



Department
for Business
Innovation & Skills

BIS RESEARCH PAPER NUMBER 115

Student Income and Expenditure
Survey 2011/12

JUNE 2013

RESEARCH

Making comparisons

The research teams of DfE and Welsh Government are notifying the reader of methodological considerations in the data analysis of the Student Income and Expenditure Survey.

Many of the variables used in the survey have a positively skewed distribution. In these cases, when reading the report, the reader is advised that the median average is a more useful measure of central tendency than the mean average.

In relation to the regression models used in the report, readers are advised that the predictive power of the regression models has not been assessed. Results give indications about the association of each independent variable with the dependent variable, controlling for the other variables in the model, but should not be used to calculate fitted probabilities.

Plans for future analysis are currently being considered. Results of any future analysis will be made publicly available at the earliest opportunity.

The value of the raw data is not affected and can be accessed by accredited researchers in the ONS Secure Research Service

All parties and authors have agreed with this statement.

Student Income and Expenditure Survey 2011/12

English-domiciled Students

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Research paper number 115

June 2013

Acknowledgements

First and foremost, the authors would like to thank all of the students who participated in the Student Income and Expenditure Survey (SIES) 2011/12, and all of the higher education institutions and further education colleges who made the study possible by providing their support.

At BIS and WG, we would like to thank Jane Carr for her guidance and support throughout the project, as well as Charles Ritchie, Matthew Bollington, Lewis Crouch, and all the members of the project Steering Group for their valuable inputs at key stages of the project. At HESA we would particularly like to thank Alison Brunt.

At IES, we would like to thank Gill Brown for her administrative and secretarial support on the project and, along with Jo Regan and Lorna Hardy, for helping to prepare this report for publication. At NatCen, we would like to thank our statisticians, data managers and Telephone Unit: Julia Hall, Sarah Tipping, Christos Byron, Dan Philo, Chris Massett and Sonia Shirvington.

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Executive summary

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

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

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

- A thirty minute online survey or telephone interview with a randomly selected sample of 2,986 full-time and 927 part-time English-domiciled students at 96 institutions in England and Wales (including the OU).
- Online expenditure diaries detailing the expenses incurred by these students over the course of seven days, completed by 2,060 English-domiciled students.

Methodological note

The research method for the 2011/12 survey differed substantially from the approach used in the 2007/08 and 2004/05 surveys. The changes were introduced in response to recommendations of a methodological review which looked at ways to reduce the burden placed on individuals and institutions, to increase the resource efficiency of the survey, and to establish a baseline in order to measure the impact of changes to the student financial package from 2012/13. The new methodology includes a) a move from an opt-in to an opt-out approach, and (where possible) direct sampling from HESA records; b) a move from face-to-face interviews to a shorter online and telephone survey with an online expenditure diary; and c) the inclusion of part-time students on courses of lower intensity (FTE of 25 per cent and above).

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

Key findings

- The average income among full-time first year students fell by 14 per cent in real terms between 2007/08 and 2011/12 while overall spending fell by eight per cent. Among part-time students on higher intensity study programmes (at least 50 per cent FTE), income and expenditure remained largely consistent.
- The average total income (including tuition fee loan) for full-time students in 2011/12 was £10,931 and £15,198 for part-time students. The gap between full-time and part-time students' income has widened from the position in 2007/08.
- Income from the main sources of student support have remained consistent over time indicating that state funded support for students has broadly kept pace with inflation and remained stable over time.
- State financial support is becoming a more important source of income for most full-time students over time; whilst income from paid work and from family accounts for a lower proportion of overall income over time. This follows patterns identified in the 2007/08 and 2004/05 surveys.
- Earnings from paid work constituted a larger proportion of income for part-time students compared with previous surveys. Income from paid work was higher in 2011/12 than before driven mainly by increased earnings from regular (continuous) jobs.
- Earnings from paid work remained a significant source of income for many full-time students. Just over half of full-time students were working at some point during the academic year, which is consistent with previous surveys. However the income from paid work has fallen compared to previous surveys, at least in part, due to a decline in the quality of the work that students find to do.
- The average total expenditure (including tuition fee costs) for full-time students was £13,909 and £18,946 for part-time students. Both full-time and part-time students appeared to be spending proportionally more on housing than in previous surveys and less on living and participation costs.
- Most students have borrowings mainly in the form of student loans. Relatively few full-time students resorted to commercial borrowing and fewer took out a commercial loan than in the 2007/08 survey.
- 'Net debt' levels (i.e. borrowings less savings) among a comparable group of students, that is full- and part-time students in their first year of study, have increased since the previous survey, driven primarily by a fall in savings.

- 'Net debt' levels rise with the number of years of study and the averages among final year students were £10,299 (with the tuition fee capped at £3,375) for full-time students and £1,495 for part-time students.

Student income

Full-time students' average total income during the 2011/12 academic year including any loan for fees was £10,931. Part-time students had around 40 per cent more, on average, with an average total income of £15,198 – higher due to their greater earnings from paid working during the academic year.

Among both full- and part-time students, average total incomes and their composition varied considerably between different student and study characteristics. The key factors associated with different total income levels for full-time students were: family type, socio-economic background, ethnicity, whether classed as dependent or independent (referred to as their student status); and whether students lived with their parents during term-time, whether they lived in London or elsewhere, type of institution, and subject studied. For part-time students the key factors were: gender, age, ethnicity, socio-economic group and living in London or elsewhere.

Income from loans and other forms of support

Student Loans for Maintenance and Tuition Fees (state-funded Income Contingent Repayment Loans) were the most important source of income for full-time students, contributing 50 per cent of average total income. Students' reliance upon these sources of income has increased with the changes in student finance and support arrangements and since the 2007/08 survey when they contributed 38 per cent of average total income. Part-time students were ineligible for this type of support (in 2007/08 and in 2011/12).

Among full-time students, who could be charged up to £3,375 for tuition fees in 2011/12, income from the Student Loan for Tuition Fees contributed £2,636 on average to total income (accounting for 24 per cent). Four in five (79 per cent) of full-time students had taken out a Tuition Fee Loan and among these, the average was £3,329 which was very close to the maximum loan amount of £3,375. It should be noted that income from tuition fee loans is paid direct to the institution rather than to the individual student.

Income from the Student Loan for Maintenance for full-time students accounted for a quarter (25 per cent) of the average total income for the academic year, contributing £2,779 on average. Overall 74 per cent of full-time students took out a Student Loan for Maintenance (a marginally lower proportion than took out a Student Loan for Tuition Fees, but a slight increase on the previous survey (71 per cent)), and the average amount received was £3,734.

Two in five (40 per cent) students received income from a non-repayable Maintenance Grant or Special Support Grant to help with living costs. This was an almost identical proportion to that found for similar students in the 2007/08 survey despite changes to the eligibility thresholds. The average amount received in Maintenance or Special Support Grants (for those who received grant support) was £2,157.

Just over one third (34 per cent) of English-domiciled full-time students received a bursary or scholarship from their institution, and those who did received £895 on average. In contrast, very few part-time students received this type of support (only four per cent),

instead the main form of support for part-time students from their institutions was support for fees rather than an award of a bursary or scholarship.

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

Around one in three full-time students (33 per cent) and two in five (39 per cent) of part-time students said that the availability of funding and financial support affected their decisions about HE in some way, slightly higher proportions than found in the 2007/08 survey. Those who felt they had been influenced were most likely to report that they would not have studied at all without funding; this equates to 23 per cent of all full-time students and 25 per cent of all part-time students.

Earnings from work

Income from paid work was important for full-time students (averaging £1,662 overall, and representing 15 per cent of their average total income) and it was key for part-time students (averaging £12,083, comprising 80 per cent of income). Compared with the 2007/08 survey, earnings from paid work have decreased among full-time students and increased among part-time students.

Just over half (52 per cent) of full-time students did some form of paid work during the academic year, and for those that did they earned on average £3,201. Working was most common among female students, those married or living with a partner, those living with their parents during term-time, and students of independent status. Among those working, the highest earnings were associated with those living in a couple, older, of independent status and studying in a FEC.

There were roughly equal proportions of full-time students in continuous work (working across the full academic year) and in more casual jobs (at some point during the academic year). This differs to the patterns found in the previous survey when more than twice as many students had a continuous job than a casual job.

The vast majority of part-time students combined studying with work (82 per cent), earning on average £14,695. Those part-time students least likely to do so were: single parents, those studying with the Open University, those studying arts or science-based subjects, older students and those from routine/manual work groups.

Income from family and friends

On average, full-time students received £1,497 from their families (including parents, other relatives and partners) – this accounted for less than one-fifth (14 per cent) of their average total income, similar to the proportion of income from paid work. This proportion of income from families is a lower proportion than found in the 2007/08 survey (at which time it accounted for 20 per cent of their average total income).

Those who gained the most from families tended to be from more ‘traditional’ student backgrounds – younger, white, dependent students living away from home to study, from managerial/professional social class backgrounds and single (i.e. with no partners or children).

A different pattern was found for part-time students. Part-time students contributed income to, rather than received income from, their families. Variation between part-time students was largely driven by gender and family type/life-stage and work background.

Student spending

The average (mean) total expenditure including tuition fee costs of full-time English-domiciled students in 2011/12 was £13,909. The average total expenditure of part-time students was £18,946, around 36 per cent higher than their full-time counterparts.

