i>Unweighted</i>	117	356
Housing costs*	Mean	3,759	3,033
	Median	3,023	3,283
	SE	583	179
	<i>Unweighted</i>	226	605
Participation costs	Mean	3,344	3,816
	Median	3,769	3,670
	SE	329	58
	<i>Unweighted</i>	116	345
Spending on children*	Mean	649	0
	Median	0	0
	SE	102	0
	<i>Unweighted</i>	252	659
Estimated total expenditure*	Mean	15,425	12,891
	Median	14,348	12,075
	SE	1,078	364
	<i>Unweighted</i>	113	340

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

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

Table A4.8: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by family type (£)

		Full-time			Part-time		
		Married/ living as couple			Married/ living as couple		
		Parents	Single	Single	Parents	Single	Single
Living costs*	Mean	-	(8,059)	6,066	-	-	-
	Median	-	(5,846)	5,143	-	-	-
	SE	-	(1,124)	354	-	-	-
	<i>Unweighted</i>	23	31	419	26	13	27
Housing costs*	Mean	(5,528)	2,804	3,111	4,153	-	2,744
	Median	(4,635)	2,755	3,240	4,046	-	2,835
	SE	(1,416)	230	218	241	-	322
	<i>Unweighted</i>	42	56	733	51	26	71
Participation costs	Mean	-	(2,525)	3,868	-	-	-
	Median	-	(3,452)	3,704	-	-	-
	SE	-	(466)	65	-	-	-
	<i>Unweighted</i>	21	32	408	22	10	23
Spending on children*	Mean	2,604	5	1	2,724	(6)	0
	Median	2,223	0	0	2,250	(0)	0
	SE	524	5	1	272	(7)	0
	<i>Unweighted</i>	52	64	795	62	38	77
Estimated total expenditure*	Mean	-	(13,572)	12,978	-	-	18,236
	Median	-	(12,426)	12,075	-	-	18,682
	SE	-	(1,283)	461	-	-	1,003
	<i>Unweighted</i>	21	31	401	10	23	54

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30.

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		Full-time				
		Owning	Renting (alone/with family)	Univ. accom	Renting (with friends)	Living with parents/ Parent- owned accom
Living costs*	Mean	-	(8,768)	5,310	5,912	7,209
	Median	-	(8,117)	4,542	4,760	5,947
	SE	-	(1,188)	276	361	894
	<i>Unweighted</i>	21	38	138	183	89
Housing costs*	Mean	(2,966)	4,812	3,328	4,014	436
	Median	(2,668)	3,795	3,323	3,530	0
	SE	(172)	956	127	293	42
	<i>Unweighted</i>	38	77	217	308	191
Participation costs	Mean	-	(3,075)	3,912	3,882	3,787
	Median	-	(3,850)	3,745	3,638	3,960
	SE	-	(523)	89	110	144
	<i>Unweighted</i>	19	39	136	181	86
Spending on children*	Mean	(1,035)	880	2	0	75
	Median	(0)	0	0	0	0
	SE	(285)	250	2	0	34
	<i>Unweighted</i>	43	84	231	340	196
Estimated total expenditure*	Mean	-	(16,057)	12,518	13,584	11,692
	Median	-	(15,067)	11,880	12,707	9880
	SE	-	(1,943)	350	499	927
	<i>Unweighted</i>	19	37	134	177	86

		Owning	Part-time Renting (alone/ with family)	Univ. accom	Renting (with friends)	Living with parents/ Parent- owned accom
Living costs*	Mean	-	-	-	-	-
	Median	-	-	-	-	-
	SE	-	-	-	-	-
	<i>Unweighted</i>	21	25	-	-	16
Housing costs*	Mean	3,790	(3,600)	-	-	(1,015)
	Median	3,545	(3,315)	-	-	(900)
	SE	143	(375)	-	-	(239)
	<i>Unweighted</i>	56	42	-	3	47
Participation costs	Mean	-	-	-	-	-
	Median	-	-	-	-	-
	SE	-	-	-	-	-
	<i>Unweighted</i>	17	25	-	-	13
Spending on children*	Mean	1,504	(862)	-	-	(139)
	Median	1,352	(0)	-	-	(0)
	SE	258	(279)	-	-	(97)
	<i>Unweighted</i>	74	42	1	4	49
Estimated total expenditure*	Mean	-	-	-	-	-
	Median	-	-	-	-	-
	SE	-	-	-	-	-
	<i>Unweighted</i>	17	24	-	-	13

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

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Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		Full-time			Part-time			OU
		England HEI	Wales HEI	England FEC	England HEI	Wales HEI	England FEC	
Living costs*	Mean	5,329	7,856	-	-	(12,384)	-	-
	Median	4,480	6,821	-	-	(11,861)	-	-
	SE	260	646	-	-	(778)	-	-
	<i>Unweighted</i>	179	282	12	3	50	8	5
Housing costs*	Mean	4,315	2,403	(2,149)	-	3,416	-	-
	Median	3,637	2,664	(2,218)	-	3,365	-	-
	SE	398	160	(127)	-	231	-	-
	<i>Unweighted</i>	280	515	36	8	111	21	8
Participation costs	Mean	3,558	3,768	-	-	(2,110)	-	-
	Median	3,585	3,792	-	-	(1,800)	-	-
	SE	167	107	-	-	(180)	-	-
	<i>Unweighted</i>	172	278	11	3	40	7	5
Spending on children*	Mean	70	295	(506)	-	1,404	-	-
	Median	0	0	(0)	-	0	-	-
	SE	36	58	(159)	-	195	-	-
	<i>Unweighted</i>	303	565	43	8	138	23	8
Estimated total expenditure*	Mean	12,670	14,371	-	-	(19,787)	-	-
	Median	12,075	12,950	-	-	(20,974)	-	-
	SE	391	779	-	-	(1,511)	-	-
	<i>Unweighted</i>	170	272	11	3	39	7	5

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

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Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh -domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

Table A4.11: Total student expenditure and main sources of student expenditure for Welsh-domiciled full-time and part-time students, by subject (£)

		Full-time						
		Medic./ dentist	Allied to medic	Science/ eng/ tech/IT	Human/ social sci/bus/ law	Creat. art/lang/ hum	Educ	Comb./ other
Living costs*	Mean	-	8,187	6,406	7,347	6,113	-	-
	Median	-	7,134	5,563	7,298	4,932	-	-
	SE	-	1,186	558	511	378	-	-
	<i>Unweighted</i>	27	50	159	99	106	20	12
Housing costs*	Mean	(5,589)	3,102	3,141	2,469	3,753	(1,791)	-
	Median	(4,385)	3,023	3,297	2,880	3,310	(1,440)	-
	SE	(1,564)	243	257	186	533	(342)	-
	<i>Unweighted</i>	40	79	249	183	215	39	26
Participation costs	Mean	-	(1,882)	3,917	4,029	4,295	-	-
	Median	-	(1,077)	3,745	3,702	3,995	-	-
	SE	-	(416)	72	97	167	-	-
	<i>Unweighted</i>	26	48	154	95	107	20	11
Spending on children*	Mean	(152)	583	146	152	99	(216)	-
	Median	(0)	0	0	0	0	(0)	-
	SE	(119)	194	58	52	50	(112)	-
	<i>Unweighted</i>	44	85	275	199	240	39	29
Estimated total expenditure *	Mean	-	(13,363)	13,675	14,413	13,553	-	-
	Median	-	(10,878)	12,707	13,833	12,192	-	-
	SE	-	(1,491)	637	564	447	-	-
	<i>Unweighted</i>	26	48	152	94	102	20	11

		Medic./ dentist	Allied to medic.	Science/ eng./ tech./IT	Part-time Human /social sci/ bus./ law	Creat. art/ lang./ hum.	Educ.	Comb./ other
Living costs*	Mean	-	-	-	-	-	-	-
	Median	-	-	-	-	-	-	-
	SE	-	-	-	-	-	-	-
	<i>Unweighted</i>	1	14	20	11	11	3	6
Housing costs*	Mean	-	-	3,183	(3,319)	-	-	-
	Median	-	-	3,420	(3,421)	-	-	-
	SE	-	-	462	(529)	-	-	-
	<i>Unweighted</i>	3	19	58	32	20	6	10
Participation costs	Mean	-	-	-	-	-	-	-
	Median	-	-	-	-	-	-	-
	SE	-	-	-	-	-	-	-
	<i>Unweighted</i>	1	10	16	10	10	2	6
Spending on children*	Mean	-	-	905	(840)	-	-	-
	Median	-	-	0	(0)	-	-	-
	SE	-	-	180	(289)	-	-	-
	<i>Unweighted</i>	4	26	63	39	26	8	11
Estimated total expenditure*	Mean	-	-	-	-	-	-	-
	Median	-	-	-	-	-	-	-
	SE	-	-	-	-	-	-	-
	<i>Unweighted</i>	1	10	15	10	10	2	6

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

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Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

Table A4.12: Total student expenditure and main sources of student expenditure for Welsh-domiciled students, by qualification type (£)

		Full-time		Part-time	
		Bachelor's	Other	Bachelor's	Other
Living costs*	Mean	6,711	-	(11,538)	-
	Median	5,506	-	(11,909)	-
	SE	449	-	(985)	-
	<i>Unweighted</i>	446	27	41	25
Housing costs*	Mean	3,125	4,573	3,573	2,754
	Median	3,170	3,705	3,514	2,767
	SE	196	1,298	261	171
	<i>Unweighted</i>	776	55	78	70
Participation costs	Mean	3,660	-	(1,927)	-
	Median	3,690	-	(1,669)	-
	SE	102	-	(195)	-
	<i>Unweighted</i>	436	25	39	16
Spending on children*	Mean	185	338	830	1,554
	Median	0	0	0	0
	SE	39	113	175	316
	<i>Unweighted</i>	847	64	95	82
Estimated total expenditure*	Mean	13,645	-	(17,832)	-
	Median	12,569	-	(18,682)	-
	SE	503	-	(1,271)	-
	<i>Unweighted</i>	428	25	38	16

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		Full-time			Part-time		
		First year	Second year or other	Final year or one year course	First year	Second year or other	Final year or one year course
Living costs*	Mean	6,856	6,411	6963	-	-	12,166
	Median	5,539	4,932	6709	-	-	11,861
	SE	558	650	449	-	-	953
	<i>Unweighted</i>	172	162	139	21	16	66
Housing costs*	Mean	2,668	3,449	3358	3,137	(3,265)	(3,619)
	Median	3,060	3,150	3296	2,972	(3,263)	(4,107)
	SE	216	344	391	228	(415)	(320)
	<i>Unweighted</i>	293	273	265	60	43	45
Participation costs	Mean	4,006	3,386	3875	-	-	-
	Median	3,873	3,550	3835	-	-	-
	SE	73	177	141	-	-	-
	<i>Unweighted</i>	170	157	134	24	20	11
Spending on children*	Mean	215	90	310	1,016	954	1,323
	Median	0	0	0	0	0	1,316
	SE	71	39	86	316	230	227
	<i>Unweighted</i>	319	294	298	66	52	59
Estimated total expenditure*	Mean	13,840	13,067	14116	-	-	-
	Median	12,025	12,075	13047	-	-	-
	SE	670	670	562	-	-	-
	<i>Unweighted</i>	166	154	133	23	20	11

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

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

		50% FTE or above	25-49% FTE
Living costs*	Mean	11,809	-
	Median	11,909	-
	SE	779	-
	<i>Unweighted</i>	61	5
Housing costs*	Mean	3,214	(3,527)
	Median	3,045	(3,938)
	SE	251	(243)
	<i>Unweighted</i>	112	36
Participation costs	Mean	1,938	-
	Median	1,669	-
	SE	178	-
	<i>Unweighted</i>	50	5
Spending on children*	Mean	1,103	(1,028)
	Median	0	(1,256)
	SE	213	(150)
	<i>Unweighted</i>	136	41
Estimated total expenditure*	Mean	(18,363)	-
	Median	(18,682)	-
	SE	(1,282)	-
	<i>Unweighted</i>	49	5

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

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: For living costs, participation costs and estimated total expenditure, the base is all Welsh-domiciled students who completed diary. For housing costs and spending on children, the base is all Welsh-domiciled students who completed the main questionnaire. See Section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary.

Source: NatCen/IES SIES 2011/12

5 HE Participation and Other Costs

5.1 Summary of key findings

- Full-time Welsh-domiciled students spent an average of £3,684 on participation costs in the academic year 2011/12 - that is, the costs they incurred as a direct result of attending university or college. Among full-time students participation costs varied by subject studied and also by year of study.
- Part-time students spent considerably less than their full-time counterparts on these costs: an average of £1,940.
- Across all full-time students the average amount spent on direct course costs such as books, computers and equipment was £398 and for part-time students the figure was £505. The majority of full-time students reported having direct course costs, and the average spend for these students was £408 on direct course costs. Across full-timers, first year students, those studying creative arts, languages or humanities, and those studying at FECs reported the highest expenditure on these items. The majority of part-time students also incurred direct course costs and spent slightly higher on average, £571. The largest spend here was on computers.
- Across all full-time students they spent £310 on average over the academic year on facilitation costs (such as course-related travel, the largest spend category) and part-time students spent a similar amount, averaging £344. However not all students incurred facilitation costs, those that did had average costs of £612 and £444 (for full-time and part-time students respectively).
- Living costs accounted for £6,687 of full-time students' and £11,775 of part-time students' spending (the highest share of total spending among both groups). The largest category here for both full- and part-time students was food costs followed by spending on personal items. Among full-time students, living costs were highest for parents and also varied by tenure, parental experience of HE, the subject studied and the institution studied at.
- Housing costs accounted for £3,256 of spending among all full-time students and £3,295 among all part-time students. Full-time students typically lived in rented (non-university) property with friends or other students, with their parents or relatives or in university

provided accommodation: these groups reported lower housing costs. Part-time students were more likely to be buying or renting a property (alone or with family) but despite this had a similar level of housing costs to full-time students reflecting the higher proportion of students in couples and thus sharing costs with a partner.

- Eight per cent of full-time students and 40 per cent of part-time students were parents who lived with their children; among these, full-time students spent £2,461 and part-time students spent £2,704 on their children.

5.2 Introduction

In this chapter we explore in more detail the main areas of student expenditure, that is the different sub-categories of student spending outlined at the beginning of Chapter 4. We begin by looking at total participation costs (Section 5.3), that is the total costs that students incur directly because of their higher education course. Participation costs comprise: tuition fees (Section 5.3); direct course costs (Section 5.4); and facilitation costs (Section 5.5).

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

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

Throughout this chapter, findings for full- and part-time students are presented separately. However, due to the small number of part-time students taking part in the study and completing spending diaries, detailed analysis of some expenditure categories has not been possible for part-time students.

5.3 Total participation costs (including fee costs)

5.3.1 Introduction

In this section, we look at the overall level of spending on participation and its main constituents. As Chapter 4 showed, participation costs accounted for 28 per cent of total expenditure in the 2011/12 academic year for full-time students, but less (12 per cent) for part-time students. We also look at the overall profile of expenditure on participation.

Participation costs include spending on course fees. For the 2011/12 academic year, Welsh-domiciled students studying full-time in Wales or England paid variable annual tuition fees of up to £3,375. (This rate also applied to PGCE students.) Fees for part-time students varied according to the institution and intensity of study.

5.3.2 Full-time students

Welsh-domiciled full-time students reported spending on average (mean) £3,684 on participation costs in the 2011/12 academic year. This is substantially higher than the amount spent by part-time students (£1,940).

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

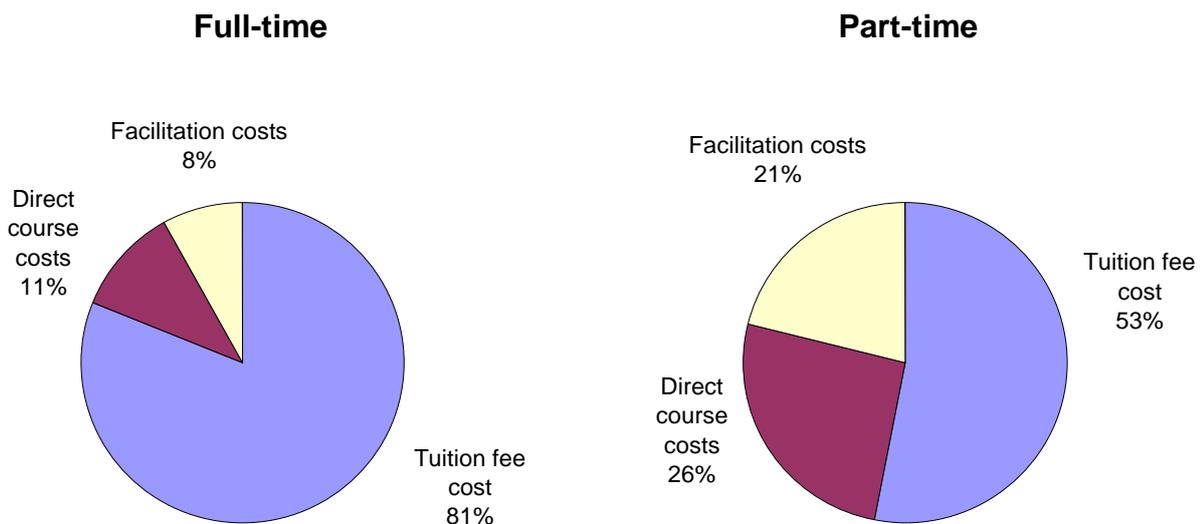
- An average of £2,886 on tuition fees.
- An average of £398 on direct course costs.
- An average of £310 on facilitation costs.
- As demonstrated in Figure 5.1, full-time students spent comparatively more on tuition fees and less on direct course costs and facilitation costs than their part-time counterparts. For example, while tuition fee costs accounted for 81 per cent of participation costs among full-time students, among part-time students this fell to 53 per cent.

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

		Full-time	Part-time
Tuition fee cost	Mean	2,886	1,261
	Median	3,375	1,000
	SE	94	154
	<i>Unweighted</i>	<i>911</i>	<i>164</i>
Direct course costs (eg books and equipment)	Mean	398	505
	Median	210	390
	SE	27	60
	<i>Unweighted</i>	<i>896</i>	<i>175</i>
Costs of facilitating participation (eg travel)	Mean	310	344
	Median	20	100
	SE	37	82
	<i>Unweighted</i>	<i>487</i>	<i>74</i>
Total participation costs	Mean	3,684	1,940
	Median	3,680	1,669
	SE	97	173
	<i>Unweighted</i>	<i>461</i>	<i>55</i>

Base: All Welsh-domiciled students completing diary
 Source: NatCen/IES SIES 2011/12

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



Base: All Welsh-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Not all students incurred costs under each of the sub-categories of participation. For example, 55 per cent of full-time students incurred some facilitation costs, whereas almost all (98 per cent) reported direct course costs (Table 5.2). The average figures for those who had incurred such costs were £408 for direct course costs (similar to the average for all full-time students, £398) and £612 for facilitation costs (considerably higher than the average for all students, (£310)).

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

		Full-time	Part-time
Tuition fee cost	Mean	3,370	1,297
	Median	3,375	1,000
	SE	9	152
	N	832	158
	% incurring cost	91	96
Direct course costs (eg books and equipment)	Mean	408	571
	Median	215	430
	SE	28	51
	N	876	163
	% incurring cost	98	93
Costs of facilitating participation (eg travel)	Mean	612	444
	Median	347	289
	SE	52	79
	N	269	51
	% incurring cost	55	69
Total participation costs	Mean	3,711	1,940
	Median	3,690	1,669
	SE	94	173
	N	460	55
	% incurring cost	100	100

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Full-time students' participation costs varied substantially according to their individual and course characteristics. Multiple linear regression analysis was used to identify which of these remained significantly associated with participation costs, when controlling for other potentially

confounding factors (Table 5.3). The model found that significant variations in participation costs were associated with a range of factors, discussed in turn below.

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

	Regression coefficient	Significance level	95% confidence limit	
			Lower	Upper
Intercept	4,002	0.000	3,486	4,518
Sex				
Female	85	0.546	-195	365
Male (ref. category)	.000			
Age group				
20-24	-107	0.557	-468	254
25+	-292	0.555	-1,270	687
Under 20 (ref. category)	.000			
Ethnicity				
BME	393	0.081	-49	836
White (ref. category)	.000			
Socio-economic group				
Routine/ manual/ unemployed	-13	0.955	-455	430
Intermediate	-86	0.636	-445	274
Not classifiable	-300	0.048	-597	-2
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	151	0.267	-118	420
Yes (ref. category)	.000			
Student status				
Independent	46	0.881	-566	658
Dependent (ref. category)	.000			
Family situation				
Parents	-139	0.743	-978	700
Married or living in a couple	-846	0.064	-1,743	51
Single (ref. category)	.000			
Housing tenure *				
Owning	-57	0.887	-855	741
Renting (with family/alone)	556	0.041	23	1,090
University accommodation	178	0.375	-219	574
Renting (with friends)	470	0.057	-14	954
Lives with parents (ref. category)	.000			
Institution type				
English HEI	-245	0.039	-477	-12
FEC	-1,019	0.466	-3,791	1,752
Welsh HEI (ref. category)	.000			

	Regression coefficient	Significance level	95% confidence limit	
			Lower	Upper
Subject ***				
Medicine & dentistry	-668	0.187	-1,665	330
Subjects allied to medicine	-1,891	0.000	-2,768	1,015
Sciences/engineering/technology/IT	-45	0.686	-267	177
Creative arts/languages/humanities	233	0.294	-206	671
Education	523	0.044	15	1,032
Combined/other	-526	0.124	-1,200	147
Human/social sciences/business/law (ref. category)	.000			
Qualification from course				
Other	96	0.767	-546	738
Bachelor's (ref. category)	.000			
Year of study **				
2nd Year or other	-420	0.006	-715	-126
Final Year or 1 Year course	-152	0.363	-483	179
1st year (ref. category)	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All Welsh-domiciled full-time students (468)

Source: NatCen/IES SIES 2011/12

Student Factors

The student's gender, age, ethnicity, social background, their family circumstances, financial dependence status and parental experience of higher education were not significantly related to total participation costs (Tables A5.1 to Table A5.7), when controlling for other factors.

The only student factor significantly related to participation costs when controlling for other factors was the student's housing circumstances. It should, however, be noted that the number of students renting alone or with family is rather low (39 students) and this finding should therefore be interpreted with some caution.

HE Study Factors

Expenditure on participation varied with the subject of the course being taken. Students studying subjects allied to medicine (such as nursing) reported the lowest levels of participation costs (£1,882) explained by their lower tuition fee costs (£1,037) while students of creative arts, languages and humanities reported the highest participation spending (£4,295) (Table A5.10). Course subject remained a significant predictor of total participation costs after controlling for other factors.

Neither the type of institution attended, nor the qualification obtained, had a significant impact on the average participation cost (Table A5.9 and Table A5.11). However, the year of study was significantly related to participation costs. Lower costs on average were reported among students in the middle of their studies (£3,385) while those in their first year (£3,986) and those in the final year or on a one-year course (£3,851) reported higher participation costs (Table A5.12).

5.3.3 Part-time students

Welsh-domiciled part-time students reported spending an average of £1,940 on participation costs in the 2011/12 academic year (Table 5.1), a lower average than for full-time students. This difference was almost entirely due to lower tuition fee costs (an average of £1,261 compared with £2,886 for full-time students). Although part-time students spent more on direct course costs (£505) than full-time students (£398), part-time students and full-time students spent similar amounts on facilitation (£310 and £344 respectively).

As with full-time students, while most part-time students reported incurring tuition fee costs and direct course costs, only around seven in ten (69 per cent) reported facilitation costs, although this was higher than the 55 per cent of full-time students (Table 5.2). Therefore the average figure of those part-time students who incurred facilitation costs is higher, £444, than part-time students overall, £344.

Small base sizes meant that it has not been possible to conduct a multivariate regression, or analyse part-time students by sub-groups, to look at differences in expenditure among part-time students (see Tables A5.1-A4.13).

5.4 Direct course costs

5.4.1 Introduction

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

5.4.2 Full-time students

Compared with the cost of tuition fees, expenditure on direct course costs made up a smaller proportion of full-time students' participation costs – they spent on average £398 (11 per cent of total participation costs) on these items in the 2011/12 academic year. Full-time students spent the most on computers (£141), followed by printing, photocopying and stationery (£107) and books (also £107) and least on other equipment (£52) as shown in Table 5.4

As we might expect, some of the differences in expenditure on direct costs were related to HE study factors:

- Full-time students in their first year reported the highest direct course costs (£494), followed by students in their final year or on a one-year course (£413) while students in the middle of a longer course reported the lowest costs (£338). Higher direct costs among first year students were mainly driven by spending on computers and books (Table A5.14).
- Expenditure on direct course costs varied by subject type from £279 (amongst those studying subjects allied to medicine) to £559 (among those doing creative arts, languages or humanities; Table A5.15)
- Full-time students attending FECs reported the highest spending on direct course costs (£674) and those attending an English HEI considerably less (£324). Those attending a Welsh HEI reported direct course costs of £450. As shown in Table A5.16, students attending FECs had particularly high expenditure on computers, books and equipment for their course (this may be related to the more vocational nature of HE courses delivered in FE).

5.4.3 Part-time students

Part-time students spent a higher amount on direct course costs than full-time students (£505 and £398 respectively), and these costs accounted for a considerably larger proportion of part-time students' spending (26 per cent compared with 11 per cent). As with full-time students, their largest items of expenditure were computers (£308) then printing, photocopying and stationery (£107) followed by books (£74) and other equipment (£26, Table 5.4).

Unlike full-time students, part-time students in the middle of their studies reported the highest expenditure on direct course costs (Table A5.14).

Table 5.4: Total student direct course costs and main sources for Welsh-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Books	Mean	107	74
	Median	80	55
	SE	8	10
	<i>Unweighted</i>	901	178
Computers	Mean	141	308
	Median	0	0
	SE	12	54
	<i>Unweighted</i>	910	180
Equipment	Mean	52	26
	Median	0	0
	SE	12	54
	<i>Unweighted</i>	910	180
Printing, photocopying and stationery	Mean	107	107
	Median	50	50
	SE	11	18
	<i>Unweighted</i>	905	175
Total direct course costs	Mean	398	505
	Median	210	390
	SE	27	60
	<i>Unweighted</i>	896	175

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

5.5 Facilitation costs

5.5.1 Introduction

The final element of participation costs is that associated with facilitating study – such as travel to and from the university or college, and any trips related to the course.

5.5.2 Full-time students

Full-time students spent on average £310 on facilitation costs (Table 5.5), accounting for eight per cent of their total participation costs. Study related travel accounted for most of this average (£186) with smaller amounts spent on course related trips (£85), study related parking (£38) and child related travel (just £1).

Full-time students who lived with their parents reported higher expenditure on study related travel (£281) than those who were renting with friends or other students (£132; Table A5.17). Surprisingly, those who lived in university accommodation also reported relatively high travel costs related to their studies (£238). Higher study related travel expenditure was also reported by full-time students who were married or living as a couple, compared with those who were single¹ (Table A5.18).

5.5.3 Part-time students

Part-time students reported a similar level of facilitation costs as full-time students (£344, compared with £310; Table 5.5). However, these costs accounted for a higher proportion of part-time students' participation costs (21 per cent compared with eight per cent, Figure 5.1). Due to the higher proportion of part-time students who were parents, part-time students did have higher child related travel costs on average.

¹ Due to the small number of full-time students with children in the sample travel costs cannot be reported separately for parents.

Table 5.5: Total student facilitation costs and main items of expenditure for Welsh-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Course related trips	Mean	85	83
	Median	0	0
	SE	25	39
	<i>Unweighted</i>	487	74
Study related travel	Mean	186	193
	Median	0	0
	SE	28	46
	<i>Unweighted</i>	490	75
Child related travel	Mean	1	21
	Median	0	0
	SE	0	11
	<i>Unweighted</i>	490	75
Study related parking	Mean	38	47
	Median	0	0
	SE	13	23
	<i>Unweighted</i>	490	75
Total facilitation costs	Mean	310	344
	Median	20	100
	SE	37	82
	<i>Unweighted</i>	487	74

Base: All Welsh-domiciled students completing diary

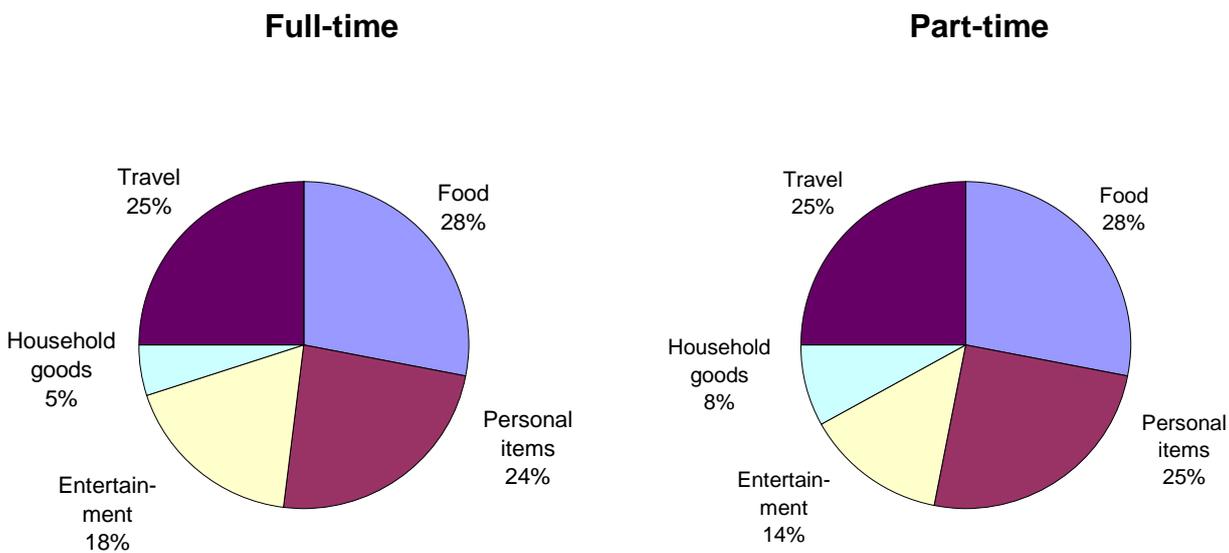
Source: NatCen/IES SIES 2011/12

5.6 Living costs

5.6.1 Introduction

As discussed in Chapter 4, half of the costs reported by full-time students – and 63 per cent of those reported by part-time students – were general living costs, including food, entertainment, personal items, and other spending not directly related to their course. This section examines the living costs of students in greater detail separately for full- and part-time students, showing the relative importance of the different types of costs that fall within this category (Figure 5.2).

Figure 5.2: Living costs among Welsh-domiciled full-time and part-time students



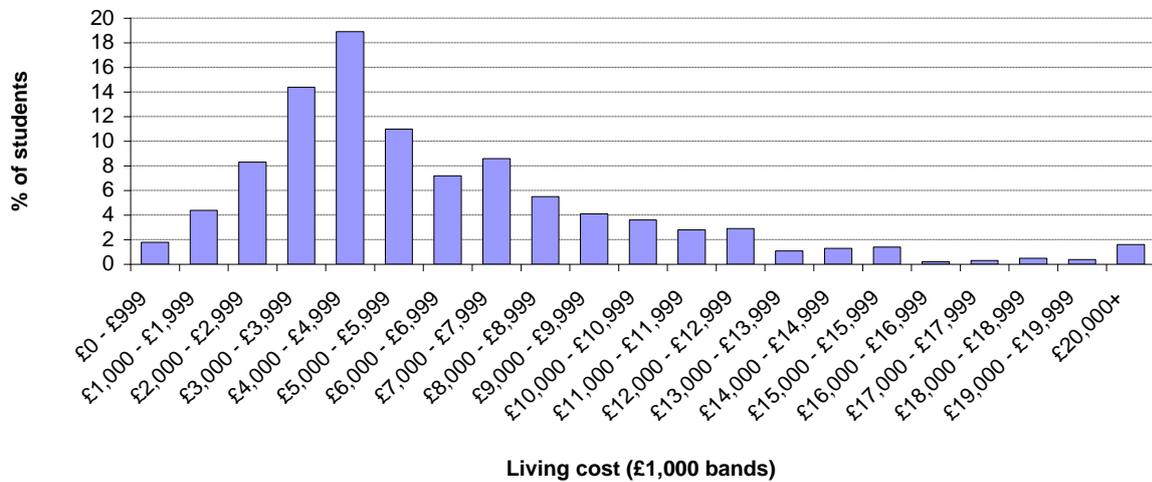
Base: All Welsh-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

5.6.2 Full-time students

Full-time students reported spending on average £6,687 on living costs over the academic year 2011/12 (Table 5.6). Figure 5.3 shows the distribution of expenditure on living costs among full-time students. It shows a peak between £3,000 and £5,000, and that the majority of students (84 per cent) spent up to £10,000 on living costs but that only a small proportion spent considerably more than this.

Figure 5.3: Distribution of living costs among full-time students



Base: All full-time Welsh-domiciled students who completed a diary (N=473).

Source: NatCen/IES SIES 2011/12

Total living costs were made up of the following main components (Figure 5.2; Table 5.6):

- Food accounted for over a quarter of this expenditure (£1,929).
- A quarter was spent on travel not associated with their course (£1,651).
- Personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes also accounted for nearly a quarter (£1,621).
- Spending on entertainment contributed over a sixth (£1,170).
- A smaller amount was spent on household goods (£330).
- Within the 'personal items' category, the largest items of expenditure were clothes, shoes and accessories (full-time students spent on average £275 on such items) followed by mobile phone spending (an average of £231, Table A5.19).

- Within the 'entertainment' category the largest items of expenditure were alcohol consumed outside the home (an average of £483 for the year), cinema, theatre and concerts (£142) and sports, hobbies, clubs and societies (£128). Students spent a further £114 on other items worth over £50 (such as furniture, household appliances and other household goods) and £111 on alcohol consumed in the home (Table A5.20).
-
- Table 5.6: Total student living costs and main components for Welsh-domiciled students, by full-time and part-time status (£)

		Full- time	Part- time
Food	Mean	1,929	3,240
	Median	1,716	2,763
	SE	105	322
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Personal items	Mean	1,621	2,913
	Median	999	2,606
	SE	144	394
	<i>Unweighted</i>	<i>484</i>	<i>70</i>
Entertainment	Mean	1,170	1,587
	Median	931	1,151
	SE	76	183
	<i>Unweighted</i>	<i>487</i>	<i>72</i>
Household goods	Mean	330	894
	Median	0	515
	SE	86	175
	<i>Unweighted</i>	<i>488</i>	<i>74</i>
Non-course travel	Mean	1,651	2,977
	Median	1,015	2,340
	SE	132	294
	<i>Unweighted</i>	<i>481</i>	<i>67</i>
Other living costs	Mean	27	34
	Median	0	0
	SE	9	12
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Total living costs*	Mean	6,687	11,775
	Median	5,506	11,909
	SE	429	764
	<i>Unweighted</i>	<i>473</i>	<i>66</i>

*Note: figures adjusted for joint financial responsibility where relevant

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Student Background

Welsh full-time students whose parent(s) had not attended higher education reported higher total living costs (£7,557) than those whose parents had studied at HE level (£6,093; Table 5.7; Table A5.25).

- Family type was also found to be associated with overall living costs, with parent students reporting higher living costs than childless students living with a spouse or partner and single students (£8,059 and £6,066 respectively; Table 5.7; Table A5.27). Although the average living costs for full-time students with children cannot be reported due to the small number of full-time students with children in the sample, the regression model did confirm the variation in living costs by family type to be significant when controlling for other factors, and this is similar to that found for full-time students studying in England.
- Full-time students who rented (either alone or with family) had the highest living costs (£8,768), while students who lived in university accommodation had the lowest (£5,310; Table A5.28). This association was significant when controlling for other factors.
- Living costs did not vary significantly by gender, age, ethnic or socio-economic background or student economic dependence status when controlling for other factors (Table A5.21, A5.22, A5.23, A5.24 and A5.26).

HE Study And Location Factors

- Full-time students at Welsh HEIs reported higher living costs (£7,856) than full-time students studying in English HEIs (£5,329; see Table A5.29).
- The subject studied was also a significant predictor of living costs when controlling for other factors. Full-time students studying subjects allied to medicine or human and social sciences, business or law tended to have higher expenditure on living costs (£8,187 and £7,347 respectively) than students studying other subjects (Table A5.30).
- The year of study and the qualification studied towards were not related to living costs when controlling for other factors (Table A5.32 and Table A5.31).

