

THE
FINANCIAL
CONCERNS OF
STUDENTS



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ABOUT UNIVERSITIES UK

Universities UK (UUK) is the representative organisation for the UK's universities. Founded in 1918, its mission is to be the definitive voice for all universities in the UK, providing high-quality leadership and support to its members to promote a successful and diverse higher education sector. With [136 members](#) in England, Wales, Scotland and Northern Ireland, Universities UK promotes the strength and success of UK universities nationally and internationally. UUK's current President is Professor Dame Janet Beer (Vice-Chancellor, University of Liverpool) and Chief Executive is Alistair Jarvis.

ABOUT THE NATIONAL EDUCATION

OPPORTUNITIES NETWORK

The National Education Opportunities Network (NEON) is the professional organisation supporting those involved in widening access to higher education. The organisation grew from the need for a strong, coherent community of professionals that could support learners from underrepresented backgrounds to enter higher education. At the heart of NEON is a cross-sector approach bringing together Higher education institutions, schools, colleges, the voluntary sector, professional bodies and employers. NEON is shaped and led by its members, and aims to enable those working to widen access to higher education at all levels and in all sectors to affect change in their own organisations and communities. NEON's Director is Dr. Graeme Atherton.

AIMS OF THIS RESEARCH

The notion of the value for money of higher education is under intense scrutiny.¹ Sections of the public, the media, and politicians are challenging convictions on the intrinsic value of higher education, as well as what constitutes value for money for students themselves.

Key aspects of the student experience (such as high-quality teaching, feedback and learning resources) are central to student perceptions of value for money.² The costs of higher education, and how it is funded, are also hugely important for prospective students, and impact on their choice of provider, location of study, and subject choice.³ These considerations – and their link to perceptions of value for money – are particularly salient to those from lower socio-economic groups.⁴

This research aims to add the student view to the current debate. It focuses on how prospective students perceive the current student finance system, and measures their understanding of it. It explores their concerns, and evaluates the extent to which they may support changes currently under consideration. It compares these views with those of students currently studying an undergraduate degree, and others who have no intention of attending university.

1 As evidenced by the 2017 Education Committee inquiry into value for money in higher education, and the government's own review of post-18 education funding

2 Universities UK (2017) *Education, consumer rights and maintaining trust: what students want from their university* and Office for Students (2018) *Value for Money: the Student Perspective*

3 NEON (2017) *Does cost matter?*

4 Research by NEON and the Department for Education show that those from under-represented groups are more concerned about the financial aspects of going to university than other groups: NEON (2017) *Does cost matter?* and DfE (2018) *Influence of finance on higher education decision-making*.

OVERVIEW

This report has been informed by the following pieces of research:

- An online quantitative survey, conducted by Portland Communications from December 1 2017 to December 11 2017.
- Focus groups, conducted by NEON and undertaken between January and March 2018.

ONLINE QUANTITATIVE SURVEY

Portland Communications conducted an online quantitative survey with 1,505 individuals between 16 and 24-years-old. This sample was segmented into three distinct groups:

- 501 full- or part-time students, currently completing an undergraduate degree aged 18–24.
- 500 prospective students, aged 16–24 and either currently deciding, or in the process of applying, to do an undergraduate degree.
- 504 non-students, who were 18–24, not currently studying, and had never applied nor considered applying to university.

The questionnaire implemented a screener that segmented these three groups and rooted them to appropriate questions, and included the question, ‘Which of the following best describe you?’ with response options below. Those who answered ‘none of the above’ were excluded from the survey.

- a. I am currently deciding whether to apply to do an undergraduate degree at university
- b. I am in the process of applying to do an undergraduate degree at university
- c. I am in the process of applying to do a master’s degree at university
- d. I am in the process of applying to a PhD course at University
- e. I have never applied to university and am not considering it
- f. None of the above

The sample was sourced through a blend of UK-based online research panels. Only ISO 20252⁵ certified panels were used, providing assurance that only quality sample providers were implemented for fieldwork. Further standard quality controls were applied, including a time-stamp, straight-line or illogical answers, and quality traps.

⁵ *BS ISO 20252:2012* establishes the terms and definitions as well as the service requirements for organisations and professionals conducting market, opinion and social research.

For the majority of survey questions, participants were asked to respond using the following multiple choice options: ‘Agree strongly’; ‘Agree’; ‘Neither agree nor disagree’; ‘Disagree’; and ‘Disagree strongly’. Where applicable, the figures in this report collate ‘Agree strongly’ with ‘Agree’, and ‘Disagree strongly’ with ‘Disagree’.

FOCUS GROUPS

NEON conducted focus groups with 217 students in years 12 and 13, who were undertaking A-levels or BTEC qualifications. Students were sought from colleges and schools in Norwich, London (South East London and East London), Manchester, Derby, Kent, Hull, Plymouth and Sunderland. NEON reached out to its member higher education institutions to liaise with their partner colleges, or schools.

The focus groups took place during school hours and lasted approximately one hour. Teachers were present for the majority of the focus groups. They were largely student-led, but an aide memoire of questions was used to add structure and prioritise discussion areas (see annexe B). Students were later asked to complete a written responses form.

The focus groups included the following discussion topics:

- tuition fees and maintenance loans
- rebranding of student finance
- sources of information and guidance
- differential fees
- abolishing tuition fees
- understanding of loan repayments and what fees are paying for

NOTE ON FOCUS GROUP PARTICIPATION

A larger proportion of students identified as female (50.2%) than male (47%). The remaining students identified as transgender male (n=1), did not answer the question (n=2) preferred not to say (n=1), or responded with N/A (n=2). Around 65% of the students identified as White.

A third of the sample reported being the first in their family to go to university, while over half reported they were not. A handful of students either chose not to answer the question (n=1), considered the question to not be applicable to them given they weren't intending to go to university (n=2), or were unsure (n=14).

On the basis of student postcodes, NEON were able to derive their POLAR classification ie the proportion of young people who had participated in higher education in their areas. A lower number indicates lower participation in higher education in a given area. POLAR classification across the sample was as follows: 1 (22.6%), 2 (12.4%), 3 (18.4%), 4(14.3%), 5 (9.7%), Unclassified due to missing information (22.6%).

HOW INFORMED ARE STUDENTS

ON THE FINANCIAL COSTS

AND BENEFITS OF HIGHER EDUCATION ?

INTRODUCTION

Prospective students face complex decisions about where, what and how they will undertake higher education. Understandably, these choices can be overwhelming, particularly if information about study options, costs and benefits is difficult to find.

The National Union for Students' (NUS') *Pound in your pocket* report⁶ advanced a theory that prospective students apply two main rules when deciding whether to undertake higher education:

- that the eventual benefits will outweigh the costs
- that they have the means to pay when money is needed

In a similar vein the Higher Education Policy Institute's (HEPI) *Student Academic Experience Survey* found that students feel they get value for money when their experience matches their expectations⁷ – expectations that are influenced by the information they had before attending.

It is therefore important that prospective students have sufficient information to help them decide whether to apply for a university course. Every prospective student will take on financial commitments, including tuition fees and living costs, and has to decide whether the knowledge, skills, qualifications and potential earnings gained through higher education outweigh the costs of participating.

Information on financial costs and benefits is often available, but is not always easy to find or navigate. For example, our focus groups found that prospective students were not always aware of the obligations of the student loan system, including the repayment thresholds. This might partly explain why around a quarter of respondents to the Office for Students' (OfS') survey on student value for money perspectives neither agreed nor disagreed that their investment in higher education represented good value for money.⁸

This section will consider the findings of the survey and focus groups in relation to views on the financial costs and benefits of higher education, as well as how students perceive the available information.

6 NUS (2014), *Pound in your Pocket: Summary Report*

7 HEPI (2017), *Student Academic Experience Survey*

8 OfS (2018), *Value for Money: the Student Perspective*

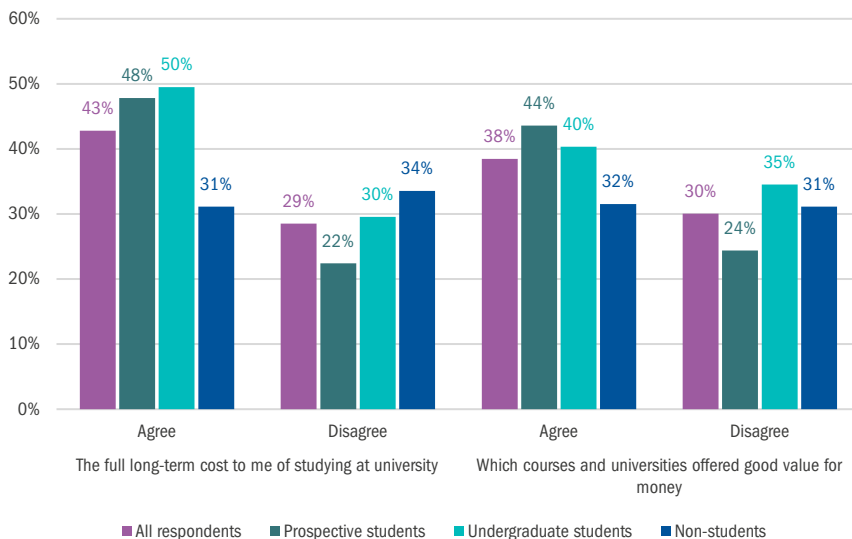
THE FINANCIAL COSTS OF HIGHER EDUCATION

Survey participants were asked whether they had sufficient information about the long-term costs of studying at university. Overall, 43% agreed that this was the case, and the level of agreement differed significantly between undergraduate students (50%) and non-students (31%). Furthermore, more non-students disagreed (34%) than agreed.