Life-stage had a strong influence on expenditure for both full- and part-time students, with spending highest amongst students who were parents. Similarly, both full- and part-time students who either owned their home (including with a mortgage) or were renting with their family or alone tended to have higher expenditure.

Expenditure among part-time students varied with the type of institution studied at, with those studying at English HEIs reporting the highest levels of total expenditure, followed by students at FECs. Part-time students at the OU reported the lowest levels of expenditure. The subject of the course being taken was also associated with different levels of spending for both full- and part-time students. Among part-time students, those who lived in London also reported higher levels of spending, mainly driven by higher housing costs. When controlling for their living arrangements, full-time students in London also had higher housing costs than those living elsewhere.

Living and housing costs

Living costs constituted the largest category of spending for students, averaging £6,705 for full-time students and £11,534 for part-time students (amounting to 48 per cent and 60 per cent of their spending, respectively). Among full-time students, living costs were highest for parents and also varied by subject. Among part-time students, males, students who were married or living in a two-adult family (rather than single) and those who attended an English HEI (rather than FECs or the OU) reported the highest living costs. As with full-time students, there was also variation in living costs by subject among part-time students.

Housing costs accounted for a further fifth of expenditure for each group. Full-time students spent an average £3,002 on housing, and the figure for part-time students was £3,995. However not all students incurred housing costs, 17 per cent of full-time and six per cent of part-time reported no such expenditure. Among those with housing costs, the averages were £3,628 for full-time students and £4,231 for part-time students. Full-time students typically lived in rented (non-university) property with friends or other students, with their parents or relatives or in university provided accommodation: these groups reported lower housing costs. Part-time students were more likely to be buying or renting a property (alone or with family) and this is reflected in their higher overall housing costs.

Seven per cent of full-time students and 46 per cent of part-time students were parents who lived with their children; among these, full-time students spent £3,289 and part-time students spent £2,632 on their children.

Costs of attending university or college

Participation costs¹ (that is the costs they incurred as a direct result of attending university or college) accounted for a higher proportion of expenditure for full-time students than for part-time students (28 per cent compared with 12 per cent). On average full-time English-domiciled students spent £3,973 on participation costs in the academic year 2011/12, but part-time students spent considerably less with an average of £2,420. Among full-time students, participation costs varied by subject studied and also by qualification level. Among part-time students, participation costs varied according to institution type (OU students had the lowest expenditure on participation). Whether students live in London was also related to spending on participation among part-time students, with those living in London reporting higher expenditure.

The largest component of participation cost is tuition fee cost but this category of expenditure also includes direct course costs such as books, computers and equipment and costs of facilitating participation. Full-time students spent an average of £459 on direct course costs such as books, computers and equipment, and part-time students spent £414. Across full-timers, first year students, those studying certain subjects, and those studying at FECs reported the highest expenditure on these items. Among part-timers, spending on direct course costs was highest among first-year students, those studying certain subjects and those studying at HEIs. Full-time students spent an average of £402 over the academic year on facilitation costs (such as course-related travel); part-time students spent a higher amount, averaging £520.

Overall financial position

Predictions for savings levels at the end of the academic year were slightly lower among full-time students compared with part-time students at £1,510 and £1,953 respectively. Among both full-time and part-time students, savings levels were projected to remain steady over time as the year progressed. Key differences in the level of savings were found for students from different socio-economic backgrounds, different family circumstances and different ethnic backgrounds. Levels of savings also varied by gender, whether a student's parents had gone to university, qualification type and subject study.

Levels of borrowing among full-time students were around three times higher (at £9,721) than found among part-time students. In addition, full-time students were considerably more likely to borrow money (91 per cent had some form of borrowing compared to 63 per cent of part-time students). Full-time students' borrowing was predominantly made up of student loans (£8,812 out of £9,721). However, some full-time students had borrowed from commercial or 'higher cost' sources such as commercial credit companies (14 per cent) and via bank overdrafts (39 per cent), and where students had made use of these sources, the average amounts involved were substantial (£3,131 and £894 respectively). Borrowing

¹ including tuition fees

patterns among full-time students varied according to a range of characteristics, with greatest differences according to: age; family status; ethnicity; living arrangements; type of institution; and year of study.

Part-time students borrowed less heavily than full-time students (£3,361 on average), but tended to make more use of commercial credit, which accounted for 62 per cent (£2,192) of part-time students' borrowing. Average borrowings in the form of student loans were small (these are amounts owing from previous periods of study).

Graduate debt

Looking at those in their final year of study and due to graduate at the end of the 2011/12 academic year, anticipated net debt levels (calculated from borrowing minus savings) averaged £10,428 for full-time graduates and £1,166 for part-time graduates. Estimated net debt for 2011/12 graduates on graduation varied considerably, reflecting many of the patterns noticed for savings and borrowing. In particular, for full-time students, relatively higher net debt was predicted among students from certain ethnic backgrounds and those studying particular subjects. Once other factors were taken into account net debt levels among final year students did not vary significantly by socio-economic background.

Comparisons with the previous survey

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

Compared with SIES 2007/08

Full-time student income among first years decreased by around 14 per cent in real terms from £12,659 to £10,839 between 2007/08 and 2011/12.

For these full-time students the main sources of student support include maintenance and tuition fee loans, and the Maintenance or Special Support Grant, and the income from these main state-funded sources of student support has largely kept pace with inflation. However the income from paid work fell by 37 per cent in real-terms, and from families also fell by 37 per cent. This means that the average student saw a decrease in the money they had available to spend. The shift towards main sources of support and away from work earnings and family support continues trends noticed between the 2007/08 and 2004/05 surveys. It is important to note that the decline in earnings income among full-time students appears to be related to a change in the quality and duration of job opportunities rather than in any change in the proportion of students working or the hours worked whilst studying. Instead more students were working in casual jobs rather than in continuous jobs, and the pay in these casual jobs seems to be falling in real terms.

The average income for part-time students (those on higher intensity study programmes of 50 per cent FTE and over) remained largely consistent between the two surveys, moving from £15,308 (adjusted) to £14,984 in real terms. This virtual maintenance of overall

income levels over time in fact hides two distinct trends: the increasing importance of work earnings, and an improvement in the quality of work among part-time students, which increases overall income; and at the same time a shift from part-time students gaining income from their families to actually contributing income, which has the effect of removing or suppressing overall income.

The total average expenditure across all full-time first year students fell by eight per cent between 2007/08 and 2011/12, from £14,158 to £13,095. This decrease in total spending was driven by a 12 per cent decrease in living costs (although this may be accounted for, in part, by a change in methodology between the two surveys). Housing costs rose by 18 per cent among full-time students in their first year across the same period.

Total average expenditure among part-time students, studying with an intensity of at least 50 per cent of a full-time equivalent course, remained virtually static between the two studies (£18,292 in 2007/08 and £18,408 in 2011/12). Among part-time students, the amount spent on tuition fees rose by 35 per cent between 2007/08 and 2011/12.

Average borrowing increased marginally for first year full-time students (by five per cent) due in the main to increases in student loan debt coupled with a fall in savings. The overall impact on students' financial position was to increase the level of predicted student (net) debt among first year students.

Across all part-time students on higher intensity courses, borrowing levels increased from 2007/08 mainly driven by higher levels of outstanding student loan debt and overdrafts. Although the level of commercial credit remained high for this group in 2011/12, it was lower in real terms than in 2007/08 (falling by eight per cent). Similar to patterns found among full-time students, savings among this group of part-time students decreased. The impact on net debt was to increase this substantially (an almost five fold increase) among those on higher intensity courses (of any year of study).

The proportion of both full-time and part-time students who reported that student funding affected their decisions about HE study (either positively or negatively) rose slightly.

1 Introduction

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

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

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

- Online survey questionnaires, completed by a randomly selected sample of 2,855 full-time and part-time English-domiciled students, and 769 full-time and part-time Welsh-domiciled students (representing 72 per cent of participants²)
- Telephone interviews with a randomly selected sample of 1,058 full-time and part-time English-domiciled students, and 325 full-time and part-time Welsh-domiciled students (representing 28 per cent of participants)
- Online expenditure diaries detailing the day-to-day expenses incurred by these students over the course of seven days. Diaries were completed by 53 per cent of English-domiciled students, and 52 per cent of Welsh-domiciled students.

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

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

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

1.1 Policy background and context

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

Higher education is a key element of UK skills policy³ and can help to develop and improve the skills essential to building sustainable growth and stronger, more prosperous, communities. HE also has an important role in lifelong learning, facilitating social mobility and minimising social exclusion⁴. Although the government has moved away from setting targets, increasing and widening participation remain integral to HE policy to ensure that all those who can benefit from higher education are able to do so regardless of their background. Policy continues to tackle the under-representation of those from lower socio-economic backgrounds and deprived areas in the student population, particularly at the most selective institutions. New controls on student numbers have been established to ensure that the expansion of student numbers can be managed efficiently and in response to student choice.