Table 5.7: Linear regression model estimates: total living costs for Welsh-domiciled full-time students

	Regression coefficient	Significance level	95% confidence limit	
			Lower	Upper
Intercept	7,946	0.000	6,708	9,184
Sex				
Female	66	0.848	-617	749
Male (ref. category)	.000			
Age group				
20-24	-144	0.766	-1,102	814
25+	783	0.466	-1,343	2,909
Under 20 (ref. category)	.000			
Ethnicity				
BME	817	0.278	-673	2,306
White (ref. category)	.000			
Socio-economic group				
Routine/ manual/ unemployed	-1,119	0.145	-2,633	396
Intermediate	-978	0.185	-2,435	479
Not classifiable	-754	0.406	-2,549	1,042
Managerial and professional (ref. category)	.000			
Parental experience of HE ***				
No	1,496	0.000	702	2,290
Yes (ref. category)	.000			
Student status				
Independent	451	0.654	-1,546	2,448
Dependent (ref. category)	.000			
Family situation **				
Parents	3,868	0.002	1,471	6,266
Married or living in a couple	141	0.916	-2,511	2,792
Single (ref. category)	.000			
Housing tenure **				
Owning	950	0.352	-1,069	2,970
Renting (with family/alone)	1,389	0.126	-397	3,175
University accommodation	-1,170	0.147	-2,758	419
Renting (with friends)	154	0.850	-1,469	1,778
Lives with parents (ref. category)	.000			
Institution type *				
English HEI	-1,321	0.013	-2,358	-285
FEC	-1,552	0.382	-5,069	1,965
Welsh HEI (ref. category)	.000			
Subject **				
Medicine & dentistry	-1,962	0.039	-3,825	-99
Subjects allied to medicine	-822	0.205	-2,101	458
Sciences/engineering/technology/IT	-691	0.345	-2,139	757
Creative arts/languages/humanities	-1,433	0.030	-2,725	-142
Education	-1,104	0.056	-2,236	28

	Regression coefficient	Significance level	95% confidence limit	
			Lower	Upper
Combined/other	-2,831	0.000	-4,080	1,583
Human/social sciences/ business/law (ref. category)	.000			
Qualification from course				
Other	-780	0.177	-1,920	361
Bachelor's (ref. category)	.000			
Year of study				
2nd Year or other	-632	0.456	-2,310	1,047
Final Year or 1 Year course	-984	0.170	-2,397	429
1st year (ref. category)	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: All Welsh-domiciled full-time students (483)

Source: NatCen/IES SIES 2011/12

5.6.3 Part-time students

Part-time Welsh-domiciled students reported spending a total of £11,775 on living costs over the 2011/12 academic year, substantially higher than full-time students (Table 5.6). However, the distribution of total living costs on the component categories was very similar to that of full-time students. The only differences were that part-time students spent a slightly larger proportion of their total living costs on household goods and a slightly smaller proportion on entertainment. The total living costs were made up of spending as follows (Table 5.6):

- Food accounted for over a quarter of this expenditure (£3,240).
- A quarter was spent on travel not associated with their course (£2,977).
- Personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes also accounted for over a quarter (£2,913).
- Spending on entertainment contributed less than a sixth (£1,587).
- A smaller amount was spent on household goods (£894).

- Within the 'personal items' category, the largest items of expenditure were mobile phone bills (part-time students spent on average £350 on such items) followed by clothes, shoes and accessories (an average of £343, Table A5.19).
- Within the 'entertainment' category part-time students spent their money in much the same way as full-time students. The largest items of expenditure were alcohol consumed outside the home (an average of £646 for the year), cinema, theatre and concerts (£268) and sports, hobbies, clubs and societies (£225). Students spent a further £166 on alcohol consumed in the home and £140 on other items worth over £50 (such as furniture, household appliances and other household goods; Table A5.20).

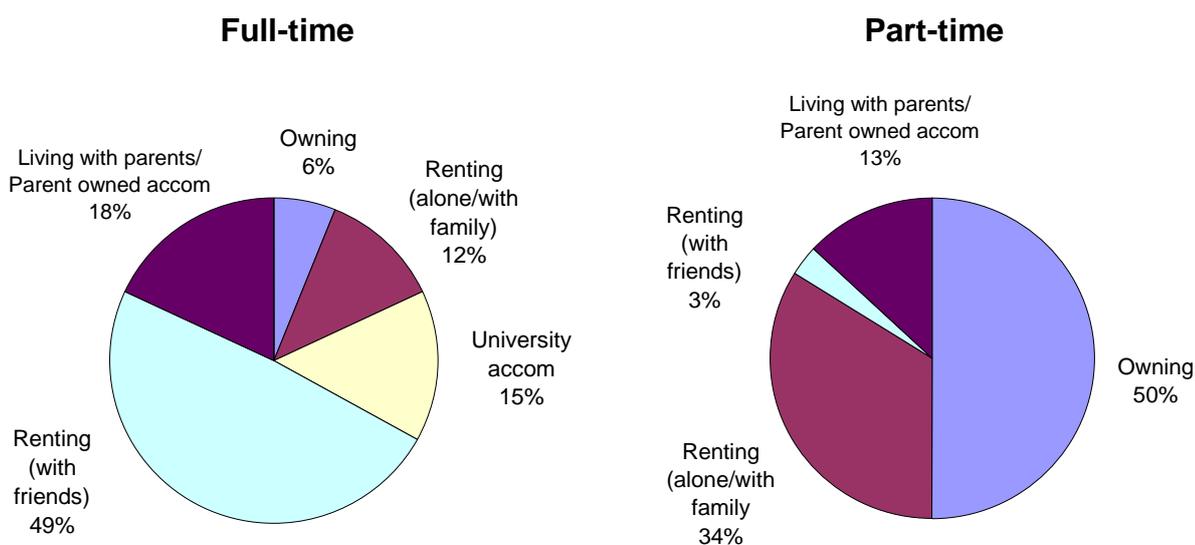
As noted above, small base sizes meant that it has not been possible to conduct a multivariate regression, or analyse part-time students by sub-groups, to look at differences in expenditure among part-time students (see Tables A5.21 to A5.35).

5.7 Housing costs

5.7.1 Introduction

This section examines students' housing costs, showing how these varied according to their housing tenure, and the relative importance of different types of costs in this category.

Figure 5.4: Housing tenure of Welsh-domiciled full- and part-time students



Base: All Welsh-domiciled students

5.7.2 Full-time students

Full-time students most commonly lived in rented (non-university) property with friends or other students (49 per cent). Smaller proportions lived with their parents or relatives or in parent-owned accommodation (18 per cent), in university accommodation (15 per cent) or rented alone or with family (12 per cent). A small minority were buying a property with a mortgage (six per cent; Figure 5.4).

Compared with the 2007/08 study, a smaller proportion of Welsh-domiciled full-time students participating in SIES 2011/12 were living with parents or in parent-owned accommodation (18 per cent compared with 24 per cent), while a higher proportion were renting with friends (49 per cent compared with 37 per cent).

Full-time students spent on average £3,256 on housing costs over the 2011/12 academic year (Table 5.8). This varied according to their housing tenure (Figure 5.5):

- Those who rented their accommodation, either alone or with a partner or family, reported the highest average housing costs, at £4,812. Rental costs were high for this group (£3,696) as were other housing costs (£1,006; Table 5.9).
- Full-time students who rented with friends or other students reported an average expenditure of £4,014 on housing. This group reported the highest expenditure on retainer costs, at £527.
- Full-time students who lived in university accommodation reported average housing costs of £3,328. Although the rent paid by this group is slightly higher than those who rented with friends, they made considerable savings on other general housing costs, such as household bills and council tax payments.
- Full-time students who owned or were buying their home spent an average of £2,966 on housing. These students reported the highest expenditure on other housing costs, such as household bills and council tax payments (£1,313).

- Those who lived with parents or in parent-owned accommodation incurred just £436 on average in housing costs.

Table 5.8: Total student housing costs for Welsh-domiciled students, by full-time and part-time status (£)

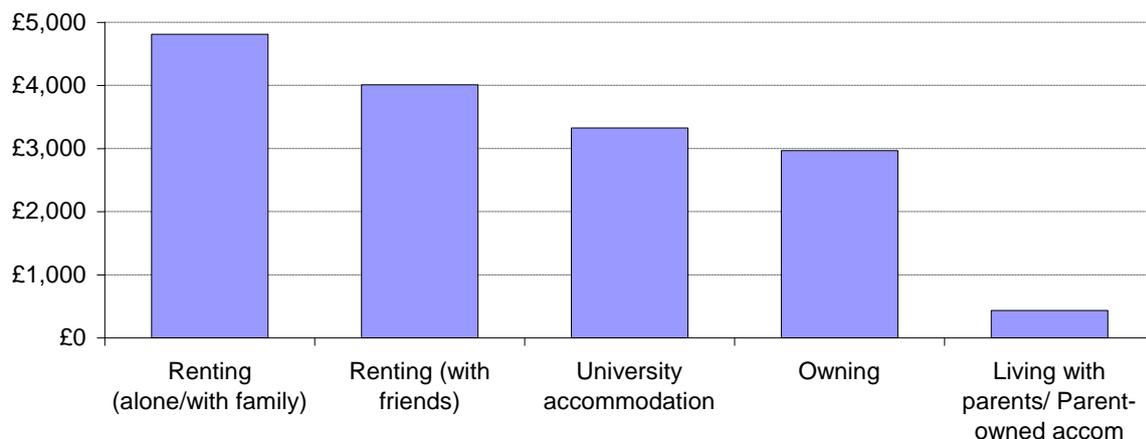
		Full-time	Part-time
Mortgage and rent costs*	Mean	2,554	2,309
	Median	2,475	2,475
	SE	197	154
	<i>Unweighted</i>	<i>879</i>	<i>160</i>
Retainer costs*	Mean	264	1
	Median	0	0
	SE	41	1
	<i>Unweighted</i>	<i>911</i>	<i>179</i>
Other housing costs*	Mean	444	1,128
	Median	255	1,039
	SE	45	162
	<i>Unweighted</i>	<i>855</i>	<i>161</i>
Total housing costs*	Mean	3,256	3,295
	Median	3,200	3,317
	SE	228	188
	<i>Unweighted</i>	<i>831</i>	<i>148</i>

*Note: figures adjusted for joint financial responsibility where relevant

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Figure 5.5: Housing costs of Welsh-domiciled full-time students by housing tenure



Base: All Welsh-domiciled full-time students

Source: NatCen/IES SIES 2011/12

5.7.3 Part-time students

Considerably more part-time students than full-time students owned or were buying their homes (50 per cent compared with six per cent) or were renting alone or with a partner or family (34 per cent compared with 12 per cent). A sizeable minority of part-time students lived with parents or relatives while studying (13 per cent; Figure 5.4).

Compared with the 2007/08 study, a higher proportion of part-time students were renting their accommodation (37 per cent compared with 20 per cent) and a smaller proportion were living in owned accommodation (50 per cent compared with 65 per cent).

Total average housing costs for part-time students were £3,295, similar to the housing costs incurred by full-time students (£3,256) – despite the different tenure profiles (Table 5.8). This reflects the fact that part-time students were more likely to live with a partner and thus shared housing costs.

Part-time students who lived with their parents or relatives reported the greatest savings on housing costs; their average spending on housing was £1,015, substantially less than those

who owned or were buying a house (£3,790) or were renting alone or with their family (£3,600; Table 5.10).

5.8 Spending on children

This section reports on the amounts that students spent on children, excluding child related travel (which was included in facilitation costs) and general food and drink (which was included in living costs).

5.8.1 Full-time students

The average spending on children among full-time students was relatively low, but just eight per cent of full-time students were parents living with dependent children. Among these, average spending on children was £2,461 over the academic year (see Chapter 4; Table 4.2).

5.8.2 Part-time students

A much higher proportion of part-time students than full-time students were parents living with dependent children (40 per cent). These parents spend an average of £2,704 on their children over the academic year (see Chapter 4; Table 4.2).

Table 5.9: Total student housing costs and main sources for full-time Welsh-domiciled students, by tenure (£)

		Owning	Renting (alone/ family)	Uni. accom.	Renting (friend)	Lives with parents
Mortgage and rent costs*	Mean	(1,821)	3,696	3,258	2,993	364
	Median	(1,800)	2,745	3,240	2,529	0
	SE	(276)	824	136	242	58
	<i>Unweighted</i>	43	82	220	339	195
Retainer costs*	Mean	(2)	91	4	527	5
	Median	(0)	0	0	405	0
	SE	(1)	28	3	51	4
	<i>Unweighted</i>	46	83	231	338	196
Other housing costs*	Mean	(1,313)	1,006	34	473	93
	Median	(1,066)	765	0	315	0
	SE	(171)	162	6	53	15
	<i>Unweighted</i>	39	78	225	309	191

		Owning	Renting (alone/ family)	Uni. accom.	Renting (friend)	Lives with parents
Total	Mean	(2,966)	4,812	3,328	4,014	436
housing	Median	(2,668)	3,795	3,323	3,530	0
costs*	SE	(171)	956	127	293	42
	<i>Unweighted</i>	(38)	77	217	308	191

*Note: figures adjusted for joint financial responsibility where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: All Welsh-domiciled full-time students completing diary

Source: NatCen/IES SIES 2011/12

Table 5.10: Total student housing costs and main sources for part-time Welsh-domiciled students, by tenure (£)

		Owning	Renting (alone/ family)	Uni. accom.	Renting (friend)	Lives with parents
Mortgage and rent costs*	Mean	2,484	(2,650)	-	-	(758)
	Median	2,475	(2,808)	-	-	(450)
	SE	170	(273)	-	-	(186)
	<i>Unweighted</i>	66	42	4	4	48
Retainer costs*	Mean	0	(4)	-	-	(0)
	Median	0	(0)	-	-	(0)
	SE	0	(4)	-	-	(0)
	<i>Unweighted</i>	75	43	4	4	48
Other housing costs*	Mean	1,233	(946)	-	-	(245)
	Median	1,124	(989)	-	-	(0)
	SE	93	(175)	-	-	(88)
	<i>Unweighted</i>	59	43	3	3	48
Total housing costs*	Mean	3,790	(3,600)	-	-	(1,015)
	Median	3,545	(3,315)	-	-	(900)
	SE	137	(361)	-	-	(239)
	<i>Unweighted</i>	56	42	3	3	47

*Note: figures adjusted for joint financial responsibility where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled part-time students completing diary

Source: NatCen/IES SIES 2011/12

5.9 Additional tables

Table A5.1: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by gender (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Tuition fee cost	Mean	3,258	2,627	1,006	1,434
	Median	3,375	3,375	800	1,150
	SE	49	141	95	209
	<i>Unweighted</i>	400	508	75	89
Direct course costs (eg books and equipment)	Mean	385	407	515	499
	Median	203	210	350	390
	SE	27	34	119	74
	<i>Unweighted</i>	397	497	76	99
Costs of facilitating participation (eg travel)	Mean	295	322	-	(299)
	Median	0	50	-	(100)
	SE	70	34	-	(69)
	<i>Unweighted</i>	209	277	27	47
Total participation costs	Mean	3,819	3,591	-	(1,907)
	Median	3,747	3,653	-	(1,693)
	SE	136	140	-	(241)
	<i>Unweighted</i>	198	263	21	34

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.2: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by age group at the start of the academic year (£)

		Full-time			Part-time	
		Under 20	20 - 24	25+	Under 25	25+
Tuition fee cost	Mean	2,929	3,031	2,271	1,272	1,256
	Median	3,375	3,375	3,375	1,100	826
	SE	155	94	340	158	204
	Unweighted	397	420	94	54	110
Direct course costs (eg books and equipment)	Mean	337	406	517	379	554
	Median	200	195	430	300	415
	SE	31	39	49	73	68
	Unweighted	389	413	94	58	117
Costs of facilitating participation (eg travel)	Mean	248	358	(284)	-	356
	Median	0	39	(117)	-	100
	SE	58	64	(61)	-	96
	Unweighted	215	230	42	21	53
Total participation costs	Mean	3,799	3,749	(2,899)	-	(1,994)
	Median	3,585	3,792	(3,650)	-	(1,669)
	SE	103	164	(486)	-	(183)
	Unweighted	203	220	38	17	38

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.3: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by ethnic group (£)

		Full-time		Part-time	
		White	Ethnic minority	White	Ethnic minority
Tuition fee cost	Mean	2,900	2,732	1,229	-
	Median	3,375	3,375	900	-
	SE	98	325	167	-
	<i>Unweighted</i>	831	77	148	16
Direct course costs (eg books and equipment)	Mean	384	556	508	-
	Median	205	260	390	-
	SE	25	105	68	-
	<i>Unweighted</i>	816	77	159	16
Costs of facilitating participation (eg travel)	Mean	312	(302)	281	-
	Median	10	(50)	100	-
	SE	38	(87)	65	-
	<i>Unweighted</i>	449	37	65	9
Total participation costs	Mean	3,655	(4,007)	(1,831)	-
	Median	3,675	(3,805)	(1,660)	-
	SE	96	(394)	(181)	-
	<i>Unweighted</i>	425	35	47	8

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.4: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by socio-economic group (£)

		Full-time			Part-time		
		Managerial/ professional	Intermediate	Routine/ manual/ unemployed	Managerial/ professional	Intermediate	Routine/ manual/ unemployed
Tuition fee cost	Mean	3,017	2,540	2,873	1,426	(1,362)	1,031
	Median	3,375	3,375	3,375	1,200	(1,175)	750
	SE	84	365	151	344	(270)	81
	<i>Unweighted</i>	408	130	238	61	30	62
Direct course costs (eg books and equipment)	Mean	344	362	500	586	-	388
	Median	210	230	230	560	-	310
	SE	30	43	52	344	-	81
	<i>Unweighted</i>	401	129	236	67	29	67
Costs of facilitating participation (eg travel)	Mean	311	233	358	(276)	-	-
	Median	0	78	0	(90)	-	-
	SE	55	41	112	(94)	-	-
	<i>Unweighted</i>	227	73	121	31	15	25
Total participation costs	Mean	3,661	3,701	3,616	-	-	-
	Median	3,690	3,747	3,640	-	-	-
	SE	102	102	281	-	-	-
	<i>Unweighted</i>	217	69	113	22	10	20

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.5: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by parental experience of higher education (£)

		Full-time		Part-time	
		Parent	Parent	Parent	Parent
		attended	did	attended	did
		HE	not	HE	not
			attend		attend
		HE	HE	HE	HE
Tuition fee cost	Mean	3,066	2,629	1,160	1,312
	Median	3,375	3,375	1,000	850
	SE	0	0	0	0
	<i>Unweighted</i>	532	369	63	101
Direct course costs (eg books and equipment)	Mean	383	422	432	543
	Median	200	250	300	419
	SE	0	0	0	0
	<i>Unweighted</i>	522	368	68	107
Costs of facilitating participation (eg travel)	Mean	276	363	-	(433)
	Median	0	30	-	(214)
	SE	0	0	-	(0)
	<i>Unweighted</i>	290	195	29	45
Total participation costs	Mean	3,749	3,588	-	(2,247)
	Median	3,725	3,650	-	(1,929)
	SE	0	0	-	0
	<i>Unweighted</i>	273	187	24	31

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.6: Total student participation costs and main sources of student participation costs for full-time Welsh-domiciled students, by status (£)

		Full-time	
		Independent	Dependent
Tuition fee cost	Mean	2,541	3,038
	Median	3,375	3,375
	SE	202	92
	<i>Unweighted</i>	252	659
Direct course costs (eg books and equipment)	Mean	520	343
	Median	370	195
	SE	37	24
	<i>Unweighted</i>	249	647
Costs of facilitating participation (eg travel)	Mean	337	300
	Median	117	0
	SE	70	45
	<i>Unweighted</i>	123	364
Total participation costs	Mean	3,344	3,816
	Median	3,769	3,670
	SE	329	58
	<i>Unweighted</i>	116	345

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.7: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by family type (£)

		Full-time			Part-time		
			Married/ living as couple	Single		Married/ living as couple	Single
		Parents			Parents		
Tuition fee cost	Mean	1,671	2,396	3,050	1,410	(881)	1,297
	Median	1,600	3,375	3,375	1,000	(700)	1,150
	SE	344	236	100	415	(479)	299
	<i>Unweighted</i>	54	62	795	57	37	70
Direct course costs (eg books and equipment)	Mean	561	398	382	522	(442)	518
	Median	550	250	200	420	(310)	350
	SE	426	654	105	349	(495)	865
	<i>Unweighted</i>	54	62	780	64	36	75
Costs of facilitating participation (eg travel)	Mean	-	(362)	311	-	-	-
	Median	-	(78)	0	-	-	-
	SE	-	(131)	90	-	-	-
	<i>Unweighted</i>	23	34	430	29	17	28
Total participation costs	Mean	-	(2,525)	3,868	-	-	-
	Median	-	(3,452)	3,704	-	-	-
	SE	-	(149)	66	-	-	-
	<i>Unweighted</i>	21	32	408	22	10	23

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.8a: Total student participation costs and main sources of student participation costs for full-time Welsh-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents
Tuition fee cost	Mean	(2,250)	1,997	3,267	3,015	2,955
	Median	(3,375)	3,375	3,375	3,375	3,375
	SE	(225)	398	79	127	71
	<i>Unweighted</i>	44	83	231	340	196
Direct course costs (eg books and equipment)	Mean	(502)	546	396	343	427
	Median	(430)	510	220	180	300
	SE	(55)	63	34	42	28
	<i>Unweighted</i>	45	83	223	336	194
Costs of facilitating participation (eg travel)	Mean	-	(207)	313	295	392
	Median	-	(0)	59	0	199
	SE	-	(85)	49	69	60
	<i>Unweighted</i>	22	40	143	189	89
Total participation costs	Mean	-	(3,075)	3,912	3,882	3,787
	Median	-	(3,850)	3,745	3,638	3,960
	SE	-	(523)	88	110	143
	<i>Unweighted</i>	19	39	136	181	86

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled full-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.8b: Total student participation costs and main sources of student participation costs for part-time Welsh-domiciled students, by tenure (£)

		Owning	Renting (alone/with family)	Renting (with friends)	Living with parents
Tuition fee cost	Mean	1,035	(1,243)	-	(1,208)
	Median	800	(1,000)	-	(900)
	SE	123	(164)	-	(93)
	<i>Unweighted</i>	68	41	3	44
Direct course costs (eg books and equipment)	Mean	428	(556)	-	(568)
	Median	247	(419)	-	(500)
	SE	76	(102)	-	(54)
	<i>Unweighted</i>	72	43	4	47
Costs of facilitating participation (eg travel)	Mean	-	-	-	-
	Median	-	-	-	-
	SE	-	-	-	-
	<i>Unweighted</i>	28	25	1	16
Total participation costs	Mean	-	-	-	-
	Median	-	-	-	-
	SE	-	-	-	-
	<i>Unweighted</i>	17	25	0	13

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled part-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.9: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by institution type (£)

		Full-time			Part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Tuition fee cost	Mean	2,719	3,010	(3,208)	-	1,137	-	-
	Median	3,375	3,375	(3,375)	-	860	-	-
	SE	207	66	(47)	-	126	-	-
	<i>Unweighted</i>	302	566	43	9	127	20	8
Direct course costs (eg books and equipment)	Mean	324	450	(674)	-	507	-	-
	Median	200	270	(450)	-	380	-	-
	SE	32	32	(109)	-	36	-	-
	<i>Unweighted</i>	298	558	40	9	136	22	8
Costs of facilitating participation (eg travel)	Mean	233	360	-	-	349	-	-
	Median	0	117	-	-	100	-	-
	SE	56	37	-	-	103	-	-
	<i>Unweighted</i>	181	293	13	3	57	9	5
Total participation costs	Mean	3,558	3,768	-	-	(2,110)	-	-
	Median	3,585	3,792	-	-	(1,800)	-	-
	SE	167	107	-	-	(180)	-	-
	<i>Unweighted</i>	172	278	11	3	40	7	5

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.10a: Total student participation costs and main sources of student participation costs for full-time Welsh-domiciled students, by subject of study (£)

		Medic/ dentist	Allied to medic.	Science/ eng/ tech/ IT	Human/ social sci/ bus/ law	Creative art/lang/ hum	Educ	Comb/other
Tuition fee cost	Mean	(1,868)	1,037	3,171	3,368	3,364	(3,364)	-
	Median	(3,375)	0	3,375	3,375	3,375	(3,375)	-
	SE	(576)	309	170	7	31	(11)	-
	<i>Unweighted</i>	44	84	275	199	241	39	29
Direct course costs (eg books and equipment)	Mean	(364)	279	349	367	559	(454)	-
	Median	(350)	150	197	239	300	(389)	-
	SE	(82)	45	40	49	55	(61)	-
	<i>Unweighted</i>	44	82	273	198	232	39	28
Costs of facilitating participation (eg travel)	Mean	-	264	247	275	371	-	-
	Median	-	30	0	0	50	-	-
	SE	-	68	46	84	119	-	-
	<i>Unweighted</i>	27	50	162	101	115	20	12
Total participation costs	Mean	-	(1,882)	3,917	4,029	4,295	-	-
	Median	-	(1,077)	3,745	3,702	3,995	-	-
	SE	-	(416)	72	97	167	-	-
	<i>Unweighted</i>	26	48	154	95	107	20	11

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled full-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.10b: Total student participation costs and main sources of student participation costs for part-time Welsh-domiciled students, by subject of study (£)

		Medic/ dentist	Allied to medic.	Science/ eng/ tech/ IT	Human/ social sci/ bus/ law	Creative art/ lang/hum	Educ	Comb/other
Tuition fee cost	Mean	-	-	988	(1,643)	-	-	-
	Median	-	-	800	(1,250)	-	-	-
	SE	-	-	86	(355)	-	-	-
	<i>Unweighted</i>	4	19	59	39	25	8	10
Direct course costs (eg books and equipment)	Mean	-	-	472	(553)	-	-	-
	Median	-	-	150	(415)	-	-	-
	SE	-	-	134	(112)	-	-	-
	<i>Unweighted</i>	4	26	61	40	25	8	11
Costs of facilitating participation (eg travel)	Mean	-	-	-	-	-	-	-
	Median	-	-	-	-	-	-	-
	SE	-	-	-	-	-	-	-
	<i>Unweighted</i>	1	15	22	14	13	3	6
Total participation costs	Mean	-	-	-	-	-	-	-
	Median	-	-	-	-	-	-	-
	SE	-	-	-	-	-	-	-
	<i>Unweighted</i>	1	10	16	10	10	2	6

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled part-time students completing diary

Source: NatGen/IES SIES 2011/12

Table A5.11: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by qualification type (£)

		Full-time		Part-time	
		Bachelor's	Other undergraduate	Bachelor's	Other undergraduate
Tuition fee cost	Mean	2,960	2,164	1,319	1,133
	Median	3,375	3,375	900	1,029
	SE	82	494	213	73
	<i>Unweighted</i>	846	65	91	73
Direct course costs (eg books and equipment)	Mean	385	522	504	509
	Median	203	430	390	380
	SE	28	82	83	72
	<i>Unweighted</i>	832	64	97	78
Costs of facilitating participation (eg travel)	Mean	307	-	(328)	-
	Median	0	-	(86)	-
	SE	40	-	(103)	-
	<i>Unweighted</i>	459	28	46	28
Total participation costs	Mean	3,638	-	(1,840)	-
	Median	3,670	-	(1,669)	-
	SE	107	-	(193)	-
	<i>Unweighted</i>	436	25	39	16

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatGen/IES SIES 2011/12

Table A5.12: Total student participation costs and main sources of student participation costs for Welsh-domiciled students, by year of study (£)

		Full-time			Part-time		
		First year	Other years	Final year or one year course	First year	Other years	Final year or one year course
Tuition fee cost	Mean	3,242	2,699	2,900	1,105	1,594	1,028
	Median	3,375	3,375	3,375	1,000	1,155	800
	SE	49	165	161	84	295	133
	<i>Unweighted</i>	320	293	298	63	50	51
Direct course costs (eg books and equipment)	Mean	338	413	398	526	551	415
	Median	190	220	210	550	380	280
	SE	33	34	46	71	114	109
	<i>Unweighted</i>	312	290	294	65	52	58
Costs of facilitating participation (eg travel)	Mean	317	260	360	(267)	-	-
	Median	100	0	40	(78)	-	-
	SE	44	74	65	(85)	-	-
	<i>Unweighted</i>	178	167	142	31	26	17
Total participation costs	Mean	3,986	3,385	3,851	-	-	-
	Median	3,825	3,550	3,814	-	-	-
	SE	70	198	128	-	-	-
	<i>Unweighted</i>	170	157	134	24	20	11

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.13: Total student participation costs and main sources of student participation costs for part-time Welsh-domiciled students, by intensity of study (£)

		Part-time	
		50% FTE or	
		above	25-49% FTE
Tuition fee cost	Mean	1,311	(1,077)
	Median	1,000	(860)
	SE	187	(120)
	<i>Unweighted</i>	128	36
Direct course costs (eg books and equipment)	Mean	570	(274)
	Median	460	(110)
	SE	£61	(89)
	<i>Unweighted</i>	137	38
Costs of facilitating participation (eg travel)	Mean	359	-
	Median	100	-
	SE	85	-
	<i>Unweighted</i>	67	7
Total participation costs	Mean	1,938	-
	Median	1,669	-
	SE	177	-
	<i>Unweighted</i>	50	5

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled part-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.14: Total student direct course costs and main sources of direct costs for Welsh-domiciled students, by year of study (£)

		Full-time			Part-time		
		First year	Other years	Final year or one year course	First year	Other years	Final year or one year course
Books	Mean	129	97	105	76	75	69
	Median	100	80	56	50	60	40
	SE	10	8	16	12	12	23
	<i>Unweighted</i>	316	291	294	66	54	58
Computers	Mean	209	102	146	316	338	257
	Median	0	0	0	300	0	0
	SE	20	17	22	61	117	73
	<i>Unweighted</i>	320	293	297	67	54	59
Equipment	Mean	59	48	53	13	54	6
	Median	0	0	0	0	0	0
	SE	14	21	16	7	27	3
	<i>Unweighted</i>	319	294	298	66	54	59
Printing, photocopying and stationery	Mean	100	91	126	145	89	82
	Median	50	40	78	50	50	30
	SE	8	16	16	39	24	21
	<i>Unweighted</i>	315	292	298	65	52	58
Total direct course costs	Mean	494	338	413	526	551	415
	Median	300	190	220	550	380	280
	SE	33	34	46	70	115	0
	<i>Unweighted</i>	312	290	294	65	52	58

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.15a: Total student direct costs and main sources of direct costs for full-time Welsh-domiciled students, by subject of study (£)

		Medic/ dentist	Allied to medic.	Science/ eng/ tech/ IT	Human/ social/ sci/bus/ law	Creative/ art/lang/ hum	Educ	Comb/ other
Books	Mean	(134)	67	93	124	122	(99)	-
	Median	(100)	40	80	100	75	(50)	-
	SE	(29)	13	8	9	20	(32)	-
	<i>Unweighted</i>	44	82	273	198	236	39	29
Computers	Mean	(34)	98	149	133	179	(237)	-
	Median	(0)	0	0	0	0	(150)	-
	SE	(16)	25	25	29	27	(36)	-
	<i>Unweighted</i>	44	85	275	198	241	39	28
Equipment	Mean	(22)	24	26	11	154	(2)	-
	Median	(0)	0	0	0	0	(0)	-
	SE	(10)	6	6	4	39	(1)	-
	<i>Unweighted</i>	44	85	274	200	240	39	29
Printing, photocopying and stationery	Mean	(192)	84	89	101	121	(116)	-
	Median	(60)	50	50	50	50	(50)	-
	SE	(79)	11	11	21	20	(31)	-
	<i>Unweighted</i>	43	84	275	198	237	39	29
Total direct course costs	Mean	(364)	279	349	367	559	(454)	-
	Median	(350)	150	197	239	300	(389)	-
	SE	(82)	45	40	49	55	(61)	-
	<i>Unweighted</i>	44	82	273	198	232	39	28

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled full-time students completing diary

Source: NatGen/IES SIES 2011/12

Table A5.15b: Total student direct costs and main sources of direct costs for part-time Welsh-domiciled students, by subject of study (£)

		Medic/ dentist	Allied to medic.	Science/ ng/ tech/ IT	Human/ social sci/bus/ law	Creative art/lang/ hum	Educ	Comb / other
Books	Mean	-	-	58	(87)	-	-	-
	Median	-	-	20	(60)	-	-	-
	SE	-	-	22	(18)	-	-	-
	<i>Unweighted</i>	4	26	62	40	27	8	11
Computers	Mean	-	-	327	(338)	-	-	-
	Median	-	-	0	(300)	-	-	-
	SE	-	-	99	(139)	-	-	-
	<i>Unweighted</i>	4	26	64	40	27	8	11
Equipment	Mean	-	-	8	(13)	-	-	-
	Median	-	-	0	(0)	-	-	-
	SE	-	-	3	(9)	-	-	-
	<i>Unweighted</i>	4	26	63	40	27	8	11
Printing, photocopying and stationery	Mean	-	-	99	(118)	-	-	-
	Median	-	-	30	(30)	-	-	-
	SE	-	-	32	(49)	-	-	-
	<i>Unweighted</i>	4	25	62	40	25	8	11
Total direct course costs	Mean	-	-	394	(472)	-	-	-
	Median	-	-	230	(150)	-	-	-
	SE	-	-	105	(131)	-	-	-
	<i>Unweighted</i>	4	26	61	40	25	8	11

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled part-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.16: Total student direct course costs and main sources of direct costs for Welsh-domiciled students, by institution type (£)

		Full-time			Part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Books	Mean	97	112	(213)	-	97	-	-
	Median	100	60	(100)	-	100	-	-
	SE	10	13	(53)	-	8	-	-
	<i>Unweighted</i>	301	560	40	9	139	22	8
Computers	Mean	86	180	(273)	-	274	-	-
	Median	0	0	(0)	-	0	-	-
	SE	11	13	(108)	-	27	-	-
	<i>Unweighted</i>	301	566	43	9	140	23	8
Equipment	Mean	54	49	(108)	-	29	-	-
	Median	0	0	(0)	-	0	-	-
	SE	22	10	(48)	-	13	-	-
	<i>Unweighted</i>	302	566	43	9	139	23	8
Printing, photocopying and stationery	Mean	89	120	(132)	-	114	-	-
	Median	50	50	(90)	-	60	-	-
	SE	15	14	(11)	-	6	-	-
	<i>Unweighted</i>	298	565	42	8	136	23	8
Total direct course costs	Mean	324	450	(674)	-	507	-	-
	Median	200	270	(450)	-	380	-	-
	SE	32	32	(121)	-	36	-	-
	Unweighted	298	558	40	9	136	22	8

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.17: Total student facilitation costs and main sources of facilitation costs for full-time Welsh-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Univ. accom	Renting (with friends)	Living with parents/parent- owned accommodation
Course related trips	Mean	-	(19)	65	128	34
	Median	-	(0)	0	0	0
	SE	-	(6)	20	45	8
	<i>Unweighted</i>	22	40	143	189	89
Study related travel	Mean	-	(160)	238	132	281
	Median	-	(0)	0	0	78
	SE	-	(77)	52	45	52
	<i>Unweighted</i>	22	41	143	190	90
Child related travel	Mean	-	(6)	0	0	0
	Median	-	(0)	0	0	0
	SE	-	(4)	0	0	0
	<i>Unweighted</i>	22	41	143	190	90
Study related parking	Mean	-	(18)	10	34	77
	Median	-	(0)	0	0	0
	Se	-	(5)	5	23	24
	<i>Unweighted</i>	22	41	143	190	90
Total travel costs	Mean	-	(207)	313	295	392
	Median	-	(0)	59	0	199
	SE	-	(84)	49	69	60
	<i>Unweighted</i>	22	40	143	189	89

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled full-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.18: Total student facilitation costs and main sources of facilitation costs for Welsh-domiciled students, by family type (£)

		Full-time Married/ living as couple			Part-time Married/ living as couple		
		Parents	Single	Parents	Single	Single	
Course related trips	Mean	-	(22)	96	-	-	-
	Median	-	(0)	0	-	-	-
	SE	-	(8)	29	-	-	-
	<i>Unweighted</i>	23	34	430	29	17	28
Study related travel	Mean	-	(248)	181	-	-	-
	Median	-	(0)	0	-	-	-
	SE	-	(98)	32	-	-	-
	<i>Unweighted</i>	23	35	432	29	17	29
Child related travel	Mean	-	(0)	0	-	-	-
	Median	-	(0)	0	-	-	-
	SE	-	(0)	0	-	-	-
	<i>Unweighted</i>	23	35	432	29	17	29
Study related parking	Mean	-	(81)	33	-	-	-
	Median	-	(0)	0	-	-	-
	SE	-	(60)	11	-	-	-
	<i>Unweighted</i>	23	35	432	29	17	29
Total travel costs	Mean	-	(362)	311	-	-	-
	Median	-	(78)	0	-	-	-
	SE	-	(155)	41	-	-	-
	<i>Unweighted</i>	23	34	430	29	17	28

