



Department
for Education

Postgraduate doctoral loans policy

Equality Analysis

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Public sector equality duty

1. Under the Equality Act 2010, the Department for Education (DfE), as a public authority, is legally obliged to give due regard to equality issues when making policy decisions – the public sector equality duty, also called the general equality duty. Analysing the effects on equality of this policy proposal through developing an equality analysis is one method of ensuring that consideration of equality issues feeds into policy formation, and informs Ministers' decision making.
2. DfE as a public authority, must in the exercise of its functions, have due regard to the need to:
 - Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act;
 - Advance equality of opportunity between people who share a protected characteristic and those who do not; and
 - Foster good relations between people who share a protected characteristic and those who do not.
3. Having due regard to the need to advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it involves having due regard to the need to:
 - Remove or minimise disadvantages suffered by persons with protected characteristics;
 - Take steps to meet the needs of persons who share a relevant protected characteristic; and
 - Encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.
4. The general equality duty covers the following protected characteristics: age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

Executive summary

5. The postgraduate doctoral loan scheme aims to provide a £25,000 loan to doctoral students to contribute to the cost of their studies. This loan will support those who face financial barriers in undertaking a doctorate qualification. The scheme particularly aims to help students who would not previously have had the opportunity to take up doctoral study, as well as to help others manage the financial pressures associated with study more easily and so improve completion rates. This will benefit individuals who take up the loan, supporting them to meet their career aspirations, as well as the wider economy by adding to its research capacity and therefore improving innovation and productivity.
6. The impacts of the policy and likely beneficiaries will depend on the following factors:
 - The extent to which members of certain groups have the potential to undertake a doctorate but are deterred from doing so by financial barriers: this will determine whether certain protected groups are more likely to study at this level for the first time as a result of the loan.
 - The characteristics of recent entrants into doctoral study: this will tell us whether individuals from certain protected groups are likely to take up the loan and benefit from improved access to finance.

Age

Doctoral students are in general older than those on undergraduate and master's courses, so it follows that older students are more likely to benefit from the loan. In addition, older students are more likely to have access to savings which together with the loan (covering approximately 30-50% of the cost) could help them meet the costs of study; however, this must be balanced against a tendency to be more debt averse. On the other hand, younger students for whom the evidence suggests higher financial barriers could bridge the funding gap with the help of the loan.

In line with existing student support products the doctoral loan will have an age cap at 59. Students aged 60 and over will not be able to take out the loan but this is considered a proportionate means of achieving the product's objectives.

Ethnicity

Doctoral students are more likely to be white than those on undergraduate and master's courses, so it follows that white students are more likely to benefit from the loan. However, black students, for whom the evidence suggests there are higher financial barriers, could bridge the funding gap with the help of the loan. Evidence also suggests

that students from black and ethnic minority backgrounds are more likely to be debt averse, so there is a degree of uncertainty in what behavioural responses will be.

Religion and Belief

In general, the impact of the doctoral loan will not differ according to a person's religion or belief. As identified in the consultation, some Muslim prospective students may feel unable to take the interest-bearing loan if they consider it inconsistent with the principles of Islamic finance.

Gender

Women, although more highly represented in Higher Education than men, have been shown to be less likely to transition into postgraduate study, and evidence suggests they face higher financial barriers. Although our assessment is that men are more likely to take out the loan, it is women who are more likely to be additional and benefit from doctoral study for the first time.

Disability

Disabled students are underrepresented on doctoral courses compared with the undergraduate and master's population. This suggests that among the cohort of existing students that will go on to receive the loan, disabled students may be underrepresented. However, evidence has shown that disabled students face higher financial barriers, so the impact of this could be to bridge the funding gap and incentivise doctoral study for disabled students.

Other characteristics covered by the equality duty

Our assessment is that impacts of the policy will not differ by these characteristics. These are discussed in more detail in the accompanying analysis.