Survey participants were also asked whether they had sufficient information about which courses and universities offered value for money. With only 38% of respondents agreeing that they had sufficient information, the findings would suggest that more could be done to make information clearer and more accessible.



TO WHAT EXTENT DO YOU AGREE THAT YOU HAVE/HAD SUFFICIENT INFORMATION ABOUT THE FOLLOWING TOPICS WHEN DECIDING WHETHER TO APPLY TO UNIVERSITY?



Base: 500 prospective students; 501 undergraduate students; 504 non-students

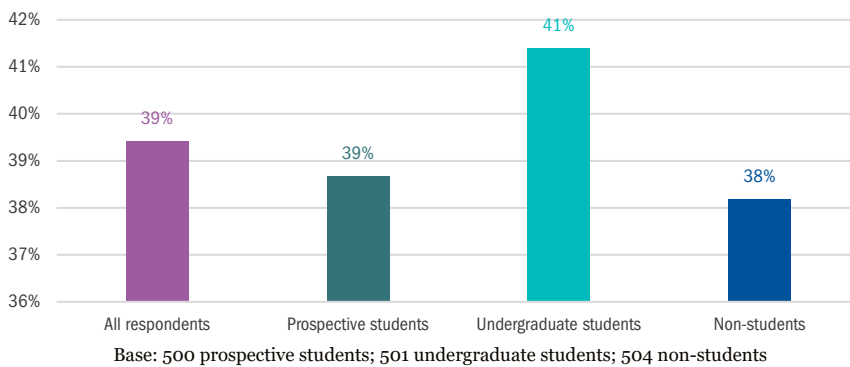
Figures provided by the Institute for Fiscal Studies⁹ can be used to estimate that the government provides approximately 47% of the long-term cost per student.¹⁰ Survey participants were asked to estimate the government’s contribution, and all average responses were below the calculated estimation. This would suggest there was a lack of understanding among the survey respondents on how much students contribute to their studies through tuition fees.

⁹ Calculated using figures from IFS (2017), *Higher Education finance reform: Raising the repayment threshold to £25,000 and freezing the fee cap at £9,250*

¹⁰ Funding for higher education teaching in England shares the cost between taxpayers and graduates, with an estimated 47% of the long-term cost funded by government and 53% by students.

FIGURE 2

BASED ON YOUR UNDERSTANDING, WHAT PROPORTION OF THE TOTAL COSTS OF A STUDENT (FROM THE UK)'S UNIVERSITY DEGREE IS PAID FOR BY THE GOVERNMENT RATHER THAN THE STUDENT?



The understanding of how tuition fees are spent was also explored in the focus groups. A few students were unsure about where the fees were going and what they were being used for. Some suggestions were made, such as for 'lessons', 'expertise' and 'trips', but broadly there was uncertainty about what they were paying for.



I have absolutely no clue what my tuition fees are going towards.

1 ✓✓

Student, Derby

Some students in the focus groups expressed frustration that they could not see a break-down of costs attributed to tuition fees. For some students, being unable to choose which services they could purchase as part of their tuition fee payment was also a source of frustration. The Office for Students' student perspectives research shared this finding, noting that 88% of university students would find a breakdown of how universities spend their fee income helpful. Other focus group participants found it frustrating that they could not choose which services to purchase as part of their tuition fee payment.



...I don't want to be paying for somebody to build a statue. I want to pay for my books, my teachers and my lectures.

2 ✓✓

Student, South East London



Education (is) all I want to pay for. I think it should be a choice: what would you be willing to get a tuition loan for? If it was just for my teacher just to get paid to teach me, fair enough, I would pay that. But if it was for all the little extras, no. I wouldn't even want a free pen.

3 ✓✓

Student, Hull

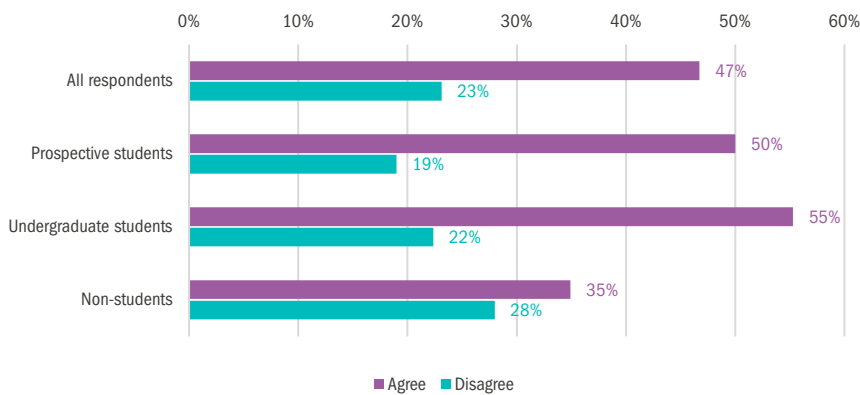
THE FINANCIAL BENEFITS OF HIGHER EDUCATION

Survey participants were asked whether they had sufficient information about the long-term financial benefits of going to university. The overall level of agreement was 47%, with a higher level of agreement for undergraduate students (55%) than non-students (35%). The survey did not explore whether non-students were deterred from attending higher education due to a lack of information on the benefits, but this might be an area for future research.



TO WHAT EXTENT DO YOU AGREE THAT YOU HAVE/HAD SUFFICIENT INFORMATION ABOUT THE FOLLOWING TOPICS WHEN DECIDING WHETHER TO APPLY TO UNIVERSITY?

THE FULL LONG-TERM FINANCIAL BENEFITS OF GOING TO UNIVERSITY



Base: 500 prospective students; 501 undergraduate students; 504 non-students

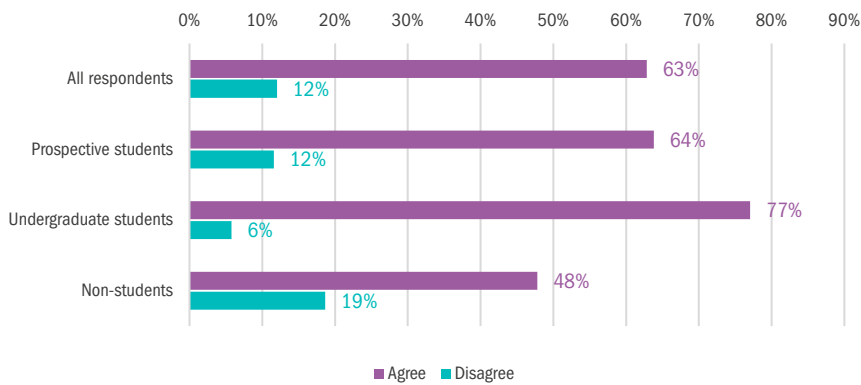
The findings in Figures 1 and 3 reveal that, compared to non-students, current and prospective students felt more informed overall about the long-term costs and benefits of studying at university, as well as the value for money of university courses. For example, 50% of undergraduate students agreed that they had sufficient information about the full long-term cost of studying at university, while 55% of undergraduate students felt they had sufficient information about the long-term financial benefits. For non-students, the level of agreement was 31% and 35% respectively. In addition, agreement among non-students was the lowest when it came to information on which courses and universities offered value for money.

Survey participants were also asked whether they agreed that going to university would help them earn more money in the longer term. Undergraduate students had the highest levels of agreement (77%) and the lowest levels of disagreement (6%).

FIGURE 4

TO WHAT EXTENT DO YOU AGREE THAT ATTENDING UNIVERSITY PROVIDES THE FOLLOWING BENEFITS?