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.19: Total student personal costs and main sources of personal costs for Welsh-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Telephone, broadband and television packages	Mean	116	325
	Median	45	315
	SE	12	23
	<i>Unweighted</i>	<i>894</i>	<i>177</i>
Mobile phone contract	Mean	231	350
	Median	225	315
	SE	9	35
	<i>Unweighted</i>	<i>902</i>	<i>176</i>
TV licence	Mean	47	128
	Median	0	108
	SE	5	18
	<i>Unweighted</i>	<i>885</i>	<i>170</i>
Audio-visual equipment	Mean	25	33
	Median	0	0
	SE	4	8
	<i>Unweighted</i>	<i>908</i>	<i>180</i>
Technical equipment (mobile phone handsets, games consoles etc)	Mean	57	91
	Median	0	0
	SE	8	19
	<i>Unweighted</i>	<i>906</i>	<i>179</i>
Clothes, shoes and accessories	Mean	275	343
	Median	200	200
	SE	17	41
	<i>Unweighted</i>	<i>896</i>	<i>175</i>
CD and DVDs etc	Mean	19	8
	Median	0	0
	SE	14	4
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Newspapers and books	Mean	106	200
	Median	0	78
	SE	22	46
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Gifts and cards	Mean	188	262
	Median	0	0
	SE	30	
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Prescriptions and medicine	Mean	16	81
	Median	0	0
	SE	5	25
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Toiletries	Mean	180	412
	Median	0	221
	SE	27	100
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Haircuts and grooming	Mean	32	15
	Median	0	0
	SE	12	9

		Full-time	Part-time
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Other personal spending	Mean	4	6
	Median	0	0
	SE	2	7
	<i>Unweighted</i>	<i>490</i>	<i>75</i>
Personal items*	Mean	1,621	2,913
	Median	999	2,606
	SE	144	394
	<i>Unweighted</i>	<i>484</i>	<i>70</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.20: Total student entertainment costs and main sources of entertainment costs for Welsh-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Items worth over £50	Mean	114	140
	Median	30	0
	SE	12	37
	<i>Unweighted</i>	487	72
Cinema, theatre and concerts	Mean	142	268
	Median	0	0
	SE	35	109
	<i>Unweighted</i>	490	75
Nightclubs, discos	Mean	89	38
	Median	0	0
	SE	12	29
	<i>Unweighted</i>	490	75
Sports, hobbies, clubs, societies	Mean	128	225
	Median	0	0
	SE	19	52
	<i>Unweighted</i>	490	75
Religious activities	Mean	4	20
	Median	0	0
	SE	2	13
	<i>Unweighted</i>	490	75
National lottery or betting	Mean	58	109
	Median	0	39
	SE	14	30
	<i>Unweighted</i>	490	75
Other lifestyle	Mean	52	20
	Median	0	0
	SE	19	20
	<i>Unweighted</i>	490	75
Alcohol consumed outside home	Mean	483	646
	Median	253	234
	SE	35	155
	<i>Unweighted</i>	490	75
Alcohol bought for home	Mean	111	166
	Median	0	0
	SE	11	43
	<i>Unweighted</i>	490	75
Entertainment*	Mean	1,170	1,587
	Median	931	1,151
	SE	75	182
	<i>Unweighted</i>	487	72

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.21: Total student living costs and main sources of student living costs for Welsh-domiciled students, by gender (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Food	Mean	1,901	1,950		-
	Median	1,638	1,755		-
	SE	123	122		-
	<i>Unweighted</i>	209	280		27
Personal items	Mean	1,435	1,753		-
	Median	955	1,104		-
	SE	129	178		-
	<i>Unweighted</i>	207	277		26
Entertainment	Mean	1,368	1,026		-
	Median	1,006	780		-
	SE	128	78		-
	<i>Unweighted</i>	209	277		27
Household goods	Mean	340	323		-
	Median	0	0		-
	SE	74	102		-
	<i>Unweighted</i>	207	280		26
Non-course travel	Mean	1,593	1,693		-
	Median	845	1,214		-
	SE	169	156		-
	<i>Unweighted</i>	206	274		26
Other living costs	Mean	2	44		-
	Median	0	0		-
	SE	2	15		-
	<i>Unweighted</i>	209	280		27
Total living costs*	Mean	6,618	6,736	-	(11,889)
	Median	5,329	5,563	-	(11,861)
	SE	406	525	-	(783)
	<i>Unweighted</i>	204	269	26	40

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

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Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.22: Total student living costs and main sources of student living costs for Welsh-domiciled students, by age (£)

		Full-time		Part-time	
		Under 25	25+	Under 25	25+
Food	Mean	1,803	(3,035)	-	3,579
	Median	1,638	(2,952)	-	2,956
	SE	96	(216)	-	265
	<i>Unweighted</i>	448	42	22	53
Personal items	Mean	1,526	(2,467)	-	(2,515)
	Median	922	(1,986)	-	(2,168)
	SE	114	(448)	-	(270)
	<i>Unweighted</i>	443	41	22	48
Entertainment	Mean	1,175	(1,120)	-	1,164
	Median	946	(781)	-	663
	SE	80	(153)	-	170
	<i>Unweighted</i>	445	42	21	51
Household goods	Mean	283	(736)	-	798
	Median	0	(286)	-	515
	SE	72	(226)	-	154
	<i>Unweighted</i>	446	42	22	52
Non-course travel	Mean	1,428	(3,618)	-	(3,236)
	Median	899	(3,998)	-	(3,028)
	SE	128	(380)	-	(297)
	<i>Unweighted</i>	440	41	20	47
Other living costs	Mean	22	(67)	-	44
	Median	0	(0)	-	0
	SE	9	(44)	-	15
	<i>Unweighted</i>	448	42	22	53
Total living costs*	Mean	6,198	(10,944)	-	(11,484)
	Median	5,143	(11,029)	-	(10,295)
	SE	365	(745)	-	(992)
	<i>Unweighted</i>	432	41	20	46

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.23: Total student living costs and main sources of student living costs for Welsh-domiciled students, by ethnicity (£)

		Full-time		Part-time	
		White	Ethnic minority	White	Ethnic minority
Food	Mean	1,899	(2,239)	3,306	-
	Median	1,697	(1,755)	2,763	-
	SE	114	(412)	328	-
	<i>Unweighted</i>	452	37	66	9
Personal items	Mean	1,587	(1,988)	2,828	-
	Median	985	(1,090)	2,490	-
	SE	151	(366)	467	-
	Unweighted	446	37	61	9
Entertainment	Mean	1,167	(1,188)	1,671	-
	Median	946	(655)	1,182	-
	SE	80	(256)	211	-
	<i>Unweighted</i>	449	37	64	8
Household goods	Mean	338	(196)	966	-
	Median	0	(84)	590	-
	SE	91	(56)	211	-
	<i>Unweighted</i>	450	37	65	9
Non-course travel	Mean	1,620	(1,881)	3,028	-
	Median	1,015	(1,047)	2,355	-
	SE	142	(326)	277	-
	<i>Unweighted</i>	443	37	59	8
Other living costs	Mean	26	(35)	21	-
	Median	0	(0)	0	-
	SE	9	(28)	9	-
	<i>Unweighted</i>	452	37	66	9
Total living costs*	Mean	6,590	(7,526)	12,008	-
	Median	5,445	(7,337)	12,549	-
	SE	450	(898)	663	-
	<i>Unweighted</i>	435	37	58	8

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.24: Total student living costs and main sources of student living costs for Welsh-domiciled students, by socio-economic group (£)

		Full-time			Part-time		
		Managerial/ professional	Inter- mediate	Routine/ manual/ unemp.	Managerial/ professional	Inter- mediate	Routine/ manual/ unemp.
Food	Mean	1,862	1,853	1,983	(3,223)	-	1,862
	Median	1,649	1,326	1,833	(2,535)	-	1,649
	SE	205	265	147	(293)	-	205
	<i>Unweighted</i>	228	73	122	31	16	228
Personal items	Mean	1,650	1,951	1,365	-	-	1,650
	Median	1,093	1,259	903	-	-	1,093
	SE	198	337	140	-	-	198
	<i>Unweighted</i>	226	71	121	28	14	226
Entertainment	Mean	1,235	903	1,265	(1,375)	-	1,235
	Median	981	499	852	(702)	-	981
	SE	115	195	90	(267)	-	115
	<i>Unweighted</i>	227	72	122	30	15	227
Household goods	Mean	301	445	291	(1,018)	-	301
	Median	0	60	88	(417)	-	0
	SE	145	199	65	(208)	-	145
	<i>Unweighted</i>	228	72	121	30	16	228
Non-course travel	Mean	1,561	1,999	1,561	(3,601)	-	1,561
	Median	1,015	1,658	650	(3,410)	-	1,015
	SE	185	243	173	(276)	-	185
	<i>Unweighted</i>	225	72	119	28	13	225
Other living costs	Mean	31	2	16	(11)	-	31
	Median	0	0	0	(0)	-	0
	SE	13	2	9	(10)	-	13
	<i>Unweighted</i>	228	73	122	31	16	228
Total living costs*	Mean	6,557	7,277	6,536	-	-	6,557
	Median	5,073	6,387	5,073	-	-	5,073
	SE	684	737	433	-	-	684
	<i>Unweighted</i>	223	68	119	27	13	223

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.25: Total student living costs and main sources of student living costs for Welsh-domiciled students, by parental experience of higher education (£)

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Food	Mean	1,847	2,056	(3,002)	(3,401)
	Median	1,619	1,833	(2,542)	(2,771)
	SE	138	88	(655)	(323)
	<i>Unweighted</i>	292	196	30	45
Personal items	Mean	1,541	1,742	-	(2,687)
	Median	983	1,089	-	(2,606)
	SE	138	240	-	(403)
	<i>Unweighted</i>	288	195	29	41
Entertainment	Mean	1,131	1,229	-	(1,367)
	Median	975	880	-	(819)
	SE	111	101	-	(206)
	<i>Unweighted</i>	289	196	29	43
Household goods	Mean	275	414	-	(743)
	Median	0	50	-	(440)
	SE	64	129	-	(145)
	<i>Unweighted</i>	291	195	29	45
Non-course travel	Mean	1,363	2,074	-	(3,064)
	Median	845	1,780	-	(2,355)
	SE	153	210	-	(507)
	<i>Unweighted</i>	283	196	27	40
Other living costs	Mean	19	38	(22)	(43)
	Median	0	0	(0)	(0)
	SE	8	16	(14)	(23)
	<i>Unweighted</i>	292	196	30	45
Total living costs*	Mean	6,093	7,557	-	(11,366)
	Median	4,796	6,389	-	(9,725)
	SE	390	626	-	(1,261)
	<i>Unweighted</i>	278	194	27	39

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

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Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.26: Total student living costs and main sources of student living costs for full-time Welsh-domiciled students, by status (£)

		Full-time		Part-time
		Independent	Dependent	Independent
Food	Mean	2,409	1,741	3,240
	Median	2,051	1,619	2,763
	SE	149	113	322
	<i>Unweighted</i>	123	367	75
Personal items	Mean	1,964	1,490	2,913
	Median	1,513	903	2,606
	SE	271	110	394
	<i>Unweighted</i>	121	363	70
Entertainment	Mean	1,260	1,135	1,587
	Median	1,028	913	1,151
	SE	119	91	183
	<i>Unweighted</i>	122	365	72
Household goods	Mean	633	215	894
	Median	156	0	515
	SE	165	50	175
	<i>Unweighted</i>	121	367	74
Non-course travel	Mean	2,366	1,381	2,977
	Median	2,221	899	2,340
	SE	258	122	294
	<i>Unweighted</i>	119	362	67
Other living costs	Mean	35	23	34
	Median	0	0	0
	SE	21	9	12
	<i>Unweighted</i>	123	367	75
Total living costs*	Mean	8,661	5,944	11,775
	Median	7,768	5,038	11,909
	SE	765	304	764
	<i>Unweighted</i>	117	356	66

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.27: Total student living costs and main sources of student living costs for Welsh-domiciled students, by family type (£)

		Full-time Married/ living as			Part-time Married/ living as		
		Parents	couple	Single	Parents	couple	Single
Food	Mean	-	(2,665)	1,696	-	-	-
	Median	-	(2,340)	1,580	-	-	-
	SE	-	(236)	100	-	-	-
	<i>Unweighted</i>	23	35	432	29	17	29
Personal items	Mean	-	(2,047)	1,502	-	-	-
	Median	-	(1,340)	903	-	-	-
	SE	-	(654)	105	-	-	-
	<i>Unweighted</i>	23	33	428	26	15	29
Entertainment	Mean	-	(901)	1,201	-	-	-
	Median	-	(780)	968	-	-	-
	SE	-	(131)	90	-	-	-
	<i>Unweighted</i>	23	34	430	29	15	28
Household goods	Mean	-	(558)	241	-	-	-
	Median	-	(156)	0	-	-	-
	SE	-	(149)	66	-	-	-
	<i>Unweighted</i>	23	34	431	28	17	29
Non-course travel	Mean	-	(1,985)	1,434	-	-	-
	Median	-	(1,784)	899	-	-	-
	SE	-	(424)	110	-	-	-
	<i>Unweighted</i>	23	32	426	27	13	27
Other living costs	Mean	-	(49)	20	-	-	-
	Median	-	(0)	0	-	-	-
	SE	-	(39)	8	-	-	-
	<i>Unweighted</i>	23	35	432	29	17	29
Total living costs*	Mean	-	(8,059)	6,066	-	-	-
	Median	-	(5,846)	5,143	-	-	-
	SE	-	(1,124)	354	-	-	-
	<i>Unweighted</i>	23	31	419	26	13	27

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

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Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.28a: Total student living costs and main sources of student living costs for full-time Welsh-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Univ. accom	Renting (with friends)	Living with parents/ Parent- owned accom
Food	Mean	-	(2,634)	1,486	1,799	1,626
	Median	-	(2,340)	1,443	1,697	1,279
	SE	-	(158)	88	139	161
	<i>Unweighted</i>	22	41	143	190	90
Personal items	Mean	-	(2,234)	1,174	1,406	2,007
	Median	-	(1,491)	827	903	1,104
	SE	-	(600)	97	99	363
	<i>Unweighted</i>	21	41	142	187	89
Entertainment	Mean	-	(1,065)	1,393	1,163	1,029
	Median	-	(780)	933	968	655
	SE	-	(116)	105	121	147
	<i>Unweighted</i>	22	40	141	190	90
Household goods	Mean	-	(542)	134	311	242
	Median	-	(50)	98	0	0
	SE	-	(133)	24	110	55
	<i>Unweighted</i>	22	41	143	189	89
Non-course travel	Mean	-	(2,433)	1,126	1,236	2,234
	Median	-	(2,000)	540	845	2,160
	SE	-	(490)	122	130	222
	<i>Unweighted</i>	21	39	141	187	89
Other living costs	Mean	-	(24)	8	31	19
	Median	-	(0)	0	0	0
	SE	-	(20)	6	12	20
	<i>Unweighted</i>	22	41	143	190	90
Total living costs*	Mean	-	(8,768)	5,310	5,912	7,209
	Median	-	(8,117)	4,542	4,760	5,947
	SE	-	(1,187)	276	361	894
	<i>Unweighted</i>	21	38	138	183	89

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled full-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.28b: Total student living costs and main sources of student living costs for part-time Welsh-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Renting (with friends)	Living with parents/ Parent- owned accom
Food	Mean	-	-	-	-
	Median	-	-	-	-
	SE	-	-	-	-
	<i>Unweighted</i>	28	25	1	17
Personal items	Mean	-	-	-	-
	Median	-	-	-	-
	SE	-	-	-	-
	<i>Unweighted</i>	23	25	1	17
Entertainment	Mean	-	-	-	-
	Median	-	-	-	-
	SE	-	-	-	-
	<i>Unweighted</i>	26	25	1	16
Household goods	Mean	-	-	-	-
	Median	-	-	-	-
	SE	-	-	-	-
	<i>Unweighted</i>	27	25	1	17
Non-course travel	Mean	-	-	-	2,977
	Median	-	-	-	2,340
	SE	-	-	-	0
	<i>Unweighted</i>	22	25	16	67
Other living costs	Mean	-	-	-	-
	Median	-	-	-	-
	SE	-	-	-	-
	<i>Unweighted</i>	28	25	1	17
Total living costs*	Mean	-	-	-	11,775
	Median	-	-	-	11,909
	SE	-	-	-	0
	<i>Unweighted</i>	21	25	16	66

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled part-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.29: Total student living costs and main sources of student living costs for Welsh-domiciled students, by institution type (£)

		Full-time			Part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Food	Mean	1,743	2,075	-	-	3,583	-	-
	Median	1,649	1,741	-	-	2,771	-	-
	SE	152	119	-	-	220	-	-
	<i>Unweighted</i>	182	295	13	3	58	9	5
Personal items	Mean	1,275	1,910	-	-	2,841	-	-
	Median	853	1,421	-	-	2,606	-	-
	SE	115	210	-	-	181	-	-
	<i>Unweighted</i>	181	291	12	3	54	8	5
Entertainment	Mean	1,034	1,309	-	-	1,448	-	-
	Median	968	922	-	-	946	-	-
	SE	129	104	-	-	124	-	-
	<i>Unweighted</i>	182	292	13	3	55	9	5
Household goods	Mean	154	481	-	-	806	-	-
	Median	0	50	-	-	390	-	-
	SE	28	145	-	-	173	-	-
	<i>Unweighted</i>	182	294	12	3	57	9	5
Non-course travel	Mean	1,117	2,111	-	-	3,516	-	-
	Median	830	1,725	-	-	3,390	-	-
	SE	120	150	-	-	228	-	-
	<i>Unweighted</i>	180	289	12	3	51	8	5
Other living costs	Mean	39	17	-	-	49	-	-
	Median	0	0	-	-	0	-	-
	SE	14	10	-	-	14	-	-
	<i>Unweighted</i>	182	295	13	3	58	9	5
Total living costs*	Mean	5,329	7,856	-	-	12,384	-	-
	Median	4,480	6,821	-	-	11,861	-	-
	SE	260	646	-	-	778	-	-
	<i>Unweighted</i>	179	282	12	3	50	8	5

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.30: Total student living costs and main sources of student living costs for full-time Welsh-domiciled students, by subject of study (£)

		Medic/ dentist	Allied to medic	Science/ eng/ tech/ IT	Human/ social/ sci/ bus/law	Creative art/lang/ hum	Educ	Comb/ other
Food	Mean	-	2,407	1,706	1,853	2,129	-	-
	Median	-	2,067	1,500	1,365	1,853	-	-
	SE	-	195	193	159	145	-	-
	<i>Unweighted</i>	27	51	163	101	116	20	12
Personal items	Mean	-	1,737	1,479	1,965	1,622	-	-
	Median	-	1,569	899	1,401	1,109	-	-
	SE	-	353	188	227	178	-	-
	<i>Unweighted</i>	27	51	161	101	112	20	12
Enter- tainment	Mean	-	1,175	1,194	1,414	1,003	-	-
	Median	-	922	931	1,032	646	-	-
	SE	-	145	146	75	148	-	-
	<i>Unweighted</i>	27	51	163	100	114	20	12
Household goods	Mean	-	611	298	289	351	-	-
	Median	-	78	0	0	50	-	-
	SE	-	363	109	70	110	-	-
	<i>Unweighted</i>	27	51	162	101	115	20	12
Non- course travel	Mean	-	2,258	1,658	1,772	1,268	-	-
	Median	-	1,658	1,010	1,375	845	-	-
	SE	-	414	158	192	133	-	-
	<i>Unweighted</i>	27	50	162	100	110	20	12
Other living costs	Mean	-	37	16	42	11	-	-
	Median	-	0	0	0	0	-	-
	SE	-	24	14	22	10	-	-
	<i>Unweighted</i>	27	51	163	101	116	20	12
Total living costs*	Mean	-	8,187	6,406	7,347	6,113	-	-
	Median	-	7,134	5,563	7,298	4,932	-	-
	SE	-	1,186	558	511	381	-	-
	<i>Unweighted</i>	27	50	159	99	106	20	12

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled full-time students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.31: Total student living costs and main sources of student living costs for Welsh-domiciled students, by qualification type (£)

		Full-time		Part-time	
		Bachelor's	Other undergraduate	Bachelor's	Other undergraduate
Food	Mean	1,936	-	(3,085)	-
	Median	1,716	-	(2,763)	-
	SE	111	-	(439)	-
	<i>Unweighted</i>	462	28	46	29
Personal items	Mean	1,640	-	(3,067)	-
	Median	1,050	-	(2,490)	-
	SE	153	-	(565)	-
	<i>Unweighted</i>	457	27	42	28
Entertainment	Mean	1,186	-	(1,437)	-
	Median	968	-	(1,182)	-
	SE	78	-	(269)	-
	<i>Unweighted</i>	459	28	46	26
Household goods	Mean	342	-	(1,030)	-
	Median	0	-	(695)	-
	SE	91	-	(232)	-
	<i>Unweighted</i>	461	27	46	28
Non-course travel	Mean	1,635	-	(2,757)	-
	Median	1,015	-	(2,340)	-
	SE	129	-	(339)	-
	<i>Unweighted</i>	454	27	42	25
Other living costs	Mean	26	-	(42)	-
	Median	0	-	(0)	-
	SE	9	-	(22)	-
	<i>Unweighted</i>	462	28	46	29
Total living costs*	Mean	6,711	-	(11,538)	-
	Median	5,506	-	(11,909)	-
	SE	449	-	(974)	-
	<i>Unweighted</i>	446	27	41	25

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

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Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

Table A5.32: Total student living costs and main sources of student living costs for Welsh-domiciled students, by year of study (£)

		Full-time			Part-time		
		First year	Other years	Final year or one year course	First year	Other years	Final year or one year course
Food	Mean	1,922	2,019	1,814	(3,099)	-	-
	Median	1,609	1,789	1,619	(2,647)	-	-
	SE	175	165	108	(625)	-	-
	<i>Unweighted</i>	179	167	144	32	26	17
Personal items	Mean	1,617	1,458	1,846	(3,205)	-	-
	Median	1,018	903	1,457	(3,030)	-	-
	SE	204	210	152	(722)	-	-
	<i>Unweighted</i>	176	166	142	31	22	17
Entertainment	Mean	1,440	1,114	1,084	(1,750)	-	-
	Median	1,037	968	781	(2,067)	-	-
	SE	102	146	80	(222)	-	-
	<i>Unweighted</i>	177	166	144	31	25	16
Household goods	Mean	215	334	394	(1,006)	-	-
	Median	50	0	0	(617)	-	-
	SE	57	123	94	(320)	-	-
	<i>Unweighted</i>	179	167	142	31	26	17
Non-course travel	Mean	1,741	1,512	1,787	-	-	-
	Median	859	899	1,375	-	-	-
	SE	196	190	162	-	-	-
	<i>Unweighted</i>	176	164	141	29	22	16
Other living costs	Mean	31	36	12	(23)	-	-
	Median	0	0	0	(0)	-	-
	SE	19	15	9	(9)	-	-
	<i>Unweighted</i>	179	167	144	32	26	17
Total living costs*	Mean	6,856	6,411	6,963	-	-	-
	Median	5,539	4,932	6,709	-	-	-
	SE	558	650	449	-	-	-
	<i>Unweighted</i>	172	162	139	29	21	16

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

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Base: All Welsh-domiciled students completing diary

Source: NatCen/IES SIES 2011/12

6 Overall Financial Position

6.1 Summary of key findings

- Full-time and part-time students predicted similar levels of savings at the end of the academic year, on average, at £1,155 and £1,569 respectively. Among both full- and part-time students, savings levels were projected to remain steady over time as the year progressed.
- Key differences in the level of savings were found for students with different family and housing circumstances. Levels of savings also varied by the subject of study.
- Levels of borrowing among full-time students were five times higher (at £10,082) than found among part-time students (£2,004). In addition, full-time students were considerably more likely to borrow money (94 per cent had some form of borrowing compared to 53 per cent of part-time students). Full-time students' borrowing was predominantly made up of student loans (£10,189 out of £10,743). However, some full-time students had borrowed from commercial or 'higher cost' sources such as commercial credit companies (17 per cent) and via bank overdrafts (47 per cent), and among those students who had made use of these sources, the average amounts involved were substantial (£2,581 and £1,031 respectively).
- Borrowing patterns among full-time students varied according to a range of characteristics, with greatest differences according to: age; living arrangements; type of institution; qualification; and year of study.
- Part-time students borrowed less heavily than full-time students (£2,004 on average), but tended to make more use of commercial credit, which accounted for 66 per cent (£1,324) of part-time students' borrowing. Average borrowings in the form of student loans were small (largely as part-time students are not eligible for this type of support).
- Estimated net debt on graduation varied considerably, reflecting many of the patterns noticed for savings and borrowing. In particular, for full-time students, relatively higher net debt was predicted among single students living independently.

6.2 Introduction

Having considered students' income and expenditure in previous chapters, it is important to focus on the gap between the two, if any, and how students meet it from savings or borrowings. In this chapter we concentrate on students' overall financial position. In particular, we discuss: how students use, build up and deplete savings while studying in HE; how much students are borrowing and from which sources; and the extent of the debt they expect to have by the end of their course.

It is important to note that this analysis does not look at the net difference between students' reported total income and expenditure but savings and borrowing were examined separately from income and expenditure. This is in keeping with the established methodology set out in the Family Expenditure Survey and the previous waves of SIES. The main reasons for this are:

- It reflects the aggregate nature of the data – looking at total income and expenditure across all students (or groups of students) rather than incomings and outgoings of an average student. Students bridge the gap between income and expenditure in a number of ways, using savings, borrowing from family, banks or credit cards. In some cases the gap may be temporary and can be dealt with by simply 'doing without', delaying payments or economising on certain items.
- The survey accepts estimates and there will always be some measurement errors due to the process itself (relying on memory/accuracy of recall of facts during interviews and diary keeping). We have also made assumptions about how income is shared between partners. Any detailed comparisons between income and expenditure of students are likely to exacerbate any measurement inaccuracies, and could lead to spurious results.

This chapter includes:

- An examination of savings or money 'set aside' at the beginning of the academic year, and students' estimates of their levels of savings by the end of the academic year.
- Analysis of borrowing levels and sources.
- An assessment of the overall financial position of the student body – taking into account savings and borrowing to identify net debt.

6.3 Savings

6.3.1 Introduction

There are several ways of off-setting the financial demands of being a student, including taking on paid work to increase income (as discussed in Section 3.5). However, another way is to rely on savings. This section examines how students use savings while studying in HE.

Savings are defined in this section as money that students have 'set aside' and this could be money kept in banks, building society accounts or ISAs. It may also be money that students have set aside in their current accounts that they do not intend to spend. Some individuals are defined as having shared financial responsibility with a partner (see Glossary in Chapter 1) – in these circumstances joint savings are taken into account, but the overall amount has been divided into two to provide individual estimates of savings.

6.3.2 Savings over time

Overall, about half of students had savings at the beginning of the academic year: 52 per cent of full-time students and 48 per cent of part-time students. Predictions for the end of the year suggest that only a few full-time and part-time students will have exhausted their savings by then, while some will have accrued savings, as 50 per cent of full-time students and 51 per cent of part-time students still expected to have savings at this point. As the proportion of students reporting savings at different times varies only very slightly, this suggests that there are not huge swings between being a saver and a non-saver over time.

Estimates of the levels of total savings by the end of the current academic year varied greatly, however. The average (mean) was £1,155 for full-time students and somewhat higher for part-time students at £1,569. Looking at the median figures indicates that half of full-time students predicted having no savings set aside while half of part-time students predicted having £75 or less by the end of the year. A minority predicted very high levels of savings (ten per cent of full-time students predicted £3,965 or more, and ten per cent of part-time students predicted £5,688 or more). The proportion of students predicting savings at this level did not vary significantly by age group.

Full-Time Students

Savings among full-time Welsh students remained relatively steady over time, but showed a slight decline on average over the course of the academic year. Full-time continuing students (ie

those who had already started HE, not first year or one year only students) started the current academic year with an average of £1,314 and predicted they would end the year with £1,134. Overall, full-time students (whether continuing or not) started the current academic year with an average of £1,306 in savings and predicted that by the end of the year they would have £1,155 on average (Table 6.1).

Table 6.1: Levels of savings (£): all Welsh-domiciled students

		All full-time ¹	Continuing full-time ²	All part-time ¹	Continuing part-time ²
Savings at the start of academic year*	Mean	1,306	1,314	1,338	1,861
	Median	100	0	0	0
	SE	145	181	334	566
	<i>Unweighted bases</i>	<i>871</i>	<i>545</i>	<i>160</i>	<i>93</i>
Predicted savings at end of academic year*	Mean	1,155	1,134	1,569	2,174
	Median	0	0	75	150
	SE	107	130	390	667
	<i>Unweighted bases</i>	<i>870</i>	<i>549</i>	<i>157</i>	<i>92</i>

* Note: Figures adjusted for partner contribution where relevant

1. Base: all Welsh-domiciled students (answering the question)

2. Base: all Welsh-domiciled students in their second year or above (answering the question)

Source: NatGen/ IES SIES 2011/12

However, if we consider just those students with savings (52 per cent at the start of the year and 50 per cent at the end of the year), the average levels are much higher. Half of full-time student 'savers' started the year with £1,300 or more in savings, and the average (mean) amount put aside at the start was £2,508. Half of these 'savers' predicted they would still have at least £1,000 by the end of the year, with the average predicted at year-end having declined by just under £200 to £2,332 (Table 6.2, the figures for continuing students were £2,692 and £2,386 at the end of the year).

Part-Time Students

Savings among part-time Welsh students also remained relatively steady over time, but were predicted to increase slightly on average over the course of the academic year. Among part-time continuing students, the average savings were predicted to increase by just £300 over the course of the academic year, from £1,861 at the start to £2,174 by the end of the year (Table 6.1). Looking at all part-time students (whether continuing or not) levels of savings were also

predicted to rise over the coming year – with average savings at the start of the academic year at £1,338 predicted to rise to £1,569 on average by the end.

Restricting the analysis to looking at levels of saving among ‘savers’ only (Table 6.2) shows a similar picture of slight increases in levels of savings predicted over the coming academic year. On average, continuing students with savings began the current academic year with £3,962 set aside and predicted this to rise by just under £200 to an average per saver of £4,153 at the end of the academic year. Among all part-time ‘savers’, the average predicted accrual of savings was slightly higher, at just under £300, from £2,811 at the beginning of the year to a predicted £3,101.

Table 6.2: Levels of savings (£): all Welsh-domiciled students with savings

		All full-time ¹	Continuing full-time ²	All part-time ¹	Continuing part-time ²
Savings at the start of academic year*	Mean	2,508	2,692	2,811	(3,962)
	Median	1,300	1,500	1,200	(2,500)
	SE	214	288	525	(922)
	<i>Unweighted bases</i>	488	272	75	43
Predicted savings at end of academic year*	Mean	2,332	2,386	3,101	4,153
	Median	1,000	1,000	2,000	2,300
	SE	167	216	542	871
	<i>Unweighted bases</i>	473	282	81	51

* Note: Figures adjusted for partner contribution where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

1. Base: Welsh domiciled students with savings (answering the question)
2. Base: Welsh domiciled students in their second year or above with savings (answering the question)

Source: NatCen/ IES SIES 2011/12

Overall, average levels of savings were lower in 2011/12 than in 2007/08, particularly among full-time students. This is discussed in more detail in Chapter 7.

6.3.3 Predicted savings by end of the academic year

The amount of savings students estimated that they would have accrued or retained by the end of the current academic year varied according to a number of individual and study-related characteristics. The clearest trends for both full- and part-time students are that both family type

and housing tenure have a major bearing on an individual's level of savings: parents studying full-time were particularly short of savings. However, the subject studied and (for full-time students) parental experience of higher education played a role, while for part-time students gender also played a role. These, along with other characteristics significantly related to predicted year-end savings levels in the bivariate analysis, are discussed below.

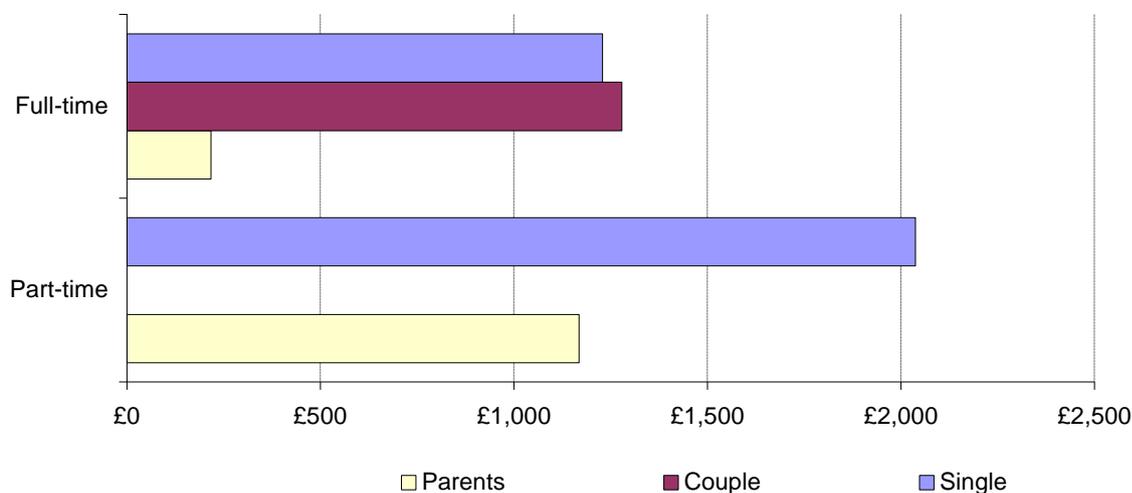
Family Circumstances

Among full-time students, students living in families with children were the least likely to predict having any savings by the end of the year (at just 11 per cent). This compares with one-third (32 per cent) of full-time students in childless couples and over half (55 per cent) of single full-time students.

Unsurprisingly, considering the low proportion of full-time students with children who predicted having any savings, this group also predicted having the lowest average level of savings at the end of the year at just £217, compared with over £1,200 predicted on average among students in childless couples and single students (£1,279 and £1,228 respectively, Table A6.1).

Among part-time students, parents reported lower levels of predicted savings than single students but the difference was less extreme. In fact, 40 per cent of part-time students who were parents predicted having some savings at the end of the academic year with an average level of £1,168 savings predicted. This compares with 57 per cent of single part-time students predicting some savings by the end of the year, with an average level of end-of-year predicted savings of £2,037 (Figure 6.1, Table A6.1). It is not possible to show the levels of predicted end-of-year savings for part-time students living with a partner due to the small number of students in this category in the sample.

Figure 6.1: Predicted levels of savings at the end of the year (£) by family circumstances, Welsh-domiciled full-time and part-time students



Unweighted bases: full-time 870; part-time 157

* Note: Figures adjusted for joint finances where relevant

* Note: Levels of savings cannot be reported for part-time students living as a couple due to small sample size.

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

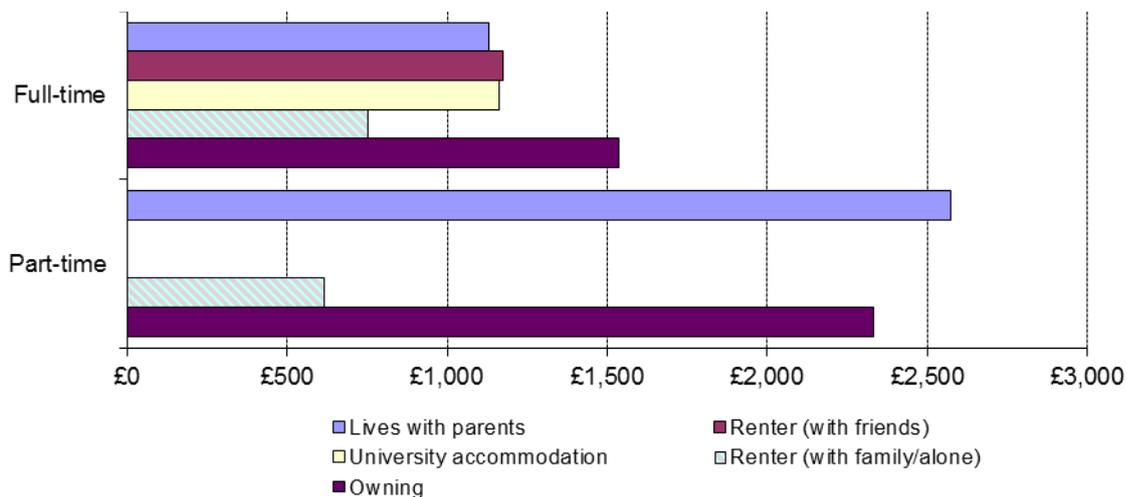
Housing Tenure

A different pattern of savings levels by housing circumstances emerges when looking at full-time compared with part-time students (Figure 6.2). Among full-time students, those living with their parents, in university accommodation or in shared rented accommodation predicted similar levels of end-of-year levels of savings, at around £1,150 (Table A6.1). Owner occupier full-time students predicted the highest levels of savings (£1,536 on average) while full-time students who rented their home either on their own or with their family predicted the lowest levels of savings on average (£754).