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

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

The changes are the latest in a long line of recent reforms. A number of changes were made to the financial arrangements of full-time English-domiciled HE students in 2006 (resulting from the Higher Education Act, 2004) and these were explored in the 2007/08 survey. The changes introduced variable fees and ended the fee grant, replacing it with a loan to cover the full cost of fees. Since the loan does not have to be repaid until the student leaves higher education, this removed the need for any eligible student to find any

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

² See Summary of Performance Indicators for 2010/11, HESA.
http://www.hesa.ac.uk/index.php?option=com_content&task=view&id=2397&Itemid=141

³ BIS (2010) Skills for Sustainable Growth, BIS Strategy Document

⁴ Milburn A (2012) *University Challenge: How Higher Education Can Advance Social Mobility*, Report by the Independent Reviewer on Social Mobility and Child Poverty, Cabinet Office.

of the cost of their higher education tuition up front. The changes also included increasing maintenance loan rates; reinstating the means-tested Maintenance Grant (replacing the Higher Education Grant) and Special Support Grant (for eligible benefit recipients); and introduction of institutional support via bursaries. This meant that at the time of the 2007/08 survey, two systems of financial support were available depending on when students started their course. Those starting before September 2006 operated under the 'old' regime, and, for example, had tuition fees capped at £1,225. Those starting in or after September 2006 operated under the 'new' regime and were eligible for the new package of support – (non-means tested Tuition Fee Loans, Maintenance Grants/Special Support Grants) but could be charged 'variable tuition fees' of up to £3,070 per year. The 2007/08 survey compared the finances of new system students and old system students.

For the current survey (2011/12) all students were operating under the 'new' (post-2006) regime¹, and under a fairly consistent set of support arrangements – this provides the perfect opportunity to establish a baseline of student income and expenditure. Indeed, since 2007/08 relatively few changes have been introduced:

- English-domiciled students who started a full-time teacher training course from 2010 became fully income assessed for Maintenance Grant/Special Support Grant (rather than automatically receiving a proportion of the grant irrespective of income).
- Part-time initial teacher training (ITT) entrants from 2010 were no longer eligible for full-time student financial support (instead were eligible to apply for part-time support such as course and fee grant).
- There were changes to the family income thresholds for entitlements to Maintenance Grants: the threshold for full grant entitlement increased from £17,910 to £25,000, and for partial grant from £38,330 to £60,005 for new entrants in 2008²; however for new entrants in 2009 the threshold for a partial Maintenance Grant was reduced again to £50,020 (full grant threshold remained set at £25,000) in order to reduce public expenditure³.
- The maximum Grant rate remained frozen between 2009/10 and 2011/12 (at £2,906) and the maximum Maintenance Loan rate remained frozen since 2009/10 (at £4,745 for those entering between 2006 and 2008, and £4,950 for those entering in 2009 or later).

¹ Any students operating under the 'old' (pre 2006) regime (potentially students in the final year of an extended course) were screened out in the early stages of the survey.

² These changes are expected to mean that around one third of new students receive a full grant (as in earlier years) and increase the proportion of students who receive a partial grant to around one-third (House of Commons paper, Value of Student Support Maintenance, 2012, SN/SG/916).

³ Forty per cent of new students are now expected to receive a full-grant and around 25 per cent a partial grant. All those with a family income of £18,360 to £57,708 are said to be entitled to a more generous package of grants and loan support than in 2007-08 (House of Commons paper, Value of Student Support Maintenance, 2012, SN/SG/916).

1.1.2 2011/12 student support arrangements

Support for full-time students in England

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

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

Support	Eligibility and amounts
Tuition fees	<p>Full-time students (who are not already qualified to degree level) can apply for a Student Loan for Fees to cover the full cost of their tuition fees. These are paid directly to the institution at the start of each academic year. The maximum loan rates for English students are £3,375.</p>
Maintenance support	<p>Full-time students (who are not already qualified to degree level) can apply for a Student Loan for Maintenance to help with living costs. These are paid directly into their bank account at the start of each term (once registered on a course). The amount received depends on household income, where the student lives and whether they receive any grants. Students can apply for 72 per cent of the Maintenance Loan (the basic loan) without taking their family income into account, the rest will depend on family income. The maximum loan rates for English students are: £3,838 (for those who live at home), £4,950 (those living away from home and studying outside of London), and £6,928 (those living away from home and studying in London).</p> <p>Students on courses with an extended academic timetable can apply for a means tested Additional Weeks Allowance for each extra week they study above the standard 30 weeks and 3 days, ranging from £54 to £115.</p> <p>Full-time students (who are not already qualified to degree level) can apply for a non-repayable Maintenance Grant to help with living costs, which is paid directly into their bank account at the start of each term. The grant is aimed at students in low-income households. Students in households with an income of more than £50,020 are not eligible for the grant; those with incomes between £34,001 and £50,020 can receive between £50 and £1,106; those with incomes between £25,001 and £34,000 can receive between £1,106 and £2,906 and students with household incomes of less than £25,000 can receive the maximum grant of £2,906. The amount received as a grant reduces the amount that can be received as a loan. For every £1 of grant the amount of loan is reduced by £0.50.</p>

Support	Eligibility and amounts
	<p>Full-time students who qualify for certain benefits may be entitled to receive the Special Support Grant (instead of the Maintenance Grant). The amounts are the same as the Maintenance Grant but the Maintenance Loan amount that can be applied for is not affected, and the SSG is not taken into account when calculating benefit amounts.</p>
<p>Additional financial support</p>	<p>Students on certain health-related courses can be eligible for an NHS Bursary. Students on Diploma courses in nursing, midwifery and operating department practice can receive a non-income assessed bursary. Students on other courses such as those on year 5 of an undergraduate medical or dental degree course, graduates on years 2 to 4 of an accelerated medical or dental degree course, and students on nursing and midwifery degrees can apply for an income-assessed bursary (this pays full tuition fees and provides some support for maintenance).</p> <p>Full- and part-time entrants in 2011 on teacher training courses relating to some subjects (including maths, science and modern languages) could receive Teacher Training Bursaries of between £6,000 and £9,000 a year.</p> <p>Full-time students with at least one dependent child who is under 15 (or under 17 if registered with special educational needs) and in registered childcare can apply for a Childcare Grant of up to £148.75 a week for one child or up to £255 for more than one child.</p> <p>Full-time students with dependent children can apply for an income assessed Parents' Learning Allowance to help with course-related costs, the maximum possible is £1,508 per year.</p> <p>Full-time students with an adult who depends on them financially can apply for an income assessed Adult Dependents' Grant of up to £2,642 a year.</p> <p>Full- and part-time students can apply for a Disabled Student's Allowance (DSA) to help meet the extra course costs faced because of a disability, mental-health condition or specific learning difficulty. The amount depends on need not household income: to pay for specialist study equipment, up to a maximum of £5,161 for the course; for a non-medical helper, up to £20,520 a year; and other help, up to £1,724 a year.</p>

Support	Eligibility and amounts
Support from institutions	<p>Full-time students and some part-time students may be able to receive support from Access to Learning Funds via their institution. These provide extra help for course or living costs for students in financial hardship. These are usually given as grants but can be short-term loans.</p> <p>Students can also receive a bursary or scholarship from their institution to provide extra financial help with living costs. Those who receive the full Maintenance Grant or Special Support Grant and are charged the full tuition fee will receive a minimum of £338. University and colleges often give more than the minimum and extend the eligibility criteria (but this is at the discretion of individual institutions that set their own policies).</p>

1.1.3 Support for part-time students in England

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

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

Support	Eligibility and amounts
Tuition fees	<p>Tuition fees for part-time courses are not regulated, and institutions are free to set whatever charges they wish. Part-time students can apply for a means tested Fee Grant to cover the cost of the fees charged by their institution. The amount received depends on the intensity of the course, the cost of course fees, and the student's household income. The maximum available is £1,230 for those studying 75 per cent or more of the full-time course equivalent (those studying between 50 and 59 per cent can receive up to £820, and those studying between 60 and 74 per cent up can receive up to £985). The grant is paid direct to the institution. Fee Grants are not available if a student is already qualified to HE level, or if they are studying less than 50 per cent of a full-time equivalent course.</p> <p>Part-time students can apply for a Course Grant to help with course related costs such as the costs of books, travel and other. The amount received depends on the student's household income, and the maximum available is £265 (for those with incomes of up to £26,029). The Course Grant is paid (as one sum with any entitlement to fee grant) directly into the student's bank account. Course Grants are not available if a student is already qualified to HE level.</p>

Support	Eligibility and amounts
Additional financial support	Part-time students can apply for a Disabled Student's Allowance (DSA) to help meet the extra course costs faced because of a disability, mental-health condition or specific learning difficulty. The amount depends on need not household income: to pay for specialist study equipment, up to a maximum of £5,161 for the course; for a non-medical helper, up to £15,390 a year; and other help, up to £1,293 a year.
Support from institutions	Some part-time students may be able to receive support from Access to Learning Funds via their institution. These provide extra help for course or living costs for students in financial hardship. These are usually given as grants but can be short-term loans. The Additional Fee Support Scheme can provide funds via institutions to part-time students receiving a fee grant that is less than their full fees if they are unable to pay the balance of their fees. It is paid by institutions. Those studying with the Open University can receive support for fees from the OU.
Benefits	Part-time students can usually still claim means tested benefits such as income-based Jobseekers Allowance, Housing Benefit, Local Housing Allowance and Council Tax Benefit if they are unemployed.