Section 1: About postgraduate doctoral education

1.1. Context and rationale for Government intervention

7. The Government is fully committed to the UK's postgraduate research base. The Government believes strongly that there are clear economic, social and cultural benefits to increasing the number of individuals in the UK who have studied up to the level of a doctorate qualification. The proposed loan product aims to achieve this, while also delivering value for money for the taxpayer.
8. Doctoral graduates are valued as highly skilled workers by employers, and extremely attractive potential employees. Graduates bring not only a high in-depth knowledge of particular fields of research, but also other exemplary transferable skills, including excellent research and analytical skills, problem solving, and independent thought. These skills are deeply appreciated within the commercial sphere, public sector as well as at more research focused institutions.
9. A greater supply of doctoral students within the economy should help deepen its research capacity and in turn help support the development of new knowledge and innovation. Doctoral students and their research can also substantially increase the international reputation and recognition of the UK Higher Education and Research Institutions, attracting investment and international and intersectoral research collaborations.

1.2 Existing Government investment in doctoral education

10. Recognising their importance to the UK Research Base, the Government already actively invests in the development of doctoral students. However, this support is currently restricted to HEFCE QR funding paid to the institution, and research council studentships and awards which are competitively awarded to a select group of research intensive institutions, which then choose which of their students to award them to. In the 2014/15 Academic Year, the RCUK provided stipends to 5,600 UK doctoral students through the institutions they attend, to help support their study. Students also often receive funding support from alternative sources, including Higher Education Institutions, Businesses, Charities and Trusts.
11. The loan will provide the first direct Government funding to the student which is available at all institutions.

1.3 About proposed doctoral loan

14. Following the announcement of a postgraduate Master's loan of £10,000 at Budget 2015, the Government also confirmed its intention to introduce a Doctoral loan product in Budget 2016. This product was intended to provide a £25,000 contribution to study, supporting the take up and completion of doctoral qualifications. On 4th November 2016, the Government published a consultation on doctoral loans for public consideration. Closing after six weeks, the consultation received over 300 responses from multiple different stakeholders. All responses have been considered in the final formation of the doctoral loan product.
15. The proposed eligibility criteria, design and repayment features of the doctoral loan were consulted on. The following list sets out the proposed features, which were the subject of the consultation.

Eligibility consulted on:

- **Individual eligibility:** Those aged 59 and under on the first day of the first academic year of their course will be eligible.
- **Course eligibility:** Available for doctoral level 8 courses, including distance learning, of a minimum of 3 years to a maximum of 6 years. This has since been changed to a maximum of 8 years, following the analysis of the results of the consultation.
- **Institutional eligibility:** At HEFCE funded institutions and Alternative Providers with Degree Awarding Powers.

Design and Repayment consulted on:

- **Loan amount:** Up to £25,000 income contingent loan.
- **Loan purpose:** The loan is a contribution to costs paid directly to the borrower to cover either tuition and/or maintenance.
- Interest would be calculated at RPI + 3%.
- Repayment threshold of £21,000 per annum.
- Repayment will be made as part of the postgraduate plan at a rate of 6%; it would be combined with any existing master's loan amounts, to be paid off in one stream. These postgraduate repayments will be made concurrently with any outstanding undergraduate loan.
- Write off in 30 years.
- **Timetable:** The scheme is being targeted so that the loans are available for courses commencing in the 2018/19 academic year.