Among part-time students, however, those living with their parents reported the highest predicted levels of savings (£2,573), compared with £2,331 among owner occupiers and £616 among those who rented their home either on their own or with their family. It should be noted that these figures are based on relatively small base sizes (fewer than 50 part-time students living with their parents and in rented accommodation respectively and only 57 owner

occupiers), and these findings should therefore be treated with some caution. The relationship between tenure and predicted savings levels could be due to the association between housing tenure and family circumstances as this has not been controlled for.

Figure 6.2: Levels of savings (£) by housing tenure, Welsh-domiciled full-time and part-time students



Unweighted bases: full-time 855; part-time 149

* Note: Figures adjusted for joint finances where relevant

* Note: Levels of savings cannot be reported for part-time students living in shared rented or university accommodation due to small sample size.

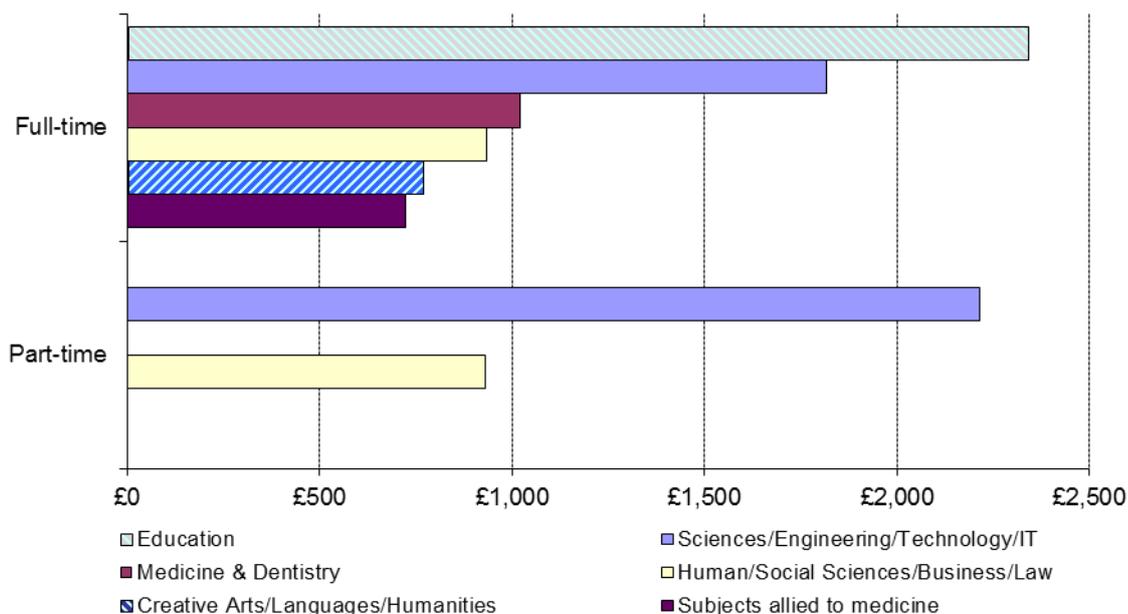
Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Course Subject

Predicted levels of savings at the end of the academic year varied by course subject studied (Figure 6.3 and Table A6.1). Among full-time students those studying education (£2,340) predicted the highest levels of savings followed by those studying science, engineering or technology (£1,818), while the lowest levels of predicted savings were reported by students studying subjects allied to medicine (£722) or creative arts, languages or humanities (£766). Only two course subjects had sufficient numbers of part-time Welsh students to report on the predicted levels of savings. Those studying science, engineering or technology on a part-time basis also predicted high levels of savings (£2,214 on average), while those studying human or social sciences, business or law part-time predicted savings (£931) in line with their full-time counterparts.

Figure 6.3: Levels of savings (£) by subject, Welsh-domiciled full-time students



Unweighted bases: full-time 870; part-time 157

* Note: Figures adjusted for joint finances where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Other Characteristics

Predicted savings levels were also related to parental experience of higher education among full-time students, and to the gender of the student among part-time students.

Full-time students whose parents had attended university had higher levels of savings on average (£1,411) compared with those whose parents had not (£787).

Male part-time students predicted having particularly high levels of end-of-year savings at £2,662, while female part-time students predicted having particularly low levels of savings at the end of the year (£798), whereas levels of predicted savings did not differ for men and women among full-time students (Table A6.1).

6.4 Borrowings

6.4.1 Introduction

Students have access to a wide range of borrowing options and can accrue substantial debt over the duration of their course. This section discusses the sources and levels of borrowing students predicted they would have at the end of the academic year.

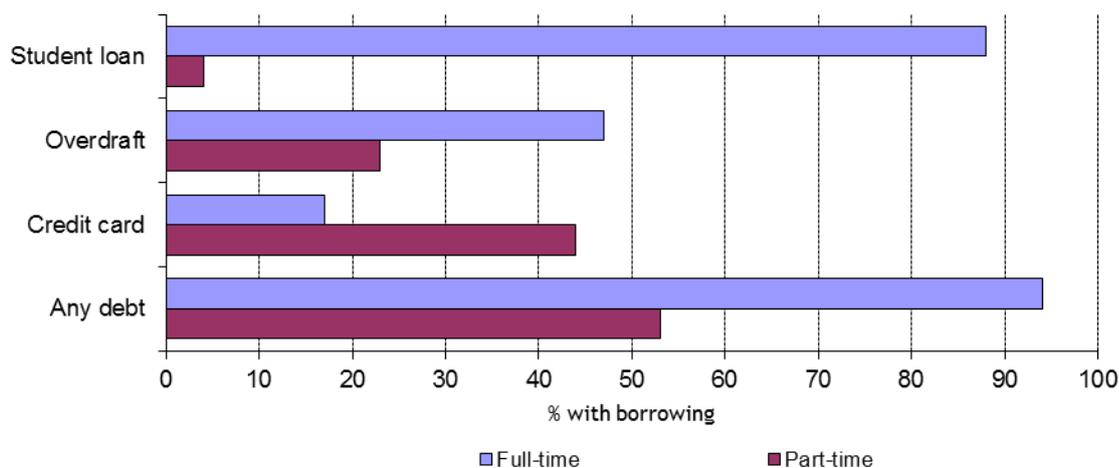
The main categories of debt discussed in this section are:

- Commercial sources of credit, such as bank loans, credit cards and any hire-purchase agreements.
- Bank overdrafts.
- Arrears, including any outstanding unpaid bills.
- Career Development Loans.
- Student loans, including student loans for maintenance and student loans for fees (for the current academic year) as well as amounts owing from previous years.
- Any outstanding (and repayable) Access to Learning Funds (ALF) for those studying in an HEI in England, or Financial Contingency Funds (FCF) for those studying in an HEI in Wales.

Study related borrowings, such as student loans, career development loans and repayable ALF/FCF loans have not been adjusted for students living as a couple but other sources of debt have been adjusted for joint finances. As with income, expenditure and savings these types of debt have been halved for students living with a partner to reflect the student's individual share. Full-time students were much more likely to have some form of borrowing, with 94 per cent of full-time students having some debt, compared with 53 per cent of part-time students. Average levels of total borrowing among full-time students were also five times higher than found among part-time students and full-time and part-time students generally drew on different sources of borrowing (Figure 6.4).

The sources of borrowing and levels of debt are discussed separately for full-time and part-time students below.

Figure 6.4: Prevalence of student debt and main sources of borrowing, Welsh domiciled students (% with specific form of debt)



Unweighted bases: full-time 889; part-time 172

* Note: Figures adjusted for partner contribution where relevant

Base: all Welsh-domiciled students

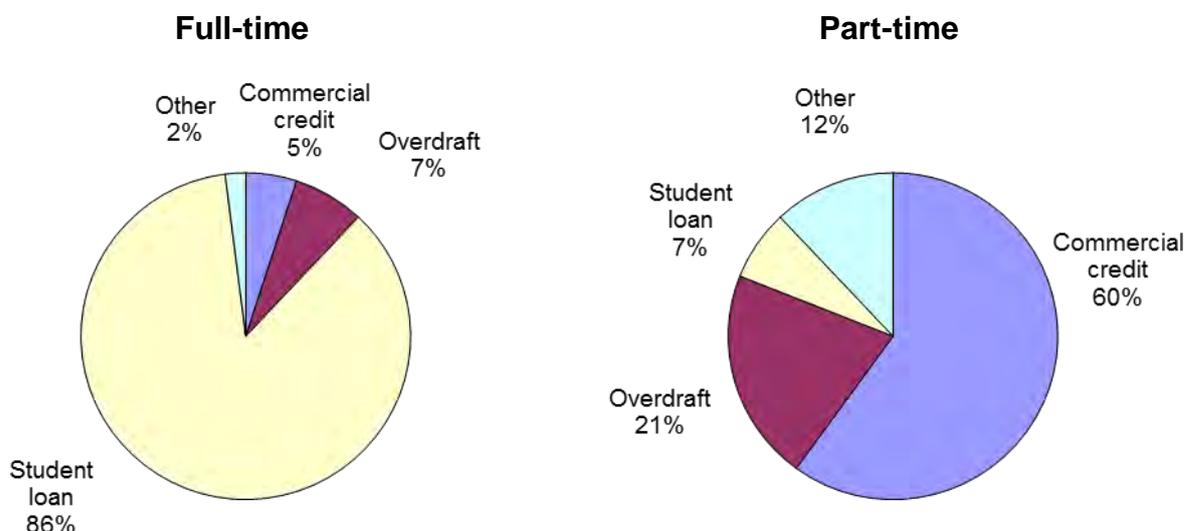
Source: NatCen/ IES SIES 2011/12

6.4.2 Full-time students

Full-time students' overall predicted levels of borrowing by the end of the academic year were, on average, £10,082; with half owing £7,975 or more (Table 6.3). As noted above, overall levels of borrowing are made up of a number of different sources:

- For full-time students the key component of borrowing is student loan debt. Student loan debt comprises the student loan for fees and student loan for maintenance for the current academic year, plus any unpaid student loans from previous years. Across all full-time students student loan debt accounted for 86 per cent of all borrowing (Figure 6.5). The average amount of student loan debt was £8,939 and half of all full-time students owed £6,875 or more. Levels of student loan take-up were high (at 77 per cent for fee loans and 73 per cent for maintenance loans, see Chapter 3) and 88 per cent had outstanding loan debt (figure 6.4).

Figure 6.5: Main sources of borrowing (composition of debt) for full-time and part-time Welsh-domiciled students



Unweighted bases: full-time 839; part-time 94

* Note: Figures adjusted for partner contribution where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

- Overall, average levels of commercial credit and overdrafts (together referred to as borrowing from commercial sources) were similar at between £400 and £500 each (£437 and £481 respectively, Table 6.3). Half of students used an overdraft (47 per cent) while less than one-fifth (17 per cent) had taken out commercial credit (Figure 6.4). However, where students had used these sources, they tended to borrow relatively heavily from them: the average amount owed in commercial credit was £2,581 and in overdrafts £1,031 (Table 6.4).
- ‘Other’ sources (arrears, Career Development Loans and Access Finance loans) contributed very little to the overall level of predicted borrowing for full-time students (only two per cent, with an average level of £119, Figure 6.5 and Table 6.3). Indeed, amounts owing in arrears were relatively small, while Career Development Loans and outstanding Financial Contingency Funds or Access to Learning Funds had virtually no impact on predicted average overall borrowing levels.

Table 6.3: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Commercial credit	Mean	437	1,324
	Median	0	0
	SE	64	265
Overdraft	Mean	481	187
	Median	0	0
	SE	48	35
Arrears	Mean	118	73
	Median	0	0
	SE	52	25
Career Development Loan	Mean	0	2
	Median	0	0
	SE	0	2
Outstanding student loan debt	Mean	8,939	390
	Median	6,875	0
	SE	624	169
Access Finance (eg FCF or ALF)	Mean	1	0
	Median	0	0
	SE	1	0
Total borrowing	Mean	10,082	2,004
	Median	7,975	250
	SE	585	395
	<i>Unweighted bases</i>	889	172

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

6.4.3 Part-time students

As discussed above there were considerable differences in both the level and make-up of predicted borrowing amongst part-time students compared to full-time students. Among part-time students, the predicted levels of borrowing by the end of the academic year were, on average, £2,004 but half predicted they would owe just £250 or less (Table 6.3). Indeed only 53 per cent of part-time students had some form of borrowing, compared to 94 per cent of full-time students (Figure 6.4).

- For part-time students, the key component of predicted borrowing was commercial credit, at £1,324 on average, which accounted for 60 per cent of total average borrowing (Figure 6.5).
- In contrast to full-time students, average borrowings in the form of student loans were small (presumably accrued during earlier periods of study as part-time students are not eligible for

student loan support), at around £390. Only a small proportion, four per cent of part-time students (Table 6.3), had outstanding student loans which suggests that for this group, student loans represented a more substantial debt than the overall average for all part-time students implies.

Table 6.4: Total student borrowing and main sources of student borrowing for Welsh-domiciled students with debt, by full-time and part-time status (£)

		Full-time	Part-time
Commercial credit	Mean	2,581	3,040
	Median	1,250	1,200
	SE	286	471
	Percentage with borrowing	17	44
	Unweighted bases	129	75
Overdraft	Mean	1,031	(827)
	Median	1,000	(600)
	SE	66	(104)
	Percentage with borrowing	47	23
	Unweighted bases	357	42
Arrears	Mean	1,038	-
	Median	400	-
	SE	333	-
	Percentage with borrowing	11	13
	Unweighted bases	86	23
Career Development Loan	Mean	-	-
	Median	-	-
	SE	-	-
	Percentage with borrowing	0	0
	Unweighted bases	0	1
Outstanding student loan debt	Mean	10,189	8,907
	Median	7,575	9,360
	SE	571	1,795
	Percentage with borrowing	88	4
	Unweighted bases	825	13
Access Finance (eg FCF or ALF)	Mean	-	-
	Median	-	-
	SE	-	-
	Percentage with borrowing	0	-
	Unweighted bases	1	0
Total borrowing	Mean	10,743	3,771
	Median	8,375	1,600
	SE	555	519
	Percentage with borrowing	94	53
	Unweighted bases	839	94

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students with borrowing

Source: NatCen/ IES SIES 2011/12

6.4.4 Differences in borrowing by student and study characteristics

Predicted borrowing patterns varied according to a range of characteristics, with the greatest differences according to: age (among full-time students), living arrangements, type of institution, qualification, and year of study. It should be noted that these differences do not control for other characteristics and so some may be due to associations with other characteristics that are related to borrowing levels.

Full-Time Students

Among full-time students total borrowing was lowest among students under the age of 20 at £7,722, and highest for those aged 20-24 at £12,362. This reflects the higher level of outstanding student loan debt for those aged 20-24 and is thus likely to reflect the increase in debt over the course of HE studies as those aged under 20 are less likely to be final year students. Mature students, aged 25 and over, predicted total borrowings of £8,073 on average¹ (Table A6.3).

Predicted borrowing from commercial sources (that is, commercial credit plus bank overdraft) significantly increased with age, with mature students having an average of £1,999 of predicted commercial loan debt and an average of £817 owed on their bank overdraft (compared with £219 and £534 respectively among students aged 20-24 and £113 and £276 respectively among students aged under 20). Mature students also reported the highest levels of arrears on average (£521, compared with £69 and £17 on average among those aged 20-24 and those aged under 20 respectively) (Table A6.3).

Overall borrowing levels among full-time students also varied by family circumstances: students with children had the lowest levels of predicted borrowing (£8,623), lower than levels found for single students (£10,123) and students in a couple but with no dependent children (£10,925). There were also variations in the individual sources of borrowing. Students with children predicted the lowest levels of outstanding student loan debt (averaging £4,357 among full-time students with children). This contrasted with £9,750 for full-time students living in a couple and

¹ It was not possible to control for the presence of children due to the small number of respondents aged under 25 with children in the data.

£9,296 for full-time single students. On the other hand, full-time students with children had markedly higher average levels of predicted commercial debt, at £2,374 compared with £592 among full-time students living in a couple and £243 among single full-time students (Table A6.7).

Levels of predicted borrowing were greatest among full-time students in rented accommodation (£11,389 among those renting alone or with their family and £11,813 among those sharing with friends) and substantially lower among owner occupiers (£7,261), those living in university accommodation (£7,703) or with their parents/ in parent-owned accommodation (£7,589). This was largely explained by differences in student loan debt (Table A6.9)

Full-time students at Welsh HEIs predicted the lowest levels of total borrowing, on average £8,756, compared with £11,632 on average among Welsh students studying at English HEIs and £10,282 among students at FECs. This was largely explained by differences in student loans (Table A6.11) and reflects the different policy approach taken in Wales (see Chapter 1). Full-time students studying for a Bachelor's degree predicted higher total borrowings (£10,155) than students on other undergraduate courses (£8,587). These differences were largely explained by differences in student loan debts (Table A6.14).

Unsurprisingly, predicted levels of total debt increased with study duration among full-time students (Table A6.15). Students in their first year recorded average total borrowings of £6,453, students in their second or other year reported £10,341 and final year students £11,668. This was largely due to increases in student loan debt, although overdraft debt and commercial credit debt also increased significantly over the course of the studies.

Differences in individual sources of predicted borrowing included variations by family circumstances, dependent student status and subject studied:

- Among full-time students, predicted commercial credit debt was significantly higher among financially independent students (£1,118 on average compared with £137 among financially dependent students). On the other hand, independent full-time students predicted lower levels of outstanding student loan debt (£7,149), compared with dependent students (£9,745 on average) (Table A6.8).

- Commercial credit debt varied significantly by the subject studied among full-time students. Medical students and those studying subjects allied to medicine predicted the highest average commercial credit borrowing levels at £904 and £837 respectively, compared with the average of just over £300 for students on other courses (Table A6.12).

Part-Time Students

Among part-time students, owner occupiers predicted the highest levels of total debt (£2,576, compared with £1,909 among those renting with family or alone and £1,340 among those living with parents). These differences were mostly explained by differences in commercial credit debt (Table A6.10).

As among full-time students, part-time students studying for a Bachelor's degree predicted higher total borrowings (£1,841), compared with other undergraduate courses (£1,592). These differences were explained by differences in commercial credit debt (Table A6.14).

As with full-time students, total borrowing varied by family circumstances, and there were some variations in the individual sources of borrowing among part-time students also. Students with children predicted the lowest levels of outstanding student loan debt (averaging £205 among part-time students with children). This contrasted with £351 for part-time students living in a couple and £629 for part-time single students. The pattern of differences in commercial credit debt by family circumstances observed among full-time students was not apparent among part-time students (Table A6.7).

6.5 Estimated student net debt

6.5.1 Introduction

By comparing student savings and borrowings, it is possible to consider a student's overall financial position. Student net debt has been calculated by subtracting the amount of savings that individuals predicted they would have accrued by the end of the academic year, from the amount of debt or borrowing they predicted they would owe by the same point.

The length of time that a student has been studying is such a major factor in the levels of debt among full-time students that this overshadows all other student characteristics. Additionally, the estimates of final year students are potentially the most interesting as they provide a reasonably accurate estimate of a student's average (net) debt on graduation, regardless of the length of their course. In this section, therefore, the situation for all students is examined in brief but the main focus is placed on the overall financial situation of final year students.

6.5.2 All students

Full-time students estimated that their overall levels of debt would be £8,971 by the end of the academic year (Table 6.5). However, levels of debt for full-time students increased dramatically by year of study (Table 6.6). First year students estimated that they would owe an average of £5,270, those mid-course £9,092, and final year students £10,568.

Table 6.5: Student net debt for all Welsh-domiciled students (£)

		Full-time	Part-time
Estimated savings at end of year	Mean	1,155	1,569
	Median	0	75
	SE	107	390
Estimated total borrowing at end of year	Mean	10,082	2,004
	Median	7,975	250
	SE	585	395
Estimated net debt at end of year	Mean	8,971	552
	Median	7,385	0
	SE	594	524
<i>Unweighted bases</i>		858	155

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students with borrowing

Source: NatCen/ IES SIES 2011/12

Part-time students had much smaller net debts (an average of £552), and half reported that they would not owe anything at all by the end of the year (Table 6.5). Debt levels varied across the years of study, decreasing over the course of the studies (Table 6.6). Those in their first year had predicted an average net debt of £1,158, those mid course £240, and those in their final year of study owed on average £31.

Table 6.6: Student net debt for Welsh-domiciled students, by year of study (£)

		Full-time				Part-time			
		1st Year	2nd Year or other	Final Year or 1 Year course	Final Year	1st Year	2nd Year or other	Final Year or 1 Year course	Final Year
Total savings	Mean	1,202	1,252	1,025	1,005	830	[1,851]	[2,351]	[2,380]
	Median	200	200	0	0	0	[75]	[1,000]	[1,000]
	SE	1,202	1,252	1,025	1,005	1,851	[2,351]	[0]	[2,380]
Total borrowing	Mean	6,453	10,341	11,668	11,502	1,954	[1,975]	[2,120]	[2,199]
	Median	6,546	8,790	8,775	8,600	1,000	[0]	[0]	[0]
	SE	6,453	10,341	11,668	11,502	1,975	[2,119]	[0]	[2,198]
Net debt	Mean	5,270	9,092	10,716	10,568	1,158	[240]	[31]	[34]
	Median	5,675	7,975	8,500	8,500	0	[0]	[0]	[300]
	SE	5,270	9,092	10,715	10,568	240	[31]	[0]	[34]
<i>Unweighted bases</i>		297	284	277	261	59	47	49	47

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students with borrowing

Source: NatCen/ IES SIES 2011/12

6.5.3 Final year students

As we have seen, net debt levels of full-time students were much higher than part-time students. This is particularly marked when considering final year students. The final year net debt figures include results for those full-time and part-time students who are taking one-year courses (following the methodology established in the 2004/05 SIES analysis and also adopted in the 2007/08 SIES analysis). This ensures that the estimates for savings, borrowings and net debt are reflective of students' final position on leaving HE regardless of length of course. It is not possible to report on the average level of net debt for Welsh students on one-year courses separately, due to the small number of students on one-year courses in the samples. However, analysis of SIES data for English students showed that over half of these students were doing PGCE courses and hence their net debt figure would include debt accrued over previous years of study. It is therefore important to include these students in any analysis of net debt at the end of HE studies.

Full-Time Students

Estimated net debt among final year full-time students varied according to a range of characteristics. These reflect some of the differences already outlined in levels of savings and borrowing for different groups. A multiple linear regression model (Table A6.16) was used to determine which student and study characteristics were significantly associated with variations in overall net debt when controlling for other potentially confounding factors. Because of the relatively small sample size for this analysis, fewer factors have been included in this model, and some categories have been combined to aid interpretation. Levels of net debt were found to vary significantly by family circumstances and subject studied, when controlling for other factors⁹¹.

Students who were married or living with a partner, either with or without children, and students who were single and living with their partners, estimated lower levels of net debt at the end of their studies (£8,382 and £8,267 on average respectively) than students who were single and not living with their parents (£12,208 on average, Table A6.20).

⁹¹ Social class was also a significant factor in the regression model. However, this is difficult to interpret as it is only those students who had provided insufficient information to be classified whose estimated net debt was significantly different from the reference category.

Students of creative arts, languages and humanities estimated the highest levels of net debt at the end of their studies (£12,754), followed by those studying medicine, dentistry or subjects allied to medicine (£11,247). Students of science, engineering and IT or technology courses and human or social sciences, business or law courses estimated net debts of below £10,000 on average (£9,924 and £9,840 respectively, Table A6.22).

Part-Time Students

As noted, savings among part-time students were somewhat higher on average compared to those of full-time students and part-time students were less likely to borrow money and, when they did, borrowed smaller amounts. This resulted in predicted levels of average net debt which were substantially smaller for part-time compared to full-time students (averaging just £31 compared with £10,716 among all final-year students, and £34 compared with £10,568 for finalists on courses lasting longer than a year). Indeed, half of part-time students completed their course with no net debt at all (Table 6.6). However, there were only 49 part-time final year students in the sample, so these findings should be interpreted with some caution.

6.6 Additional tables

		Full-time				Part-time			
		Mean	Median	SE	<i>Unwtd bases</i>	Mean	Median	SE	<i>Unwtd bases</i>
Sex	Male	1,305	0	166	381	2,662	1,000	690	73
	Female	1,054	20	145	486	798	0	208	84
Age group	Under 20	1,365	400	159	377				
	20 - 24	1,153	0	180	405				
	25+	655	0	252	88				
	Under 25					1,321	600	329	57
	25 -29					-	-	-	19
	30-39					(959)	(0)	(351)	36
	40+					(2,577)	(1,000)	(921)	45
Ethnicity	White	1,152	0	106	795	1,637	0	0	142
	BME	1,234	150	448	72	-	-	-	15
Social class	Managerial and professional	1,318	150	185	389	1,396	0	475	56
	Intermediate	1,195	100	330	123	-	-	-	26
	Routine and manual	1,062	0	231	233	1,411	600	609	65
Parent attended HE	Yes	1,411	100	160	506	1,092	0	296	65
	No	787	0	96	357	1,838	500	536	92
Family situation summary	Parents (One and two adult families)	217	0	118	50	1,168	0	519	59
	Married or living in a couple	1,279	0	437	60	-	-	-	28
	Single	1,228	150	116	760	2,037	1,000	0	70
Living with parents	Lives with parents	1,025	100	172	179	(2,633)	(1,000)	(801)	45
	Does not	1,184	0	119	690	1,432	0	415	112
Housing Tenure	Owning	(1,536)	(0)	(582)	40	2,331	600	210	57
	Renter (with family/alone)	754	0	311	79	(616)	(0)	(0)	42
	University accommodation	1,162	150	180	219	-	-	-	1
	Renter (with friends)	1,173	100	182	327	-	-	-	3
	Lives with parents/ Parent owned accommodation	1,132	100	179	190	(2,573)	(1,000)	(0)	46
Institution type	Welsh HEI	1,052	100	165	292	-	-	-	9
	Welsh HEI	1,252	0	148	538	1,301	0	290	118
	FEC	(877)	(0)	(282)	40	-	-	-	22

	OU					-	-	-	8
Subject	Medicine & dentistry	(1,021)	(0)	(524)	43	-	-	-	4
	Subjects allied to medicine	722	0	197	81	-	-	-	22
	Sciences/engineering/technology/IT	1,818	400	220	265	2,214	1,000	836	60
	Human/social sciences/business/law	935	0	133	191	(931)	(0)	(307)	33
	Creative arts/languages/hum	766	0	161	227	-	-	-	20
	Education	(2,340)	(150)	(1,071)	35	-	-	-	8
	Combined/other	-	-	-	28	-	-	-	10
Qualification from course	Bachelor's	1,190	50	117	811	1,678	250	281	86
	Other	805	0	245	59	1,326	0	0	71
Year of study	1st Year	1,202	200	169	302	830	0	241	60
	2nd Year or other	1,252	200	209	285	(1,851)	(75)	(772)	47
	Final Year or 1 Year course	1,025	0	183	283	2,351	1,000	855	50

Table A6.1: Predicted savings at the end of the year, by student and HE-study characteristics (£)

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.2: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by gender (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Commercial credit	Mean	435	440	1,844	980
	Median	0	0	0	0
	SE	72	100	612	255
Overdraft	Mean	435	513	131	223
	Median	0	0	0	0
	SE	42	77	38	61
Arrears	Mean	46	169	37	96
	Median	0	0	0	0
	SE	14	88	27	31
Career Development Loan	Mean	0	0	0	3
	Median	0	0	0	0
	SE	0	0	0	3
Outstanding student loan debt	Mean	9,560	8,506	328	430
	Median	7,125	6,738	0	0
	SE	632	792	231	175
Access Finance (eg FCF/ALF)	Mean	0	1	0	0
	Median	0	0	0	0
	SE	0	1	0	0
Total borrowing	Mean	10,514	9,774	2,375	1,761
	Median	8,000	7,975	310	250
	SE	634	736	762	424
<i>Unweighted bases</i>		<i>396</i>	<i>491</i>	<i>77</i>	<i>95</i>

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.3: Total student borrowing and main sources of student borrowing for Welsh-domiciled full-time students, by age (£)

		Under 20	20-24	25+
Commercial credit	Mean	113	219	1,999
	Median	0	0	300
	SE	48	51	307
Overdraft	Mean	276	534	817
	Median	0	0	500
	SE	62	40	232
Arrears	Mean	17	69	521
	Median	0	0	0
	SE	7	21	305
Career Development Loan	Mean	0	0	0
	Median	0	0	0
	SE	0	0	0
Outstanding student loan debt	Mean	7,260	11,486	4,558
	Median	6,750	8,375	3,375
	SE	703	798	769
Access Finance (eg FCF/ALF)	Mean	0	0	5
	Median	0	0	0
	SE	0	0	5
Total borrowing	Mean	7,722	12,362	8,073
	Median	6,934	9,726	7,667
	SE	691	821	609
<i>Unweighted bases</i>		<i>388</i>	<i>412</i>	<i>89</i>

*Note: figures adjusted for partner contributions where relevant

Base: all full-time Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.4: Total student borrowing and main sources of student borrowing for Welsh-domiciled part-time students, by age (£)

		Under 25	25-29	30-39	40+
Commercial credit	Mean	816	-	(1,112)	1,868
	Median	0	-	(0)	0
	SE	271	-	(433)	657
Overdraft	Mean	197	-	(100)	259
	Median	0	-	(0)	0
	SE	83	-	(50)	70
Arrears	Mean	95	-	(25)	80
	Median	0	-	(0)	0
	SE	52	-	(11)	39
Career Development Loan	Mean	7	-	(0)	0
	Median	0	-	(0)	0
	SE	7	-	(0)	0
Outstanding student loan debt	Mean	137	-	(232)	363
	Median	0	-	(0)	0
	SE	63	-	(223)	219
Access Finance (eg FCF/ALF)	Mean	0	-	(0)	0
	Median	0	-	(0)	0
	SE	0	-	(0)	0
Total borrowing	Mean	1,251	-	(1,494)	2,602
	Median	250	-	(60)	0
	SE	353	-	(546)	793
<i>Unweighted bases</i>		<i>60</i>	<i>21</i>	<i>39</i>	<i>52</i>

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all part-time Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.5: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by ethnicity (£)

		Full-time		Part-time	
		White	BME	White	BME
Commercial credit	Mean	421	635	1,379	-
	Median	0	0	0	-
	SE	64	212	277	-
Overdraft	Mean	494	318	175	-
	Median	0	0	0	-
	SE	50	81	39	-
Arrears	Mean	122	67	49	-
	Median	0	0	0	-
	SE	57	25	18	-
Career Development Loan	Mean	0	0	2	-
	Median	0	0	0	-
	SE	0	0	2	-
Outstanding student loan debt	Mean	9,115	6,894	349	-
	Median	6,934	6,075	0	-
	SE	651	1,058	182	-
Access Finance (eg FCF/ALF)	Mean	1	0	0	-
	Median	0	0	0	-
	SE	1	0	0	-
Total borrowing	Mean	10,235	8,170	1,986	-
	Median	8,120	6,842	0	-
	SE	607	1,247	407	-
<i>Unweighted bases</i>		816	71	156	16

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.6: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by social class (£)

		Full-time			Part-time		
		Managerial and professional	Inter-mediate	Routine and manual	Managerial and professional	Inter-mediate	Routine and manual
Commercial credit	Mean	385	706	449	1,262	-	1,118
	Median	0	0	0	0	-	0
	SE	91	314	81	427	-	349
Overdraft	Mean	441	568	506	182	-	132
	Median	0	0	100	0	-	0
	SE	39	260	60	51	-	55
Arrears	Mean	37	395	150	98	-	19
	Median	0	0	0	0	-	0
	SE	13	332	61	48	-	13
Career Development Loan	Mean	0	0	0	0	-	5
	Median	0	0	0	0	-	0
	SE	0	0	0	0	-	5
Outstanding student loan debt	Mean	10,029	6,959	9,296	641	-	216
	Median	7,575	6,738	7,375	0	-	0
	SE	735	1,102	1,096	275	-	166
Access Finance (eg FCF/ALF)	Mean	0	0	3	0	-	0
	Median	0	0	0	0	-	0
	SE	0	0	3	0	-	0
Total borrowing	Mean	10,925	8,714	10,495	2,202	-	1,505
	Median	8,625	8,000	8,175	300	-	0
	SE	726	739	1,080	627	-	488
<i>Unweighted bases</i>		<i>402</i>	<i>128</i>	<i>233</i>	<i>66</i>	<i>27</i>	<i>69</i>

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.7: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by family type (£)

		Full-time			Part-time		
		Two adult family	Couple	Single	Two adult family	Couple	Single
Commercial credit	Mean	(2,374)	592	243	1,232	(1,687)	1,255
	Median	(2,100)	0	0	0	(0)	0
	SE	(455)	253	38	386	(562)	455
Overdraft	Mean	(880)	478	445	216	(174)	158
	Median	(50)	125	0	0	(0)	0
	SE	(408)	113	36	72	(75)	48
Arrears	Mean	(721)	154	57	96	(10)	79
	Median	(0)	0	0	0	(0)	0
	SE	(517)	127	17	38	(5)	36
Career Development Loan	Mean	(0)	0	0	0	(0)	5
	Median	(0)	0	0	0	(0)	0
	SE	(0)	0	0	0	(0)	5
Outstanding student loan debt	Mean	(4,357)	9,750	9,296	205	(351)	629
	Median	(0)	7,575	6,934	0	(0)	0
	SE	(1,165)	2,519	595	152	(326)	300
Access Finance (eg FCF/ALF)	Mean	(9)	0	0	0	(0)	0
	Median	(0)	0	0	0	(0)	0
	SE	(10)	0	0	0	(0)	0
Total borrowing	Mean	(8,623)	10,925	10,123	1,771	(2,261)	2,151
	Median	(8,500)	8,325	7,875	0	(1,000)	300
	SE	(842)	2,463	583	565	(876)	557
<i>Unweighted bases</i>		49	62	778	62	34	76

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.8: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by financial independence status (£)

		Full-time		Part-time
		Independent	Dependent	Independent
Commercial credit	Mean	1,118	137	1,324
	Median	0	0	0
	SE	181	34	265
Overdraft	Mean	604	427	187
	Median	100	0	0
	SE	127	41	35
Arrears	Mean	322	26	73
	Median	0	0	0
	SE	158	6	25
Career Development Loan	Mean	0	0	2
	Median	0	0	0
	SE	0	0	2
Outstanding student loan debt	Mean	7,149	9,745	390
	Median	6,375	7,210	0
	SE	1,079	662	169
Access Finance (eg FCF/ALF)	Mean	2	0	0
	Median	0	0	0
	SE	2	0	0
Total borrowing	Mean	9,383	10,387	2,004
	Median	8,075	7,975	250
	SE	968	663	395
<i>Unweighted bases</i>		<i>242</i>	<i>647</i>	<i>172</i>

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.9: Total student borrowing and main sources of student borrowing for Welsh-domiciled full-time students, by housing tenure (£)

		Owning	Renter (with family/ alone)	University accomm.	Renter (with friends)	Lives with parents
Commercial credit	Mean	(2,135)	1,184	191	98	500
	Median	(175)	0	0	0	0
	SE	(514)	389	97	30	90
Overdraft	Mean	(418)	727	270	574	291
	Median	(0)	250	0	100	0
	SE	(96)	308	44	58	62
Arrears	Mean	(304)	546	18	63	21
	Median	(0)	0	0	0	0
	SE	(221)	403	12	18	8
Career Development Loan	Mean	(0)	0	0	0	0
	Median	(0)	0	0	0	0
	SE	(0)	0	0	0	0
Outstanding student loan debt	Mean	(4,173)	8,826	7,147	11,047	6,725
	Median	(3,375)	7,177	6,750	8,835	6,075
	SE	(482)	2,427	373	819	396
Access Finance (eg FCF/ALF)	Mean	(0)	7	0	0	0
	Median	(0)	0	0	0	0
	SE	(0)	7	0	0	0
Total borrowing	Mean	(7,261)	11,389	7,703	11,813	7,589
	Median	(5,500)	8,500	6,903	9,875	6,441
	SE	(903)	1,861	411	829	477
<i>Unweighted bases</i>		43	79	225	337	190