EARNING MORE MONEY IN THE LONGER TERM



Base: 500 prospective students; 501 undergraduate students; 504 non-students

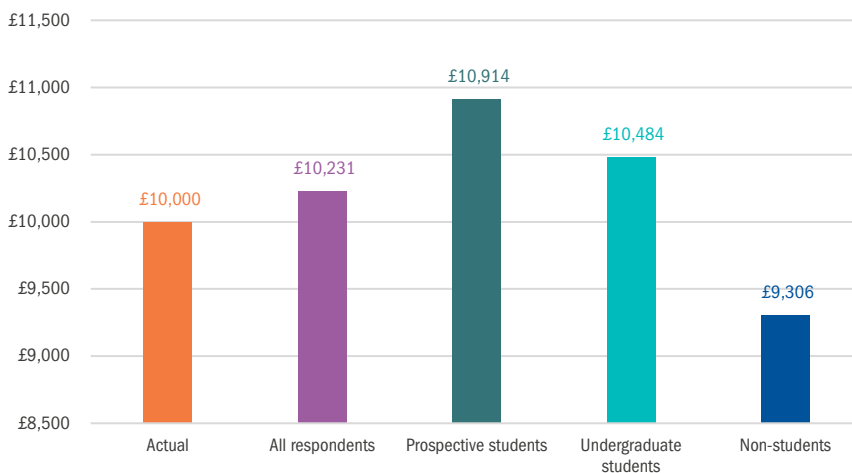
The government’s review of post-18 education and funding asks how young people can be supported to make ‘effective choices between academic, technical and vocational routes after 18’, and highlights ‘information on earnings outcomes’ as one such aspect. In the focus groups, arguments for investing in a university education focused on earnings potential and career progression. Arguments against investing in university education highlighted that money could be earned instead of going to university. This would suggest that clear information on university earnings outcomes is important for prospective students.

The survey also explored awareness of graduate earnings, and participants were asked to estimate how much more a university graduate earns annually, on average, compared to a non-graduate. Figure 5 shows that the overall average estimate was £10,231. Official figures¹¹ found that in 2017, working aged (16–64) graduates earned on average £10,000 more than non-graduates, which suggests that the survey respondents had a reasonable understanding of the salary benefits gained through higher education. Undergraduate students were closest to the official figure, with an average response of £10,484, followed by non-students (£9,306) and prospective students (£10,914).

11 DfE (2018), *Graduate Labour Market Statistics 2017*.



ON AVERAGE, HOW MUCH MORE DO YOU THINK A UNIVERSITY GRADUATE EARNS IN A YEAR COMPARED TO A NON-GRADUATE? PLEASE GIVE AN ESTIMATE IN POUNDS PER YEAR.



Base: 500 prospective students; 501 undergraduate students; 504 non-students
Note: excludes responses of more than £50,000

The findings above would suggest that while students understood the general long-term financial benefits of entering higher education, they were much less certain on how this translated into benefits that related to them specifically, and how benefits varied according to the choices they made. Across both costs and benefits, more tailored information according to the needs of students (particularly according to their course and location of study) may be more helpful.

SOURCES OF FINANCIAL INFORMATION

The government's review of post-18 education and funding is exploring how the government and institutions communicate with students and graduates around student finance, ensuring this communication is as clear as possible.¹²

Existing evidence suggests that although some sources of information are useful for prospective students, they are not always easy to access. A 2015 review of information about higher education conducted by the UK funding bodies¹³ found that the most commonly used sources of information by students were the UCAS website and institutional websites, but that a critical factor in decision-making was attending university open days. The research also identified issues in relation to information for prospective students:

- although comparison websites were useful sources of information, there was a lack of awareness about their existence
- some of the information that users wanted but were unable to find was actually available
- in some cases, the information was overwhelming and users struggled to find the information relevant to them.

¹² DfE (2018), *Review of post-18 education and funding: terms of reference*

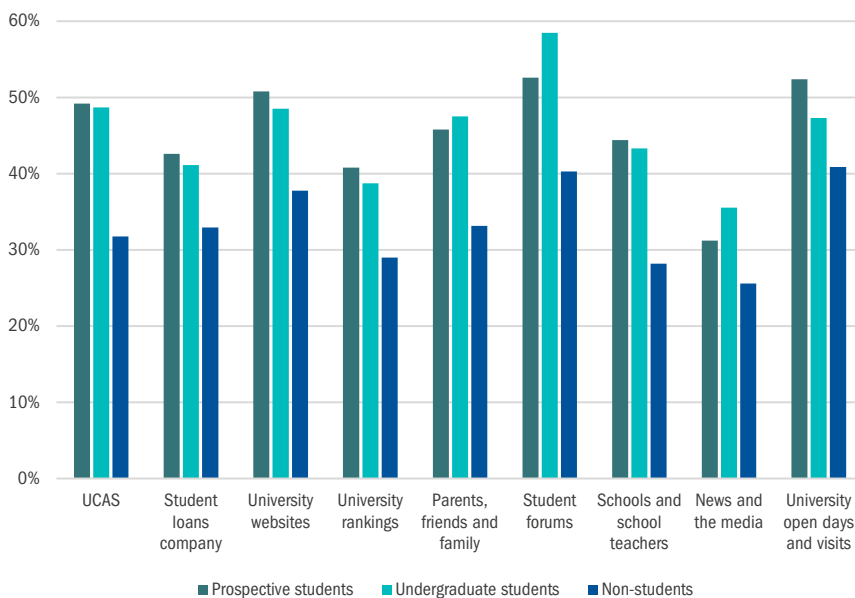
¹³ HEFCE (2015), *Review of information about higher education*

In 2015, the UK funding bodies also commissioned CFE Research to conduct an information mapping study.¹⁴ The research concluded that there are some categories of information that are frequently absent or not very accessible, including course fee information, costs and contact hours. The research also called for greater clarity about what information is needed for decision-making (and what isn't).

Findings from the survey for this report also identified that some key sources offer insufficient information about the long-term costs and benefits of attending university. Overall, student forums were considered to have the most sufficient information, followed by university open days and visits. Feedback varied by respondent group; for example, sources such as UCAS, school and school teachers, and university websites were considerably more sufficient for prospective and current students compared to non-students.



TO WHAT EXTENT DO YOU AGREE THAT EACH OF THE FOLLOWING SOURCES OFFER ENOUGH INFORMATION ON THE LONG-TERM COSTS AND BENEFITS OF ATTENDING UNIVERSITY?



Base: 500 prospective students; 501 undergraduate students; 504 non-students

As with the survey, focus group participants felt that information from the media was largely negative and somewhat distorted. Examples included comparisons of student debt being “worse than a mortgage” (student, East London), or “that a lot of people who have just graduated are really struggling to find work, and don’t necessarily feel prepared...” (student, South East London).

According to one student in East London, the media reported on things like “suicides at Bristol for example” but were unlikely to report on “what university is, what it’s about, student finance etc”. One student in Norwich felt that the media coverage of universities was indicative of a wider agenda to deter people from going to university.

14 CFE Research (2015), *UK review of information about higher education: Information mapping study*



I feel like, largely, there's some sort of agenda making people not want to go to university because we have so many people going now. And, in a way, it's not good. In one sense, we get told that it's obviously good that we're having more educated people in our country. But in other ways, we're getting told that it's not.

4 ✓✓

Student, Norwich

The most commonly cited source of information in the focus groups was friends who were currently at university, with much of the conversation between learners and their peers focusing on what it is like to be at university, and how to cope with living expenses. On social media, the conversation revolved around university life and experiences outside of academia. As the survey results signify that student forums generally have more sufficient information than other sources, these findings would suggest that peer learning is strong.



Online now, there are loads of jokes. Like, "Oh, I'm eating air for dinner today..."

5 ✓✓

Student, South East London

I've heard from a lot of friends who have gone (to university) that they struggle a little bit with money. And they're all poor.

6 ✓✓

Student, Norwich

In terms of the information provided by UCAS, opinions were mixed. There was a view among some that the UCAS website was out of step with the needs of younger learners, and others expressed frustration at having to pay for yet another service. However, others were pleased with the support offered by UCAS; as one student argued, without UCAS communications, choosing universities and course choice would be impossible.

UCAS collects regular feedback from service users through methods such as customer satisfaction surveys.¹⁵ UCAS has also undertaken analysis¹⁶ on how perceptions of higher education influence applicants' choices. Common themes emerging from the research were similar to the findings of the survey and focus groups, and included:

- financial concerns and worry about debt
- lack of clarity about the real entry requirements for a course
- understanding the full range of degree courses available and lack of visibility of employment opportunities as part of the degree

The report recommended that universities and colleges should provide easily accessible information about the costs of living and studying at their course provider.

¹⁵ UCAS (2016), *Customer Satisfaction Survey – Update*

¹⁶ UCAS (2016), *Through the lens of students*

More recently, UCAS released a report in relation to progression pathways, which noted how students, apprentices and advisors ‘find it difficult to locate, compare, and evaluate different pathways and learning options’, contributing to a ‘lack of awareness’ of these pathways.¹⁷



I feel the website itself is actually really old. It's really old-fashioned.