Section 2: Equality Analysis

2.1 Overall Impacts

16. The introduction of the new loan product will mean that up to £25,000 will be available to support eligible individuals from all backgrounds to undertake doctoral study.
17. The loan will help bridge a funding gap which exists for this level of study. Access to finance is a barrier to undertaking a doctorate, both in terms of tuition¹ and maintenance costs². We estimate that the cost to the student of undertaking a doctorate is on average between £50,000 and £75,000 over the course in tuition and living costs. Insufficient funds can also be a reason for students to drop out, or to take longer to finish their studies. The loan is therefore expected to incentivise additional students to take up doctoral study whilst also improving retention rates and outcomes for existing students.
18. The loan being offered provides an estimated 30-50% contribution to costs. Students will thus have to find additional sources of funding to cover the rest of the doctorate's costs. HEIs, charities and other institutions are being encouraged to use the loan to put together packages of support that cover more of the costs associated with study, leveraging the loan to extend the reach of their existing funding to additional students. The demand-led nature of the loan will also mean that students will have access to financial support at a far broader range of institutions for the first time, rather than those institutions favoured particularly by RCUK funding.
19. The full impact of the loan is dependent on how HEIs and others respond with additional options for financial support to those for whom personal finances and the loan are insufficient. The differential impact of the loan on students of different backgrounds is therefore difficult to assess at this stage but will depend on the extent to which these packages of support are developed and how they are targeted.
20. The overall impacts for individuals can be grouped into two categories: those that fall to additional students³ and those that fall to existing students⁴.

¹ Fee levels vary across universities, but the RCUK indicative fee level for doctoral study in 2016/17 is around £4,000 per year. Variation in the total cost of a PhD or doctoral degree can come from both the course fees, which may vary by institution or subject, and the location of study.

² The cost of living during doctoral study is strongly dependent on the location of the university. For example, Oxford and London are at the top end of living cost, at around £14,000 per year. The cost of living in cities such as York, Sheffield or Aberystwyth is lower, at around £11,000 per year.

³ In this instance additional students refers to those which have been incentivised to study a doctorate by the existence of a government backed loan

Additional students

21. For additional students, the associated benefits to both individuals and the wider society accrued through doctoral study can be attributed to the loan. These additional doctorates will contribute to knowledge and innovation within the UK research base, as well as help it attract national and international investment. A higher population of doctorate graduates will also attract global employers, who particularly appreciate the expertise and skills that graduates bring to their work. More doctoral students have the potential to stimulate innovation and improved productivity within the UK economy. This means provision of additional individuals with qualifications at this level will also benefit the wider population.
22. By helping individuals undertake doctoral study, the Government will also be helping them achieve several personal benefits, over and above financial benefits. Undertaking a doctoral qualification allows students to pursue a programme of independent research which has real and lasting interest for them. Students will be able to push forward society's understanding of subjects, and make new discoveries and advancements. Completing a doctorate thus opens up the possibility of enriching careers in academia, medicine and other professions, which might have been previously unavailable to students. There is anecdotal evidence to suggest it is used by older students who wish to switch careers or re-enter the workforce after a break.
23. The high value with which industry and employers regard doctoral graduates means that individuals can also experience financial benefits by completing a doctorate. While there is no statistical evidence available to prove the existence of a doctoral premium, anecdotal evidence suggests that the increased expertise and skills doctorate graduates can provide to certain industries are highly rewarded. In certain STEM and medical areas, doctorates are also largely required qualifications to progress in a career path. This potential income premium will however vary significantly across disciplines, and will depend on whether individuals go into industry, or pursue an academic career.
24. The additional access to finance may also mean that some groups of students are more able to overcome the financial barriers of studying, for instance those with children or adult dependants to support.

⁴ In this instance existing students refers to those who would have gone on to study a doctorate without a government backed loan

Existing students

25. Existing students who would have taken up doctoral study in the absence of the loan will also benefit from increased access to finance. A study by HEFCE⁵ which forecasted outcomes based on a survey of research institutions, found that on average, 14.5 per cent of full-time research degree starters were forecast to leave their course without a degree or transfer. A loan would improve the immediate financial situation for recipients, meaning that they could dedicate more time to study rather than part-time work, which in turn should lead to students completing their studies where previously they would have failed to do so, or to a quicker timescale. The additional access to finance may also mean that some groups of students are more able to overcome the financial barriers of studying, for instance those with children or adult dependants to support.

2.2 Age

26. Evidence relating to master's students⁶ suggests that older students face barriers to postgraduate education such as fitting a course around existing work and family commitments, as well as a lack of sufficient funding. We can reasonably assume that the same barriers apply to postgraduate research, where these students are not in receipt of research council funding.