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: Full-time Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.10: Total student borrowing and main sources of student borrowing for Welsh-domiciled part-time students, by housing tenure (£)

		Owning	Renter (with family/ alone)	University accomm.	Renter (with friends)	Lives with parents
Commercial credit	Mean	1,763	(1,367)	-	-	(514)
	Median	0	(100)	-	-	(0)
	SE	512	(442)	-	-	(145)
Overdraft	Mean	246	(124)	-	-	(136)
	Median	0	(0)	-	-	(0)
	SE	79	(57)	-	-	(61)
Arrears	Mean	23	(161)	-	-	(1)
	Median	0	(0)	-	-	(0)
	SE	20	(57)	-	-	(1)
Career Development Loan	Mean	0	(0)	-	-	(16)
	Median	0	(0)	-	-	(0)
	SE	0	(0)	-	-	(18)
Outstanding student loan debt	Mean	512	(232)	-	-	(624)
	Median	0	(0)	-	-	(0)
	SE	312	(208)	-	-	(531)
Access Finance (eg FCF/ALF)	Mean	0	(0)	-	-	(0)
	Median	0	(0)	-	-	(0)
	SE	0	(0)	-	-	(0)
Total borrowing	Mean	2,576	(1,909)	-	-	(1,340)
	Median	500	(725)	-	-	(0)
	SE	744	(638)	-	-	(604)
<i>Unweighted bases</i>		69	42	1	4	48

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: Part-time Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.11: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by institution type (£)

		Full-time			Part-time		
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC/ OU
Commercial credit	Mean	226	585	(1,288)	-	1,424	(1,675)
	Median	0	0	(0)	-	0	(1,000)
	SE	116	54	(437)	-	233	(523)
Overdraft	Mean	599	380	(530)	-	258	(108)
	Median	100	0	(500)	-	0	(0)
	SE	96	35	(66)	-	49	(87)
Arrears	Mean	178	68	(119)	-	98	(29)
	Median	0	0	(0)	-	0	(0)
	SE	113	24	(39)	-	37	(22)
Career Development Loan	Mean	0	0	(0)	-	3	(0)
	Median	0	0	(0)	-	0	(0)
	SE	0	0	(0)	-	4	(0)
Outstanding student loan debt	Mean	10,611	7,603	(8,100)	-	567	(313)
	Median	8,375	6,675	(6,675)	-	0	(0)
	SE	1,128	381	(1,174)	-	280	(276)
Access Finance (eg FCF/ALF)	Mean	0	1	(0)	-	0	(0)
	Median	0	0	(0)	-	0	(0)
	SE	0	1	(0)	-	0	(0)
Total borrowing	Mean	11,632	8,756	(10,282)	-	2,421	(2,125)
	Median	9,000	7,305	(7,920)	-	480	(1,000)
	SE	1,017	377	(1,507)	-	497	(725)
<i>Unweighted bases</i>		299	549	41	9	132	31

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.12: Total student borrowing and main sources of student borrowing for Welsh-domiciled full-time students, by subject (£)

		Medic./ dentist	Allied to medic	Science/ eng/ tech/IT	Human/ social sci/bus/ law	Creat art/ lang/ hum	Educ	Comb. / other
Commercial credit	Mean	(904)	837	339	360	317	(346)	-
	Median	(0)	0	0	0	0	(0)	-
	SE	(553)	265	108	154	130	(0)	-
Overdraft	Mean	(1,178)	441	392	378	541	(405)	-
	Median	(1,000)	0	0	0	0	(0)	-
	SE	(354)	96	84	59	101	(0)	-
Arrears	Mean	(769)	123	52	44	94	(16)	-
	Median	(0)	0	0	0	0	(0)	-
	SE	(595)	96	21	12	44	(0)	-
Career Development Loan	Mean	(0)	0	0	0	0	(0)	-
	Median	(0)	0	0	0	0	(0)	-
	SE	(0)	0	0	0	0	(0)	-
Outstanding student loan debt	Mean	(11,054)	7,580	9,544	8,613	8,897	(7,651)	-
	Median	(8,575)	2,324	7,275	6,975	6,903	(6,738)	-
	SE	(3,486)	2,222	923	477	759	(0)	-
Access Finance (eg FCF/ALF)	Mean	(0)	5	0	0	0	(0)	-
	Median	(0)	0	0	0	0	(0)	-
	SE	(0)	6	0	0	0	(0)	-
Total borrowing	Mean	(13,904)	8,885	10,372	9,672	9,947	(8,661)	-
	Median	(9,575)	5,500	8,187	8,176	7,575	(7,988)	-
	SE	(2,209)	2,148	895	401	898	(1,141)	-
<i>Unweighted bases</i>		<i>44</i>	<i>82</i>	<i>269</i>	<i>192</i>	<i>237</i>	<i>37</i>	<i>28</i>

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: Full-time Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.13: Total student borrowing and main sources of student borrowing for Welsh-domiciled part-time students, by subject (£)

		Medic./ dentist	Allied to medic	Science /eng/ tech/IT	Human/ social sci/bus/ law	Creat art/ lang/ hum	Educ	Comb./ other
Commercial credit	Mean	-	-	1,226	(726)	-	-	-
	Median	-	-	0	(0)	-	-	-
	SE	-	-	465	(245)	-	-	-
Overdraft	Mean	-	-	110	(178)	-	-	-
	Median	-	-	0	(0)	-	-	-
	SE	-	-	42	(83)	-	-	-
Arrears	Mean	-	-	61	(53)	-	-	-
	Median	-	-	0	(0)	-	-	-
	SE	-	-	34	(38)	-	-	-
Career Development Loan	Mean	-	-	0	(0)	-	-	-
	Median	-	-	0	(0)	-	-	-
Outstanding student loan debt	Mean	-	-	233	(378)	-	-	-
	Median	-	-	0	(0)	-	-	-
	SE	-	-	188	(319)	-	-	-
Access Finance (eg FCF/ALF)	Mean	-	-	0	(0)	-	-	-
	Median	-	-	0	(0)	-	-	-
	SE	-	-	0	(0)	-	-	-
Total borrowing	Mean	-	-	1,629	(1,369)	-	-	-
	Median	-	-	100	(400)	-	-	-
	SE	-	-	590	(453)	-	-	-
<i>Unweighted bases</i>		<i>4</i>	<i>24</i>	<i>64</i>	<i>37</i>	<i>24</i>	<i>8</i>	<i>4</i>

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: Part-time Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.14: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by qualification (£)

		Full-time			Part-time		
		Bachelor's	Other undergrad	PGCE /ITT	Bachelor's	Other undergrad	PGCE/ITT
Commercial credit	Mean	376	(961)	-	1,374	1,174	-
	Median	0	(0)	-	0	0	-
	SE	46	(491)	-	376	323	-
Overdraft	Mean	443	(897)	-	163	166	-
	Median	0	(200)	-	0	0	-
	SE	34	(380)	-	45	53	-
Arrears	Mean	52	(861)	-	78	72	-
	Median	0	(0)	-	0	0	-
	SE	11	(483)	-	31	24	-
Career Development Loan	Mean	0	(0)	-	0	7	-
	Median	0	(0)	-	0	0	-
	SE	0	(0)	-	0	7	-
Outstanding student loan debt	Mean	9,191	(5,646)	-	208	146	-
	Median	6,934	(3,375)	-	0	0	-
	SE	612	(2,345)	-	126	38	-
Access Finance (eg FCF/ALF)	Mean	1	(0)	-	0	0	-
	Median	0	(0)	-	0	0	-
	SE	1	(0)	-	0	0	-
Total borrowing	Mean	10,155	(8,587)	-	1,841	1,592	-
	Median	7,920	(8,375)	-	0	310	-
	SE	607	(2,060)	-	477	359	-
<i>Unweighted bases</i>		828	48	13	93	73	6

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.15: Total student borrowing and main sources of student borrowing for Welsh-domiciled students, by year of study (£)

		Full-time			Part-time		
		1st Year	2nd Year or other	Final Year or 1 Year course	1st Year	2nd Year or other	Final Year or 1 Year course
Commercial credit	Mean	185	272	748	1,319	1,328	1,325
	Median	0	0	0	250	0	0
	SE	50	56	142	289	581	394
Overdraft	Mean	221	478	618	135	210	233
	Median	0	0	0	0	0	0
	SE	41	61	96	48	83	60
Arrears	Mean	41	74	206	47	96	78
	Median	0	0	0	0	0	0
	SE	12	24	133	23	46	46
Career Development Loan	Mean	0	0	0	0	0	7
	Median	0	0	0	0	0	0
	SE	0	0	0	0	0	8
Outstanding student loan debt	Mean	5,963	9,455	9,935	422	329	425
	Median	6,375	7,975	6,990	0	0	0
	SE	278	870	914	414	240	167
Access Finance (eg FCF/ALF)	Mean	0	0	2	0	0	0
	Median	0	0	0	0	0	0
	SE	0	0	2	0	0	0
Total borrowing	Mean	6,453	10,341	11,668	1,954	1,975	2,120
	Median	6,546	8,790	8,775	1,000	0	0
	SE	262	868	776	601	755	546
<i>Unweighted bases</i>		308	292	289	65	51	56

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.16: Multiple linear regression, net debt among Welsh-domiciled full-time final year students

	Regression coefficient	Significance level	95% Confidence interval	
			Lower	Upper
Intercept	11,552	0.000	7,350	15,753
Sex				
Female	-618	0.619	-3,099	1,864
Male	.000			
Age group				
Over 25	-406	0.785	-3,380	2,567
Under 25	.000			
Socio-economic group **				
Routine/ manual/ unemployed	-947	0.546	-4,076	2,182
Intermediate	185	0.934	-4,279	4,649
Not classifiable	-3,664	0.001	-5,816	-1,512
Managerial and professional	.000			
Family living arrangements *				
Family (living with partner and/or children)	-3,787	0.021	-6,974	-600
Single and living with parents	-1,791	0.137	-4,170	588
Single	.000			
Institution type				
FEC	2,582	0.322	-2,600	7,764
English HEI	2,108	0.255	-1,572	5,788
Welsh HEI	.000			
Subject *				
Medicine and subjects allied to medicine	441	0.862	-4,614	5,496
Sciences/engineering/technology/IT	-1,016	0.702	-6,323	4,292
Creative arts/languages/humanities	2,024	0.422	-2,996	7,044
Education/ combined/ other	-2,575	0.144	-6,058	909
Human/social sciences/business/law	.000			
Qualification from course				
Other	1,767	0.504	-3,501	7,035
Bachelor's	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.

Base: all Welsh-domiciled full-time students in their final year or on a one-year course (264)

Source: NatCen/IES SIES 2011/12

Table A6.17: Student net debt for Welsh-domiciled full-time final year students, by gender (£)

		Female	Male
Total savings	Mean	1,031	1,021
	Median	0	0
	SE	213	270
Total borrowing	Mean	11,397	12,155
	Median	8,600	9,250
	SE	1,029	719
Predicted net debt at end of year	Mean	10,404	11,289
	Median	8,500	8,375
	SE	1,143	842
<i>Unweighted bases</i>		163	113

*Note: figures adjusted for partner contributions where relevant

Base: Welsh-domiciled full-time students in their final year

Source: NatCen/ IES SIES 2011/12

Table A6.18: Student net debt for Welsh-domiciled full-time final year students, by age (£)

		Under 25	25 and over
Total savings	Mean	(218)	1,247
	Median	(0)	0
	SE	(120)	221
Total borrowing	Mean	(9,201)	12,307
	Median	(8,500)	9,375
	SE	(872)	883
Predicted net debt at end of year	Mean	(9,028)	11,166
	Median	(8,500)	8,575
	SE	(820)	1,048
<i>Unweighted bases</i>		43	234

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: Welsh-domiciled full-time students in their final year

Source: NatCen/ IES SIES 2011/12

Table A6.19: Student net debt for Welsh-domiciled full-time final year students, by social class (£)

		Managerial and professional	Intermediate	Routine, manual & unemployed
Total savings	Mean	1,096	(798)	1,135
	Median	0	(0)	0
	SE	217	(386)	349
Total borrowing	Mean	11,319	(11,145)	12,938
	Median	9,000	(8,500)	10,875
	SE	1,405	(1,415)	1,230
Predicted net debt at end of year	Mean	10,216	(10,630)	11,866
	Median	7,750	(8,500)	9,775
	SE	1,505	(1,416)	1,501
<i>Unweighted bases</i>		80	33	123

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: Welsh-domiciled full-time students in their final year

Source: NatCen/ IES SIES 2011/12

Table A6.20: Student net debt for Welsh-domiciled full-time final year students, by family circumstances (£)

		Family (living with partner and/or children)	Single and living with parents	Single
Total savings	Mean	(532)	1,053	1,197
	Median	(0)	150	0
	SE	(264)	215	304
Total borrowing	Mean	(8,876)	9,389	13,210
	Median	(8,500)	7,175	11,100
	SE	(921)	593	1,054
Predicted net debt at end of year	Mean	(8,382)	8,267	12,208
	Median	(8,500)	6,875	9,775
	SE	(894)	561	1,261
<i>Unweighted bases</i>		48	61	168

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution

Base: Welsh-domiciled full-time students in their final year

Source: NatCen/ IES SIES 2011/12

Table A6.21: Student net debt for Welsh-domiciled full-time final year students, by institution type (£)

		Welsh HEI	English HEI	FEC
Total savings	Mean	1,168	-	907
	Median	0	-	0
	SE	179	-	351
Total borrowing	Mean	10,089	-	13,502
	Median	8,325	-	9,875
	SE	444	-	1,513
Predicted net debt at end of year	Mean	8,917	-	12,755
	Median	7,450	-	9,232
	SE	455	-	1,740
<i>Unweighted bases</i>		176	19	82

*Note: figures adjusted for partner contributions where relevant

Data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students

Source: NatCen/ IES SIES 2011/12

Table A6.22: Student net debt for Welsh-domiciled full-time final year students, by subject (£)

		Medic., dentist & subjects allied to medic	Sciences/ eng/tech/ IT	Human/ social sci/ bus/law	Creat. art/ lang/hum	Educ/ comb/ other
Total savings	Mean	(335)	1,972	934	493	-
	Median	(0)	100	0	0	-
	SE	(204)	471	313	166	-
Total borrowing	Mean	(11,582)	11,898	10,686	13,016	-
	Median	(8,500)	9,875	8,122	9,875	-
	SE	(2,268)	1,464	1,124	1,415	-
Predicted net debt at end of year	Mean	(11,247)	9,924	9,840	12,754	-
	Median	(8,500)	8,615	7,175	9,875	-
	SE	(2,353)	1,811	1,087	1,519	-
Unweighted bases		36	74	56	85	26

*Note: figures adjusted for partner contributions where relevant

Reported data in brackets as the total number of cases in this category is between 30 and 50 and so should be treated with caution, data has been removed when the total number of cases in this category is lower than 30

Base: Welsh-domiciled full-time students in their final year

Source: NatCen/ IES SIES 2011/12

Table A6.23: Student net debt for Welsh-domiciled full-time final year students, by qualification (£)

		Bachelor's	Other
Total savings	Mean	1,080	-
	Median	0	-
	SE	208	-
Total borrowing	Mean	11,612	-
	Median	9,000	-
	SE	777	-
Predicted net debt at end of year	Mean	10,586	-
	Median	8,575	-
	SE	920	-
<i>Unweighted bases</i>		<i>248</i>	<i>29</i>

*Note: figures adjusted for partner contributions where relevant

Data has been removed when the total number of cases in this category is lower than 30

Base: Welsh-domiciled full-time students in their final year

Source: NatCen/ IES SIES 2011/12

7 Comparison with 2007/08

7.1 Summary of key findings

7.1.1 Income

- Average income among first year full-time students fell from £12,630 to £10,720 between 2007/08 and 2011/12: a decrease of 15 per cent (taking account of inflation). The income from the main and targeted state-funded sources of student support (Fee Loans, Maintenance Loans, Assembly Learning Grants, teaching and NHS bursaries, and support for students with dependents or disabilities) has largely kept pace with inflation. In contrast, income from paid work fell by 46 per cent in real-terms, and income from families also fell, by 32 per cent. This means that the average student saw a decrease in the money they had available to spend. The shift towards state-funded sources of support and away from work earnings and family support continues trends noticed between the 2007/08 and 2004/05 surveys. It is important to note that the decline in earnings income among full-time students appears to be related to a change in the quality and duration of job opportunities, and potentially a decrease in the hours worked, rather than in any change in the proportion of students working whilst studying. Instead we find more students working in casual jobs rather than in continuous jobs.
- The average income for part-time students (those on higher intensity study programmes of 50 per cent FTE and over) also fell between the two surveys. It fell from £13,267 (adjusted) to £11,515, a decrease of 13 per cent in real terms (very similar to the fall amongst full-time students). There were several distinct trends noticed: an increase in income from state-funded support and social security benefits, and an increase in support from families (switching from a negative value to a positive value); but these gains were dwarfed by the decrease in income from paid work and an apparent shift in the quality of work undertaken, i.e. non-continuous or casual work instead of continuous work, the largest element of part-time students' income. In general, these patterns follow trends noticed in the previous surveys (2004/05 to 2007/08).

7.1.2 Expenditure

- The total average expenditure across all full-time first year students fell by five per cent between 2007/08 and 2011/12, from £14,576 to £13,840. This decrease in total spending was driven by a 13 per cent decrease in living costs (although this may be accounted for, in part, by a change in methodology between the two surveys). Housing costs rose by 22 per cent among full-time students in their first year across the same period, but as housing costs accounted for a considerably smaller proportion of expenditure than living costs, overall expenditure fell.
- No comparison in expenditure among part-time students was possible due to the low numbers of part-time students studying at least at 50 per cent FTE in the sample providing details of expenditure.

7.1.3 Savings, borrowing and debt

- Average net debt among full-time first year students increased between 2007/08 and 2011/12, rising by 13 per cent (from £4,656 to £5,270). This was mainly driven by an increase in borrowing, particularly student loan debt, and reflects the shift from tuition fee grant to offset some of the fee towards using loans to cover the full cost of fees from 2010 onwards. Additionally there has been a dramatic reduction in the use of commercial credit to fund studies, falling by 77 per cent between the two surveys.
- Average net debt also increased between 2007/08 and 2011/12 among part-time students (on higher intensity courses). The increase was considerably larger than found among full-time first year students, increasing from a negative value in the previous survey (-£53, ie having remaining savings) to £2,645 in the current survey. This appears to have been mainly driven by considerably lower levels of savings (a decrease of 39 per cent) among the part-time sample.

7.2 Making comparisons

There are a number of caveats that should be borne in mind when making comparisons between the 2007/08 survey and the current 2011/12 survey.

Different Financial Regimes

The first caveat is that the funding of higher education has undergone marked changes in recent years, as has the way that students fund their studies. Changes in the HE funding package made in the run up to the 2007/08 survey (introduced in 2006 and 2007) were outlined in Chapter 1. The changes around fees included: the introduction of variable tuition fees, the abolition of the requirement to pay fees upfront (which instead could be deferred until after leaving HE), and the introduction of tuition fee grant to partially off-set the tuition fee cost. In terms of maintenance support, the changes included: increasing Maintenance Loan rates, introducing the new Assembly Learning Grant (replacing the Higher Education Grant) and Special Support Grant (for eligible benefit recipients); and also the Welsh Bursary Scheme providing mandatory support via institutions.

This meant that at the time of the 2007/08 survey, two systems of financial support were available depending on when students started their course. Those starting before September 2006 operated under the *old* regime, and, for example, had tuition fees capped at £1,225. Those starting in or after September 2006 operated under the **new** regime and were eligible for the new package of support (eg non-means tested Tuition Fee Loans and Tuition Fee Grants, and new means-tested Assembly Learning Grants/Special Support Grants) but from 2007 could be charged 'variable tuition fees' of up to £3,070 per year. The 2007/08 survey compared the finances of new system students and old system students. The 2007/08 survey therefore included students covered by different arrangements depending on their year of study and the overall figures hid a wide distribution of financial circumstances.

Despite some changes in the support package for Welsh-domiciled students since the previous survey (most notably the abolition of the tuition fee grant which was replaced

with an increased tuition fee loan, and the substantial increase to the Assembly Learning Grant maximum awards), the majority of students in the 2011/12 survey were operating under the 'new' (post-2006) regime – with increased fees.

The different financial regimes in operation and the change in sample coverage (see below) had an impact on the comparisons that could be made in the results of the 2007/08 and 2011/12 surveys. In this chapter we therefore try to compare students operating under similar financial and funding support arrangements in both surveys to be able to explore differences over time in the extent and nature of students' financial incomings and outgoings and their net debt. The most suitable groups to compare for full-time students are those in the first year of their course⁹²:

- 2007/08 new students: charged variable fees (capped at £3,070), access to Student Loan for Fees (of £1,225), eligible for non-means tested Tuition Fee Grant (of £1,845), access to Student Loan for Maintenance and potentially eligible for Assembly Learning Grant or Special Support Grant (£2,765)
- 2011/12 new students: charged variable fees (capped at £3,375), access to Student Loan for Fees (to cover the full balance of fees), access to Student Loan for Maintenance (same levels as 2007/08) and potentially eligible for the (enhanced, including the Welsh Bursary Scheme element) Assembly Learning Grant or Special Support Grant (up to £5,600).

Focusing on these groups is the closest we can come to comparing students largely operating under the same financial arrangements and at the same point in their student journey (as we know that spending behaviour and income sources vary across years of study).

Change In Survey Methodology

The second and most critical caveat is that the research method for SIES 2011/12 differs substantially from the approach used in the 2007/08 and 2004/05 surveys. The changes

⁹² First year only, excludes those on one year courses, as they are deemed to be in the final year of their course.

were introduced in response to recommendations of a methodological review of the SIES series which looked at ways to reduce the burden placed on individuals and institutions, to increase the resource efficiency of the survey, and to establish a baseline in order to measure the impact of changes to the student financial package from 2012/13.

The methodology adopted for the 2011/12 survey included: a) a move from an opt-in to an opt-out approach, and (where possible) direct sampling from HESA records to gather the student sample; b) a move from 60 minute face-to-face interviews to a shorter 30 minute online self-completion survey and/or telephone survey, with an online expenditure diary; and, as noted in Chapter one c) the inclusion of part-time students on courses of lower intensity (measured in terms of Full-time Equivalence or FTE). The move from a survey lasting 60 minutes to one that can be completed in less than 30 minutes has required a substantial redesign of the questionnaire (affecting the comparability and accuracy of question items) and has led to some questions being dropped altogether. In addition, the move from interviewer supported data collection (via face to face interview) to online self completion is likely to have increased data entry errors, for example students are more likely to estimate rather than be guided through a more considered calculation of amounts.

Change In Sample Eligibility And Approach

The third caveat is that with the change in methodology (and focus) there has also been a change in sample eligibility and approach. Eligibility for the 2011/12 survey was extended to include part-time students on courses of lower intensity, and these students are likely to have had a different profile to those on higher intensity courses. As noted in Chapter 1, these individuals are more likely to come from non-traditional or widening participation backgrounds, and to have dependent children. This move was taken to establish a base line against which to measure the changes in the next few years which would affect part-time students on these types of courses. In addition, for the 2011/12 survey, students in their second year and above were sampled from anonymised HESA records and the Lifelong Learning Wales Record (LLWR), this is likely to increase sampling accuracy and improve weighting procedures. Also for the 2011/12 survey, an opt-out approach was used which is likely to reduce response bias.

The change in sample coverage has an impact on the comparisons that can be made in the results of the 2007/08 and 2011/12 surveys for part-time students. The most suitable groups to compare are those studying on higher intensity courses (studying at 50%+ FTE) – all of those in the 2007/08 survey and 78 per cent of the part-time cohort in the 2011/12 survey.

Change In Real-World Prices

Lastly, it is not appropriate to compare 2007/08 figures with 2011/12 figures without making some adjustment for inflation. Adjusting or up-rating the 2007/08 figures ensures that any changes detected are real movements in income profile or spending behaviour rather than an artifact of generally increased prices. All monetary values relating to SIES 2007/08 have therefore been up-rated by 1.133, reflecting changes in the Retail Price Index (RPI) between April 2008 and April 2012, with the exception of values relating to income from paid work which have been up-rated by the Average Earnings Index (AEI) of 1.073.

The most important thing to note is that essentially the 2011/12 survey represents a break in the SIES series due to the significant changes to the methodology and so any conclusions drawn from making comparisons should be treated with caution.

Given these caveats, only key headline figures are compared and data are presented for first year full-time students, and 50 per cent FTE+ part-time students; and all 2007/08 monetary amounts have been up-rated to account for inflation.

This chapter is divided into several main parts, as follows:

- a brief comparison of the sample profiles across the two surveys
- comparisons over time of income
- comparisons over time of expenditure
- and comparisons over time of savings, borrowing and debt.

7.3 Socio-demographic characteristics

The overall responding sample profiles for the 2011/12 survey and the 2007/08 survey (after weighting) are presented in the table below (Table 7.1).

The weighting process was designed so that the weighted sample matched the population of both Welsh-domiciled and English-domiciled students as closely as possible on a number of key observed characteristics (eg age, gender, study mode, domicile and institution type). However, there have been some (generally small) changes among full-time students (the whole weighted cohorts), with an increase in the proportion of students from: black and minority ethnic backgrounds, of independent status, and from later years of study; and a slight reduction in the proportion from managerial and professional work backgrounds, and a larger fall in the proportion from initial year of study.

The changes for part-time students have been more pronounced which is understandable given the change in scope of the 2011/12 survey. Looking across the whole part-time student survey cohorts, there has been an increase in those in the younger age range (under 25), parent students, those studying in an English HEI or with the OU, and in the first year of their programme of study; and a fall in the proportion living at home with their parents during term-time; and, as found for the full-time sample, there has been an increase in BME students and a fall in those from managerial and professional work groups.

Table 7.1: Comparison of sample profiles, SIES 2007/08 and 2011/12, key student and HE study characteristics for all Welsh-domiciled students

	All full-time		All part-time	
	2011/12	2007/08	2011/12	2007/08
Gender				
Male	41	41	40	42
Female	59	59	60	58
Age group (full-time)				
under 25	85	82		–
25 and older	15	18		–
Age group (part-time)				
under 25	–	–	28	21
25 to 39	–	–	40	42
40+	–	–	33	38
Ethnicity				
White	92	97	88	100
BME	8	3	12	0
Socio-economic group				
Professional/managerial	51	53	41	52
Intermediate	16	18	17	19
Routine/manual	32	29	43	29
Family type				
Parents (one and two adult families)	8	8	44	33
Married or living in a couple	9	8	20	29
Single	83	84	37	38
Status				
Dependent	69	75	-	–
Independent	31	25	100	100
Location of study				
England	45	34	23	9
Wales	55	66	61	83
OU	Na	na	16	8
Year of study				
First year	20	36	38	32
Intermediate years	42	34	35	36
Final year/one-year course	38	30	26	32
Whether lives with parents				
Lives at home/with parents	17	24	11	13
Lives away from home	83	76	89	88
Intensity of study				
50% FTE and above	na	na	78	100

	All full-time		All part-time	
	2011/12	2007/08	2011/12	2007/08
25 to 49% FTE	na	na	22	-
<i>Base (N) unweighted</i>	914	550	180	194

Data has been removed when the total number of cases in this category is lower than 30
Base: all Welsh-domiciled students

Source: NatCen/IES SIES 2007/08 and 2011/12

7.4 Change over time in average total income

7.4.1 Full-time first year students

Average income among all full-time first year students has fallen from £12,630⁹³ to £10,702 between 2007/08 and 2011/12: a fall of 15 per cent taking account of inflation⁹⁴ (Table 7.2).

- The income from all sources of student support has risen slightly between the two surveys, from approximately £7,500 in 2007/08 (taking account of inflation) to nearly £7,800 in 2011/12 (see Table 7.2). This indicates that state funded support for students has kept pace with inflation and remained broadly stable over time; and as overall income has fallen, this element of students' finances has become even more central and critical to students.
- The largest fall was in income from other miscellaneous sources (ie miscellaneous income, see Section 3.8). This category includes maintenance payments for students' own or their partners' children (from a former partner), money from private pensions or shares, rent from lodgers, and money generated from the sale of books, computers, course equipment etc. This is a category which changed somewhat in its make-up and questioning approach between the two surveys, and one which has very little impact on overall income on average.

⁹³ This figure and all subsequent monetary amounts represented in the text or tables for 2007/08 have been up-rated by a factor of 1.133, to reflect increases in the RPI between the two studies. When referring to a 'real terms' increase or decrease, this means a change based on the up-rated figure, ie taking account of inflation.

⁹⁴ The decrease is indicated by the index figure in the table. An index of one means no change. An index of less than one indicates a fall/decrease in the value over time (of $((1-N) \times 100)$ per cent). An index of greater than one indicates an increase in the value over time (of $((N-1) \times 100)$ per cent).

- Large falls also occurred for income from paid work and income from families, which fell by 46 per cent and 32 per cent respectively. Together these categories of income account for a substantial proportion of the overall total (24 per cent in 2011/12 and 35 per cent in 2007/08). This indicates that the average student may well have seen a decrease in the money they had to spend, as earnings from paid work and support from families tend to come directly to the student to help with living costs whilst studying.

The patterns of the relative shift towards main sources of student support, and away from income from families, continues the trends observed in the previous survey.

Table 7.2: Comparison of average total income figures (£): 2011/12 and 2007/08 (adjusted), 1st year Welsh-domiciled full-time students

	Full-time 1st year students		
	SIES 2011/12	SIES 2007/08***	Index (12/08)
<i>Main sources of student support</i>	7,175	-	-
<i>Other sources of student support</i>	596	-	-
Total sources of student support*	7,771	7,520	1.03
Income from paid work	1,215	2,232	0.54
Income from family**	1,431	2,110	0.68
Social security benefits**	222	520	0.43
Other income**	62	249	0.25
Estimated total income**	10,702	12,630	0.85
<i>Base (N) unweighted</i>	320	220	

Note: * the 2007/08 Welsh SIES collapsed the two broad categories of 'main' and 'other' sources of student support into one overarching category

**figures adjusted for partner contributions where relevant

*** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

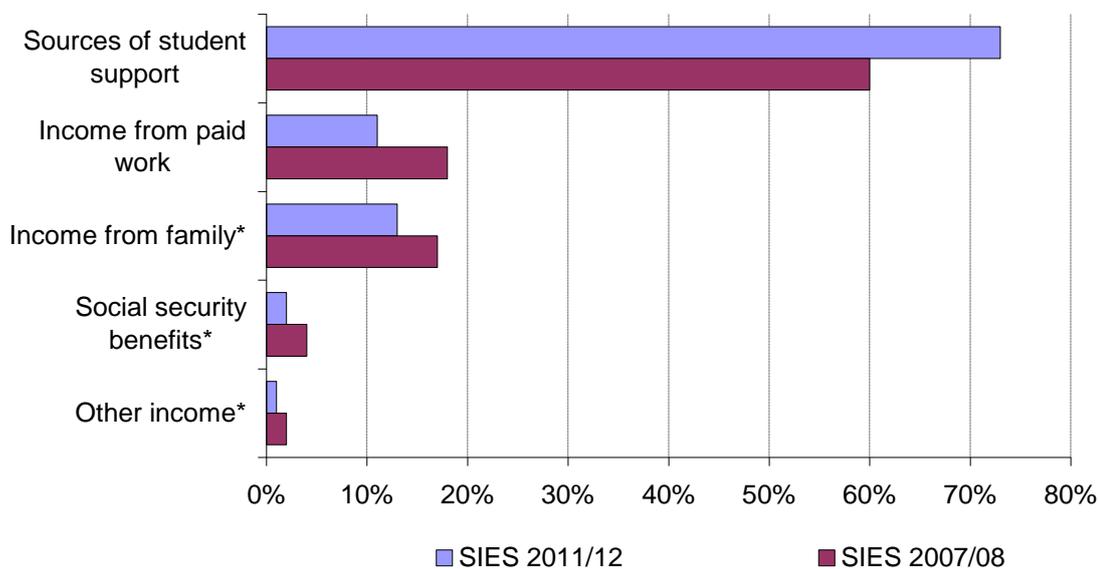
Base: all Welsh-domiciled Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Figure 7.1 illustrates the changes to the relative composition of average total income over time for first year full-time students. It shows how the distribution of average income has

shifted towards main sources of student support and away from all other sources of income, particular earnings from paid work.

Figure 7.1: Components of 1st year Welsh-domiciled full-time students' average total income, 2011/12 and 2007/08



Source: NatCen/IES SIES 2007/08 and 2011/12

Note: *figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

7.4.2 Part-time students

Shifting focus to part-time students (those studying 50 per cent + FTE), we find that the average total income also fell somewhat, from £13,267 (taking account of inflation) to £11,515: a slightly smaller decrease, at 13 per cent (Table 7.3), than among our comparison group of full-time students (first year only). There were increases in income from sources of student support (28 per cent, taking inflation into account) and in income from family (which became a net income of £106 in 2011/12 from a net contribution of £135 in 2007/08). Income from social security benefits increased slightly faster than inflation. However, income from paid work fell by nearly a quarter (23 per cent) and other miscellaneous income fell by more than a quarter (28 per cent).

These changes represent a continuation of the previous trends observed between 2004/05 and 2007/08, when income from paid work fell and income from student support sources increased, and there was an improvement in the income from family situation in that the net contribution from students to their families decreased. It is likely that this is influenced by the changes to the composition of the part-time sample and the change in the quality of work accessed by part-time students. As noted above, the 2011/12 part-time sample included younger individuals, those in the earlier years of study, and more from widening participation backgrounds.

Table 7.3: Comparison of average total income figures (£): 2011/12 and 2007/08 (adjusted), 50%+ FTE English-domiciled part-time students

	Part-time (50% FTE+) students		
	SIES 2011/12	SIES 2007/08***	Index (12/08)
<i>Main sources of student support</i>	435	-	-
<i>Other sources of student support</i>	1,005	-	-
Total sources of student support*	1,440	1,127	1.28
Income from paid work	7,347	9,530	0.77
Income from family**	106	-135	na
Social security benefits**	2,172	2,124	1.02
Other income**	450	622	0.72
Estimated total income**	11,515	13,267	0.87
<i>Base (N) unweighted</i>	139	194	

Note: * the 2007/08 Welsh SIES collapsed the two broad categories of 'main' and 'other' sources of student support into one overarching category

**figures adjusted for partner contributions where relevant

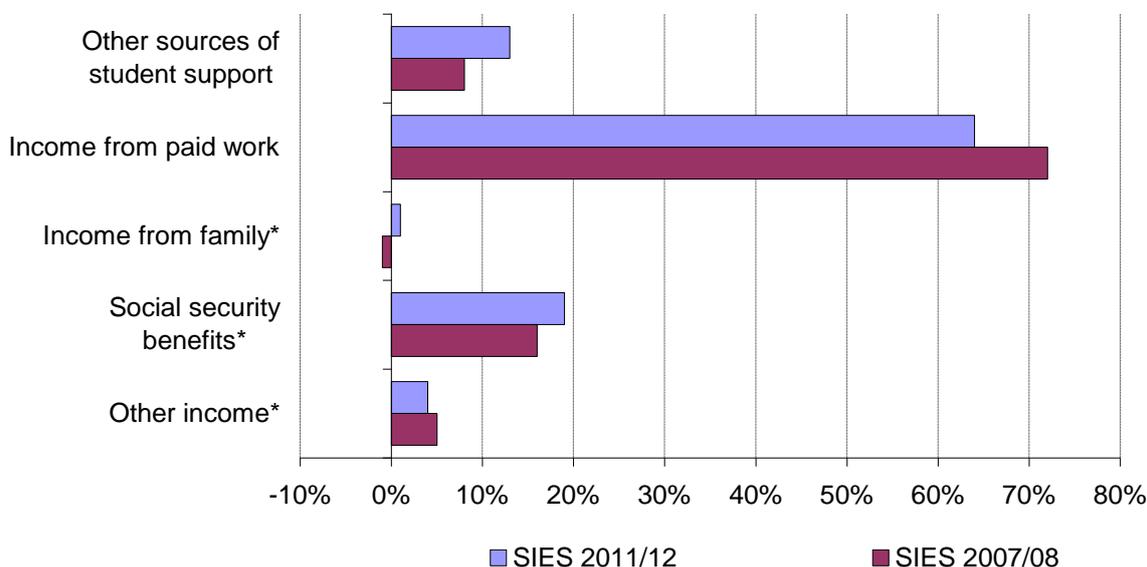
*** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all Welsh-domiciled part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

Figure 7.2 illustrates the change in the relative composition of average total income over time for part-time students on higher study intensity programmes. It shows how the distribution of average income has shifted away from earnings from paid work (from 72 per cent in 2007/08 to 64 per cent in 2011/12) and towards student support sources (eight per cent in 2007/08 to 13 per cent in 2011/12), and to a lesser extent, social security benefits and family income.