7 ✓✓

Student, Norwich

It's (UCAS) just one extra thing that you have to give money to...

8 ✓✓

Student, Norwich

How are you going to keep in touch with university? From UCAS.
How are you going to choose your course? From UCAS.

9 ✓✓

Student, Hull

It was interesting to note that students who felt well informed about student finance were in some cases also aware that their peers from other schools did not benefit from the same information, and attributed this to the level of guidance provided at schools or by teachers. Students from one school in London felt they had sufficient information but knew that this wasn't true of all schools; a response to this was that further information on student finance is required to ensure that students' decisions are led by the desire to pursue education or a certain career, rather than concerns around finance.



I agree there is a lot of information [... but] if we do more than we're doing now, maybe more people wouldn't think about money too hard. They would be thinking, 'I want to go to uni', not for the financial side, but for the achievements academically, what they can do after[wards].

10 ✓✓

Student, South East London

We're part of a consortium, and our school (gave) us an assembly about it, so that's how we knew about student finance. But [school name], which is just next door, I remember speaking to one of the students, and she said she didn't know anything about it.

11 ✓✓

Student, South East London

Overall, students from the focus groups expressed that financial information about higher education was limited, and sometimes distorted. In general, students felt that it was important to receive guidance on the nature of student loan repayments, and student finance in general.

¹⁷ UCAS (2017), *Progression Pathways 2017*



I think there is quite a lot of contradiction(s) in what we're told. A lot of people say, "Oh, you know, the debt is not that bad. You only pay it back once you make a certain amount, etc." But I have friends who are in their mid-20s/late 20s, and are panicking about it. So, what we're told is different to what people I know in real life, who are going through.

12 ✓✓

👤 Student, South East London

Information about student finance should be readily available well before applying, so people have plenty of time to consider their choices..

13 ✓✓

👤 Student, Derby

I had no idea about student finance at all and am currently winging it.

14 ✓✓

👤 Student, Hull

Teach us to manage money and financial problems.

15 ✓✓

👤 Student, Norwich

The OfS' student perspectives research found that 62% of surveyed students 'mostly' or 'definitely' agreed that they were informed of and prepared for how much everything would cost as a student at university.¹⁸ These findings, coupled with those above, indicate that students would benefit from more information on the short- and long- term costs of higher education, in part to alleviate concerns.

SURVEY: COMPARISONS BETWEEN STUDENTS AND NON-STUDENTS

50% of undergraduates agreed that they had sufficient information about the long-term costs of studying at university, while 40% agreed that they had sufficient information about which courses and universities offered good value for money. The level of agreement was much lower for non-students (31% and 32% respectively).

Similarly, while 55% of undergraduates agreed that they had sufficient information about the long-term benefits of going to university, this was only the case for 35% of non-students. Furthermore, 77% of undergraduates agreed that attending university leads to greater long-term earnings, compared to 48% of non-students.

18 OfS (2018), *Value for Money: the Student Perspective*

WHAT ARE STUDENTS

CONCERNED ABOUT ?

INTRODUCTION

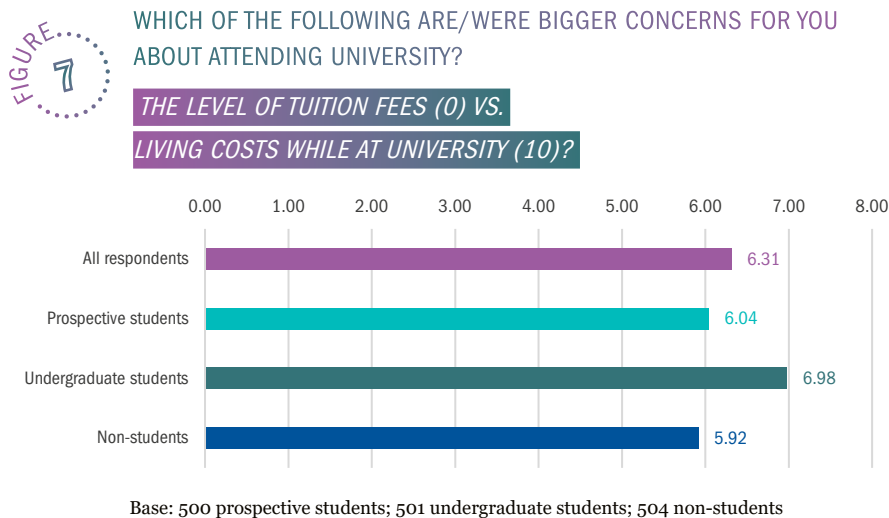
Prospective students have a number of financial decisions to make in relation to higher education study, including tuition fee costs, the cost of living while at university, and the level of debt that might be accumulated throughout their studies.

These concerns often impact the choices they make, as found by the NUS *Pound in your pocket* report¹⁹, which highlighted that ‘fear of debt and levels of support have some effect on choice’. The report also noted that further research is required ‘to unpick the complicated role that it plays, and where the balance between student support, debt and perceived benefits of higher education lies’.

The survey and focus groups explored the financial concerns of current, prospective and non-students, including perceptions of debt, living costs and the impact of concerns on decision-making.

TUITION FEES AND LIVING COSTS

It was clear from the survey that a high number of respondents were concerned about the levels of debt and living costs associated with university degrees. The survey also revealed that respondents – undergraduate students in particular – were more concerned about living costs at while at university than the level of tuition fees. Discussions in the focus groups further suggested that students’ understanding of student finance was largely rooted in concerns about financial security while studying at university.

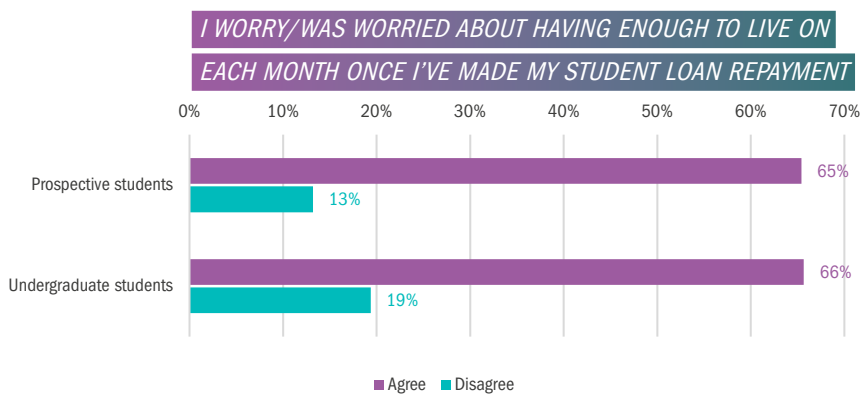
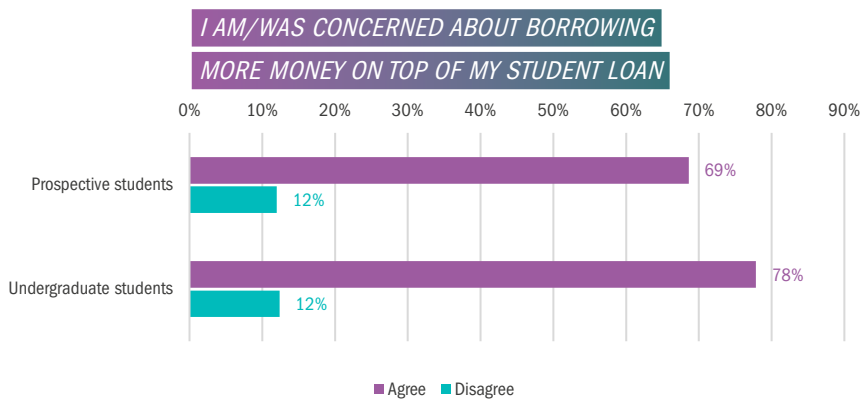
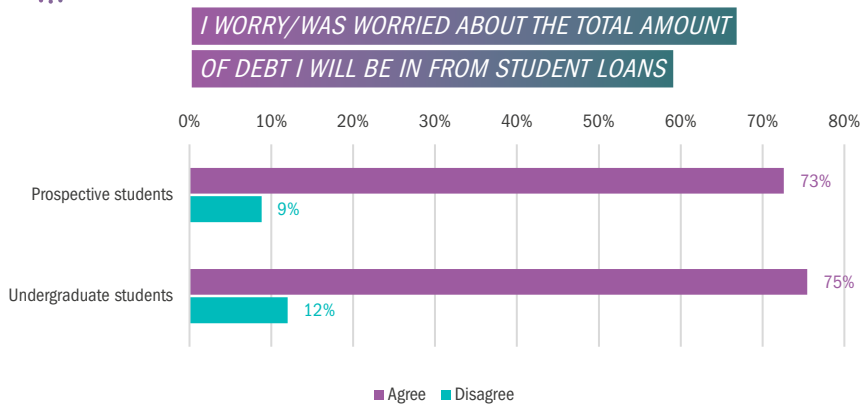


19 NUS (2014), *Pound in your Pocket: Summary Report*

Furthermore, Figure 8 below shows that a high number of survey respondents were concerned about debt from student loans, borrowing more money, and the impact of loan repayments.