1.1.4 2012/13 changes to student finance

A number of significant changes to student finance in England were introduced in September 2012 (for new entrants in the 2012/13 academic year) and therefore do not affect the respondents to this survey. These form part of the government's plan to reform the HE sector in order to ensure its financial stability and increase its efficiency in the face of public spending cuts. The reforms also aim to increase and support informed choice to place more control in the hands of students; improve accessibility to work towards increasing social mobility; and continue to drive up the quality of teaching and research to improve the student experience and maintain UK HE's global position. The potential reforms to the student finance approach were first outlined in the Browne Review (The Independent Review of Higher Education Funding and Student Finance, October 2010) and were developed further by the government and set out in the HE White Paper (Students at the Heart of the System, June 2011). The approach follows the trend initiated in the 1990s that has seen a gradual shift from the state towards individual beneficiaries (students) contributing towards the costs of HE delivery coupled with targeted support for living costs whilst studying for those with low incomes or at risk of financial hardship. The changes for 2012/13 include:

- Changes to tuition fees which increased the maximum that institutions could charge to £9,000 a year for full-time courses, the policy that students should not have to find the cost of their tuition up front was maintained and increases in fees being met through a corresponding increase in the amount of tuition fee loan that the student can borrow.
- An increase in Maintenance Grant support (with a new maximum of £3,250 for new entrants in 2012/13 with household incomes of £25,000 or less, and £3,354 for those entering in 2013/14). The maximum Student Loan for Maintenance amounts also increase to £5,500 (or £4,375 if a student lives with parents or £7,675 if a student lives away from home and studies in London)
- Introduction of the National Scholarship Programme (NSP) designed for students whose family income is no greater than £25,000 a year. Institutions will set their own eligibility criteria and develop their own programme of support. The NSP award can take the form of a cash sum of up to £1,000, help with tuition fees and accommodation, and/or a free foundation year. Institutions charging more than the basic rate of tuition fee are obliged to offer NSP. Awards for eligible full-time students are worth a minimum of £3,000 and are paid via the institution. Part-time students may receive pro-rata awards.
- There have also been some changes made to the loan repayment arrangements, with an increase in the repayment threshold which triggers repayments where earnings are above £21,000 from April 2016; and a change to the rate of interest applied to the student loans (rate of inflation plus three per cent during study, and then a sliding scale of between RPI (Retail Price Index) and RPI + 3% (depending on earnings between £21,000 and £41,000) from the April after the student leaves their course).

For part-time students the eligibility threshold (in terms of course intensity) for financial support has been lowered, a cap has been placed on the amount institutions can charge (up to £6,750), and students on part-time courses will have access to student loans for the first time – which arguably goes some way to level the playing field between the support available for full- and part-time studies. From September 2012, English-domiciled part-time students will not have to pay their tuition fees upfront, and instead can apply for a Student Loan for Fees as long as they are studying for their first degree qualification and are studying on a course which is at least 25 per cent of a full-time equivalent course. The loan repayment arrangements are identical to those for full-time students with one exception, part-time students earning over £21,000 begin to repay their loan in the April that falls four years after the start of their course – so some part-time students may start their payments whilst still studying. New entrants to part-time courses from September 2012 may also be eligible for the National Scholarship Programme (depending on the eligibility criteria set by their own institution). However new part-time students will no longer be able to apply for Access for Learning Funds to help pay for fees, the Course Grant and Fee Grant will not be available and they continue to not be able to apply for a Student Loan for Maintenance.

The next survey in the SIES series will be able to explore the impact of these changes to student finances.

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

1.2.1 About the SIES series

The SIES series is the most comprehensive and authoritative assessment of the income and expenditure of students in Higher Education in England and Wales. It is a large-scale comprehensive survey of first degree, diploma and PGCE students that has been undertaken regularly since the mid-1980s. The main purpose of the SIES has been to collect detailed information on undergraduate students' income, expenditure and, more recently, debt in order to monitor the impact of various changes in HE and student funding, and ensure that student support arrangements are adequate. As a result, the series has developed over time to reflect the significant changes in student support and finance including: the mortgage-style student loans introduced in the early 1990s, the 1998/99 introduction of student contributions to tuition fees; the introduction of grants for lower-income students and support package for part-time students in 2004/05 and from 2006/07 the replacement of up-front tuition fees with deferred fees and introduction of variable tuition fees (capped at £3,000).

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

1.2.2 The 2011/12 survey research objectives

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

The survey aimed to cover England and Wales² (with separate samples of English- and Welsh-domiciled students) and to develop a representative sample of these students using

¹ Johnson C, Pollard E, Hunt W, Munro, Hillage J, Parfremment J and Low N (2009) *Student Income and Expenditure Survey 2007/08: English Domiciled Students*, DIUS Research Report 09 05. A copy of the full report is available at: http://www.bis.gov.uk/assets/biscore/corporate/migratedd/publications/d/dius_rr_09_05.pdf. The technical report can be found at <http://www.esds.ac.uk/doc/6319%5Cmrdoc%5Cpdf%5C6319technicalreport.pdf>

² From the 2006/07 academic year, responsibility for student finance arrangements for students ordinarily domiciled in Wales was transferred to the Welsh Government. As a result of devolution there has been a divergence in the student support arrangements in Wales and the survey therefore takes account of the differences in student support available depending on students' country of domicile. The 2007/08 SIES Welsh students report is available at <http://wales.gov.uk/topics/statistics/headlines/post16ed2009/hdw20090421/?lang=en>

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

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

1.2.3 Research method

The research method for SIES 2011/12 differs substantially from the approach used in the 2007/08 and 2004/05 surveys. The changes were introduced in response to recommendations of a methodological review of the SIES series which looked at ways to reduce the burden placed on individuals and institutions, to increase the resource efficiency of the survey, and to establish a baseline in order to measure the impact of changes to the student financial package from 2012/13. The BIS commissioned review looked at the methods used in previous SIES waves and in other similar studies and explored the feasibility of taking alternative approaches¹ (cost effective design options) for future SIES series. The review specifically focused on: sampling and contacting students; response rates; data collection (with particular attention paid to hard-to-reach groups); the mechanism for data linking; and likely implications of any methodological changes on the ability to measure trends over time. It involved a combination of consultation with stakeholders and research teams involved in relevant surveys, desk research around existing surveys both within and outside of the UK and relevant methodological literature, consultation with staff in HEIs and FECs involved in SIES 2007/08, additional analysis of the SIES 2007/08 data, and a series of meetings with BIS.

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

- Students to be selected in two stages (institutions and then students within institutions) and involve an opt-out rather than opt-in approach. The survey organisation would select students from anonymised sets of Higher Education Statistics Agency (HESA) and Individualised Learner Record (ILR) records,

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

participating institutions would then administer an email opt-out to the selected sample and pass on contact details of those who do not opt out. However, a different sampling approach would be needed for first year HEI students and Open University (OU) students (random selection from institutions' own records against a simple specification). This revised approach allows for over-sampling of sub-groups, allows for correction of non-response bias, and reduces the burden on institutions.

- A mixed mode approach to data collection using a combination of a 30-minute online survey and a follow-up 30-minute telephone survey for initial non-respondents or for particular groups of students. This approach allows for significant costs savings and a potentially larger sample to be surveyed. However it would have more aggregated estimates of income and spending than collected via face to face interviewing. It also represents a major discontinuity in the data series; which would require a new baseline to be established.

The new methodology for the SIES 2011/12 is discussed in greater detail in Chapter 10 (and in even more detail in the separate Technical Report) but in essence includes: a) a move from an opt-in to an opt-out approach, and (where possible) direct sampling from HESA records to gather the student sample, this has been made possible by the explicit reference in institutions' Student Data Collection Notice to 'surveys of student finances'; b) a move from face-to-face interviews to a shorter online and telephone survey with an online expenditure diary; and c) the inclusion of part-time students on courses of lower intensity (measured in terms of Full-time Equivalence or FTE).

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

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

institutions a total student sample of 15,446 individuals was generated (against a target of 16,364)¹.

- **Student survey:** Each student was then contacted directly by the research team by post to introduce the survey and invite them to take part. If the contacted students were willing to participate they were asked to complete a 30 minute online survey (via an email and/or with a personal link to the questionnaire). Non-respondents were contacted by a telephone² interviewer and could complete the survey by phone. In addition, all participating students were asked to complete a seven-day diary of expenditure after they had completed the main survey. The majority of participants completed the web-based questionnaire rather than the telephone interview (69 per cent and 31 per cent respectively).
- **Response:** In total 2,986 full-time and 927 part-time students of English domicile responded to the survey, and 914 full-time and 180 part-time students of Welsh domicile responded to the survey³. This represents an overall response rate of 36 per cent. However the response rate varied according to the type of institution attended; for example, the response rate among those studying at English HEIs was 36.5 per cent, compared with 33.5 per cent among students at FECs and 24.2 per cent among OU students. Among students studying at English HEIs, response varied considerably by HEI, from a high of 49 per cent to a low of nine per cent. Among those students who took part in the survey, 53 per cent also returned an expenditure diary (in line with the target of 50 per cent).

1.3 The 2011/12 Sample profile

In total, 3,913 English-domiciled students took part in the study. A summary by mode of study and survey/diary completion is presented in Table 1.1.

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

	Completed survey (N)	Completed expenditure diary (N)	Completed expenditure diary (%)
Full-time	2,986	1,694	57
Part-time (incl. OU)	927	366	39
All	3,913	2,060	53

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12

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

² Where agreed with the participating institution.

³ Twenty cases were removed from the dataset due to extensive missing data.