Figure 7.2: Components of 50%+ FTE Welsh-domiciled part-time students' average total income, 2011/12 and 2007/08



Note: *figures adjusted for partner contributions where relevant

Base: all Welsh-domiciled part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

7.5 Changes over time in the sources of student income

In this section we provide a breakdown of each of the main components of total student income, and explore how they have changed since 2007/08. Where possible, comparisons focus on first year full-time students and part-time students of high intensity programmes (50 per cent FTE plus).

7.5.1 Main and other sources of student support

Full-Time Students

Table 7.4 compares income from the main and other sources of student support among first year full-time students across the two surveys, for all students (ie not just recipients). Notable differences between 2007/08 and 2011/12 are:

- Income from **tuition fee loans** has almost doubled between the two periods, from £1,443 in 2007/08 to around £2,834 in 2011/12, reflecting the change in policy between the two surveys (replacing the tuition fee grant with a student loan to cover the full balance of tuition fees, see Chapter 1).
- Income from the **student maintenance loan** has remained broadly stable, once inflation is taken into account. This is in contrast to the trend seen between 2004/05 and 2007/08 when income from this source fell by 30 per cent among first year full-time students.
- Average income from the **Assembly Learning Grant** (and the Special Support Grant, or the Maintenance Grant for those students not at Welsh institutions) has more than doubled since 2007/08. It is now worth £1,721 on average to first year full-time students, compared with £778 in 2007/08 taking inflation into account, an increase in real terms of 121 per cent. This again reflects the change in policy between the two surveys, whereby the maximum amount available via the means-tested Assembly Learning Grant was increased substantially.
- The income from **Financial Contingency Funds** (Access to Learning Funds in England) has fallen by four-fifths (83 per cent), continuing the trend found between the 2004/05 and the 2007/08 surveys.
- **Institutional support** (including bursaries and scholarships) has fallen by one third (35 per cent) since 2007/08. Again this is likely to reflect the inclusion of the mandatory Welsh Bursary Scheme payment within the Assembly Learning Grant award rather than counting it as separate income received from institutions.

Table 7.4: Comparison of average income from the main and other sources of student support (£): 2011/12 and 2007/08 (adjusted), 1st year Welsh-domiciled full-time students.

	2011/12	Full-time 1st years 2007/08**	Index (12/08)
All sources of student support	7,771	7,520	1.03
<i>OF WHICH</i>			
Student loan for fees	2,834	1,443	1.96
Student loan for maintenance	2,611	2,691	0.97
Tuition fee grant	-	1,075	-
Assembly Learning Grant/Maintenance Grant/Special Support Grant	1,721	778	2.21
Financial Contingency Funds/Access to Learning Funds	9	53	0.17
Institutional support	221	339	0.65
<i>Base (N) unweighted</i>	<i>320</i>	<i>220</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Data has been removed when the total number of cases in this category is lower than 30

Base: all Welsh-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Part-Time Students

Focusing on part-time students on higher intensity programmes, between 2007/08 and 2011/12, the average income from the Course Grant increased five-fold (however this was from a relatively low base in monetary terms of £31, in 2011/12 prices, Table 7.5).

The increase in the average income from Course Grants across the part-time cohort can be explained by an increase in recipients rather than an increase in the support received by individuals, as the proportion receiving this support increased from 13 per cent to nearly one third (30 per cent for all part-time students).

There was a smaller increase, of 13 per cent, in the average amount part-time students received in the Fee Grant (tuition fee support), which is likely to be an increase in the actual amount received as the proportion of students receiving this support remained broadly stable at around 30 per cent between the two years, although there was also a methodological change regarding this question to OU students between the two surveys

which slightly complicates the comparison (although the numbers involved are very small)⁹⁵.

The average amount received from employers fell slightly, by 13 per cent, between the two surveys, from £438 to £382. This is driven by a decrease in the proportion receiving support from their employers from one third of part-time students in 2007/08 to around one quarter in 2011/12, although the average amount among those who did receive employer support increased from £1,332 to £1,456 taking inflation into account.

Table 7.5: Comparison of average income from the main and other sources of student support (£): 2011/12 and 2007/08 (adjusted), 50%+ FTE Welsh-domiciled part-time students.

	2011/12	Part-time (50%+ FTE)	
		2007/08**	Index (12/08)
All sources of student support	1,440	1,127	1.28
<i>OF WHICH</i>			
Course grant	153	31	5.00
Tuition fee support	270	239	1.13
Access to Learning Funds	12	17	0.71
Employer support	382	438	0.87
<i>Base (N) unweighted</i>	<i>139</i>	<i>194</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all Welsh-domiciled students part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

7.5.2 Income from paid work

Full-Time Students

The average income from paid work among first year full-time students declined between the two surveys, with first year students in 2011/12 earning £1,215 on average compared

⁹⁵ The question about receipt of a course grant was asked of OU students, but the question about fee grant receipt was not as the OU advised that students may not be aware of the source of any financial support towards fees. OU students however were asked about Tuition fee support in the 2007/08 survey, this will affect comparisons between the 2007/08 and 2011/12 findings.

to £2,114 on average among first years in 2007/08 (up-rated to reflect earnings growth). This represents a reduction of 43 per cent in real terms in average earnings⁹⁶ (Table 7.6).

Table 7.6: Average income across first year Welsh-domiciled full-time students, proportion working and average income for those in work, 2011/12 and 2007/08 (adjusted)

	2011/12	Full-time 1 st years 2007/08	Index (12/08)**
All students mean earnings	1,215	2,114	0.57
N (unweighted)	320	220	
% working	53	52	
Mean earnings (for those working)	2,281	4,072	0.56
<i>N working (unweighted)</i>	<i>170</i>	<i>122</i>	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases

Base: all Welsh-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Among first year full-time students, this decline in earnings income appears to be related to a change in the quality and duration of jobs students are engaging in, rather than any change in the overall proportion working whilst studying. Indeed, in 2011/12, 53 per cent of students were working which is very similar to the 52 per cent who were working in 2007/08. Instead we see a reduction in the proportion reporting continuous work (from 44 per cent in 2007/08 to 26 per cent in 2011/12) and an increase in more casual non-continuous work (from 12 per cent in 2007/08 to 32 per cent in 2011/12) which tends to be less well paid.

Part-Time Students

⁹⁶ As outlined earlier in Chapter 3 and in the introduction to this chapter, changes to the work section of the questionnaire between the 2007/08 and 2011/12 surveys mean that direct comparisons of earnings figures are challenging and should be treated as indicative only. Key changes to note in the survey and in treatment of data are: changes in the questions relating to when jobs started and ended; and changes in the line of questioning to allow flexibility in measurement of hours and pay during term time and vacation for all reported jobs. In the 2007/08 survey, for additional or non-continuous jobs it was assumed that students had the same pay and hours during term-times and vacations. A detailed description of changes to the questionnaire and treatment of data can be found in the technical appendix.

A similar pattern is found among part-time students over time, with income from paid work decreasing since 2007/08, albeit by less than that among full-time students (19 per cent, compared with 43 per cent among full-timers). Comparable part-time students (ie those studying 0.5 FTE or above) earned on average £7,347 in 2011/12 compared with £9,025 (up-rated) in the 2007/08 academic year (Table 7.7). This decrease in average income from paid work is partially caused by fewer students working (71 per cent, compared with 75 per cent in 2007/08), and also by lower earnings levels among those that do work (£10,407, compared with £12,039 up-rated to reflect the increase in average earnings).

Table 7.7: Average income across Welsh-domiciled part-time students (50%+ FTE), proportion working and average income for those in work, 2011/12 and 2007/08 (adjusted)

	Part-time (50% FTE+)		
	2011/12	2007/08	Index (12/08)
All students mean earnings	7,347	9,025	0.81
N (unweighted)	139	194	
% working	71	75	
Mean earnings (for those working)	10,407	12,039	0.86
<i>N working (unweighted)</i>	<i>96</i>	<i>150</i>	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases

Base: all Welsh-domiciled students 50%+ FTE part-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

7.5.3 Income from family

Full-Time Students

Among full-time first year students, income from families declined substantially from £2,110 (adjusted to 2011/12 prices) to £1,431 between the two surveys – falling by around one third (32 per cent, Table 7.8). Contributions from parents/other relations fell only slightly, by four per cent, whereas between the 2004/05 survey and the 2007/08 survey income from this source fell by 42 per cent. However, the share of partners' income fell by three quarters between 2007/08 and 2011/12. This was driven both by a

reduction in the proportion of full-time first year students with joint financial responsibility with their partner (from 21 per cent in 2007/08 to eight per cent in 2011/12), and a reduction in the average amount they received from partners (£1,301, compared with £4,060 (adjusted) in 2007/08).

Table 7.8: Comparison of average income from families (£): 2011/12 and 2007/08 (adjusted), 1st year Welsh-domiciled full-time students.

	Full-time 1st years		
	2011/12	2007/08**	Index (12/08)
Income from family	1,431	2,110	0.68
Contributions from parents/other relatives	1,321	1,377	0.96
Contributions from non-relatives	na	7	na
Gifts in kind	na	267	na
Contributions from partner	0	0	na
Share of partners' income	109	459	0.24
<i>Base (N) unweighted</i>	<i>320</i>	<i>220</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all Welsh-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Part-Time Students

Among part-time students on higher intensity programmes, income from families actually increased, compared with the large decrease for full-time students. Here there was a switch from a negative contribution (indicating that students contributed more on average than they received) to a positive one, with part-time students receiving almost as much from their families as they had contributed in the previous survey. The major changes are that students received only half as much from their parents or other relatives (£140, compared with £274 in 2007/08), but contributed only one-tenth as much towards their partners as they did in 2007/08 (£49 contribution, compared with £526 in 2007/08, Table 7.9).

Table 7.9: Comparison of average income from families (£): 2011/12 and 2007/08 (adjusted), 50%+ FTE Welsh-domiciled part-time students.

	2011/12	Part-time (50% FTE+) 2007/08**	Index (12/08)
Income from family	106	-135	-
Contributions from parents/other relatives	140	274	0.51
Contributions from non-relatives	na	11	na
Gifts in kind	na	102	na
Contributions from partner	15	3	4.41
Share of partners' income	-49	-526	0.09
<i>Base (N) unweighted</i>	<i>139</i>	<i>194</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all Welsh-domiciled students part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

7.5.4 Social security benefits

Social security benefits that students could receive included: Child Benefit, Child Tax Credit, Carer's Allowance, Working Tax Credit, Job Seeker's Allowance, Employment Support Allowance (formerly Incapacity Benefit and Income Support paid on incapacity grounds), Income Support, Housing Benefit, Local Housing Allowance, Pension Credit and Retirement or Widow's Pension.

Full-Time Students

Comparing income from social security benefits finds that the overall level of income received across full-time first year students has decreased substantially (even more when taking into account inflation). The average amount received in 2007/08 was £520 (up-rated) and in 2011/12 was £222 (Table 7.10). This is a decrease of 57 per cent in real terms (and 52 per cent in nominal terms, from £459 in 2007/08 prices). The proportion of students receiving benefits fell considerably, and a comparison of the average amount among those receiving benefits is not possible because of small sample size in the current survey.

Table 7.10: Average income from benefits among full-time students (£): 2011/12 and 2007/08 (adjusted), 1st year Welsh-domiciled full-time students

	SIES 2011/12	Full-time 1 st years SIES 2007/08**	Index (12/08)
Average income from benefits (£)	222	520	0.43
% students in receipt	6	20	
Average income, those receiving (£)	-	2,633	
<i>Base (N) unweighted</i>	320	220	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases
Base: all Welsh-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Part-Time Students

Part-time students (on high intensity courses) saw a small increase in benefit income. It increased from £2,124 (up-rated) in 2007/08 to £2,172 in 2011/12, an increase of two per cent (Table 7.11). This change is due to an increase in income from benefits of 14 per cent in real terms for those who receive them, rather than an increase in the proportion receiving benefits (which actually declined slightly over the period from 59 per cent to 53 per cent).

Table 7.11: Average income from benefits among part-time students, 2011/12 and 2007/08 (adjusted): 50%+ FTE students only

	SIES 2011/12	Part-time (50% FTE+) SIES 2007/08**	Index (12/08)
Average income from benefits (£)	2,172	2,124	1.02
% students in receipt	53	59	
Average income, those receiving (£)	4,111	3,594	
<i>Base (N) unweighted</i>	139	194	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases
Base: all Welsh-domiciled students part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

7.6 Change over time in total student expenditure

7.6.1 Changes in total student expenditure and the main categories of spending

Full-Time Students

The total average expenditure of full-time first year students appears to have fallen by around five per cent between 2007/08 and 2011/12, from £14,576 in today's money to £13,840 (Table 7.12). However, the SIES methodology in 2011/12 was considerably different to that used in 2007/08 and, as such, measures of spending in the two studies may not be directly comparable.

Table 7.12: Comparison of SIES expenditure figures (£): 2011/12 data for all Welsh-domiciled students compared with adjusted 2007/08 data for all students[#] (mean)

	Full-time 1 st years		Index (12/08)
	SIES 2011/12	SIES 2007/08 [#]	
Living costs* <i>N=Unweighted</i>	6,856 172	7,858 177	0.87
Housing costs* <i>N=Unweighted</i>	2,668 293	2,181 177	1.22
Participation costs <i>N=Unweighted</i>	4,006 170	4,226 177	0.95
Spending on children <i>N=Unweighted</i>	215 319	311 177	0.69
Estimated total expenditure*	13,840	14,576	0.95
<i>Base (N) unweighted</i>	166	177	

N=(1,353) unweighted

*Note: figures adjusted for partner contributions where relevant

[#]2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All Welsh-domiciled students: Year 1 full-time students

Source: NatCen/IES 2011/12 and 2007/08

Living costs seem to have fallen by 13 per cent between 2011/12 and 2007/08, and although this may provide some evidence of a real decrease in spending (reflecting the fall in full-time student income), the change in methodology may also have had an impact

on these figures. Information in this report about living costs has been derived from both the main SIES survey questionnaire and the seven-day diary. Given its reduced length, there was less scope in the main questionnaire for probing respondents about their spending on living costs, although the questions asked in the spending diary were the same as in 2007/8. Less prompting may have resulted in students reporting fewer costs in some areas. (More details about the change in methodology can be found in the Technical Appendix, Chapter 10). Most of the categories of living costs (such as personal spending and entertainment) use measures from the main questionnaire, and so will have been affected by the changes to this.

Housing costs rose by 22 per cent between 2007/08 and 2011/12. Again, this change may be partly attributable to the different methodologies used, although the 2011/12 questions on housing were similar to those used in 2007/08. Moreover, this finding is supported by evidence from a recent survey by the National Union of Students (NUS) and Unipol Student Housing, which found that average weekly rent among students increased by 25 per cent between 2009/10 and 2012/13.⁹⁷

Participation costs, as measured by SIES, fell by five per cent between 2007/08 and 2011/12. This fall is again likely to be due to the change in the SIES methodology. Specifically, the calculation of participation costs in 2011/12 did not include the cost of childcare or petrol relating to study, as it was not possible to differentiate participation costs in these areas from costs relating to work or leisure. In 2011/12, all childcare costs were grouped together in a single category. Despite this, childcare costs seem to have fallen by 21 per cent between 2007/08 and 2011/12 among Welsh-domiciled full-time students. (In reality, the proportion of students in this category with children is likely to be very small, so results may be misleading.)

Base sizes are too small to consider differences in the expenditure of part-time first year students (studying over 50% FTE) in 2011/12 compared with 2007/08.

7.6.2 Changes in spending profile

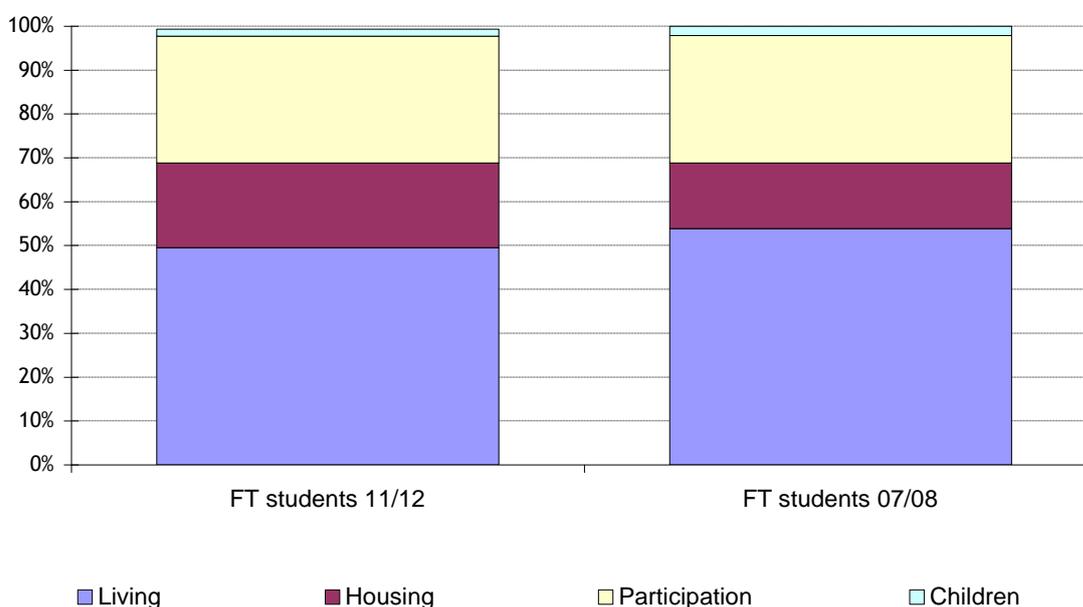
⁹⁷ Accommodation Costs Survey 2012/13: National Union of Students and Unipol Student Homes.

Full-Time Students

Reflecting the issues described above, the spending profiles of full-time first year students are slightly different in 2011/12 compared with 2007/08 (Figure 7.3). In 2011/12, housing costs accounted for 19 per cent of spending, compared with 15 per cent in 2007/08.

Living costs fell from 54 per cent to 50 per cent of total spending over the same period.

Figure 7.3: Changes in profile of expenditure (%): 2011/12 and 2007/08 data for full-time first year Welsh-domiciled students



*Note: figures adjusted for partner contributions where relevant

2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All Welsh-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES 2011/12 and 2007/08

7.7 Change over time in students' overall financial position

7.7.1 Borrowing

Full-Time Students

Average borrowing across full-time first year students was predicted to be £6,453 by the end of the 2011/12 academic year. Taking account of changes in prices (using, as noted earlier, the Retail Price Index), borrowing in 2007/08 was 10 per cent lower at £5,886. Outstanding student loan debt rose by 25 per cent between 2007/08 and 2011/12, while the amount owing on commercial credit fell by 77 per cent and overdrafts fell by seven per cent. Full-time students also owed a lower amount in arrears in 2011/12 compared with 2007/08 (Table 7.13).

Table 7.13: Net borrowing comparison, Welsh-domiciled full-time and part-time students #

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES 2011/12	SIES 2007/08	Index (12/08)	SIES 2011/12	SIES 2007/08	Index (12/08)
Commercial credit	185	798	0.23	1,391	1,711	0.81
Overdraft	221	238	0.93	154	158	0.97
Arrears	41	57	0.72	59	131	0.45
Career Development Loans	0	9	0.00	0	0	-
Outstanding student loan debt	5,963	4,779	1.25	537	158	3.40
Outstanding FCF Funds	0	3	0.00	0	0	-
Estimated borrowing	6,453	5,886	1.10	2,176	2,158	1.01
<i>Base (N) unweighted</i>	<i>308</i>	<i>220</i>		<i>46</i>	<i>69</i>	

2007/08 data were multiplied by 1.113 to reflect RPI increases

Data has been removed when the total number of cases in this category is lower than 30

Base: All Welsh-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES SIES 2011/12

Part-Time Students

Among part-time students, the average level of borrowing was predicted to be £2,176 by the end of the 2011/12 academic year, similar to the adjusted 2007/08 figure of £2,158. Student loan debt had risen considerably between 2007/08 and 2011/12, while the amount owed in commercial credit was lower in 2011/12. Part-time students also owed a lower amount in arrears in 2011/12 compared with 2007/08 (Table 7.13).

7.7.2 Savings

Full-Time Students

Full-time first year Welsh students appear to be saving a similar amount in 2011/12 compared with 2007/08. The average expected amount of savings at the end of the 2011/12 academic year was £1,202, compared with £1,230 in 2007/08 (Table 7.14).

Table 7.14: Net saving comparison, Welsh-domiciled full-time and part-time students #

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES 2011/12	SIES 2007/08	Index (11/07)	SIES 2011/12	SIES 2007/08	Index (12/07)
Savings at the end of the year	1,202	1,230	0.98	1,346	2,217	0.61
<i>Base (N) unweighted</i>	<i>297</i>	<i>220</i>		<i>46</i>	<i>69</i>	

2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All Welsh-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES SIES 2011/12

Part-Time Students

Part-time students, studying with an intensity of at least 50 per cent of a full-time equivalent course, had higher predicted savings than full-time students, at £1,346 at the end of the academic year 2011/12; however, this was 39 per cent lower than the equivalent figure for 2007/08 (Table 7.14).

7.7.3 Net debt

Full-Time Students

Deducting savings from borrowing gives predicted net debt for the academic year. Net debt in 2011/12 was predicted to average £5,270 across Welsh-domiciled full-time first

year students (Table 7.15). This compares to an average net debt of £4,656 in 2007/08: an increase of 13 per cent, allowing for inflation.

Part-Time Students

Among part-time students on higher intensity courses (0.5 FTE), net debt for the academic year was predicted to be £2,645 in 2011/12, many times higher than the 2007/08 figure of *negative* £53 (i.e. savings were higher than borrowings). Higher levels of net debt may have been driven by higher levels of outstanding student loan debt (prior to commencing their part-time programmes) and higher tuition fee costs in 2011/12 compared with 2007/08.

Table 7.15: Net saving comparison, Welsh-domiciled full-time and part-time students #

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES 2011/12	SIES 2007/08	Index (12/08)	SIES 2011/12	SIES 2007/08	Index (12/08)
Savings <i>N=Unweighted</i>	1,202 297	1,230 220	0.98	1,346	2,217 69	0.61
Borrowing <i>N=Unweighted</i>	6,453 308	5,886 220	1.10	2,176 46	2,158 69	1.01
Net Debt	5,270	4,656	1.13	2,645	-53	-
<i>Base (N) unweighted</i>	297	220		75	69	

2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All Welsh-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES SIES 2011/12

8 Comparison of English and Welsh-domiciled Students

8.1 Summary of key findings

- As in the previous two surveys, there was no significant difference in the level of full-time student income between Welsh and English-domiciled students (£10,730 and £10,931); and there was generally little difference in the main sources of income between the two. The exception relates to paid work earnings, where Welsh-domiciled full-time students earned considerably less than their English counterparts.
- The average income of Welsh-domiciled part-time students at £11,555 was considerably lower than that found for English-domiciled part-time students (£15,198) – as the latter earned more from paid work and contributed less income to their families.
- Spending levels for Welsh-domiciled students were slightly lower than those found for English-domiciled students – for both full-time students and part-time students.
- Estimated graduate debt was marginally higher for Welsh-domiciled full-time students in their final year of study compared to their English counterparts, driven by lower levels of savings among Welsh-domiciled students.

8.2 Introduction

In this chapter we provide a summary overview of student income and expenditure among Welsh-domiciled and English-domiciled students in the academic year 2011/12. As discussed in Chapter 1, there have been several changes to the financial arrangements of Welsh-domiciled full-time higher education students from the support system in place at the 2007/08 survey. These include: the abolition of the Tuition Fee Grant for new students from 2011/12; increased tuition fee loans (to ensure all students could cover the cost of their fees); and a substantial increase in the amount available from the Assembly Learning Grant (to incorporate the Welsh National Bursary). It is worth

noting that since the Higher Education Act 2004 devolved to the Welsh Assembly the responsibility of funding students in higher education in Wales, there has been some divergence between the systems of student finance in Wales and England. In 2011/12, the systems were very similar with full-time undergraduate fees capped at £3,375 and Student Loans for Fees available to cover the full cost of these fees, however there were some differences including:

- Maximum levels of Student Loans for Maintenance were marginally lower among Welsh-domiciled students compared with English-domiciled students.
- In both Wales and England, some grants towards maintenance were available for lower income students. In Wales this comes via the Assembly Learning Grant or Special Support Grant, and in England this comes via the Maintenance Grant. The maximum Assembly Learning Grant (or Special Support Grant for Welsh-domiciled students) available was considerably higher than that available via the Maintenance Grant (£5,600 compared to £2,906).
- Maximum Childcare Grants were marginally higher among Welsh-domiciled students compared with English-domiciled students.
- Support from institutions is termed Financial Contingency Fund in Welsh institutions and Access to Learning Funds in English Institutions.
- For part-time students, maximum levels of Tuition Fee Grants were marginally lower among Welsh-domiciled students compared with English-domiciled students; but the Course Grant maximum available was considerably higher among Welsh-domiciled students (£1,125 compared to £265). In addition, Welsh-domiciled part-time students were eligible for the Childcare Grant, Parents' Learning Allowance and Adult Dependents' Grant – these forms of support were not available to English-domiciled part-time students.

In the rest of this chapter we provide an overview of comparisons between Welsh- and English-domiciled students, focusing on income, expenditure and overall financial position.

8.3 Total student income

In this section we compare total income and also income levels from various sources including state-funded support for students, paid work, income from family and friends, and income from social security benefits for Welsh and English-domiciled students.

8.3.1 Full-time students

English and Welsh-domiciled full-time students had comparable income during the 2011/12 academic year (Table 8.1): although there is a small difference between the two this was not statistically significant. The composition of average income was also broadly similar. In both cases, the sources of student support provided the largest share of total average income.

8.3.2 Part-time students

Table 8.1 also reveals that Welsh-domiciled part-time students had lower income than English-domiciled students – on average £11,555 compared with £15,198. This follows patterns noticed in the 2007/08 survey. The differences were mainly driven by English-domiciled students earning more from paid work and this disparity in average earnings has increased since the previous survey (where average English-domiciled earnings were 14 per cent higher in 2007/08 but were 45 per cent higher in 2011/12).

Table 8.1: Total student income and main sources of income by domicile and by full-time and part-time status (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Main sources of student support	Mean	6,410	6,293	432	273
	Median	6,934	6,875	0	0
	SE	217	101	61	41
	Mean % of total income	59.7	57.6	3.7	1.8
Other sources of student support	Mean	1,286	1,001	942	835
	Median	1	0	600	400
	SE	178	73	196	64
	Mean % of total income	12.0	9.2	8.2	5.5
Income from paid work	Mean	1,292	1,662	8,307	12,083
	Median	120	150	8,820	10,800
	SE	153	140	962	553
	Mean % of total income	12.0	15.2	71.9	79.5
Income from family*	Mean	1,431	1,497	-442	-200
	Median	770	500	0	0
	SE	208	138	565	344
	Mean % of total income	13.3	13.7	-3.8	-1.3
Social security benefits*	Mean	217	356	1,895	1,822
	Median	0	0	410	0
	SE	58	66	293	157
	Mean % of total income	2.0	3.3	16.4	12.0
Other miscellaneous income*	Mean	94	121	422	385
	Median	0	0	0	0
	SE	21	22	150	89

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
	Mean % of total income	0.9	1.1	3.7	2.5
Total income	Mean	10,730	10,931	11,555	15,198
	Median	10,480	10,437	11,170	13,913
	SE	226	169	837	421
<i>Base (N) unweighted</i>		<i>914</i>	<i>2,985</i>	<i>180</i>	<i>927</i>

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

8.3.3 Influence of finance on student choices

There were no major differences between the Welsh and English-domiciled full-time students in the influence of finance (funding and financial support) on decisions about HE. Approximately one third of both cohorts reported that their decisions had been affected; and, of those, the ways in which their decisions were affected were similar.

There were however two exceptions: i) English-domiciled students who said their decisions were affected were considerably more likely than their Welsh peers to then say that they would not have studied without the funding (69.9 compared with 58.4 per cent); and ii) Welsh-domiciled students were considerably more likely to be influenced by the financial support to study in Wales than English-domiciled students were to study in England (47.7 compared with 8.8 per cent).

When comparing part-time students, the overall proportion reporting that the funding and financial support available had influenced their HE decisions were almost identical. Again English-domiciled part-time students affected by the HE financial system were more likely than Welsh-domiciled part-time students to say that they would not have studied without the funding (65.0 compared with 55.7 per cent). Another difference noticed is the considerably smaller proportion of English-domiciled part-time students who report being influenced to study at a local institution (13.9 per cent compared with 33.9 per cent).

Table 8.2: Influence of financial support on decisions about HE, all students by mode of study and domicile (%)

	Full-time		Part-time	
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
% affected by available funding and support	33.4	33.4	39.0	38.5
<i>Base (N) all students</i>	914	2,983	180	922
% would not have studied without funding	58.4	69.9	55.7	65.0
<i>Base (N) all those who feel their study decisions were affected</i>	319	932	55	342

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

8.4 Sources of student income

8.4.1 Main sources of student support

The average income gained from the main sources of student support was very similar across the two cohorts. Also the overall proportion of Welsh and English-domiciled full-time students receiving income from the main sources of student support were very similar (83 and 85 per cent respectively). However comparisons between Welsh and English-domiciled full-time students in terms of income from the main sources of student support showed that:

- Take up of Student Loans for Maintenance was similar between the two domiciles (73 per cent among Welsh-domiciled and 74 per cent among English-domiciled students) which follows findings in the previous survey. The amounts received were also broadly similar (Welsh-domiciled students received marginally less on average which reflects the slightly lower levels available to these students when compared to English students). Subject of study was, for both cohorts, a key determinant of maintenance loan take up.
- As with maintenance loans, the take up of Student Loans for Fees was again similar between the two domiciles (77 per cent among Welsh-domiciled and 79 per

cent among English-domiciled students). This differs to the pattern found in the previous survey but reflects the harmonisation in fee levels and support between the two countries in the period between 2007/08 and 2011/12. The average amounts received from fee loans were also almost identical.

- As noted above, the grant support between the two administrations differed in 2011/12, however the proportions receiving state-funded grants were very similar with 44 per cent of Welsh-domiciled students receiving Assembly Learning Grants (or Special Support Grants) and 40 per cent of English-domiciled students receiving Maintenance Grants (or Special Support Grants). It is interesting to note that despite the substantially higher maximum grant available to Welsh-domiciled students, the actual amounts received among grants recipients were similar (£2,923 among Welsh-domiciled students and £2,700 among English-domiciled students). For both cohorts, social class was a key determinant in the likelihood of receiving a grant which reflects the targeting of these forms of support.

Looking at part-time students, the average income from the main sources of student support was considerably higher for Welsh-domiciled students. Although a small amount in relation to the total average income, among Welsh-domiciled students, money from the main sources of support was almost double that found among English-domiciled students. This may be partly explained by the higher proportion of part-time Welsh-domiciled students who received income from this source (40 per cent compared with 33 per cent).

8.4.2 Other sources of student support

The average income from other more targeted state support was again very similar between the two cohorts. Among full-time students, approximately half of both English-domiciled and Welsh-domiciled students received support from these sources, but the average amount received was higher among Welsh-domiciled students (£2,557 compared with £2,073). This is likely to reflect the subject make-up among the cohorts – indeed 14 per cent of Welsh-domiciled students received NHS related support compared with seven per cent of English-domiciled students (and there were indications of a higher

take up of such support among Welsh-domiciled students studying the relevant subjects of medicine and dentistry, and subjects allied to medicine).

It is interesting to note that Welsh-domiciled part-time students were marginally less likely to receive employer support than English-domiciled part-time students (23 per cent compared with 28 per cent), and the amounts received from employers were also marginally lower.

8.4.3 Income from paid work

Across all students, English-domiciled full-time students earned more from paid work than Welsh-domiciled students (£1,662 compared with £1,292), this was despite an identical proportion engaging in paid work (52 per cent, Table 8.3). Earnings therefore contributed a higher proportion of total income among English-domiciled students than among Welsh-domiciled students (15 per cent compared with 12 per cent). The difference in average earnings was even more pronounced when comparing the earnings among those in work only: £3,201 for English-domiciled students and £2,498 for Welsh-domiciled students (a difference of 28 per cent). This follows patterns found in the previous survey but the gap in earnings has increased since 2007/08. The difference in work income between the two cohorts appears to be driven by earnings from continuous jobs (see Table 8.4). Welsh-domiciled students earned considerably less than English-domiciled students from continuous jobs, those jobs held throughout the academic year (£2,864 compared with £4,020), whereas the earnings from other/casual work were similar. There are indications that Welsh-domiciled students were working slightly fewer hours per week than English-domiciled students but this is unlikely to account for the magnitude of the difference.

English-domiciled part-time students also earned more on average than Welsh-domiciled part-time students. Some of the difference was due to a higher proportion of English-domiciled part-time students being in employment (82 per cent compared with 73 per cent). However, when focusing on those in work only, average earnings are lower among Welsh-domiciled students, particularly earnings from continuous work. This fits with the patterns found for full-time students, and is perhaps worth further investigation.

where Welsh-domiciled students received lower levels of income on average from this source of support compared to English-domiciled students.

As noted in Chapter 3, part-time students tended to contribute income to their families rather than receive any from this source. On average Welsh-domiciled students received slightly less than English-students from their parents or wider family and contributed more towards their partners' income and so had a greater negative net average when compared to English-domiciled students. It is interesting to note that a higher proportion of English-domiciled students than Welsh-domiciled students exchanged income with a partner (58 per cent and 48 per cent respectively) a reversal of the pattern noticed in the 2007/08 survey.

8.4.5 Social security income

Similar proportions of Welsh and English-domiciled full-time students received income from social security benefits (seven and eight per cent respectively), this represents a fall on the proportions found in the previous survey (11 and 13 per cent). However the average amounts received were substantially different, with English benefit recipients gaining considerably more on average (£4,312 compared with £3,299).

Social security benefits were much more important for part-time students in both cohorts. A slightly higher proportion of Welsh-domiciled part-time students received income from benefits than did English-domiciled part-time students (53 per cent compared with 46 per cent), reflecting patterns found in the previous survey. However among recipients, the average amounts received by English-domiciled students were greater at £3,982 compared to £3,577 among Welsh-domiciled part-time students.

8.5 Total student expenditure

In this section we compare total expenditure and spending within the main categories of living, housing, participation, personal and child-related costs for Welsh-domiciled and English-domiciled students.

8.5.1 Full-time students

Full-time students' levels of overall expenditure were very similar regardless of where they were domiciled prior to their course (Table 8.5). Overall expenditure for Welsh-domiciled full-time students was £13,591, slightly lower than the average recorded for English-domiciled full-time students of £13,909. As found in the previous two surveys (2007/08 and 2004/05), spending levels within each of the main categories of living costs, housing costs, participation costs and child-related costs were also very similar between the two groups.

- It is interesting to note that in this survey, Welsh-domiciled full-time students reported higher housing costs on average than were reported by English-domiciled students. This is opposite to the pattern noticed in the 2007/08 survey. This may be partly explained by differences in housing tenure: a greater proportion of Welsh-domiciled full-time students lived in privately rented property with friends/other students than found for English-domiciled students (49 and 41 per cent respectively); and a smaller proportion lived at home with their parents (18 and 25 per cent respectively). This is reflected in higher average levels of all housing costs (mortgage and rent costs, other costs and particularly in retainer costs).
- Welsh-domiciled students also reported marginally lower participation costs on average (lower tuition fees, direct course costs, and facilitation costs) than found among English-domiciled students – whereas in the previous survey, spending on participation was almost identical.

Table 8.5: Total student expenditure and costs by domicile and by full-time and part-time status (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Living costs*	Mean	6,687	6,705	11,775	11,534
	Median	5,506	5,502	11,909	10,984
	SE	429	200	764	517
	Mean % of total	50	48	63	60

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
expenditure					
	Unweighted N	473	1,620	66	334
Housing costs*	Mean	3,256	3,002	3,295	3,995
	Median	3,200	3,240	3,317	3,870
	SE	228	97	188	136
	Mean % of total expenditure	22	22	19	21
	Unweighted N	831	2,700	148	776
Participation costs	Mean	3,684	3,973	1,940	2,420
	Median	3,680	3,811	1,669	1,941
	SE	97	72	173	136
	Mean % of total expenditure	27	26	11	12
	Unweighted N	461	1,578	55	321
Spending on children*	Mean	199	238	1,085	1,178
	Median	0	0	0	0
	SE	37	42	160	81
	Mean % of total expenditure	1	28	7	7
	Unweighted N	911	2,971	177	901
Estimated total expenditure	Mean	13,591	13,909	18,236	18,946
	Median	12,459	12,726	18,682	17,879
	SE	481	257	1,257	601
	Unweighted N	453	1,542	54	307

*Note: figures adjusted for partner contributions where relevant.