TO WHAT EXTENT DO YOU AGREE WITH THE FOLLOWING STATEMENTS?



Base: 500 prospective students; 501 undergraduate students; 504 non-students

MAINTENANCE LOANS

Much of the focus group conversation centred around living expenses while at university. For some students, living expenses were a deciding factor in choosing to stay at home.



It's one less thing maybe when you're living at home...
I've got to contribute towards rent but it's a contribution,
it's not paying the full rent.

16 ✓✓

Student, Hull

An outcome of conversations with students about maintenance loans was their views toward basing the size of the loan on parental income. While some students considered this a fair means of deciding the size of the loan, others strongly disagreed. Some students who agreed with basing maintenance loans on parental income referred to their own life experiences, and the extent to which they felt it could help them. Those who disagreed based their decision on the possibility/anecdotal evidence of relatively affluent parents not supporting their children despite being considered able to, or because living circumstances should be the same for everyone at university regardless of parental income.



My mum can't physically go back to work because of everything that she's got wrong with her. I needed financial assistance to go through college because otherwise I wouldn't be able to get into college. When you start paying it back it goes off you and I think that is completely fair because at the end of the day you're classed as a child up until the age of 18 in this country and if we're just turning 18 to go into university, it's one of them things that you are still needing some sort of support for your relatives.

17 ✓✓

Student, Hull

I have an older sister, and an older brother, who both go to university, and my mum and dad help them through university. So when I want to go, they have to pay for me as well. So, I don't think it's fair.

18 ✓✓

Student, South East London

Some students were of the belief that, at the age of 18, parental income was not an appropriate measure of their circumstances, given that they were entering adulthood. Some students felt their own income was a more appropriate measure.



The whole point is to be independent and it doesn't mean necessarily that children are going to get the money from their parents.

19 ✓✓

Student, Derby

Almost all students said they would be working a part-time job to maintain their living costs at university. Those that didn't need to work, said they wanted to work to ensure they were able to live comfortably. Generally, concerns about meeting living costs were highest among students who were less able to work part-time, either due to personal circumstances, or placement-intensive courses.



I don't think I would need to (work), if your maintenance loan is accurate and you've got the right amount you need, but personally, I like to be financially comfortable...

20 ✓✓

Student, East London

I'm doing nursing so I'm doing a placement, (which is) 40 weeks. I'll not be able to get another part-time job. And I don't get paid for the placement. So that'll be an issue.

21 ✓✓

Student, Norwich

I couldn't ever get a job because I had the responsibilities of looking after my mum. But at the same time, because I was under the age of 18 I couldn't even get paid as her carer so everything I've done since a child was all voluntarily for her. If I couldn't get a job because of me looking after her full-time I should be able to get some sort of contribution to kind of meet me halfway in the middle. I'm 18 in July, and I've had to fight to get paid as my mum's legal carer. I had to win that fight, which I have done, but if it was based on my income I have nothing.

22 ✓✓

Student, Hull

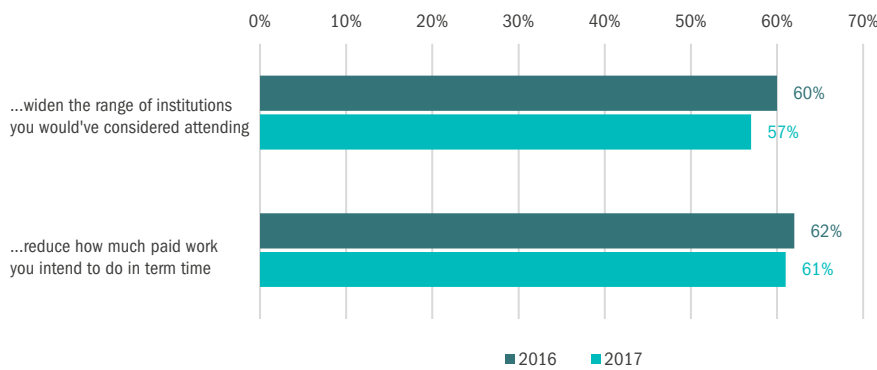
There were some conversations around other factors regarding the size of a maintenance loan which should be taken in to consideration, including disability status, homelessness, whether the family were living in a hostel, and area deprivation. One student from South East London suggested there should be more financial support for young people from areas where they were less prepared for university life, and this is something the government's post-18 review intends to explore, by looking at how disadvantaged students and learners receive maintenance support, both from the government and from universities and colleges.

MAINTENANCE GRANTS

Previous research by NEON in 2017²⁰ surveyed nearly 4,000 respondents, and showed that access to maintenance grants can affect the decisions made by prospective students. When prospective students were asked whether their decisions would change if they were able to receive a maintenance grant, 57% of respondents said they would widen the range of institutions they would consider attending, and 61% of respondents said they would reduce the amount of paid work done during term time (Figure 9).



IF YOU WERE ABLE TO RECEIVE A MAINTENANCE GRANT TO SUPPORT YOU WHILST ATTENDING UNIVERSITY, WOULD THIS HAVE MADE YOU...



Source: NEON (2017), *Does cost matter?*

Students in the focus groups were asked to write their responses to the question:

How has the removal of student maintenance grants affected your decision-making regarding applying to university (for example: which universities would you apply to? Which course you would choose? Where you would live while studying?)

²⁰ NEON (2017), *Does cost matter?*

In contrast to the earlier NEON research, students reported that their decision making had not been affected. However, this could be due to the difference in the wording of the question to the previous research, with some students reporting that they weren't aware of the existence of maintenance grants and were therefore not affected by their removal.



It doesn't affect me personally as I have never known about the grant system.

23 ✓✓

Student, South East London

Some students reported that they had decided to stay at home or were more likely to stay closer to home as a result of the removal of maintenance grants.



I would consider living away from home more.

24 ✓✓

Student, Norwich

Another student reported that the removal of maintenance grants affected their decision to pursue a part-time job. This result is consistent with the earlier findings of NEON's 2017 research.



Not really affected my decision but it would be really helpful and I wouldn't need a part-time job.

25 ✓✓

Student, Derby

WHAT POLICIES WOULD STUDENTS

LIKE TO SEE CHANGED ?

INTRODUCTION

The focus groups explored how students' financial concerns might be alleviated by considering a variety of policy options, including changes to tuition fees, rebranding student finance, and differential fees.

ABOLISHING OR REDUCING TUITION FEES

Students in the focus groups had mixed views on whether tuition fees should be abolished or indeed reduced. Arguments in favour of abolishing fees were relatively disparate, and there was little consistency in arguments both between and within schools. By comparison, arguments to retain tuition fees were more consistent across the range of focus groups conducted.

Some students felt that the government should be paying for education, and referenced Scotland as an example of free tuition for domestic students. Another view was that society as a whole would benefit if courses were made more accessible by removing financial constraints.



If uni was free then there'd be more people wanting to become lawyers, wanting to become doctors (and) firemen as well. So, at the end of the day, it is going to help the community and everyone.

26 ✓✓

Student, Manchester

I think it should be free because it's the future of the country and if no one gets it, if no one gets the skills, no one's going to be doing the jobs in the future.

27 ✓✓

Student, Derby

Who's going to look after them (non-students) when they're ill? They're (non-students) paying for the doctors to go to university to look after them when they're ill.

28 ✓✓

Student, Manchester

More smart people, more smarter decisions.

29 ✓✓

Student, Derby

Arguments in favour of tuition fees related to the sustainability of universities, and maintaining the quality of teaching and resources. Interestingly, students appeared to assume that if fees were abolished the government would not provide equivalent funding



Maybe because university is still a business, you still need business.

30 ✓✓

Student, Manchester

If university tuition fees were completely zero, theoretically speaking, the quality of education and facilities they'd be c**p basically. So it's not like it should be ridiculously expensive, but it shouldn't exactly be nothing either.

31 ✓✓

Student, East London

Because the thing is, universities do not have income. They need to have income to supply what they have. The teachers need to be paid, the accommodation need to get paid. If they didn't have income from the students, then we would not have that.

32 ✓✓

Student, Hull

Some students argued that people might abuse the higher education system if it was free, by attending university for the sake of it. Others said that higher qualifications would be required to stand out in the employment sector, if everyone was able to afford a degree.



If you're not willing to actually work for it then there's not really any point because then you could just get somebody who was in secondary school who would mess up (going to university).