This section examines the details of the student sample on which the survey findings are based (i.e. after weighting). The achieved sample was weighted to match the student population in terms of gender, age, part-time/full-time status, domicile and institution type (see Tables 1.22 and 1.23 in the separate Technical Report). These were the variables that were deemed to be most important, in terms of measuring student finance. On other variables, there will be some differences between the achieved sample and HESA population figures. This issue is discussed further in the Technical Report.

In terms of the key personal characteristics of the weighted responding sample:

- Fifty-six per cent of the English-domiciled full-time students were women and 44 per cent were men, and the part-time group had an even higher proportion of women (62 per cent¹).
- Eighty-four per cent of full-time students were under 25 years of age and 36 per cent were aged under 20. Part-time students were generally older – 14 per cent were aged under 25², 20 per cent were aged 25 to 39, 37 per cent (the largest group) were aged between 30 and 39, and 30 per cent were at least 40 years old.
- Based on the occupation of a parent (if they were a dependent student) or their own former occupation, the majority of full-time students (53 per cent) and part-time students (48 per cent) were classified as belonging to the managerial or professional socio-economic group. Smaller proportions of full- and part-time students were classed as belonging to the routine or manual socio-economic group (27 per cent and 31 per cent respectively).
- Three-quarters (75 per cent) were from a white background, while 25 per cent reported they were from another ethnic background. This represents a higher proportion from Black and Minority Ethnic (BME) backgrounds than in the previous survey and is probably linked to the higher proportion of students living in London (see Chapter 7 for a comparison of profiles of survey respondents). Eleven per cent of full-time students classified themselves as Asian or Asian British (i.e. of Indian, Pakistani or Bangladeshi origin), eight per cent as black or black British and seven per cent as mixed or other ethnic group. A higher proportion of part-time students were white (84 per cent).
- The majority of full-time students were single (86 per cent). A further seven per cent were married or living as a couple without children, four per cent were in a two-adult family and three per cent were lone parents (i.e. one-adult family). Part-time students had a very different family composition: 30 per cent were single, 26 per cent were

¹ This represents a slightly higher proportion than found for the part-time sample in the 2007/08 survey (59 per cent) but this is due to the inclusion of those studying at a lower intensity (25-50 per cent FTE) in the 2011/12 survey.

² Again this is a much higher proportion than found in the 2007/08 survey (28 per cent) due to inclusion of those studying at a lower intensity.

married or living as a couple without children, 33 per cent lived in a two-adult family and 12 per cent were lone parents¹.

- Seventy per cent of full-time students were classified as dependent students and 30 per cent were independent (see the Glossary at the end of this chapter for definitions of dependent/independent students).

In terms of their HE study and student living arrangements:

- Full-time students most commonly lived in rented non-university accommodation with friends or other students (49 per cent), with their parents or relatives (25 per cent) or in university accommodation (22 per cent). Part-time students were more likely than full-time students to be owner-occupiers (44 per cent compared to four per cent). A smaller proportion lived with parents or relatives (23 per cent).
- Nineteen per cent of full-time students and 21 per cent of part-time students lived in London while studying. This represents a change from the previous survey where eight per cent were found to be living in London².
- The vast majority of English-domiciled full-time students studied at English HEIs (95 per cent), and similar proportions studied either at a Welsh HEI or an English FEC (three per cent respectively). Among part-time students, 75 per cent studied at an English HEI and a further 19 per cent studied with the Open University, and six per cent studied in an English FEC.
- The full- and part-time sample had a very similar profile in terms of year of study. Just under a quarter of full- and part-time students were in their first year of study (23 per cent of each group), two-fifths were in the second or intermediate year (41 per cent of full-time and 39 per cent of part-time students), and just over one-third were in their final year of study³ (36 per cent and 38 per cent respectively). This differs somewhat to the profile of respondents to the previous survey where there were roughly equal proportions of students in each of the groupings⁴.

¹ A higher proportion of part-time students had dependent children than found in the 2007/08 survey (45 per cent compared with 36 per cent) and a smaller number were single (30 per cent compared to 39 per cent), again this is likely to reflect the inclusion of those studying at a lower intensity.

² HESA population data for 2011/12, notes that 16 per cent of all students in HEIs are studying at a London institution. This suggests that the 2011/12 SIES estimates for students living in London may be 'better' than those of 2007/08.

³ This includes those on one year courses only and will include those on full-time PGCE courses.

⁴ This change in response profile by year of study is likely to reflect the different sampling approach used for first year students (sampling by institutions from their own records) than used for continuing students (sampled from HESA student records) – see Research Method Section 1.2.3.

- The vast majority of full-time students were studying towards Bachelors degrees (89 per cent), however just under one in 10 (nine per cent) were studying at other undergraduate level towards a Foundation degree, HND or HNC, and two per cent were on PGCE or other ITT equivalent course. The majority of part-time students were also undertaking courses at Bachelors level (62 per cent) but 30 per cent were studying at other undergraduate level and eight per cent were undertaking PGCE/ITT qualifications.
- Looking at subject of study, the most common subjects amongst the full-time sample were sciences/engineering/technology and IT (30 per cent), human/social sciences/business/law (24 per cent), and creative arts/languages/humanities (22 per cent). Among full-time students, four per cent were studying medicine or dentistry courses, and of these 17 per cent (or 41 individuals) were in the fifth year or more of their studies (and subject to different financial support arrangements). For part-time students, the most common subjects were sciences/engineering/technology and IT (26 per cent), human/social sciences/business/law (25 per cent), and education (19 per cent).
- Among part-time students, 77 per cent were studying at least 50 per cent of a full-time equivalent course, and the remaining 23 per cent were studying on lower intensity courses (between 25 per cent and 50 per cent FTE).
- No full-time students were eligible for the old system package of support (i.e. no students had started or applied to their course before September 2006).

1.4 About this report

1.4.1 Report structure

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

- Chapters 2 and 3 focus on income across the academic year from September 2011 to June 2012. These chapters consider both HE-related income support and other sources of income such as paid work and social security benefits, and explore how the balance between income sources varies for different types of student and different types of study. They also include students' assessment of how the funding available to them may have influenced their study decisions.
- Chapters 4 and 5 cover expenditure in a similar way and over the same academic year. Chapter 4 focuses on total expenditure while Chapter 5 discusses HE participation, housing and living costs. These chapters make use of data from the main survey, and the expenditure diary.
- Chapter 6 addresses students' overall financial position, taking into account savings and borrowings (including student loans) to derive an estimate of student debt.

- Chapter 7 provides some direct comparisons with income and expenditure figures found in the 2007/08 survey for full-time and part-time students. As noted below the 2011/12 survey represents a break in the series due to the significant changes to the methodology and so any conclusions drawn from making comparisons should be treated with caution.
- Chapter 8 presents a top-level comparison of English-domiciled and Welsh-domiciled students (detailed findings for Welsh-domiciled students are presented in a separate report).
- Finally Chapter 9 draws out some conclusions from the data.
- Chapter 10 contains more detail about the survey methodology and the sample, including information about data cleaning and weighting.

1.4.2 Presentation and interpretation of results

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

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

Regression analysis

For key measures of income, expenditure and debt, multiple Ordinary Least Squares (OLS) regression analyses were carried out in order to explore which personal and study characteristics (Independent Variables) – such as age, gender, social class, etc. – used in descriptive tables in this report were significantly associated with the outcome variable (Dependent Variable) in question, total income for example. Similarly, for categorical outcome variables (e.g. whether students worked during the academic year or not), binary logistic regression analyses were carried out. The aim of both types of analysis was simply to identify those independent variables that reliably predict changes in the dependent variable when controlling for all other independent variables in the model². The benefit of

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

² The aim of these analyses was not to try to identify a model that best predicts the data (model of best fit) but simply as a check to see which student and study characteristics were significantly associated with the dependent variable in question when controlling for other factors.

employing this type of analysis over and above analysis of simple binary significance testing (i.e. analysis of the simple association between two variables) is that the procedure allows us to isolate the relationship each independent variable has with the dependent variable all else being equal (i.e. holding all other independent variables constant). For both types of analysis a table is provided showing the following for each independent variable included in the model:

- Regression Coefficient (or Exp(B) in logistic regressions¹) – i.e. an estimate of the relationship between the independent variable (or level of the independent variable) and the dependent variable,
- Statistical significance – an estimate of the probability of getting the above coefficient by chance measured from 0 to 1 (values close to 0 being highly unlikely and values close to 1 being completely probable),
- 95% Confidence limit – an upper and lower range within which we might expect the true value of the above coefficient to fall 95% of the time if the survey was repeated with different samples from the same population.

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

In the regression analyses used in this report, cases with missing values on variables used in the model were excluded on a 'listwise' basis. That is, any cases with a missing value in any of the variables used in the model were excluded from the analysis. In most cases this did not amount to a significant number of cases and because of the large sample size in the survey this did not present a problem².

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

¹ A mathematical transformation of the relationship between the independent variable and the dependent variable used to estimate the chances of the dependent variable occurring or not.

² With the expenditure analysis, due to the lower response rate to the diary element of the survey, it was necessary to include the 'Occupations not adequately described/no prior work' group (described as 'unemployed' group) in the social class variable used in the analysis. It was felt that excluding this group would have reduced the overall base size in the analysis, however as this group does not represent a homogeneous social class it will be ignored in the interpretation of expenditure models.

the analysis¹. Where significant associations were found for small groups of less than 30 cases this was noted in the text.