27. The availability of a loan should help to reduce these barriers. Not only will the loan directly address concerns regarding a lack of sufficient funding, as a knock on effect it could also reduce the pressure on the student to work as many hours, allowing them to more easily balance their work commitments with their studies.

28. We do not have evidence on the age distribution of those individuals who will now be able to study for a doctorate due to the introduction of a loan. It is expected, however, that it will broadly follow the age distribution of those currently undertaking a doctorate.

29. Table 1 shows that the age-profile of doctorate students is older than that for undergraduate students, most likely reflecting the need to attain a certain level of prior study and it, in some cases, being associated with moving to higher level posts within a person's career or retraining. On this basis, the age range most likely to benefit are those aged 20 to 29.

30. Table 1 also shows that those studying part-time for postgraduate qualifications tend to be older, with most over the age of 30 and almost half over the age of 40. This

⁵ Rates of qualification from postgraduate research degrees: Projected study outcomes of full-time students starting postgraduate research degrees in 2010-11 (<http://www.hefce.ac.uk/pubs/year/2013/201317/>)

⁶ Analysis using the mature transitions dataset, includes existing PGR and PGT students

suggests mature students are likely to disproportionately benefit from support being available to those taking up to 8 years to complete their studies.

Table 1: Age by level of study and mode of study

	Doctoral			Masters			Undergraduate		
	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time	Total
Under 20	0%	0%	0%	0%	0%	0%	72%	5%	65%
20-29	77%	18%	61%	80%	36%	59%	22%	44%	24%
30-39	16%	33%	21%	12%	31%	21%	4%	27%	6%
40-49	5%	28%	11%	5%	22%	13%	2%	16%	3%
50-59	2%	17%	6%	2%	9%	5%	0%	6%	1%
60 and over	0%	4%	1%	0%	2%	1%	0%	2%	0%
Unknown	0%	0%	0%	0%	0%	0%	0%	0%	0%

Data source: HESA student record for entrants, 2014/15 (<https://www.hesa.ac.uk/collection/c14051>)

31. Doctoral loans will be available for students aged up to 59 years old, on the first day of the first academic year of their course. As a result, students aged 60 and over will be unable to access the loan and experience the benefits described above. The existence and level of an age cap was consulted upon. While some respondents felt that the restriction would be discriminatory, overall the responses from the consultation were largely supportive of an age cap being put in place, with 65 per cent of all respondents agreeing that an age cap would be a proportionate way of mitigating the risk of low value for money. This percentage was higher amongst universities, at 83 per cent. Table 1 shows that an age-cap is likely to impact only a small proportion of PhD students, with only 1% of current students 60 or over.

32. **Conclusion: The introduction of a loan for those wanting to study at postgraduate level should benefit students of all ages, with the exception of students aged 60 and over.** Evidence from the current age distribution of PhD students, the mature transitions dataset, as well as consultation with the sector, suggests that mature students (those aged over 20) will particularly benefit from the introduction of the new loans. In line with existing student support products, the doctoral loan will have an age cap at 59. Students aged 60 and over will not be able to take out the loan but this is considered a proportionate means of achieving the product's objectives.

2.3 Ethnicity

33. Amongst entrants, white students are overrepresented in the existing postgraduate population when compared to postgraduate masters and undergraduate courses. Students who are not white make up approximately 16 per cent of entrants compared to 21 per cent on postgraduate master's and 23 per cent on undergraduate courses⁷.