33 ✓✓

Student, Hull

I think the value of the degree itself depreciates if you're not paying for it because then anyone can go off and get one. Eventually it will get to a point where, people just look at a degree and they won't see it in the same way as we see it now. It will get to a point where everyone needs a PhD or something like that."

34 ✓✓

Student, Kent

Some students also felt that since they would be adults when attending university, the responsibility for paying for university fees should lie with them.



Up until the age of 18, everyone, individually, should have the opportunity to go through that education. But, after that, they decide themselves whether they want to take themselves (to university) and pay their way there.

35 ✓✓

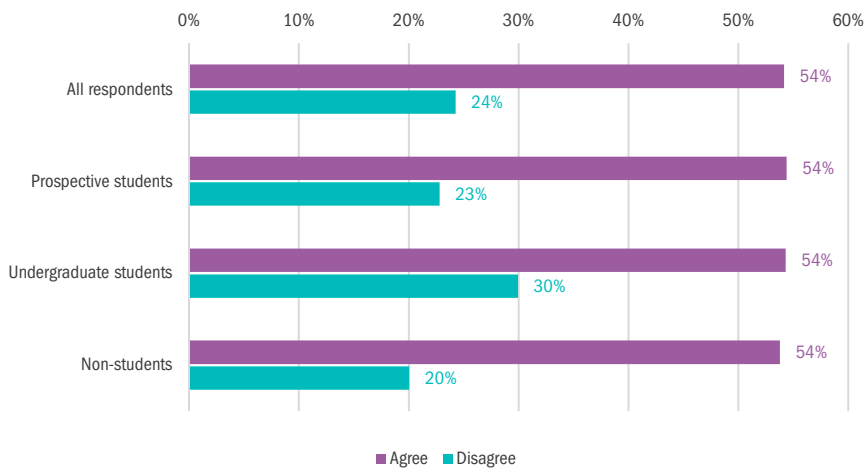
Student, Manchester

Although students in the focus groups had mixed views on whether tuition fees should be abolished or reduced, more than half of survey respondents felt that university students should make some contribution to the cost of their education.

FIGURE 10

TO WHAT EXTENT DO YOU AGREE WITH THE FOLLOWING STATEMENTS?

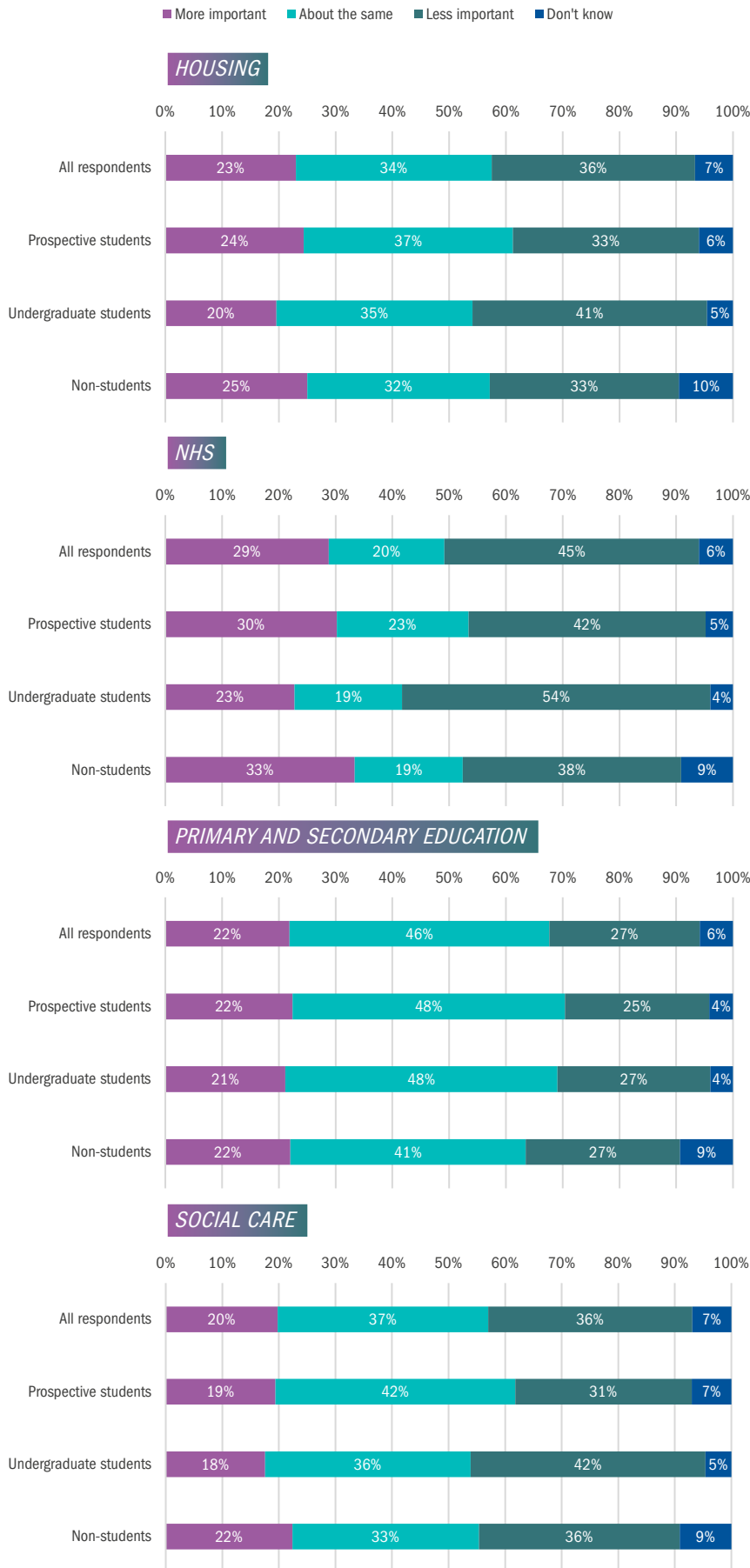
IT IS FAIR THAT UNIVERSITY STUDENTS SHOULD MAKE SOME CONTRIBUTION TO THE COST OF THEIR EDUCATION



Base: 500 prospective students; 501 undergraduate students; 504 non-students

Survey respondents were also asked whether the government should prioritise investment in higher education over other policy areas to lower tuition fees. Across all policy areas in the survey (housing, the NHS, primary and secondary education, and social care), there were relatively low levels of agreement that higher education should be prioritised, as seen in Figure 11.

DO YOU THINK REDUCING UNIVERSITY FEES IS MORE OR LESS OF A PRIORITY FOR INCREASED SPENDING THAN THE FOLLOWING POLICY AREAS?



Base: 500 prospective students; 501 undergraduate students; 504 non-students

REBRANDING STUDENT FINANCE

At present, students pay a tuition fee and accumulate debt. It is thought that a change in the terms used, which may well be associated with broader changes in the system, could situate the costs and benefits of higher education in a more positive context. In contrast, focus group participants did not think that rebranding would provide any meaningful change, and did not express strong support for either rebranding or a comprehensive system change. This is not surprising, as they may not have had an opportunity in school/college to discuss different things such as graduate taxes. Some students were very critical of changes in student finance regime that were in name only.



It's like calling a cheese toastie a warm cheese sandwich.

36 ✓✓

Student, Norwich

But you end up just changing the name and nothing else. That's rubbish.

37 ✓✓

Student, Hull

There were, however, some alternative branding suggestions:

- 'Contribution': Some respondents felt the word better captured how debt was repaid. One student mentioned that the word 'contribution' associates the repayment with a common cause, reducing the isolation associated with paying back student debt. Others suggested that the word 'contribution' might be misleading, as people might think they're only repaying a small proportion of their loans.
- 'Tax': Some students mentioned that the word seemed fairer and less daunting than the word 'debt'.



I think when you say contribution, it is not on yourself, it is with a bunch of people contributing to one cause, so I think it reduces your fear because you are not really alone.

38 ✓✓

Student, Hull

Because you know tax sounds more like a thing that you're paying back where fee sounds like a debt so that's got negative connotations with it but if it's like a tax that's more you know, sounds fairer.

39 ✓✓

Student, Kent

As previously noted, it was apparent from the focus groups that many students weren't aware of when they would start to repay their loans, nor were they aware that student debt differs to more conventional debt. When asked whether they felt that students would benefit from clearer guidance on student finance, some agreed and felt that there would be a change in attitudes to university. In fact, some students said it was the first time they had heard student finance explained in such a way during the focus groups.

DIFFERENTIAL FEES

Addressing skills requirements

In the focus groups, there were some discussions around why it might be important or justified to charge different fees for different courses. In some cases, students felt that differential fees could solve national shortages of certain careers. It was argued that the country should determine the need for certain degrees to be undertaken more than others, eg a dearth in required professions, and students should be given scholarships to undertake this. The review of post-18 education and funding is exploring how England can best support education outcomes to deliver the skills the country needs.