Interpretation of regression models

- **Statistical significance:** This is highlighted at the variable level (e.g. social class), as opposed to the category level (e.g. routine/manual occupations), where the probability of finding the association by chance is less than .05 (i.e. lower than a one in twenty chance) using either one, two or three asterisks '*' (one asterisk represents $p < .05$, two is $p < .01$ and three is $p < .001$). An asterisk after the variable name in the table identifies that there is a statistically significant association between the independent variable and the dependent variable, or in other words a relationship that is unlikely to have occurred due to chance. Where this occurs significant relationships will be discussed in more detail in the text. In some cases a situation can arise where a coefficient is found to be statistically significant at the category level and not at the variable level and vice versa. Where this occurs it will be assumed that only relationships found to be statistically significant at the variable level are truly significant unless otherwise stated in the text. This approach helps to reduce the chance of finding statistically significant associations due to chance (given the relatively high number of variables included in analyses). Additionally, in some cases a situation can arise where a significant association is found using regression analysis even though the means for the groups in question do not appear to differ significantly in the descriptive tables for those variables, and vice versa. Potential explanations for these are provided in the Technical Appendix (Chapter ten), but one common cause of this is that a seemingly large difference between two groups of students on one factor is actually driven by a combination of other factors/characteristics and when controlling for these factors this difference is reduced. In some cases the reverse of this may also occur.
- **Reference categories:** All independent variables used in the regression analyses in this report are categorical variables and thus for each independent variable it is necessary to choose which category of the variable to use as the 'reference' category. The reference category then becomes the baseline category for that particular variable against which all other categories within the variable are compared. In most cases the category used as the reference category will be the largest category unless there are sound theoretical reasons for designating an alternative category as the reference group (e.g. one that may be more generally considered to represent the 'typical' group of students).
- **Regression Coefficient/Exp(B):**
 - In OLS regression analysis where a statistically significant association is found for a given variable, the coefficient can be interpreted as representing the average change in the dependent variable attributable to someone being in that particular group compared to someone being in the reference group (all else being equal).

¹ The main risk in taking this approach is that standard errors for any small groups included in the analysis are likely to be large and thus we may be more likely to make a 'Type II error' for this group (ie fail to find a statistically significant association when in fact one exists).

Where the coefficient is a positive number this would represent an increase in the outcome variable, where the coefficient is a negative number this would represent a decrease in the outcome variable.

- For logistic regression analysis, $\text{Exp}(B)$ represents a change in the odds of the outcome occurring amongst the group in question compared to the reference group. If the $\text{Exp}(B)$ value is greater than 1, this means that the outcome is more likely to occur among students from that particular group compared to the reference group, whereas a value lower than 1 means that the outcome is less likely to occur among students from that group.

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

1.4.3 Making comparisons with 2007/08

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

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

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

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

1.4.4 Glossary and definitions

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

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

² Expenditure questions were also included in the main survey, but there were no clear patterns for expenditure in the survey versus the diary. (See Table 1.9 in the technical report).

Term	Definition
Eligible student	<p>To be included in the survey, students must meet all the following criteria:</p> <ul style="list-style-type: none"> • registered at an English or Welsh HEI, English or Welsh FEC or registered with the Open University. (Students are sampled against their registered institution not their teaching institution) • ordinarily resident in the UK for three years before starting the course and specifically to have been domiciled in England or Wales • studying on an undergraduate level course (Bachelors degree, foundation degree, HND, HNC, HE diploma/certificate) or on a PGCE/initial teacher training course. This includes all subjects and all years of study but excludes those in their placement year of a sandwich course or those on their year abroad in 2011/12 • studying on a full-time course or a part-time course that is equivalent to at least 25 per cent of a full-time equivalent course (see part-time student).
Part-time student	<p>Part-time students are defined as those on courses which are equivalent to <i>at least</i> 0.25 of a full-time course. This can be based on the time the course takes in an academic year OR the proportion in terms of academic value e.g. credits or modules (e.g. 30 or more credit points)</p>
Academic year	<p>The academic year lasts approximately nine months (October to June) but term dates vary between institutions. Where possible accurate start and end dates for the 2011/12 academic year were gathered for each participating institution. The academic year for Open University students lasts for 12 months.</p> <p>Term-time refers to the periods in which students are studying, and usually there are three terms per academic year. Some institutions however have two terms or semesters.</p>
Married/joint financial responsibility	<p>This category of students are those who are either married, regularly share the cost of housing or other essential expenditure with a partner, or have a joint bank or building society account with a partner. For these students, their personal income and expenditure is affected by that of their partner, and so an adjustment is made to reflect their shared finances. The resulting level of income can be positive (indicating that the student receives more from their partner than they contribute) or negative (indicating that the student contributes to their partner than they receive).</p> <p>The adjustment procedure was to divide joint income by two.</p>

Term	Definition
Dependent/ independent student (referred to as student status)	<p>Dependent students are all full-time students who meet the following criteria: aged under 25, unmarried, not financially independent for three years prior to starting their course and who do not have children of their own living with them who are aged 16 or under, or in full-time education and aged 17 or 18.</p> <p>Independent students are all part-time students or full-time students who meet any of the following criteria: aged at least 25, married, are financially independent (and have been for at least three years prior to starting their course), or who have children of their own living with them who are aged 16 or under/or aged 17 or 18 and in full-time education.</p>
Socio-economic group (or social class)	<p>The categorisation of socio-economic group or social class is based on a number of questions and follows that used in national surveys. The classification used is the National Statistics Socio-Economic Classification (NS-SEC) and is derived in the following way:</p> <ul style="list-style-type: none"> • full-time independent students: NS-SEC is based on the student's last paid occupation before they started their course. • full-time dependent students: NS-SEC is based on the occupation of the main income earner in the house where the student lived before starting their course • part-time students: NS-SEC is based on the student's current or last paid occupation. <p>The NS-SEC has been grouped into three categories: managerial and professional (NS-SEC 1&2), intermediate (NS-SEC 3&4) and routine and manual (NS-SEC 5 to 8).</p>
Household/family type	<p>This refers to term-time living arrangements for non-OU students, and depends on the extent to which people were sharing accommodation and financial responsibilities, or had financial responsibility for others. From several questions, students were recorded into the following categories:</p> <ul style="list-style-type: none"> • two-adult family: a student living in a household with another adult plus child(ren) • lone-parent family: a single adult student living in a household with child(ren). Also referred to as single-parent or lone-parent student. • couple: a student who is married/living with adult partner but with no children • single: a single student who is not sharing accommodation/financial responsibilities, and has no child(ren)

Term	Definition
Domicile	Domicile is taken to mean a student's normal residence prior to commencing their programme of HE study (which may differ from their nationality). References to English students or students from England equate to English domicile; and similarly Welsh students or students from Wales equate to Welsh domicile.
Medical and dentistry students	These are students studying undergraduate courses in pre-clinical or clinical medicine, and pre-clinical or clinical dentistry. There are standard five-year degree courses (which can be entered via A level or degree route) and accelerated courses for graduates which take four years. Each route attracts a different package of support: A level standard entrants can apply for a Tuition Fee Loan, and in year 5 can apply for support from the NHS; graduate standard entrants are not eligible for Tuition Fee Loans but in year 5 can apply for support from the NHS; and graduate accelerated entrants are not eligible for a Tuition Fee Loan in year 1 but can apply for NHS support in years 2 to 4.

2 Total Student Income

2.1 Summary of key findings

- Full-time students' average total income during the 2011/12 academic year was £10,931. Part-time students received around 40 per cent more, on average, with an average total income of £15,198. The difference between full- and part-time total incomes has increased since the previous survey in 2007/08.
- The higher average total income figure among part-time students was mainly attributable to their higher earnings from paid work during the academic year, and earnings contributed 80 per cent to their average total income. Part-time students also received more, on average, from social security benefits than full-time students. Instead full-time students relied much more heavily on income from the main and other sources of state provided student financial support for HE study. The main sources include Maintenance and Tuition Fee Loans and Maintenance Grants, whereas other sources include more targeted forms of state support for example teaching or NHS specific grants as well as support from institutions themselves in the forms of bursaries and scholarships.
- Among both full- and part-time students, average total incomes and their composition varied considerably between different student and study characteristics. The key factors associated with different total income levels for full-time students were: family type, socio-economic background, ethnicity, and whether classed as dependent or independent (referred to as their student status); and whether students live with their parents during term-time, whether they live in London or elsewhere, type of institution, and subject studied. For part-time students the key factors were: gender, age, ethnicity, socio-economic group and living in London or elsewhere.
- The highest incomes among full-time students were reported by students aged 25 or older, students in households with dependent children (particularly single parents), and those studying education related subjects, and the lowest among those living at home with their parents during term-time, those studying subjects allied to medicine, and Asian/Asian British students. However, higher income should not be interpreted as being better off given that those with higher average incomes may also have had higher average expenditure, while those with lower incomes may have had lower expenditure (see Chapters 4 and 5). These patterns follow those found in the previous survey in 2007/08.
- Among part-time students, those with the highest average incomes were from managerial and professional groups, studying subjects allied to medicine, were in one-parent families or were married/living as a couple, and in their mid 20s and their 30s. Those with the lowest were from BME groups, younger students (aged under 25), from routine or manual work groups, studying in FECs, and following courses in arts subjects (including creative arts, languages and humanities, £13,754). Again much of these patterns follow those found in 2007/08.