Table 2: Ethnicity by level of study and mode of study

Ethnicity	PhD			Masters			Undergraduate		
	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time	Total
White	81%	79%	80%	72%	80%	76%	75%	85%	76%
Black	3%	5%	3%	8%	6%	7%	8%	5%	7%
Asian	8%	8%	8%	11%	7%	9%	11%	5%	11%
Other (including mixed)	5%	4%	5%	6%	4%	5%	6%	3%	5%
Unknown	4%	4%	4%	2%	3%	3%	1%	2%	1%

Data source: HESA student record for entrants, 2014/15 (<https://www.hesa.ac.uk/collection/c14051/>)

34. HEFCE analysis supports this; BME students were more likely than white students to transition to taught masters courses, but less likely to go on to other PG or postgraduate research (PGR) courses. A study found that black ethnic group students aiming to undertake postgraduate study were least likely to carry out their initial aspirations,⁸ whilst analysis⁹ has shown that black students are more likely to face financial barriers to postgraduate study. A recent survey of postgraduate students¹⁰ found that black students were more likely to cite 'lack of sufficient funding' as a reason for dropping out.
35. Attitudes to debt vary amongst different demographic groups, with the evidence suggesting BME students are more likely to be debt averse than other students¹¹. However, this has not shown up to date as a significant factor in the taking on of undergraduate loans, suggesting that attitudes to debt may be changing or that the income contingent nature of these loans means they are not viewed in the same way

⁷ Please note that there is a small proportion of entrants for whom ethnicity is unknown (between 1 and 4 per cent) at each level of study

⁸ BIS (2015) 'Learning from Futuretrack'

⁹ BIS analysis of 'Understanding Mature Postgraduate Transitions' dataset

¹⁰ BIS (2015) 'Understanding mature entrants transitions to postgraduate taught study'

¹¹ 'Attitudes to debt', Callender, Universities UK (2003)

as traditional debt products. We therefore do not expect this to have a significant impact on BME take-up of the new postgraduate loans.

36. **Conclusion:** The introduction of postgraduate loans should benefit students of all backgrounds. As whites are disproportionately represented amongst existing PhD students, we would expect them to benefit from reduced financial pressures by being able to access this new source of finance. However, other evidence suggests that the loan should help black students in particular, given they appear more likely to not be studying at PhD level due to financial reasons.

2.4 Gender

37. In general, female students are overrepresented in higher education relative to male students. This holds true for undergraduate, masters and part-time doctoral study, but is reversed for full-time study at the doctoral level¹². Evidence from HEFCE supports this observation, showing that females are on average less likely to progress to higher degrees than males, even when controlling for factors such as socio-economic background.

Table 3: Gender by level of study and mode of study

Gender	PhD			Masters			Undergraduate		
	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time	Total
Male	52%	47%	51%	47%	41%	44%	44%	40%	44%
Female	48%	53%	49%	53%	59%	56%	56%	60%	56%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%

Data source: HESA student record for entrants, 2014/15 (<https://www.hesa.ac.uk/collection/c14051/>)

38. A survey of existing postgraduate students¹³ shows similar attitudes towards postgraduate finance between men and women; however, it highlights that women might face higher financial barriers. This suggests that the availability of a loan will have a greater positive effect on women in terms of enabling access to doctoral level study.
39. Further to this, consultation with the sector has indicated that more part-time students than anticipated will be incentivised to take out a doctoral loan. As demonstrated in Table 3 above, this would suggest increased take-up from female students.

¹² There is no consistent evidence of the gender difference of students who receive RCUK grant funding.

¹³ BIS (2015) 'Understanding mature entrants transitions to postgraduate taught study'

40. **Conclusion:** While amongst existing PhD students men are slightly more likely to benefit than women due to their greater representation, we expect the new loan to have a greater impact on the proportion of females studying at doctorate level. In particular, they are likely to benefit from it being available to courses expected to last 8 years.

2.5 Disability

41. HESA data¹⁴ shows that there are proportionally fewer disabled students in the population of doctoral entrants than for the equivalent populations of master's and undergraduate students. This suggests that among the cohort of existing students that will go on to receive the loan, disabled students may be underrepresented.