If there was a big shortage of primary school teachers, and they desperately need people to train at uni to become one, then I think they should help them out.

40 ✓✓

👤 Student, Derby

If doctors get a higher wage than a performer, I am not bothered. They are the heroes, doing the more important thing.

41 ✓✓

👤 Student, Hull

Conversely, students also suggested that a course which may be considered 'vital' at one point in time may not be considered vital at another point in time, so it would be difficult to distinguish between what could be considered vital courses.

While some students could quite clearly define which careers are vital to the advancement of society, others felt it was a difficult concept to define. For example, some students argued that it would be justifiable to pay more for what they considered to be 'luxury' courses. A counter argument was that a degree does not guarantee stable employment or income – and it therefore might not be fair to charge more for a 'luxurious' degree. Moreover, it was argued that charging extra for a 'luxurious' degree would diminish these professions.



The more important jobs that will get everybody through life, they should become less (expensive). And the ones that are the more 'outgoing' say should be more expensive. Because you don't necessarily need performers. You don't need a television, yet it's a luxury, it's something that you like.

42 ✓✓

👤 Student, Hull

There was some discussion around the separation of importance, and that some courses would be stigmatised relative to others. For example, there was some concern that if 'elitist' courses were more expensive, other subjects would receive even less funding than they do now. It was interesting to note that while students weren't always in agreement over charging more for one course than the other, they were generally in agreement that both teaching and nursing bursaries were justified.



You will deter people from courses. Courses will be stigmatised. The value will be based on the price.

43 ✓✓

👤 Student, East London

I don't think this is a good idea as it widens the gap between rich and poor students.

44 ✓✓

👤 Student, East London

No. People here in Sunderland don't know what to do later in their lives. The choice they make may only depend on the cheapest course available/achievable. The tuition fee system is very good as it is.

45 ✓✓

👤 Student, Sunderland

It creates an elite system, where you can only do subjects that aren't considered societally beneficial - like Latin, or whatever studies - if you have enough money to. So then you create what is already an elite system, where only the richest kids are studying these useless subjects, I guess.

46 ✓✓

👤 Student, Hull

Earnings/career potential

Some students felt that it may be justifiable for some courses to be more expensive than others, if the earning potential was greater for a wider range of careers. An alternative argument was that jobs aren't always guaranteed, and that higher paying jobs don't always result in greater disposable income - which may be contingent on the number of people an individual is supporting. With this in mind, it was argued that it may not be justifiable to assume that it is easier for those with higher earning potential to pay off their loans.



Also, just because you earn more money, it doesn't mean you are financially stable. Because you might be having to earn more money, to keep up with the amount of people in your house, or the amount of - or medical bills, or anything. And you're doing more work, because of that. But you're still having to pay these debts, because you're earning that amount. But you need that money for other things.

47 ✓✓

Student, South East London

Students felt that the charge of the course, rather than an interest in or passion for a given career, could determine degree choice. They worried that differential fees would force people to enrol on a course which they are not motivated for, posing the risk of failing due to lack of interest or being unhappy in a subsequent profession. Another argument was that differential fees may increase the uptake of some courses relative to others, and therefore increase the risk of unemployment within some careers.



They'll push me to do another course that I don't feel interested in. I might fail this course because I don't like it.

48 ✓✓

Student, Hull

Course intensity and quality

Students felt that it may be justifiable for more resource-intensive courses to be more expensive than others:



Aeronautical engineering has to bring together all that stuff to make aeroplanes. If you are doing to do economics, it's simply theory based. When we take into consideration what you have to buy in order to finish the course, then it makes sense to vary the amount that it costs.

49 ✓✓

Student, East London

There was some fear however that differential pricing of courses may be misused. For example, students suggested that different fees may be used as an additional unfair metric of excellence, counter to what the Teaching Excellence Framework (TEF) is now doing. Others worried that differential pricing could result in a higher fee for some courses than is already being charged. Students suggested a cap, or a range for fees to ensure this didn't occur.



Universities that are more prestigious could take advantage of that by charging a higher fee for certain things.

50 ✓✓

Student, Norwich

Some students argued that since some careers took longer to train for than others, it would be justifiable to charge people pursuing longer degrees less than others per year to ensure that the overall charge of the degree was equal across courses.

The conversation around differential fees also touched upon what students would consider worth paying more for. For some, this included quality of teaching (how qualified lecturers are), a university's established contact with the industry, university prestige (and subsequent employability) and location of university. Others disagreed, arguing that the quality of teaching should be high regardless of fee. One argument was that universities which aren't as successful should charge more, to obtain more resources and improve.



I think it should depend on what course you're talking. If you're taking a course where you'll get a very well-paid job in the future then it might be higher but for something with a lower income then it should be lower.

51 ✓✓

Student, Derby

If you're going to, say, I don't know, Cambridge or Oxford, I feel like that is something that's probably worth more money than somewhere else maybe that's a little less prestigious.

52 ✓✓

Student, Norwich

International fees

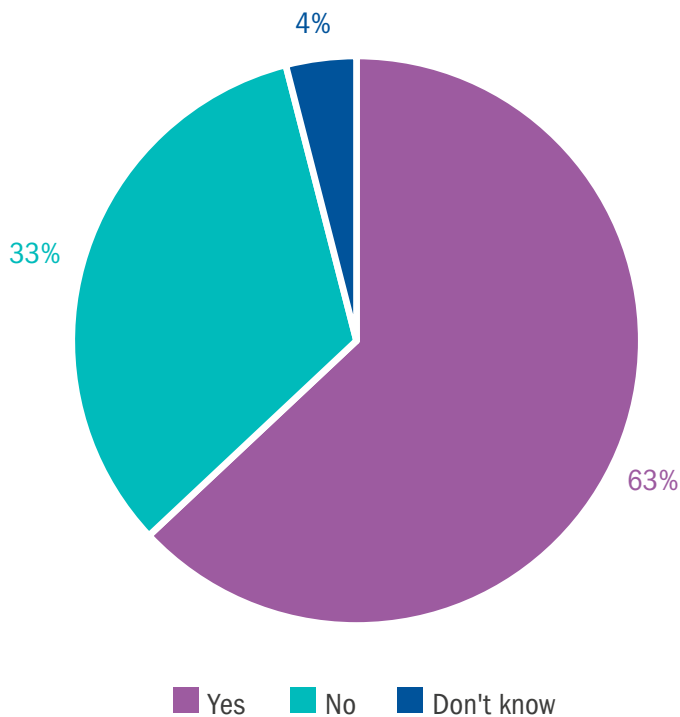
Students had mixed opinions on whether international students should pay more or less than home students. Some students argued that since international students incur costs for accommodation and visas, it makes sense for them to pay the same level of tuition fees. Another view was that since British students would be contributing toward the economy, they should be charged less for their degrees. There was some fear that charging the same fees to both home and international students would further increase competition for places at university.

Summary

Overall, there was no consensus around the form that differential fees might take. The findings are consistent with those in HEPI's 'Differential tuition fees: Horses for courses?' report, which found mixed views – specifically that 63% of undergraduate students think all full-time undergraduate courses should have the same fees. Around one-third disagreed:

FIGURE
12

DO YOU THINK ALL FULL-TIME UNDERGRADUATE COURSES SHOULD HAVE THE SAME FEES?



Source: HEPI (2018), *Differential tuition fees: Horses for courses?*

UUK/NEON SURVEY: COMPARISONS BETWEEN STUDENTS AND NON-STUDENTS

A majority of both undergraduates and non-students (54%) thought it was fair that university students should make some contribution to the cost of their education.

Similar proportions of undergraduates (20%) and non-students (25%) felt that housing was more of a priority for increased spending than reducing fees. This was also the case when it came to prioritisation of primary and secondary education (21% of undergraduates and 22% of non-students) and social care (18% of undergraduates and 22% of non-students).

The difference was greatest when it came to the prioritisation of NHS spending: 23% of undergraduates thought that reducing tuition fees was more important than increasing spending on the NHS, compared to a third of non-students..

SUMMARY OF FINDINGS

AND FUTURE DIRECTIONS FOR POLICY

This research has produced the following five main findings:

FINDING 1

Improved, more detailed, information on the costs and benefits of higher education is needed.

- A significant proportion of students do not feel they have sufficient information on the full long-term cost of studying at university – 22% of prospective students and 30% of undergraduate students. Prospective students are uncertain what universities spend tuition fee income on.
- An even higher proportion of students do not feel they have sufficient information on which courses and universities offer good value for money – 24% of prospective students and 35% of undergraduate students.
- There was strong agreement that going to university generally helps graduates earn more money in the longer term (64% of prospective students and 77% of undergraduate students), but a smaller proportion acknowledged they had sufficient information on the full long-term financial benefits when making their own decision on whether to apply to university (50% of prospective students and 55% of undergraduate students).
- Peer support (through student forums and friendship networks) and university sources (through websites, open days and visits) were the most valued sources of information on the long-term costs and benefits of higher education.