2.2 Introduction

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

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

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

Figure 2.1: Components of student income

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

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

Only the main variations between students are discussed in this chapter, and additional tables at the end of the chapter present further results for key groups of students.

2.3 Total income

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

The average (mean) total income of English-domiciled full-time students during the 2011/12 academic year was £10,931. Among part-time students the average (mean) total income was considerably higher at £15,198. Part-time students received around 40 per cent more than their full-time counterparts (Table 2.1). The median level of total income for full-time students was slightly lower than the mean value, at £10,437 (which means that 50 per cent of students received this amount or less, and 50 per cent received this amount or more). Similarly the median level for part-time students was lower than the mean, at £13,913. The mean value being somewhat higher than the median indicates that the distribution of total income was positively skewed, so the highest income values for each group were further from the median than were the lowest values.

2.3.1 Composition of total income

Differences in the total average income level between full-time and part-time students can largely be explained by the much higher incidence of paid work among part-time students, and the relatively greater contribution that such earnings make to their total income (Figure 2.2). The results show that:

- Income from **main sources of student support** (such as Student Loans and Maintenance Grants) formed almost three-fifths of full-time students' total income, on average (58 per cent). The bulk of this income came from Student Loans (for Tuition Fees and Maintenance), which together contributed 50 per cent of students' average total income. This source was much less important for part-time students, for whom it comprised only two per cent of income. This is not surprising, as much of the support in this category was not available to students studying part-time in 2011/12 (but this will change in 2012/13).
- Income from **other sources of student support** (such as NHS or education-related grants, and institutional bursaries) also formed a slightly higher proportion of full-timers' income than found for part-timers (nine per cent, compared with five per cent).

- Income from **paid work** was the main source of income among part-time students (comprising 80 per cent of the total). Among full-time students, this comprised less than one-fifth of their total income, on average (15 per cent).
- Income from **family** represented 14 per cent of full-time students' average total income (a very similar proportion to that from paid work). However for part-time students this was a negative proportion (minus one per cent), indicating that on average part-time students contributed more income to their families than they received.
- Income from **social security benefits** accounted for a higher proportion of part-time students' income than it did among full-time students (12 per cent compared with just three per cent). This is linked to variations in eligibility to such support: very few full-time students by nature of their age, family make-up, and dependent status are eligible to receive state benefits.
- Income from other **miscellaneous** sources was small element of total income, on average, but very slightly higher for part-time students than for full-time students (three per cent and one per cent respectively).

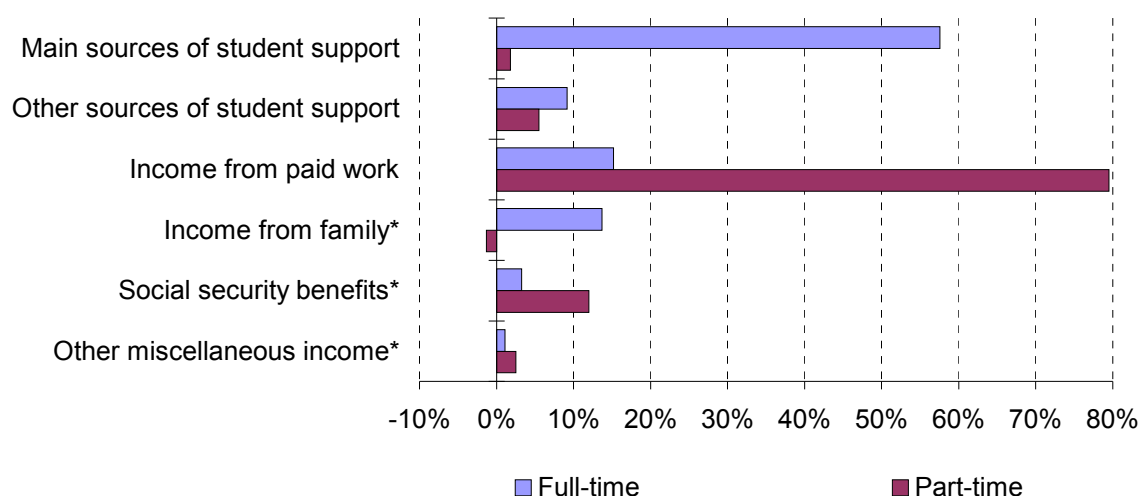
Table 2.1: Total student income and main sources of income for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Main sources of student support	Mean	6,293	273
	Median	6,875	0
	SE	101	41
Other sources of student support	Mean	1,001	835
	Median	0	400
	SE	73	64
Income from paid work	Mean	1,662	12,083
	Median	150	10,800
	SE	140	553
Income from family*	Mean	1,497	-200
	Median	500	0
	SE	138	344
Social security benefits*	Mean	356	1,822
	Median	0	0
	SE	66	157
Other miscellaneous income*	Mean	121	385
	Median	0	0
	SE	22	89
Estimated total income*	Mean	10,931	15,198
	Median	10,437	13,913
	SE	169	421
<i>Base (N) unweighted</i>		2,985	927

*Note: figures adjusted for partner contributions where relevant

Source: NatCen/IES SIES 2011/12

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



*Note: figures adjusted for partner contributions where relevant.
Derived from Table 2.1

Source: NatCen/IES SIES 2011/12

2.4 Variations in total income between students

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

2.4.1 Full-time students

The range of average (mean) total incomes reveals substantial variations linked to student and HE study characteristics including study location (Tables A2.1 and A2.2). Following patterns found in the previous survey, the highest average total incomes were found among students aged 25 or older (£13,972), those studying education related subjects (£13,638) and students in households with dependent children (£14,402 among students with a partner and dependent children i.e. 'two-parent households' and £20,102 for single parents i.e. 'in lone-parent households'). Looking at the bottom of the range, the lowest averages were found among those living at home with their parents during term-time (£9,289), those studying subjects allied to medicine (£9,921) and among Asian/Asian British students (£9,472).

Some of these variations are likely to be linked to different personal and study circumstances affecting income profiles in different (and inter-related) ways. It would be wrong to interpret those with a higher income as being 'better off', as – for example in lone-parent families – they may also have much higher expenditure (discussed in Chapters 4 and 5). In order to unpick which student and study characteristics were most

strongly associated with variations in total income, a multiple linear regression model¹ was conducted (Table 2.2). This model found that significant variations in income were determined by a range of factors.

Interpreting the model

The model for English-domiciled full-time students presented in Table 2.2 identifies the student and study characteristics including age, gender and subject of study, that have a statistically significant effect on the level of average total income, when controlling for all other factors included in the model (see Section 1.4.2). The model estimates the effect that each of the given (independent) variables have on the level of average total income when holding all other variables in the model constant. For example when focusing on gender, the average total income of a female student and male student with the same backgrounds (in that they are of the same age group, socio-economic background, ethnicity, etc) were not found to differ significantly. However, comparing the total income of those in different family situations but with the same backgrounds, students who were single parents (in a one-adult family) tended to have significantly higher total incomes on average than the reference group, in this case single students. The regression coefficient gives an indication of the direction and size of the effect. For those in one-adult families the coefficient is a positive number, so the average total income for this group of students is higher than that of single students; and the coefficient also gives an indication of the extent of the difference (by how much total income would be affected for that category of student on average). It is interesting to note that although the overall relationship between ethnicity and total income was not found to be significant (it was just outside of the significance thresholds at $p=0.075$), the coefficient for black and black British students compared with white students was found to be significant and black/black British students have lower incomes on average than white students.

As noted earlier in this report (Section 1.4.2) significant associations between the dependent variable, total income in this instance, and any given independent variables are tested at the variable level (e.g. social class) rather than the category level (e.g. routine/manual work, a category of social class). This is in order to reduce the chances of making a 'Type I' error (i.e. rejecting the null hypothesis when it is in fact true – or in other words incorrectly finding a significant association when it does not exist in the population) that are associated with employing models with a large number of independent variables. In most cases, where an association is found at the category level, the association at the variable level will also be significant. However, this is not always the case as can be seen in this example. Although the significance level for the coefficient for routine/manual class students is showing as just within our critical significance level of $p=0.05$, the significance level for the association between social class and total income was $p=0.123$, indicating that the association between social class and total income is not statistically significant. Similarly, although the significance level for the regression coefficient for black and black British students is $p=0.015$, the significance level of the association between ethnicity, taken as a whole, and total income was just outside the critical level of significance at

¹ Multiple linear regression is an analysis technique whereby the value of one variable (the dependent variable), in this case total income, is estimated in terms of a number of other (independent) variables, in this case student and study characteristics such as age, gender and subject of study. See Section 1.4.2 for more detail on this analysis technique.

$p=0.075$, again indicating that it would not be safe to assume that there is a statistically significant relationship between ethnicity and social class (all else being equal).

The intercept on the top line of the table should not be read as the actual average total income, as it provides an estimate for a specific type of student with a number of characteristics – in this model it will be an estimate of the income for a male, aged under 20, white, student in an English HEI, whose parents had experience of HE etc. A more accurate measure overall for average total income and for each category of student is given in the tables showing descriptive statistics (mean, median and standard errors), presented throughout the main body of the chapter and in the appendix to the chapter.