Table 4: Disability by level of study and mode of study

	Doctoral			Masters			Undergraduate		
	Full-time	Part-time	Total	Full-time	Part-time	Total	Full-time	Part-time	Total
No known disability	89%	91%	90%	87%	91%	89%	88%	86%	88%
Has a disability	11%	9%	10%	13%	9%	11%	12%	14%	12%

Data source: HESA student record for entrants, 2014/15 (<https://www.hesa.ac.uk/collection/c14051/>)

42. The fact that disabled students have a more proportionate representation at doctorate level than at master's level suggests that they are as likely as the non-disabled to make the transition to a higher level of study. However, this does not control for any potential differences in the desire to study at this level, for example if disabled student career ambitions were more likely to require this higher level qualification, on which we do not have any evidence.

43. The evidence does show however, that students with a health problem or disability are more likely to cite 'lack of sufficient funding' as a challenge they faced before starting their course¹⁵. They were also more likely to struggle financially during their studies. The availability of a loan should help overcome these challenges and incentivise take-up for disabled students. Disabled students will also remain eligible for the Disabled Student Allowance for postgraduates. DSAs help students pay additional costs that they may have due to their disability. These allowances do not have to be repaid.

¹⁴ This field records the type of disability that a student has, on the basis of the student's own self-assessment.

¹⁵ Analysis using the mature transitions dataset, includes existing PGR and PGT students

Impact of study length limits

44. A concern was raised through consultation that a 6 year maximum course length could disadvantage disabled students who might take longer to complete their studies. We do not have any evidence to quantify this risk. The course length limit was calculated on the basis of providing the necessary time for all students to complete their studies, while balancing the effect on the taxpayer.
45. The introduction of doctoral loans will mean that for the first time, finance for doctoral study will be available at any institution with research degree awarding powers (with the option of distance learning also available). This is expected to particularly benefit disabled students, as this gives the option of studying closer to home, where family support networks or special adaptations to their living space are more likely to be available.
46. **Conclusion:** Disabled students appear to be represented on doctoral courses more or less in line with their representation on master's courses. This suggests a relatively neutral effect in those who would have studied anyway. However, evidence that disabled students face higher financial barriers to studying suggests that they may disproportionately benefit amongst those now able to study. The availability of the product at a greater range of institutions should also help disabled students given the greater limitations they might face on travel and/or studying away from home.

2.6 Religion and Belief

47. There is no robust data collected on religion or belief at undergraduate or postgraduate level and so there are limitations in assessing the effect of the loan on different religious groups. For the most part, a student's religion and/or belief will not impact upon their likelihood to take out the loan and the benefit they will derive from this. Some groups of Muslims or other religious groups, who are opposed to interest bearing loans, may decide not to take out the loan.

2.7 Other protected characteristics

48. To date there is no evidence to suggest that the characteristics of gender reassignment, pregnancy and maternity and sexual orientation have an impact of the likelihood of a student to receive certain student support products beyond the assumption that pregnant women or mothers would be more likely to receive or go on to receive certain targeted grants designed to support those with dependants or childcare.
49. HESA data relating to the protected characteristics of gender reassignment and sexual orientation has only recently been collected. However, high non-response

rates means that it is not possible to use this data to give an accurate representation of the population and analyse these protected groups.

50. There are existing mechanisms in place within the student support system and within HEIs to ensure that women who take maternity leave during their studies are not adversely affected.

Annex A – The Family Test

Our assessment is that the introduction of doctoral loans will not have a particular impact on families.

- Where a household has a member commencing a doctoral course, the loan will provide them with increased financial resources to meet the cost of living, which would be expected to reduce the likelihood of financial pressures affecting the stability of the family relationship.

A consequence of this proposal is an increased debt burden for doctoral graduates. Evidence shows that increased student debt can delay or decrease the chance of marriage, potentially reduce chances of having children and can delay other decisions, such as the decision to buy a home. This however, has to be weighed up against the benefits of doctoral study for those now able to access it, and should also mean that the loan can be repaid in a way that is affordable. Overall, we believe this risk to be very small.



Department
for Education

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