These results suggest that students need more detailed information to help make their decisions on going to university. While students understand the general long-term impact on earnings of entering higher education, they were much less certain on how this translated into benefits that related to them specifically, and how benefits varied according to their choices of subject and university. **Current information on the benefits and costs of higher education needs to be more tailored to individual needs, including how tuition fee income is spent.**

Trusted sources of information that students currently use should be built on. **There would be significant benefit in practitioners and policymakers consulting with students to develop a student finance curriculum which states what prospective students should know at each stage in compulsory education.**

FINDING 2

The current student finance system is causing high levels of financial concern for students over meeting living costs while studying, and future financial decisions after graduation.

- There was a high level of financial concern among students. Living costs were a more significant concern than tuition fees, and there were issues raised around the fairness of eligibility criteria of maintenance loans.
- While living costs were the most significant concern, high levels of concern were also expressed over total debt levels (73% of prospective students and 75% of undergraduate students) and the ability to borrow for a mortgage or other loan in the future (69% of prospective students and 78% of undergraduate students).
- There were little differences noted by students between student loans and conventional debt.

Previous research by NEON has shown that financial constraints are of particular significance to those from lower socio-economic groups, and have the potential to affect a student's choice of provider, location of study, and subject. Therefore, it is important for greater financial support to be given to students and that this support is not institution specific, to prevent distortionary effects on student choice. One way of doing this could be to **reinstate some level of government maintenance grants, targeted to students who need them the most.**

There is also a need to alleviate concerns over living costs and future debt levels. This could take the form of **removing the interest rate on student loans, and/or more tailored and targeted financial advice to prospective and undergraduate students** on the full implications of taking out a student loan.

FINDING 3

There are wide-ranging views on whether greater variation in fee levels would be beneficial.

The potential for distortionary effects on student choice arising from differential fees was raised by some students, and others expressed the view that differential fees could be justified to address skills shortages and to reflect higher costs of some courses.

The findings from the research indicate that any potential future variation to fee levels by course or provider should be considered carefully. Changes may have unintended consequences on the decision-making of students, as there are a range of quite contrasting views on the basis by which any variation should be organised.

However, there may be a case for examining **where the student finance system could help address sustained skills shortages**, perhaps through more favourable repayment terms for graduates pursuing these careers. This could build on the government's current pilot of a student loan reimbursement scheme for teachers to increase recruitment and retention in areas of greatest need.

FINDING 4

Spending on higher education should be just as (or more) important than spending on primary and secondary education.

The vast majority of prospective and undergraduate students (70% and 69% respectively) felt that reducing university fees was more important/about the same importance as increased spending on primary and secondary education. There were more mixed views on whether tuition fees should be abolished completely, with a general view (over 50%) that students should make some contribution to the cost of their education.

FINDING 5

Any rebranding of the system needs to be grounded in real changes to its nature, or the credibility of the system will be damaged.

Prospective students represent an articulate group who think seriously about their future higher education choices and how the student finance system impacts their decisions. They understand the basic principles upon which the student finance system in England is constructed, and while they may wish the system was different in many cases, they accept that there is a rationale for it. While there is some evidence that alternative ways of describing the cost of higher education may have some merit, rebranding without real change also risks damaging the credibility of the system.

Any changes in language must come with genuine change in the system, for example changes to grant support or whether interest rates apply, and current/prospective students need to have a voice in shaping such changes.

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ANNEXE A: POLLING QUESTIONS

COSTS AND BENEFITS

Based on your understanding, what proportion of the total costs of a student (from the UK)'s university degree is paid for by the government rather than the student?

To what extent do you agree that attending university provides the following benefits?

- a. Earning more money in the longer term

On average, how much more do you think a university graduate earns in a year compared to a non-graduate? Please give an estimate in pounds per year.

FINANCIAL CONCERNS

Which of the following are/were bigger concerns for you about attending university?

- a. The level of tuition fees (0) vs. Living costs while at university (10)?

To what extent do you agree with the following statements?

- a. I worry/was worried about the total amount of debt I will be in from student loans
- b. I am/was concerned about borrowing more money on top of my student loan
- c. I worry/was worried about having enough to live on each month once I've made my student loan repayment

FINANCIAL INFORMATION

To what extent do you agree that you have/had sufficient information about the following topics when deciding whether to apply to university?

- a. The full long-term cost to me of studying at university
- b. The full long-term financial benefits of going to university
- c. Which courses and universities offered good value for money

To what extent do you agree that each of the following sources offer enough information on the long-term costs and benefits of attending university?

- a. UCAS
- b. Student Loans Company
- c. University websites
- d. University rankings
- e. Parents, friends and family
- f. Student forums
- g. Schools and school teachers
- h. News and the media
- i. University open days and visits

POLICY

To what extent do you agree with the following statements?

- a. It is fair that university students should make some contribution to the cost of their education

Do you think reducing university fees is more or less of a priority for increased spending than the following policy areas?

- a. Housing
- b. NHS
- c. Primary and secondary education
- d. Social care

ANNEXE B: DRAFT FOCUS GROUP

AIDE MEMOIRE

ICE-BREAKER

- Give students two minutes to find out as much as they can from their partner regarding why they wish to go into higher education, including their reasons for attending and their concerns regarding barriers to their success (eg financial concerns).
- Get students to feed back on their partner's answers.

BENEFITS OF HIGHER EDUCATION STUDY

To what extent do you agree that attending university provides the following benefits? Probe on the benefits below:

- Help getting a job in the short term
- Earning more money in the longer term
- Being qualified to enter specific careers
- Opportunities for non-academic development (eg volunteering, social activities)
- Developing 'soft skills' for employment (eg team-working, time management, critical thinking)
- Interacting with experts from an academic field

IMPACT OF FINANCE ON HIGHER EDUCATION CHOICES

Do you think the present student finance system is fair?

Probe on the following:

- why they think it is fair or not fair
- if they do not think is fair, ask what a fair system looks like.

Where do you think money should come from if fees were reduced eg from schools, or the health service etc?

Is it fair to base student finance on individual circumstances?

- Parental income
- Partner/personal income
- Parental status
- Disability status
- Home/international student

Under what circumstances would it be fair for one person to receive more assistance than another?

How much more do you think a university graduate earns in a year compared to a non-graduate? Please give an estimate in pounds per year.

Is higher earnings among university graduates justified? If so/if not, why?

Which of the following are bigger concerns for you about attending university?

- The level of tuition fees vs. living costs while at university
- Studying a subject I really enjoy vs. the chance of getting a job after graduation related to the subject I study

Based on your understanding, what proportion of the total costs of a university degree is paid for by the government rather than a student from the UK?

What difference does it make to you the label attached to the cost of higher education? Would the choices you have made been different if instead of the cost being labelled a 'tuition fee', it was a:

- graduate tax
- a graduate contribution

Ask if any other labels would have made a difference.

If you had a choice between a grant or lower tuition fee, which would you prefer? *Probe on preferences.*

If tuition fees were zero, would you have chosen:

- a different course
- a different university to attend

Probe on the following:

- *what the different decisions would have looked like and why decisions would have been different /the same*
- *Whether they are 'unhappy' with their choices*
- *for those who have chosen differently, ask how much of a fee reduction was needed for them to change their minds*

Do you think that different courses should cost different amounts? *Probe on the following:*

- *what differences should be based on e.g. graduate earnings, location, quality of teaching*
- *whether they would be happy paying more / less than their friends to go to university*
- *Whether it is justified to charge less for courses which lead to jobs that serve the community eg doctors/teachers?*
- *Whether it is fair to charge less for courses where there is a demand for them*
- *Whether it is fair to charge lower costs as an incentive*
- *Whether it is fair to charge more for courses where there is higher chances of employment in the future.*

SUPPORT

What support have you had to help you decide about applying for higher education and where did you get it from? *Probe on the following:*

- *how often they speak to their parents about progressing to higher education*
- *the role of teachers / lecturers and how often they speak to them*
- *what contact they have had with universities and how useful it has been*

What improvements could be made to the information available?

SOURCES OF INFORMATION

Which sources of information act as deterrents/motivate you to go to university? How do each of them complicate/facilitate applying to university?

- UCAS
- Student Loans Company
- University websites
- University rankings (Time Higher Education, Which? University)
- Parents, friends and family
- Student forums
- Schools and school teachers
- News and the media – focus on money, framing of university as an investment/debt? Ask about media sources

MOVING OUT

Is moving out considered integral to the university experience?

Would you consider living at home (if possible) to reduce costs associated with completing a degree?

Is the experience of moving out for university worth the costs?



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