Base: For living costs, participation costs and estimated total expenditure, the base is all students completing the diary. For housing costs and spending on children, the base is all students completing the main questionnaire (as these categories of expenditure were captured in the main questionnaire). See section 4.2 for further details. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire and the diary. % of total expenditure calculated for students who completed a diary.

Source: NatCen/IES SIES 2011/12

8.5.2 Part-time students

Among Welsh-domiciled part-time students, average spending was £18,236 which was marginally lower than found for English-domiciled part-time students (£18,946). This follows the pattern found in the previous survey but the difference has narrowed. In most

categories of expenditure, Welsh-domiciled students had a marginally lower average spend than English-domiciled students, with the exception of living costs (£11,775 compared with £11,534).

8.6 Overall financial position

Table 8.6: Student net debt for all students by domicile and mode of study (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Estimated savings at the end of the year	Mean	1,155	1,510	1,569	1,953
	Median	0	100	75	0
	SE	107	109	390	204
Estimated total borrowing at the end of the year	Mean	10,082	9,721	2,004	3,361
	Median	7,975	7,775	250	800
	SE	585	266	395	194
Estimated net debt at the end of the year	Mean	8,971	8,316	552	1,418
	Median	7,385	7,222	0	500
	SE	594	302	524	318
<i>Base (N) unweighted</i>		858	2,793	155	837

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

8.6.1 Savings

English-domiciled full-time students predicted average savings of approximately £400 more by the end of the year than Welsh-domiciled full-time students (£1,510 compared with £1,155, Table 8.6), and this pattern is also noticed when focusing on part-time students. Here the average savings (although higher than found for full-time students in each case) were £1,953 for English-domiciled part-time students and £1,569 for Welsh-domiciled part-time students. It is worth noting that for both cohorts, levels of savings have fallen substantially since the previous survey in 2007/08, but this follows the

downward trend noticed in the previous survey when focusing on students funded under the financial system introduced in 2006.

8.6.2 Borrowing

On average, borrowing levels were very similar among full-time students regardless of domicile, and as noted in Chapter 6 were high (£10,082 among Welsh-domiciled full-time students and £9,721 among English-domiciled full-time students, Table 8.6). This reverts to the pattern found in the 2004/05 survey. Outstanding student loan debts were at a similar level, as was the average level of commercial credit for the two cohorts. However average overdraft levels and arrears were marginally higher among Welsh-domiciled part-time students.

Part-time levels of borrowing were considerably lower than found for full-time students among both cohorts, but English-domiciled part-time students had much high levels of borrowing (or debt) than Welsh-domiciled part-time students (£3,361 compared with £2,004, Table 8.6). Again this reverts to the pattern found in the 2004/05 survey. This is driven by a higher proportion of English-domiciled students with some form of borrowing (63 per cent compared with 53 per cent) and much higher average levels of commercial credit among English-domiciled part-time students (£2,192 compared with £1,324).

8.6.3 Estimated net debt

Subtracting predicted year-end savings from borrowing gives an estimate for student net debt. Across both Welsh and English-domiciled students, there were higher levels of net debt among full-time than part-time students (see Table 8.6).

Across all full-time students, net debt levels were on average slightly higher for Welsh-domiciled students than for English-domiciled students (£8,971 compared with £8,316). This is also true when focusing on final year full-time students to get an estimate of graduate debt, however the gap narrows to less than £300 (£10,716 for Welsh-domiciled full-time students and £10,428 for English-domiciled full-time students). This differs to the

patterns found in the previous surveys, and was driven by higher levels of savings among final year English-domiciled students (as borrowing levels were similar).

Across all part-time students, average levels of net debt were considerably higher among English-domiciled students compared with Welsh-domiciled students (£1,418 and £552 respectively). This follows patterns found in the previous survey, although the difference in net debt between the two cohorts has increased substantially. The difference was driven by the higher average level of borrowing among English-domiciled students (as noted above). This small number of part-time students in the final year of study makes it difficult to compare graduate debt figures for Welsh-domiciled and English-domiciled students, but it would appear that Welsh-domiciled students finished with virtually zero net debt whereas English-domiciled students finished with just over £1,000 net debt on average.

Table 8.7: Student net debt for final year students* by domicile and mode of study (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Estimated savings at the end of the year	Mean	1,025	1,537	(2,351)	2,113
	Median	0	50	(1,000)	0
	SE	1,025	147	(0)	0
Estimated total borrowing at the end of the year	Mean	11,668	11,758	(2,120)	3,358
	Median	8,775	9,000	(0)	750
	SE	11,668	468	(0)	0
Estimated net debt at the end of the year	Mean	10,716	10,428	(31)	1,166
	Median	8,500	8,455	(0)	300
	SE	10,715	484	(0)	0
<i>Base (N) unweighted</i>		277	869	49	266

*Note: includes students on one year only courses

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

9 Conclusions

The aim of this study was to provide an authoritative report on the financial position of HE students in Wales in the academic year 2011/12, prior to the significant changes to student financial support introduced in September 2012 (ie for new entrants in the 2012/13 academic year). The survey was primarily designed to provide a baseline against which the effects of these changes could be measured and evaluated.

The survey was also designed to track trends in students' financial position since the previous surveys, in 2007/08 and 2004/05. The challenge facing the research team was to be as consistent as possible with the previous surveys while using a substantially different approach to data collection. A number of significant changes to the method were made this time around. The approach to sampling was different, with potential respondents opting out rather than in to the survey and with a wider group of part-time students eligible to take part in the most recent survey. Data were collected on-line and/or by telephone, rather than primarily face-to-face as in the previous survey and the questionnaire was shorter, just 30 minutes long rather than almost an hour.

The 2011/12 results have been analysed extensively and the findings have been checked to ensure that they are internally consistent and robust. The approach to collecting data, coding and deriving variables, dealing with missing values and undertaking the analysis has been fully documented to ensure that the methodology can be replicated, if required, in future surveys.

Compared with previous surveys, some detail has been lost but all the key elements of past surveys have been included in order to estimate student income and expenditure⁹⁸. The latest results have been compared with those found in the 2007/08 survey and while they are broadly consistent, allowing for inflation, it is not always clear whether difference in the results between the surveys are due to actual changes in practice, differences in the sample profiles of the two surveys or other changes to the methodology. The 2011/12 survey therefore represents a break in the series. This does not mean however that

⁹⁸ Attitudinal/experiential data can provide valuable contextual information to accompany monetary estimates, however it was not possible to retain many of the questions used to elicit these data in this more compact form of the survey.

comparisons cannot be made with previous surveys, and where possible, adjustments have been made to the sample to facilitate comparisons. Nevertheless, any such analyses, particularly of absolute figures, should be treated with a degree of caution. The average total income (including tuition fee loan) for all Welsh full-time students in 2011/12 was £10,730 and £11,555 for part-time students. In both cases this represents a real terms reduction in the equivalent results for 2007/08, of 15 per cent and 13 per cent respectively. However there appear to be some differences between the two groups in the reason for the decline in real income.

The reduction for full-time students appears to be largely a result of a decline in income from paid work and support from families. Income from state-funded sources of financial support has largely kept pace with inflation and has therefore become a higher proportion of total income. Despite the growing relative importance of financial support, only one-third of full-time students reported that State funding influenced their decisions to go to university – a slightly lower proportion than we found in the previous survey.

However some patterns did remain the same and following the patterns found in the previous survey, average total incomes were highest among older students and among students in households with dependent children. We found little variation in the level of average total income by students' social class. However we did find that students from managerial and professional backgrounds were generally more reliant on income from their families than those from routine/manual work backgrounds who, in turn were more likely to receive an Assembly Learning Grant or a Special Support Grant.

Earnings from paid work still remain a significant source of income for many full-time students. Just over half of full-time students were working at some point during the academic year, which is consistent with previous surveys. However the income from paid work has fallen considerably compared to previous surveys, by 46 per cent in real terms. This seems to be due mainly to a decline in the quality of the work that students find to do and fewer hours worked rather than in any change in the proportion of students working whilst studying. We also found a change in the type of job that students do with more

working in casual jobs rather than in continuous jobs. Income from families also declined, by some 33 per cent in real terms.

The shift towards state-funded sources of support and away from work earnings and family support for full-time students continues the trend identified in the previous surveys and is also consistent with the findings from the survey of English students.

Among part-time students, income from state-funded support and social security benefits increased and there was also an increase in support from families (switching from a negative value to a positive value). However these gains were outweighed by the decrease in income from paid work, the largest element of part-time students' income. This could be explained by a slight shift in the quality of work undertaken, ie to casual work from continuous work, coupled with lower earnings levels; rather than in fewer hours worked or fewer students working. The situation in Wales contrasts with that in England where income from work has been increasing among part-time students.

Welsh students, both full-time and part-time, generally earned less from paid work than English students. For full-time students, the difference appears to be driven by lower wages for Welsh students; while there were indications that Welsh-domiciled students were working slightly fewer hours per week than English-domiciled students, this difference seems insufficient to account for the magnitude of the difference. Among part-time students, some of the difference is due to a higher proportion of English students being in employment (82 per cent compared with 73 per cent). However, when focusing on those in work only, average earnings are lower among Welsh students, particularly earnings from continuous work. This fits with the patterns found for full-time students, and perhaps warrants further investigation.

Our baseline level of average total expenditure (including tuition fee costs) was £13,591 for full-time students and £18,236 for part-time students. Full-time students appeared to be spending proportionally more on housing and participation costs than in previous surveys and less on living costs but these changes may be accounted for, in part, by the

change in methodology. The spending profile for part-time students appears to be broadly stable over time.

Total expenditure among full-time students was mainly related to their family and housing circumstances (and was higher among students with children and those living outside student accommodation), but was also higher among students with a disability and among students whose parents had not been to university.

Welsh students generally spent a little less than English students but the pattern of expenditure was broadly similar between the two for both full-time and part-time students. Debt levels (ie savings less borrowings) tend to rise with the number of years of study and averaged £10,716 for Welsh full-time final year students in 2011/12 and virtually zero for Welsh part-time final year students. For full-time students, net debt levels were highest for married students and those studying for a creative arts, languages and humanities degree. On average Welsh full-time students had slightly higher debt levels than English students. This is a different pattern to that found in the previous surveys, and was driven by higher savings among English students (as borrowing levels were similar). Debt levels among Welsh part-time students were negligible and generally lower than for their English counterparts primarily due to lower levels of borrowing.

This survey has set an authoritative baseline from which future changes in student financial support arrangements can be assessed. Since the survey, new funding arrangements have been introduced in Wales for both full-time and part-time students and they differ in some significant respects to those introduced in England. It will be interesting to see whether some of the general trends outlined above continue or whether the new systems mark a step change in student income and expenditure patterns.

10 Technical Appendix

10.1 Background to the study

This is a report on the research methods used in the Student Income and Expenditure Survey 2011/12 (SIES 2011/12) carried out on behalf of the Department for Business, Innovation and Skills (BIS) and the Welsh Government (WG).

SIES is a large-scale comprehensive survey that collects detailed information on the income, expenditure and debt levels of higher education (HE) students.

The 2011/12 survey is the latest in a series of surveys carried out at approximately three year intervals. However, the methodology used in the latest 2011/12 survey is very different from the previous surveys, the last of which was run in 2007/08. In previous waves of SIES, the survey consisted of a 60 minute face-to-face interview, while in 2011/12, a 25 minute web/telephone survey was used.

SIES 2011/12 will provide a baseline for assessing the impact of the greatest changes in student finance for some considerable time, changes which will be introduced in September 2012 for those starting HE in the 2012/13 academic year.

10.1.1 Collaboration

As for 2007/08, the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES) conducted the 2011/12 SIES in close collaboration. NatCen had overall responsibility for the delivery of the survey, lead responsibility for the sample design, questionnaire design, fieldwork with students and data preparation. IES had lead responsibility for collecting sample data from institutions, and data analysis and report writing.

10.1.2 Overview of the methodology

The SIES 2011/12 technical report gives 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 main-stage of the survey are outlined here, with the overall project timetable shown in Table 10.1 overleaf.

Table 10.1: Project timeline

Timeline	Task
September – October 2011	Start of the contract
	Design of sampling plan
	Development of interview questionnaire and expenditure diary (for pilot)
	Initial contact with institutions
November 2011 – January 2012	Sample for pilot drawn
	Cognitive testing of main questionnaire and diary
	Dress rehearsal pilot of interview and diary
	Recruitment of institutions for main-stage
	Sample for main-stage drawn
	Interview questionnaire and expenditure diary finalised for main-stage
February 2012 – June 2012	Main-stage fieldwork: web and telephone interviews with students and diary completion
July – September 2012	Data editing, coding and checking
	Preliminary analysis of the dataset
October – December 2012	Main analysis and England report drafting
July 2013	England report completed
May – July 2013	Wales report drafting
December 2013	Wales report completed

Source: NatCen/IES 2011/12

The main-stage of fieldwork was carried out between February and June 2012, broadly corresponding to the Spring and Summer terms in the academic year. As the student spending diary was intended to capture term-time spending only, the diary was not available to students for four weeks over the Easter holiday period. (A similar approach was trialed in the dress-rehearsal pilot, where the diary was closed to students over the Christmas holidays and was re-opened at the start of term in January.)

Sampling - Selection Of Institutions

NatCen selected a number of institutions in England and Wales based on Higher Education Statistics Agency (HESA)⁹⁹ figures about the student populations at each.

Letters were sent from BIS and the WG to the Vice Chancellors and Principals at selected institutions containing information about the research and an invitation to take part. IES made individual contact with institutions, explained their role in sampling and secured their agreement to take part.

Sampling - Selection Of Students

NatCen identified the numbers of full-time and part-time students to be sampled from each institution taking part (numbers differed by type and country of institution). The sample of students in their second year and above was drawn directly from HESA records. Once random selection of second year plus students was accomplished, institutions were given a list of the unique identification codes (HUSID) of the sample of students in their second year of study or above and asked to provide the research team with contact details for each of these.

For students in their first year, HESA records were not available at the time when the sample was drawn (December 2011). For these students, IES instructed institutions about the numbers of students to sample and helped institutions to do this using random

⁹⁹ Skills Funding Agency data were used to provide FEC information.

selection. Institutions then produced a list of sampled students containing names and addresses.

In previous waves of SIES, an opt-in procedure was used, whereby students first had to opt into the study before their contact details were handed over from institutions to the research team at NatCen. In SIES 2011/12, this opt-in stage was not necessary as students are now asked to sign a declaration when enrolling with their college or university. This declaration (detailed below) gives students the opportunity to opt out, in a blanket fashion, from participating in any research.

"Your contact details may be passed onto survey contractors to carry out the National Study Survey and surveys of student finances, on behalf of the education organisations listed below. These organisations will use your details only for that purpose, and will then delete them."

Extract from HESA Student Collection Notice which HESA require all HEIs to provide to their students

As students were able to choose not to participate in SIES at this stage, a separate opt-in procedure was not deemed necessary.

Fieldwork And Data Collection

Students selected for interview were sent an advance letter containing information about the study and invited to take part (no further input from institutions was required). A few days later they were contacted by email to remind them about the study and provide them with a web link to the questionnaire and a unique password that enabled them to access an online survey.

Students received up to four emails and one text message to remind them to complete the main questionnaire. If they did not fill out the questionnaire online (or only partially completed it), they were contacted by a telephone interviewer and given the opportunity to complete the survey over the phone.

On completion of the main survey questionnaire, students were asked to fill out a seven day online spending diary. They received an email and text message every day for seven days to remind them to do so. Students completing the diary were sent a £20 Amazon voucher to thank them for their help with the study.

10.2 Sampling

10.2.1 Background and overview of the sampling methodology

In total, the survey was designed to include 75 higher education institutions (HEIs) (65 in England and 10 in Wales), 45 further education colleges (FECs) (40 in England and 5 in Wales) and the Open University (OU), with the hope that 53 English HEIs, 10 Welsh HEIs, 20 English FECs and 5 Welsh FECs would agree to take part. In terms of student numbers, the aim was to achieve over 3,500 responses from undergraduate students in HE institutions, 2,500 full-time and 1,000 part-time (including Open University students), and a smaller number of interviews with those studying HE in an FE institution.

10.2.2 Selecting and approaching institutions and students

The target numbers of institutions for the study were 53 English HEIs, 10 Welsh HEIs, 20 English FECs, 5 Welsh FECs and the OU. Within institutions, separate samples were selected across a number of student groups: medicals; English-domiciled full-time and part-time; and Welsh-domiciled full-time and part-time.

English HEIs

For English HEIs, the aim was to select a total of 10,933 students from 53 institutions, with the 10,933 divided as:

- 880 medical students
- 2,900 part-time students
- 1,146 Welsh-domiciled full-time students

- 6,007 English-domiciled full-time students.

Students in each of these groups were to be selected with as close to equal probability as possible (at least for the non-medic groups), but with each institution contributing a total sample of 155, or 195 in institutions with a medical school.

Of the 130 HEIs in England, 65 were selected for the survey with the expectation that 53 would agree to take part. Institutions were selected from a stratified (sorted) list: sorted firstly by Government Office Region, then by whether pre- or post-1992, and finally by weighted size. A cumulative size column was also constructed, and a sampling interval calculated by dividing the total (cumulative) size of all institutions by the number of institutions to be selected. The 65 HEIs were then selected systematically from the sorted list using a random start (ie if n =the random start and k =the sampling interval, then the institutions containing the n th student, the $n+k$ th student, the $n+2k$ th student etc were selected).

Welsh HEIs

For Welsh HEIs, the aim was to select 4,361 students overall, divided as:

- 1,296 part-time students
- 1,807 Welsh-domiciled full-time students
- 1,218 English-domiciled full-time students
- 40 medical students.

All 10 Welsh HEIs were selected for the survey. In previous years, equal numbers of students were selected from the 10 Welsh HEIs. This was seen as quite inefficient due to the fact that the HEIs were selected with the same probability rather than with probability proportional to their size. In 2011/12, students in Welsh HEIs were therefore selected proportionate to their numbers in each institution.

English FECs

There were 154 English FECs with eligible students. Of these, those with less than 100 eligible students were excluded, leaving 103 FECs. This is in line with previous waves of SIES: it means that 33 per cent of FECs are excluded, but just 3.2 per cent of students. From the 103 FECs remaining, 40 were selected for the survey, with the expectation that 20 would agree to take part. Ninety three students were selected from each institution with the aim of selecting 2,473 full-time and 1,234 part-time students.

The selection followed a very similar procedure to that for English HEIs. The 40 were selected using stratification and with probability proportional to weighted size.

Welsh FECs

All five Welsh FECs were selected for the survey and all eligible students within these institutions were selected due to the low number of students in these institutions.

The OU

A separate sample of around 1,000 part-time students studying at the OU was obtained directly from the OU. The sample was designed to closely resemble the part-time student population eligible for the study, rather than to represent the overall OU population. Our sample was drawn from the group of students who fulfilled all of the following criteria: those working towards a named qualification (either a first degree, foundation degree, PGCE or ITT, Dip HE, Cert HE, HND or HNC); those working towards a qualification that made them eligible for support (registered for one or more courses worth at least 30 credits which equates to 25 per cent FTE); and resident in England or Wales only. The sample included new and continuing students, and was drawn from those with October 2011 starts. It should be noted that the sample is therefore not representative of OU students as a whole.

10.3 Questionnaire and diary of spending development

All students – whether at a higher education institution (HEI), further education college (FEC) or the Open University – were surveyed using the same methods. First, they were asked to complete a main survey, which was conducted either online (as a self-completion questionnaire) or over the phone with an interviewer. All students were then asked to complete a seven-day diary of spending after the interview. The spending diary was available online.

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 and holidays whilst day-to-day spending on items such as food and entertainment was recorded in the diary of spending.

The 2011/12 wave of the Student Income and Expenditure Study used a 25-30 minute web and telephone questionnaire for the main survey. This is in contrast to the 60 minute face-to-face questionnaire that was used in previous waves of the survey. As a result of the change in mode, the SIES questionnaire had to be shortened considerably. A summary of the amendments made for the 2011/12 study is provided below:

- Questions on tuition fees were simplified for SIES 2011/12. The SIES 2007/08 sample included both 'old-system' and 'new-system' students and the questionnaire had to accommodate both groups. In 2011/12, only 'new system' students were included, meaning that the section of the questionnaire relating to tuition fees was shorter.
- The section of the questionnaire on Higher Education Income (for example, income from loans and grants) was updated slightly so that questions related to the funding available to students in the 2011/12 academic year. Some funding opportunities available in 2007/08 no longer existed in 2011/12, so a couple of questions had to be deleted.

- Questions on other earnings were simplified and fewer questions were asked overall. For example, questions about the money that students received from parents were streamlined in comparison with the 2007/08 version of the survey.
- Similarly, questions on expenditure were simplified and fewer questions were asked in relation to the 2007/08 questionnaire. For example, in 2007/08, respondents received more probing about categories of spending than was possible in 2011/12, given the shorter length of the survey.
- All questions were adapted from the face-to-face mode to work as a web and telephone survey. Questions had to be simple enough for students to understand without the aid of an interviewer (as the web survey was a self-completion questionnaire). Moreover, in 2007/08 showcards were used (for example to prompt students to remember items of spending), while this was not possible in 2011/12, due to the change in methodology.

The questions included in the 2011/12 spending diary were the same as in 2007/08.

10.3.1 Development of questionnaire and diary of spending

Initial Development

The 2007/08 questionnaire was taken as the starting point for the 2011/12 development. However, as detailed above, the questionnaire had to be changed considerably to reflect the change in methodology from a face-to-face interview to a web and telephone mode.

Cognitive Testing

Cognitive testing was used to test the SIES 2011/12 questionnaire. There were two phases of testing. Firstly, before the main-stage of cognitive testing, NatCen researchers undertook six qualitative interviews with students (five full-timers and one part-timer), with the aims of testing that the questionnaire was generally workable and of identifying priorities for cognitive testing. These interviews took place in November 2011. Interviews

lasted around one hour. In the first half of the interviews, the respondent was asked questions over the phone, for example, about their tuition fees and loans and about aspects of their expenditure; in the second half, the respondent was asked (face-to-face) about how they had found the questions/survey more generally.

The main-stage of cognitive interviewing took place between 23rd November and 8th December. Three interviewers (two based in England and one in Wales) conducted six interviews each. Interviews were held with both full-time and part-time students, and with both first year students and those in other years.

Cognitive interviewers tested an online version of the questionnaire and diary. Respondents were asked to fill in the online questionnaire and diary, thinking aloud as they did so. They were also probed at certain questions to find out more about how they had arrived at their answers. The cognitive tests had two key objectives:

- Firstly, to test the wording of new questions: Did the questionnaire accurately measure students' income and expenditure? In what ways could questions be improved?
- And secondly, to test the layout of the online questionnaire and diary: Were the questionnaire and diary as user-friendly as possible? Were they easy to navigate? What improvements could be made?

A number of changes were made to the questionnaire as a result of the cognitive testing.

- The wording of certain questions was changed to make their meaning clearer to respondents.
- Further instructions were added to some questions. For example, in response to the questions on money received from parents, it was found that some respondents forgot to mention all they had been given. Consequently, further guidance was added

to these questions to prompt respondents about the type of things that should be reported.

- Several amendments were made to the layout of the main questionnaire. For example, where some questions seemed a bit repetitive to respondents, bold text was used to help differentiate one question from the next.
- Some of the instructions in the spending diary were clarified and the layout was amended (for example, by moving question and answer boxes closer together).

Dress Rehearsal Pilot

The dress rehearsal pilot took place between 6th and 23rd December 2011. The pilot tested both the main questionnaire and the seven-day online spending diary. The objectives of the pilot were as follows:

- To test response rates to the main questionnaire and the diary of spending.
- To check which mode students use to complete the questionnaire and to review how well the mixed web and telephone mode worked in practice.
- To test the length of the questionnaire. Reducing the length of the original questionnaire was a key challenge for this project. We aimed to reduce the length of the existing questionnaire from 60 minutes to 25 minutes. A key objective of the pilot was to check that the questionnaire had been reduced sufficiently in length.
- To review contacting procedures. Respondents were contacted at different times and in different ways to encourage them to take part in SIES 2011/12, including via advance letter, email and text message. The pilot helped us test whether the contacting procedures were appropriate.

The sample was provided to us directly by four universities: Derby, York St John, University College London and Lancaster. Respondents were in different years of study

and studying a range of different courses, both full-time and part-time. There were a total of 400 cases in the pilot sample.

The pilot involved testing both the main questionnaire and the seven-day spending diary. As in the main survey, respondents were able to fill in the main questionnaire online or over the phone. The diary was only available for completion online.

The results of the pilot were as follows:

- Out of a sample of 400, 151 responses were received to the main questionnaire, representing a response rate of 38 per cent. Fourteen per cent of respondents refused to take part in the study, while no contact was made with 13 per cent of respondents. In the case of 30 per cent of respondents, contact was made – but interviewers were unable to secure an interview during the fieldwork period.
- Sixty per cent of those respondents who completed a main questionnaire (91 students) went on to fill out a spending diary.
- In terms of mode, 97 questionnaires (64 per cent) were completed fully online and 43 (28 per cent) were completed fully over the phone. Eleven (seven per cent) were started online, but completed over the phone.
- The average length of the phone interviews was 36 minutes, while the average length of the online survey was considerably shorter at 26 minutes.
- The contacting procedure for both the main survey and spending diary was found to work well in the dress rehearsal pilot.
- Several wording changes were made to the questionnaire and additional instructions were included at some questions.

10.3.2 Briefing and interviewer numbers

Forty-five telephone interviewers were briefed on 20th and 21st January 2012, in half-day briefings. These briefings took place at NatCen's dedicated telephone unit in Brentwood, Essex. The briefings covered the background to the survey, the sample of respondents, use of the study documents (for example, the advance letters and reminder letters and emails), approaching the sample, an overview of the questionnaire content and the use of the seven-day diary of spending.

10.3.3 Contact procedures

Students were informed about the study via an advance letter. The letter introduced the study, emphasised its importance and provided respondents with a unique access code to logon to the study website and complete the survey. Students were given an opportunity to complete the survey in the Welsh language if they so wished.

An email was then sent out to students providing them with information about the study, the unique access code and a web link to the survey. This email was followed with a text message (where we had students' mobile numbers) to alert respondents to the fact they had been sent an email about the study – and encouraging them to complete it.

Telephone contacts began soon after sending the email. Interviewers telephoned respondents who had not yet completed the interview online, and attempted to arrange an appointment either to complete the interview over the phone, or a reminder call to do the survey online if they preferred.

At the end of the interview, students were asked whether they would be willing to complete the seven-day online spending diary. If they agreed, they were given a web address and login details to complete the diary online. They were sent a reminder email and text message on each of the seven days.

10.3.4 Incentives

Respondents received a £20 Amazon voucher for completing all seven days of the diary. They did not receive an incentive for just completing the main questionnaire, or for only partially completing the diary.

10.3.5 Fieldwork period

Fieldwork began on 20th February 2012. Fieldwork was originally scheduled to end in the week commencing the 26th March 2012. However, the timetable was extended until 18th June 2012 for various reasons.

Firstly, there was a slight delay to launching the questionnaire. This was due to the fact that the development of the questionnaire and testing of both the web and telephone modes took longer than anticipated.

Secondly, accessing the sample from institutions and processing and editing the data was also a lengthy process. Much of the sample had not been received from institutions by the original cut-off point. Institutions were given extensions to their deadlines, and this in turn impacted on the fieldwork timetable.

Thirdly, the response rate was low among part-time students. The fieldwork period was extended into June for this group only and telephone interviewers specifically targeted part-time students to try to boost response.

10.3.6 Fieldwork monitoring

INTERVIEW RESPONSE

Table 10.2 shows the final response rates for the main questionnaire. Overall, 36 per cent of the issued sample of students was interviewed. A further nine per cent of students were found to be ineligible when the interviewer contacted them or when they entered their details at the start of the questionnaire (for example, they had dropped out of their course).

Table 10.2: Final productive and unproductive interview rates

	N	%
Issued	15,467	100.0
Ineligible	1,386	9.0
Not registered at institution	627	45.2
Part-time intensity less than 25%	218	15.7
Paid sandwich year	93	6.7
Not from England, Wales or CI	79	5.7
Ineligible course type	105	7.6
Has a degree already	264	19.0
Issued (in-scope)	14,081	91.0
Productive	5027	35.7
Refusals	1,460	9.4
Office refusal (eg via email)	119	8.2
Proxy refusal on behalf of respondent	137	9.4
Personal refusal by respondent on phone	1,164	79.7
Refusal during interview	40	2.7
No contact/other non-response	7,594	49.1
No direct contact	6,465	85.1
Respondent ill or away during fieldwork	93	1.2
Respondent busy/number unobtainable	805	10.6
Other non-response	231	3.0

Source: NatCen/IES SIES 2011/12

Table 10.3 shows the response rates by type of institution and student. Response was lower for part-time students than for full-time students. It was also lower for older students (more of whom tended to be part-time), and older groups also had higher rates of ineligibility. Response was higher for students at English or Welsh higher education institutions (HEIs), compared with those studying at further education colleges (FECs) or the OU.

Table 10.3: Interview response rates, by institution and type of student

	Response rate (%)	Ineligibility rate (%)
All	35.7	9.0
English HEI	36.5	8.6
Welsh HEI	37.9	10.2
FEC	33.5	9.0
OU	24.2	7.2
Full-time	39.1	4.5
Part-time	27.5	17.7
Male	35.9	7.5
Female	25.2	10.0
Age at the start of the academic year:		
Under 20	45.6	2.6
20-24	35.6	5.7
25 or over	27.4	18.4

Base: Students sampled for SIES 2011/12

Source: NatCen/IES SIES 2011/12

10.3.7 Diary response

Table 10.4 shows the level of diary returns. In total, 52 per cent of respondents who completed a full interview also returned a diary. All diaries were completed online.

Table 10.4: Final productive and unproductive diary rates

	N	% of (full) interviews
Achieved main interviews	5,007	100
Diary received	2,625	52.4

Base: Students sampled for SIES 2011/12

Source: NatCen/IES SIES 2011/12

The level of diary returns varied by different groups (Table 10.5). Compared with those studying at English and Welsh HEIs (55.9 per cent), respondents at Further Education Colleges were less likely to complete diaries (35.9 per cent), as were those studying at the Open University (45.7 per cent). Moreover, while 56 per cent of full-time students

completed a diary, this proportion fell to 38 per cent among part-time students. Those aged 25 and over (39.5 per cent) were less likely than those aged under 20 (57.6 per cent) and those aged 20 to 24 (55.3 per cent) to complete a diary.

Table 10.5: Diary returns, by institution and type of student

	%
All	100
English HEI	55.9
Welsh HEI	55.9
FEC	35.9
OU	45.7
Full-time	56.2
Part-time	38.4
Male	51.8
Female	53.2
Age at the start of the academic year:	
Under 20	57.6
20-24	55.3
25 or over	39.5

Base: Students sampled for SIES 2011/12

Source: NatCen/IES SIES 2011/12

Spending Levels By Timing Of Diary Completion

As noted above, the main-stage of fieldwork was carried out between February and June 2012, but the student spending diary was intended to capture term-time spending only so the diary was unavailable to students for four weeks over the Easter holiday period.

The majority of English-domiciled students who completed the spending diary started their diary the week after Easter (83 per cent). Although part-time students appeared to be somewhat more likely to complete the diary after Easter, this difference was not statistically significant.

The activities undertaken by students in the Summer term can be quite different from the Spring term, as studies in the Summer term tend to focus on revision for exams rather than lectures. This could have an impact on the levels of spending recorded before and after Easter. To check whether this was the case, we compared average spending for

each of the diary items included in the reporting by whether the diary week began before or after Easter.

Average spending among English-domiciled students varied significantly by the timing of diary completion on a small number of the raw (unadjusted) diary items¹⁰⁰. The overall spending categories reported on in the analysis have been adjusted for joint financial responsibility with a partner, and where relevant, combined with sources of expenditure reported in the questionnaire. Significant differences by the timing of diary completion emerged in the areas of personal spending, household goods, travel and total participation costs, with higher costs on average reported in each area of spending by those students who completed their diary in the summer term. However, these differences were largely explained by differences in the types of students who completed their diaries in the summer term. When controlling for whether the students were on a full-time or part-time course, significant differences in spending by timing of diary remained for only two spending categories.

Reported personal spending and spending on household goods was higher for both full-time and part-time English-domiciled students who completed their diaries in the summer term (Table 10.6).

Table 10.6: Diary spending differences by timing of diary completion and whether full-time or part-time course

		Before Easter	After Easter
Personal spending			
Full-time	Mean	1,571	1,901
	SE	122	105
Part-time	Mean	2,095	2,561
	SE	313	162
<i>Unweighted bases</i>			
	<i>Full-time</i>	433	1,214
	<i>Part-time</i>	70	277
Household goods			
Full-time	Mean	307	348
	SE	43	41

¹⁰⁰ These items were: Personal spending on clothes, newspapers and books, and toiletries; household spending on household goods and servicing or repairs to household equipment; and child-care related travel.

		Before Easter	After Easter
Part-time	Mean	600	948
	SE	96	128
<i>Unweighted bases</i>	<i>Full-time</i>	439	1,241
	<i>Part-time</i>	72	290

Base: Students sampled for SIES 2011/12

Source: NatCen/IES SIES 2011/12

While the majority of students did complete their diaries during the summer term, and average recorded spending was higher in the summer term, this does not appear to have had a substantial effect on the recorded expenditure levels. Furthermore, as expenditure recorded during the diary week is multiplied by 39 weeks in order to report spending for the whole academic year, it is useful to have spending diary data from two of the three academic terms to account for seasonal variation in expenditure.

10.3.8 Interview length and mode

The majority of respondents (68 per cent) completed the questionnaire in a single session. The average length of time taken to fill in the questionnaire by those who completed it in a single session was 30 minutes and 58 seconds. Most completed the questionnaire by themselves online and these respondents took less time on average to complete the survey (28 minutes and 54 seconds) than those completing it with the assistance of a telephone interviewer (35 minutes and 55 seconds) (Table 10.7).

Table 10.7: Mode of questionnaire completion and average completion time

Mode	Frequency	%	Mean time taken to complete questionnaire
Telephone	994	29	35m 55s
Web	2,385	71	28m 54s
Total	3,379	100	30m 58s

Base: all respondents completing questionnaire in single session

Multiple Sessions And Mode Switches

Nearly a quarter of respondents completed the questionnaire in two sessions, six per cent took three sessions to complete the questionnaire and two per cent of respondents completed the questionnaire in four or more sessions. Of the respondents who completed the questionnaire in multiple sessions, over half (57 per cent) returned to the questionnaire and completed it on the same day they had started it and the majority (84 per cent) continued with and completed the questionnaire in the same mode that they had begun with (Table 10.8).

Of the respondents who did switch modes, 72 per cent began filling in the questionnaire online and completed it on the telephone while a further 10 per cent began and completed their questionnaire online after being prompted by a call from a telephone interviewer. Seventeen per cent started the interview with the assistance of a telephone interviewer but completed the questionnaire by themselves online, while one per cent started the interview on the telephone, switched to the web questionnaire and finally completed the interview on the telephone (Table 10.8).

Table 10.8: Number of sessions and modes of completion

		Frequency	%
Number of sessions ¹	1	3,396	68
	2	1,193	24
	3	298	6
	4 or more	105	2
	Total	4,992	100
Whether switched modes ²	Same mode	1,334	84
	Switched modes	262	16
	Total	1,596	100
Modes used ³	Web first, complete on telephone	188	72
	Web first, then telephone, completed on web	27	10
	Telephone first, complete on web	44	17
	Telephone first, then web, completed on telephone	3	1
	Total	262	100

Bases:

¹ All respondents with interview mode recorded;

² Respondents with multiple sessions;

³ Respondents who switched modes.

10.3.9 Fieldwork and quality control procedures

As with all surveys carried out at NatCen, a programme of back-checking on the work of the telephone interviewers was carried out. (It should be noted that this was only possible for those questionnaires completed over the phone.) A subset (around 10 per cent) of respondents who completed the survey over the phone were called back to check that the interviews were conducted correctly.

10.4 Data checking, coding and editing

10.4.1 Data checking

Checks in the questionnaire programme helped to limit the number of data discrepancies. Sometimes, 'soft checks' (which could be suppressed by the respondent or telephone interviewer) were used where unusually high values or inconsistent answers were reported, so that these could be checked before the answer was confirmed. (For example, on some questions where inconsistent answers were given, respondents were asked: "Can you just check what you've recorded?") In other cases, 'hard checks' (which could not be suppressed by the respondent or interviewer) were used. Also within the programme, each numeric answer was given a set range of possible answers. This allowed only potentially valid answers. For example, if the maximum amount of Maintenance Grant received by a full-time student is £2,906, this would be the upper limit of the range within a question asking about this.

Given that spending may legitimately be very high or very low in a given week, it was not feasible to set validation checks on individual entries in the spending diary.

Interim data were also inspected by researchers from NatCen.

10.4.2 Coding and editing of data

A data processing team carried out the coding and editing of questionnaires. Coding data was necessary to enable the analysis of information collected by verbatim answers.

Factsheets were used to code and edit the data. These provided a summary of a productive interview and alerted editors to possible errors or inconsistencies that needed to be dealt with.

Code frames used in editing were developed by the researchers based in part on those used for the 2007/08 study. Where no previous list existed, researchers inspected question responses from the first completed interviews. Any complex editing decision was referred to the researchers for adjudication. These cases were documented and instructions relayed to the data processing team.

Diary Of Spending

A data processing team also carried out the coding and editing of the seven-day diaries of spending.

One major purpose of the diary editing was to allocate a code to any spending that students had entered as 'other' spending. Similar rules that were developed for the 2007/08 study were adopted here. 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 in the main interview. This categorisation was needed because the diary data and the interview data were looked at in combination in the analysis. It was key that data about an item of spending was not double-counted by the interview and diary.

10.4.3 Summary measures of income, expenditure, debt and savings

Within the main report, the majority of monetary figures refer to the total amounts of money spent, received or owed over the whole academic year. However in the questionnaire and diary, these monetary amounts may have been recorded referring to a week, a month, a term or over the whole calendar year in order that students could give as accurate figures as possible. It was therefore necessary to create summary derived variables which totalled the amount of money spent or received over the full academic year, assuming that answers given in the questionnaire or diary represented average weeks.

The derived variables relating to the day-to-day spending recorded in the diary follow the same principles. Again it was assumed that spending within the recorded week was an average week. The weekly amount spent on different types of item was therefore multiplied by 39 to give the spending for college- and university-based students over an academic year.

10.5 Dataset and analysis

10.5.1 Dataset

Interview and diary data were merged together to form one complete dataset. This dataset also included all the derived variables for the interview and diary instruments.

Extreme Values

Once the summary measures of income, spending, borrowing and savings were created and tested, they were reviewed by the research team. This allowed them to correct any unfeasible answers 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.

10.5.2 Adjustments for joint income and expenditure

In the questionnaire and diary, students were asked to give answers about their individual income and expenditure whenever this was feasible. However, for some items it was not feasible to record an individual amount when a student lived with a partner (for example, mortgage payments, social security benefits, and household spending on food and entertainment). Therefore, joint amounts were collected and these were adjusted in analysis.

The adjustment was made where students were married or had joint financial responsibility with a partner (defined as sharing responsibility for housing and other

essential expenditure). The method of adjustment was to divide the stated expenditure by half. A similar adjustment had been carried out in previous years of SIES.

10.5.3 Missing values and imputation

Missing values occur when a respondent provides no answer, or when they opt 'refuse to answer' or 'don't know'. A different approach to dealing with missing values has been used for the income section than used for the expenditure and savings and debt sections. The SIES questionnaire includes a number of question 'sets' which build to provide a figure for each element of student income. For example, in most cases students were asked whether or not they received a particular source of income (such as a Student Maintenance Loan), how frequently they received this income, and the regular amount received. The answers to these questions were then used to calculate the total amount received for that particular source of income (this is a derived variable).

Missing values could occur in any one of the questions that make up the set, and would lead to a missing value for the derived variable and any other derived variables higher up the scale. Prior to treatment of missing values, the cumulative size of the missing data (>20 per cent) across the dataset was relatively large, potentially introducing bias and reducing the power of the statistical analysis.

Left untreated this would also have meant that a large amount of useful data would have been lost, as in many cases respondents might have only answered 'Don't know' or 'refuse to answer' to one question lower down in the hierarchy. It was decided therefore to give missing values/data an imputed value in order to retain ALL the cases for analysis, and to make full use of the data that students did provide. Imputed values were either a zero value or a median recipient value (based on the median value of a similar group of recipients).

Zero values were used when there was little additional data to be able to assume a non-zero value (either from the respondents' other answers to the questions in that 'set' or from the answers to that specific question/variable from other similar respondents). Non-

zero values were used when there was sufficient additional data to be able to estimate a likely response value.

As noted, this approach is driven by the relatively large size of the cumulative missing data (>20 per cent) across the dataset, and the single source of data available for income (survey responses only). This approach follows that of the previous wave of SIES. It ensures that a consistent base is used throughout the analysis of income, and has the added benefit that the mean values of each element of student income sum to the mean value of the total student income and that it is possible to estimate the proportion of income among students coming from each source.

For the SIES analysis dealing with expenditure, missing values were treated as missing for the analysis (ie excluded from each relevant statistical calculation), and different bases were used depending on the most appropriate sample to use (eg diary responses or survey responses). This approach was driven by the relatively small size of the cumulative missing data (<10 per cent across the entire section) and the different data sources available (diary and main-stage questionnaire).

Similarly, with the analysis relating to savings and debt, missing values were also treated as missing for the analysis, and therefore different bases were used for each derived variable. Where there were overlaps between income variables and debt variables, the cleaned and imputed variables from the income section were used to ensure consistency. The overall approach was driven by the relatively small size of cumulative missing data in this section (<10 per cent across the entire section), the difficulty in making a 'best guess' for missing data, and the case that there were relatively few contributory variables for each derived variable (i.e. few questions in each 'set').

10.5.4 Comparing diary and questionnaire data

Day-to-day spending in SIES is captured in a seven-day spending diary. The diary is intended to be completed by respondents at the end of each day, over seven days, and records information on smaller items such as food, household goods and entertainment.

As well as capturing this type of information in the spending diary, the SIES 2011/12 main questionnaire also included a series of questions on 'everyday' spending. These questions asked about expenditure on items such as food and entertainment over the 'average week'. These variables have not been used for analysis purposes.

Table 10.9 below compares the mean amounts that respondents recorded spending in both the diary and the main questionnaire. Amounts are very similar in some areas (for example, spending on cigarettes and alcohol and newspapers and stationery). By contrast, in other areas, the amount reported in the main questionnaire is higher than in the spending diary (eg in the case of CDs and downloaded music), while in other areas the diary amount is higher (eg meals and snacks eaten outside the home).

Table 10.9: Comparison of questionnaire and diary spending variables (per week)

	Questionnaire (Mean)	Diary (Mean)
CDs, downloaded music and DVDs (bought and rented)	2.2	0.2
Newspapers and stationery	2.9	3.0
Toiletries and medicine	6.5	7.1
Cigarettes, tobacco and alcohol consumed outside the home - (eg alcohol consumed in a bar, pub or someone else's home)	13.7	13.2
Meals and snacks from cafes, pubs, restaurants, shops, work, takeaways, college or student union premises	16.4	25.8
Entertainment, including trips to the cinema or theatre, entry to nightclubs, attending sporting events, participating in clubs and societies and religious activities	16.8	14.6
Food and drink bought to consume at home	37.5	35.9
Household goods (such as cleaning materials and pet food) and laundry or dry cleaning	6.8	14.5

Base: Diary respondents for SIES 2011/12

Source: NatCen/IES SIES 2011/12

10.6 Weighting

10.6.1 Summary of approach

The SIES weights were calculated from the estimated probability of being both selected and responding to the survey. For the survey, this overall probability was calculated as the product of two main components:

- the probability that the institution/student was selected
- the probability of taking part in the main interview.

The weights were calculated as the *inverse* of the overall probability. Extreme weights were trimmed at each stage so as to reduce their impact. Finally, the weights were adjusted so that the characteristics of the weighted sample matched that of the student population (as recorded by HESA) in terms of age and sex.

As with the 2007/08 survey, the overall aim was to generate a weighted sample that matched the population of students as closely as possible, whilst at the same time generating weights that were not so variable that the standard errors of survey estimates were unnecessarily inflated.

10.6.2 Selection weights

Computing The Probability That The Institution/Student Was Selected

Details of how institutions and students within institutions were selected, and the resulting selection probabilities, are provided below.

Probability Of Selection For Institutions

The target numbers of institutions were 53 English HEIs, 20 English FECs, 10 Welsh HEIs, five Welsh FECs, and the OU. Within institutions, separate samples were selected across a number of student groups: medics; English-domiciled full-time; Welsh-domiciled full-time and part-time.

English HEIs

Of the 130 HEIs in England, 65 were selected for the survey with the expectation that 53 would agree to take part. These 65 institutions were selected using stratification and with probability proportional to their weighted size. The weighted size per institution was calculated as a weighted sum of three figures:

0.78 * (number of students in the instruction who were full-time English-domiciled)
+ 8.8 * (number of students in the instruction who were full-time Welsh-domiciled)
+ 1.29 * (number of 25 per cent + part-time students).

The weight per group (0.78, 8.8, 1.29) was calculated as the ratio of the percentage of students in the group targeted for the survey to the percentage of students in the group for the whole set of 130 institutions. The table below gives the figures based on 2010-2011 HESA data.

Table 10.10: Weighting, English HEIs

	FT English-domiciled (%)	FT Welsh-domiciled (%)	Part-time (%)
Target for survey	59.4	11.5	29.1
% in all HEIs	76.0	1.3	22.6
Weight	59.4/76.0=0.78	11.5/1.3=8.80	29.1/22.6=1.29

Source: NatCen/IES SIES 2011/12

Essentially, by applying the weights, this ‘converts’ the actual number of students in each of the 130 institutions into an adjusted number for which, when added across all 130 HEIs, the three groups are in proportion to each other exactly in line with the target proportions¹⁰¹.

¹⁰¹ The reason for doing this is that it creates a ‘synthetic’ population per institution that exactly reflects the survey sample we are trying to select. Selection with probability proportional to this synthetic population size allows for an exactly equal number of students to be selected per institution which, at the same time, gives samples per group with equal probabilities of selection. Within each selected institution the students will be selected in proportion to their weighted group size.

The largest 15 institutions (according to their weighted size) were all selected for the survey – the 15 being those institutions with a weighted size larger than the sampling interval. A further 50 HEIs were selected with probability proportional to their weighted size (the sampling interval was re-calculated after removing the largest 15).

Welsh HEIs

All 10 Welsh HEIs were selected for the survey.

English FECs

There were 154 English FECs with eligible students. Of these, those with less than 100 eligible students were excluded, leaving 103 FECs. This is in line with previous SIESs: it means that 33 per cent of FECs are excluded, but just 3.2 per cent of students. From the 103 FECs remaining, 40 were selected for the survey, with the expectation that 20 would agree to take part.

The selection followed a very similar procedure to that for English HEIs. The 40 were selected using stratification and with probability proportional to weighted size. The weighted size per FEC was calculated as:

$$1.16 * (\text{full-time student} + 0.78) * (\text{part-time student})$$

The table below shows how the weights were derived (using 2010-2011 ILR data).

Table 10.11: Weighting, English FECs

	Full-time (%)	Part-time (%)
Target for survey	67.0	33.0
% in all HEIs	57.7	42.3
Weight	67/57.7=1.16	33/42.3=0.78

Source: NatCen/IES SIES 2011/12

The largest nine institutions (according to their weighted size) were all selected for the survey – the nine being those FECs with a weighted size larger than the sampling

interval. A further 31 HEIs were selected with probability proportional to the weighted size (the sampling interval was re-calculated after removing the largest 9).

Welsh FECs

All five Welsh FECs were selected for the survey and all eligible students within these institutions were selected due to the low number of students in these institutions. One third of all students were assigned to the main and two thirds to the reserve. Therefore for this group selection probabilities are the same for all students (1/3).

Dealing With Non-Response By Institutions

In the 2007/08 survey, a policy was adopted of replacing any institutions that refused with other 'similar' institutions. This meant that the final sample of institutions was not a strict probability sample. We did not adopt this method in the 2011/12 survey – instead we selected a larger pool of institutions to allow for refusals. One hundred and twenty institutions were selected from which a total of 22 did not take part (a response rate of 82 per cent).

In 2007/08, due to the replacement of refusals by other institutions, the response rate was a lot higher (after replacement, only 4 institutions did not take part) and therefore no adjustment was made to account for this loss. The point was also made that, in part, the final adjustment stage of the weights is an attempt to deal with any bias this non-response introduces. In the 2011/12 survey, this final adjustment stage should deal sufficiently with any bias introduced at this stage (since all analyses will be conducted at the student level and institution information will be incorporated into the student weights) and therefore there was no need for a further step in the weighting.

Probability Of Selection For Students Within Institutions

Another difference to the previous survey is that this time we were able to sample second year plus students ourselves, as the HESA data became available in time for us to do this. However, the sampling of institutions was done before this data became available, and so selection probabilities for institutions are based on the 2009-10 data. Using the

latest HESA data (2011-12) we updated the sampling proportions of the groups of students selected from each institution. Therefore the sample of students was no longer an equal probability sample. However, we expect differences between the years on the weighted sizes of institutions to be minimal and therefore to approximately replicate an equal probability sample. We calculated these selection probabilities and they were included in the final weights.

For the 2007/08 survey, information was obtained from the institutions directly on the size of the population groups from which the samples were selected. This time we selected the sample ourselves from HESA records for the second year plus students and so we already had this information to hand for second year plus students. For the first year students, the same approach as in 2007/08 was taken. That is, we asked each institution selected who took part in the survey for information on both the number of students per group that were selected and the size of the population groups from which the samples were selected. Not all institutions had sent us this information however. For those that did not we assumed that the actual number of students within an institution equalled their HESA count (as was done in 2007/08).

In previous years of SIES, equal numbers of students had been taken from the 10 Welsh HEIs. This is inefficient because the HEIs are all selected with the same probability rather than with probability proportional to size – so this part of the sample ended up with hugely variable weights. Therefore this time the students in Welsh HEIs were selected proportionate to their numbers.

As in 2007/08, for some institutions there was a marked difference between the HESA count and the population that institutions had told us they had drawn their sample from. We have again taken the numbers provided by the institutions as correct. But the result is that the selection probabilities, and hence the survey weights, will vary more than we might have hoped for across institutions. Below we explain how we have dealt with this.

Trimming The Extreme Selection Weights

As noted above, the selection weights calculated for the survey (within categories defined by sector and mode of study) were very variable. Given that variance in weights tends to inflate standard errors of estimates, it is standard practice to trim the weights at the extreme tails of the distribution to reduce the variance, even at the risk of introducing a small bias.

The trimming was carried out as follows:

Individuals were listed in order of their selection weights for each of the following nine subgroups:

1. English Higher Education Institutions (HEI), medics
2. English HEIs, full-time, English-domiciled
3. English HEIs, full-time, Welsh-domiciled
4. English HEIs, part-time, English- & Welsh-domiciled
5. Welsh HEIs, full-time, English-domiciled
6. Welsh HEIs, full-time, Welsh-domiciled
7. Welsh HEIs, part-time, English- & Welsh-domiciled
8. FECs, full-time
9. FECs, part-time

For groups 1, 2, 3, 4, 7, 8 and 9, the selection weights were trimmed one per cent at each tail. For the remaining groups (Welsh HEIs), no trimming was carried out as there were no extremely large or extremely small values.

However this approach does not entirely eliminate the problem of extreme weights. As was also the case in the 2007/08 survey, we were again able to compare self-reported full-time/part-time status from the survey with that reported by the institution (either from the HESA data for second year plus students or from the data sent to us from the institution for first year students). We found that a small number of students gave a self-report different to that of the institution. As a result, students with a mismatch had selection weights very different to other students who self-reported as they did.

To deal with this the following strategy was adopted: any student with a self-report different to their sample group was given the selection weight equal to the median weight of their self-reporting equivalents. The number of students affected (151 in total) is shown in the following table.

Table 10.12: Trimming extreme selection weights

	Final sample group		
	FT English-domiciled	FT Welsh-domiciled	Part-time
FT English-domiciled	-	0	25
FT Welsh-domiciled	0	-	16
PT	98	23	-

Source: NatCen/IES SIES 2011/12

To investigate the possible bias that may have been introduced because of the trimming, a number of measures was compared before and after each stage of trimming and with the population estimates¹⁰². As can be seen from the following table, the benefits in terms of decreased variance in the weights should compensate for any small bias that may have been introduced by trimming of the selection weights.

Table 10.13: Trimming extreme selection weights

	Before trimming	After initial trimming	After final trimming	Population estimate
Male	42.9	43.0	43.1	42.3
Part-time	15.0	15.1	15.9	26.1
Welsh-domiciled in FT HEIs or OU	9.6	9.6	9.6	3.7
Welsh-domiciled	5.6	5.6	5.6	-
Home address (HA) in London	19.4	18.4	18.4	-
HA in Wales	5.9	5.9	5.9	-
HA in East of England	9.1	9.1	9.1	-
HA in urban area (>=10k)	80.0	79.9	79.9	-
HA in town and fringe	7.8	7.8	7.8	-
HA in village	7.1	7.1	7.1	-
HA in "least deprived" IMD (England)	22.3	22.3	22.4	-
HA in "most deprived" IMD	18.0	17.9	18.0	-

¹⁰² Population estimates were available for the first three measures reported in the table.

	Before trimming	After initial trimming	After final trimming	Population estimate
(England) HA in “least deprived” IMD	28.2	28.0	28.0	-
(Wales) HA in “most deprived” IMD	13.7	13.6	13.6	-

Source: NatCen/IES SIES 2011/12

10.6.3 Non-response weighting

Having calculated and trimmed the selection weights, the next stages for the weighting were adjustments for non-response.

The data collection methodology differed from the 2007/08 survey. In 2007/08, an initial opt-in questionnaire was sent to students. Those who returned the opt-in questionnaire were then followed-up by an interviewer for a CAPI interview. The weighting reflected the fact that there were two stages where students could refuse to take part in the survey. The non-response weights were comprised of three stages:

- adjustment for refusal to be followed-up by an interviewer (conditional on returning a postal opt-in questionnaire and being eligible for follow-up)
- adjustment for non-response to the survey (conditional on agreeing to follow-up)
- a final adjustment of the survey to the HESA age-sex distribution.

In 2011/12, there was no opt-in questionnaire. Students were asked for consent for their details to be passed onto survey contractors to carry out the National Study Survey and surveys of student finances when they enrolled for their course. Students who were selected for the survey who did not give this consent were removed from the selection. Unfortunately we have no information available on those first year students who did not give consent for their contact details to be passed on. Biases introduced at this consent stage will therefore not be adjusted for. However, it is hoped that this bias will be reduced by making a final adjustment to the HESA age-sex distribution.

Therefore in 2011/12, the non-response weighting comprised of the following two stages:

- adjustment for non-response to the survey (conditional on giving consent for us to gain their contact details)
- further adjustment of the survey respondents to match the HESA age-sex distribution.

Modelling The 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. The approach adopted was to use a logistic regression model to predict a binary variable defined as:

1 = completed questionnaire

0 = gave consent for their contact details to be given but a completed questionnaire was not obtained.

The predictors of this variable entered into the model were¹⁰³:

- Gender
- Year of study
- Government Office Region
- Sector (English/Welsh HEIs/FECs) BY full-time/part-time status BY English/Welsh-domiciled
- Medics in English/Welsh HEIs (Yes/No).

¹⁰³ In 2011/12, we did not have all of the information that was available for the 2007/08 survey. Government Office Region was based on student's home address and matched from the 2011 Census of the Population, Other variables from the Census such as 'Urban/Rural Indicator' and 'IMD score (quintiles)' were checked but because of the high proportion of non-matches, only one Census variable could be used (because of high correlation).

Variables were entered forward stepwise into the model so as to avoid generating an overly complex model that would lead to more variability in the non-response weights. Three variables were found to be significant: year of study, Government Office Region, and sector by status by domicile. The model coefficients are given in the table below. The non-response weight was defined as the inverse of the model-predicted probability.

Table 10.14: Non-response weighting

	Coefficient (log odds)	Odds	p
Year of study			<0.001
Year 1	0	1	-
Year 2	-0.46	0.63	<0.001
Open University	-1.05	0.35	<0.001
Government Office Region			<0.001
North East	0	1	-
North West	-0.22	0.80	0.034
Yorkshire and The Humber	-0.11	0.90	0.317
East Midlands	0.02	1.02	0.834
West Midlands	-0.22	0.80	0.045
East of England	-0.02	0.98	0.831
London	-0.38	0.68	<0.001
South East	-0.04	0.96	0.718
South West	-0.04	0.96	0.709
Wales	-0.40	0.67	0.012
Scotland or address not matched	-0.66	0.52	<0.001
Sector BY status BY domicile			<0.001
English HEIs, full-time, English-domiciled	0	1	-
English HEIs, full-time, Welsh-domiciled	0.17	1.19	0.372
English HEIs, part-time, English- & Welsh-domiciled	-0.33	0.72	<0.001
Welsh HEIs, full-time, English-domiciled	0.35	1.42	0.005
Welsh HEIs, full-time, Welsh-domiciled	0.12	1.13	0.409
Welsh HEIs, part-time	-0.25	0.78	0.287
FECs, full-time	-0.17	0.84	0.215
FECs, part-time	-0.31	0.73	0.080
Intercept	0.06	1.06	0.568

Post-Stratification To HESA Totals

To reduce any residual bias, we included a final adjustment to the weights to bring the survey into line with HESA. This final stage adjusted the existing weights (the previous components of weighting described above multiplied together) to HESA counts by age and sex within each of the following nine groups:

1. English HEIs, full-time, English-domiciled.
2. English HEIs, full-time, Welsh-domiciled.
3. English HEIs, part-time, English- & Welsh-domiciled.
4. Welsh HEIs, full-time, English-domiciled.
5. Welsh HEIs, full-time, Welsh-domiciled.
6. Welsh HEIs, part-time, English- & Welsh-domiciled.
7. FECs, full-time.
8. FECs, part-time.
9. Open University.

The population figures used for the calibration adjustment are shown in following table.

Table 10.15: Post-stratification

	HESA 2010/11 population estimate			
	Age		Gender	
	<=25	>26	Female	Male
English HEIs, full-time, English-domiciled	578,582	80,837	369,024	290,403
English HEIs, full-time, Welsh-domiciled	11,490	545	6,567	5,468
English HEIs, part-time, English- & Welsh-domiciled	60,139	191,151	155,060	96,334
Welsh HEIs, full-time, English-domiciled	18,774	689	9,779	9,685
Welsh HEIs, full-time, Welsh-domiciled	20,837	4,281	14,779	10,340
Welsh HEIs, part-time	1,915	6,368	5,118	3,182
FECs, full-time	13,414	6,235	11,250	8,399

HESA 2010/11 population estimate

	Age		Gender	
	<=25	>26	Female	Male
FECs, part-time	6,091	11,474	9,286	8,298
Open University	10,850	38,844	32,049	17,644

Source: HESA

Distribution Of The Final Weights

The following table gives the distribution of the final trimmed and calibrated weights.

Table 10.16: Final weight distribution

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Mean	1.45	0.19	0.18	-	0.91
Median	1.58	0.21	0.14	-	0.29
Standard Deviation	1.04	0.10	0.17	-	1.01
Minimum	0.001	0.01	0.001	-	0.001
Maximum	5.85	0.43	1.08	-	5.85
5 th percentile	0.04	0.01	0.01	-	0.01
95 th percentile	3.08	0.34	0.53	-	2.80
Part-time					
Mean	2.10	0.22	0.36	1.04	1.29
Median	2.02	0.23	0.29	1.06	0.88
Standard Deviation	1.65	0.12	0.34	0.17	1.41
Minimum	0.01	0.01	0.01	0.70	0.01
Maximum	10.36	0.77	2.50	1.39	10.36
5 th percentile	0.09	0.06	0.03	0.76	0.06
95 th percentile	4.75	0.37	0.97	1.33	3.92

Source: NatCen/IES SIES 2011/12

The Effect Of Weights On Effective Sample Size For Key Groups

The effective sample size of a given weighted base is the equivalent simple random sample size 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.

The following table presents the effective sample sizes for full-time and part-time students for each sector and overall, followed by figures by domicile.

Table 10.17: Effects of weights on effective sample size for key groups

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Sample size	2,196	1,106	525	-	3,827
Effective sample size	1,450	875	276	-	1,720
<i>Effective as % of actual</i>	66	79	53	-	45
Part-time					
Sample size	567	175	231	225	1,198
Effective sample size	350	134	122	219	548
<i>Effective as % of actual</i>	62	77	53	97	46
			English-domiciled	Welsh-domiciled	
Full-time					
Sample size			2,766	1,061	
Effective sample size			1,558	714	
<i>Effective as % of actual</i>			56	67	
Part-time					
Sample size			1,008	190	
Effective sample size			514	76	
<i>Effective as % of actual</i>			51	40	

Source: NatCen/IES SIES 2011/12

10.6.4 Diary weights

In 2004/05 and 2007/08, separate weights for the diary analysis (which took account of non-completers) were considered but discounted due to the high diary return rate and the fact that no obvious differences were found between the profile of students being interviewed and those completing a diary.

In contrast, in 2011/12, the diary response rate was not high (52 per cent) and significant discrepancies were found in the profiles of respondents to the main questionnaire and those completing a diary (see Section 4.2). Therefore, separate non-response weights were computed for the diary analysis. The diary weighting comprised of the following two stages:

- adjustment for non-completing a diary (conditional on responding to the main survey)
- further adjustment of the diary respondents to match the HESA age-sex distribution.

Modelling The Probability Of Completing A Diary

The probability of completing a diary was estimated using a non-response model. The approach adopted was to use a logistic regression model to predict a binary variable defined as:

1 = completed diary

0 = completed main survey questionnaire but a completed diary was not obtained.

The predictors of this variable entered into the model were:

- Gender
- Age group
- Location of institution
- Full-time/part-time status
- Nation of living in the UK
- Living in London (Yes/No)
- Qualification studying for
- Main course subject
- Course length
- Year of study
- Marital status
- Living with adults who are financially dependant on respondent (Yes/No)
- Having children (Yes/No)
- Ethnicity
- Religion
- Illness/disability (Yes/No)
- Sector.

Variables were entered forward stepwise into the model so as to avoid generating an overly complex model that would lead to more variability in the non-response weights. Eight variables were found to be significant: age group, main subject, course length, having children, ethnicity, illness/disability, religion and sector. The model coefficients are given in the table below. The diary non-response weight was defined as the inverse of the model-predicted probability, and was trimmed at the top 0.5% to reduce variance inflation due to few very large weights.

Table 10.18: Diary non-response weighting

	Coefficient (log odds)	Odds	p
Age group			0.022
<=18	0	1	-
19	0.21	1.23	0.078
20	0.21	1.23	0.078
21	0.11	1.12	0.391
22-24	-0.03	0.97	0.799
25+	-0.12	0.89	0.361
Main subject			0.000
Biological sciences (including psychology)	0	1	-
Business and administrative studies	-0.47	0.63	0.003
Computer sciences	0.05	1.05	0.797
Creative arts and design	-0.13	0.88	0.386
Education	0.01	1.01	0.964
Engineering and technology	0.01	1.01	0.963
Historical and philosophical studies	0.26	1.30	0.180
Mathematical and physical sciences (including chemistry and physics)	0.12	1.13	0.499
Languages (including English and classics)	0.34	1.41	0.054
Law	-0.24	0.78	0.195
Social studies (including economics, politics and geography)	0.25	1.28	0.100
Medicine and dentistry and allied subjects	0.03	1.03	0.843
Unsure/other	-0.41	0.66	0.001

	Coefficient (log odds)	Odds	p
Course length			0.000
1 year	0	1	-
2 years	-0.34	0.71	0.051
3 years	-0.32	0.73	0.052
4 years	-0.04	0.96	0.818
5 years	-0.09	0.92	0.665
6 years or more	0.37	1.44	0.118
Have children			0.000
Yes	0	1	-
No	0.53	1.70	0.000
Ethnicity			0.000
Other or missing	0	1	-
White	0.34	1.40	0.000
Illness or disability			0.000
Yes	0	1	-
No	-0.35	0.71	0.000
Religion			0.004
No religion	0	1	-
Christian	-0.19	0.83	0.004
Other religion or missing	-0.28	0.76	0.009
Sector			0.000
English HEIs, full-time	0	1	-
English HEIs, part-time	-0.48	0.62	0.000
Welsh HEIs	-0.15	0.86	0.275
FECs	-0.48	0.62	0.005
Open University	-0.56	0.57	0.001
Intercept	-0.02	0.98	0.935

Source: NatGen/IES SIES 2011/12

Bias Due To Non-Response

The following table compares the profiles of respondents to the main questionnaire and those completing a diary for the variables considered for the diary non-response model (weighted by the main survey weight). As can be seen, there are large discrepancies indicating a significant non-response bias for the diary sample. After non-response weighting, bias has been vastly reduced and the profile of those completing a diary comes into line with that of the main survey respondents (last column).

Table 10.19: Diary non-response bias

	Survey respondents	Diary respondents before NR weighting	Diary respondents after NR weighting
Age group	%	%	%
<=18	9.4	10.2	9.4
19	17.7	20.7	17.7
20	18.1	21.0	18.2
21	10.7	12.1	10.8
22-24	10.4	10.4	10.4
25+	33.5	25.7	33.5
Location of institution			
England	94.9	94.7	94.8
Wales	5.1	5.3	5.2
Status			
Full-time	74.5	80.3	73.7
Part-time	20.8	15.6	21.4
Open University	4.7	4.2	4.9
Nation of living in the UK			
England	94.7	94.6	94.9
Wales	5.3	5.4	5.1
Living in London			
London	18.4	16.4	17.1
Elsewhere	81.6	83.6	82.9
Qualification studying for			
BA, BSc, LLB, BEd or BA Ed (ie any Bachelor's degree)	82.2	86.2	82.1
Foundation degree	8.0	5.8	8.0
Other	9.8	8.0	9.9
Main subject			
Biological sciences (including psychology)	7.2	8.0	7.3
Business and administrative studies	7.4	5.9	7.2
Computer sciences	3.6	3.8	3.7
Creative arts and design	8.5	9.0	8.6
Education	9.1	8.3	9.3
Engineering and technology	5.5	5.9	5.6
Historical and philosophical studies	3.5	4.4	3.5
Mathematical and physical sciences (including chemistry and physics)	4.2	5.0	4.2
Languages (including English and classics)	4.7	5.8	4.9

	Survey respondents	Diary respondents before NR weighting	Diary respondents after NR weighting
Law	3.7	3.3	3.6
Social studies (including economics, politics and geography)	8.5	10.0	8.3
Medicine and dentistry and allied subjects	11.7	11.8	11.5
Unsure/other	22.3	18.8	22.1
Marital status			
Married (or in a civil partnership)	15.3	11.3	15.8
Living with a partner	7.7	7.4	7.9
Single, never married	72.1	77.7	71.5
Divorced, separated or widowed	4.9	3.6	4.8
Course length			
1 year	3.8	3.6	4.1
2 years	11.1	8.3	11.3
3 years	58.3	60.2	57.5
4 years	18.5	19.5	18.9
5 years	5.1	4.9	5.0
6 years or more	3.2	3.5	3.2
Year of study			
1 st	25.6	24.7	25.8
2 nd	38.0	36.4	36.8
3 rd	26.8	28.9	27.7
4.00 4th or higher	9.6	10.0	9.7
Living with adults who are financially dependant on respondent			
Yes	5.5	4.5	5.7
No	94.5	95.5	94.3
Have children			
Yes	17.6	11.8	17.7
No	82.4	88.2	82.3
Ethnicity			
Other or missing	26.6	22.4	25.9
White	73.4	77.6	74.1
Illness or disability			
Yes	80.1	82.2	79.9
No	19.9	17.8	20.1
Religion			
No religion	44.4	49.5	44.6
Christian	42.0	38.8	41.8
Other religion or missing	13.5	11.7	13.6
Gender			

	Survey respondents	Diary respondents before NR weighting	Diary respondents after NR weighting
Male	42.3	43.7	43.0
Female	57.7	56.3	57.0
Sector			
English HEIs, full-time	63.2	70.6	62.9
English HEIs, part-time	23.7	17.5	23.4
Welsh HEIs	5.0	5.2	5.1
FECs	3.5	2.6	3.7
Open University	4.7	4.2	4.9

Source: NatCen/IES SIES 2011/12

Post-Stratification To HESA Totals

To reduce any residual bias, the final adjustment to the weights was to bring those completing a diary into line with HESA. This final stage adjusted the existing weights (the previous components of weighting described above multiplied together) to HESA counts by age and sex within each of the same nine groups used for the post-stratification of the main sample. The population figures used for the calibration adjustment are the ones shown in Section 3.2.

Distribution Of The Diary Weights

The following table gives the distribution of the diary weights.

Table 10.20: Final distribution of diary weights

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Mean	1.33	0.17	0.25	-	0.89
Median	1.26	0.18	0.17	-	0.31
Standard Deviation	1.23	0.11	0.28	-	1.12
Minimum	0.001	0.01	0.005	-	0.001
Maximum	15.90	0.68	1.78	-	15.90
5 th percentile	0.03	0.01	0.01	-	0.01
95 th percentile	3.36	0.34	0.86	-	2.86
Part-time					
Mean	2.53	0.28	0.56	1.20	1.55
Median	1.86	0.27	0.40	1.09	0.95

	English HEIs	Welsh HEIs	FECs	OU	Total
Standard Deviation	2.38	0.18	0.61	0.44	1.87
Minimum	0.01	0.01	0.02	0.56	0.01
Maximum	11.61	0.80	3.48	2.40	11.61
5 th percentile	0.05	0.01	0.03	0.63	0.05
95 th percentile	7.34	0.63	1.58	2.09	5.55

Source: NatCen/IES SIES 2011/12

The Effect Of Diary Weights On Effective Sample Size For Key Groups

The following table presents the effective sample sizes for full-time and part-time students for each sector and overall, followed by figures by domicile for the diary sample.

Table 10.21: Effect of diary weights on effective sample size for key groups

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Sample size	1,339	648	197	-	2,184
Effective sample size	720	469	87	-	846
<i>Effective as % of actual</i>	54	72	44	-	39
Part-time					
Sample size	198	66	75	102	441
Effective sample size	105	48	35	90	179
<i>Effective as % of actual</i>	53	72	46	89	41

	English-domiciled	Welsh-domiciled
Full-time		
Sample size	1,584	600
Effective sample size	770	346
<i>Effective as % of actual</i>	49	58
Part-time		
Sample size	367	74
Effective sample size	167	39
<i>Effective as % of actual</i>	46	5

Source: NatCen/IES SIES 2011/12

10.6.5 Profile of the weighted sample

The sample profiles for SIES 2011/12 and SIES 2007/08 are presented in Table 10.22 for all Welsh-domiciled full-time students. There were some differences in terms of student characteristics, among full-time students overall. For example, although the gender and age profiles were similar, the 2011/12 sample contained a higher proportion of ethnic minority students, and students studying in England.

Table 10.22: Comparison of sample profiles, SIES 2007/08 and 2011/12, key student and HE study characteristics, all Welsh-domiciled full-time students

	Full-time	
	2007/8	2011/12
Gender		
Male	41	41
Female	59	49
Age group, full-time (at start of academic year)		
Under 25	82	85
25 and older	18	15
Ethnicity		
White	97	92
BME	3	8
Status		
Dependent	75	69
Independent	25	31
Family type		
Single	84	83
Couple without children	8	9
Lone parent family	5	4
Two-adult family	3	4
Location of study		
England	34	45
Wales	66	55
Year of study		
First year	36	20
Intermediate years	34	42
Final year/one-year course	30	38
Whether lives with parents		
Lives at home/with parents	24	17
Lives away from home	76	83

Source: NatCen/IES SIES 2011/12, SIES 2007/08

10.7 Conducting analysis

In conducting analysis of SIES data for the main report, all percentages and means quoted are based on weighted data. The unweighted number of cases on which figures are based is also included. All regression analyses were also carried out on weighted data.

Thirty was taken as the minimum subgroup size for which percentages and means could be quoted. Figures based on subgroup sizes of less than 50 are shown in brackets.

In the regression analysis, 30 was again taken as the minimum subgroup size that would be included in the analysis. If a category was smaller than this, it was either:

- a. merged with another category where this was meaningful to do so (and where it resulted in a larger subgroup with 30 or more respondents)
- b. excluded from the analysis, if no options for collapsing categories were available.

All cross-tabulation, description of means, regression analysis and significance testing for the main report was carried out using SPSS. Commands from the Complex Samples procedures were used, to ensure the correct treatment of complex sampling weights in these procedures.

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