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

Table 2.2: Linear Regression model of total income for English-domiciled full-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	11,417	.000	10,566	12,268
Gender				
Female	237	.478	-421	895
Male (ref. category)	.000			
Age group				
25+	1,262	.163	-516	3,040
20-24	-134	.723	-877	610
Under 20 (ref. category)	.000			
Socio-economic group				
Routine/manual	-678	.049	-1,355	-2
Intermediate	-151	.716	-972	669
Managerial/professional (ref. category)	.000			
Ethnicity				
Mixed/other	-159	.851	-1,824	1,507
Black	-1,461	.015	-2,641	-282
Asian	-620	.274	-1,735	495
White (ref. category)	.000			
Parental experience of HE				
No	35	.891	-469	539
Yes (ref. category)	.000			
Type of institution**				
FEC	-220	.667	-1,226	786
Welsh HEI	-592	.001	-926	-257
English HEI (ref. category)	.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Subject***				
Combined/other	-921	.083	-1,966	123
Education	174	.774	-1,020	1,368
Creative arts/languages/humanities	-212	.639	-1,102	679
Sciences/Engineering/Technology/IT	-936	.010	-1,643	-229
Subjects allied to medicine	-2,740	.000	-3,752	-1,729
Medicine & dentistry	-1,481	.046	-2,931	-30
Human/Social Sciences/Business/Law (ref. category)	.000			
Year of study				
Final year/one year course	-157	.678	-901	588
Intermediate year	372	.209	-210	955
First year (ref. category)	.000			
Qualification level				
PGCE/ITT	3,192	.320	-3,130	9,515
Other undergraduate	226	.664	-798	1,250
Bachelors degree (ref. category)	.000			
Family type***				
Two adult family	1,984	.232	-1,285	5,252
One adult family	8,125	.000	5,720	10,529
Married or living in a couple	-1,119	.057	-2,272	35
Single (ref. category)	.000			
Living in London**				
Yes	1,578	.003	563	2,594
No (ref. category)	.000			
Status*				
Independent	747	.042	27	1,468
Dependent (ref. category)	.000			
Lives with parents***				
Yes	-1,864	.000	-2,551	-1,177
No (ref. category)	.000			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES 2011/12

Student factors

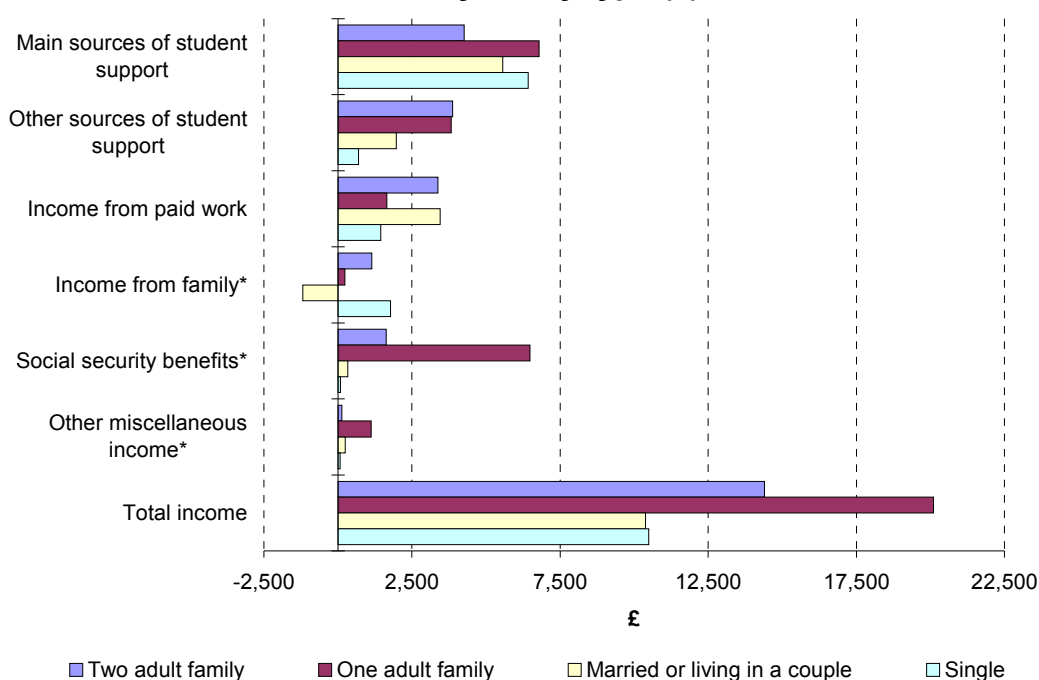
There were differences in average total income by gender, with women having a higher average income than men (£11,278 compared with £10,478) although this difference was not found to be statistically significant, and this was mainly driven by higher income from other sources of student support and to a certain extent from social security benefits (see Table A2.5 for breakdowns). This is likely to be explained by other factors rather than gender such as family type and subject choice (i.e. women are more likely to be in single-parent families and more likely to study teaching related courses both of which attract specific additional support). Indeed gender was not found to be significant in the

regression model once other characteristics were controlled for, and this follows findings from the previous survey.

As discussed, older students aged 25 or more had a higher average total income than younger students (£13,972 compared with £10,356 for those aged between 20 and 24, and £10,357 among those aged under 20). The older age group received higher income from other sources of student support, from paid work and social security benefits than their younger peers (Table A2.6). Again these patterns follow those of the previous survey. Some of the difference is likely to be explained by family type (older students are more likely to be in a partnership and to have children), and once background factors such as family type are controlled for in the regression, age was not found to have a statistically significant effect on average total income.

Average total income was however strongly correlated with full-time students' family type, and was significant in the regression model. Those in families with dependent children had the highest levels of income (£20,102 among lone parent students and £14,402 among students with a partner and dependent children i.e. two-parent families), compared to those in a couple without children (£10,383) or single (£10,492, Table A2.9). This represents a slight change to the previous survey, where single students received much lower amounts on average than students in all other types of household (students in a couple, two parent families and lone parent students). In the 2011/12 survey, lone parent students received a much higher proportion of their average total income from social security benefits (almost one third), and a much lower proportion from paid work or from family (together accounting for less than 10 per cent) than those with other family types (Figure 2.3).

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



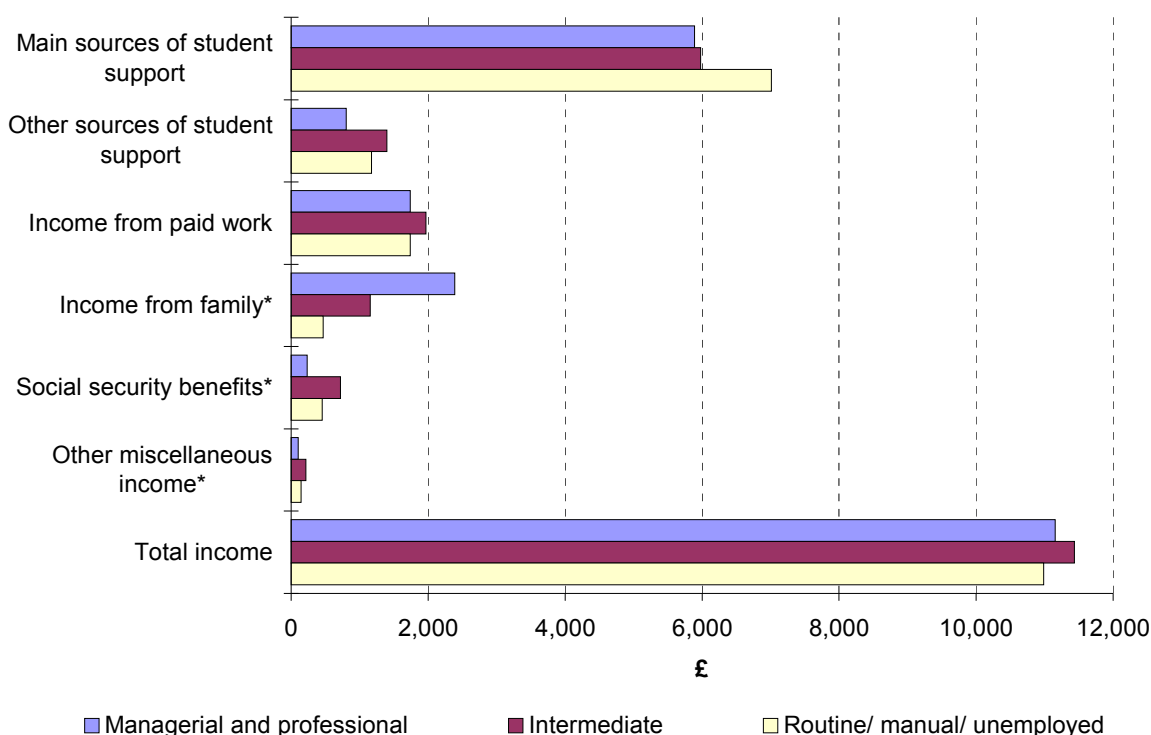
*Note: figures adjusted for partner contributions where relevant
Derived from Table A2.9

Source: NatCen/IES SIES 2011/12

Although there was some variation in the level of average total income across students from different socio-economic backgrounds, with students from routine/manual class backgrounds receiving £10,987 on average and those from intermediate class backgrounds receiving £11,434 on average (Table A2.8), this difference was not found to be statistically significant in the regression model (Table 2.2, as discussed above). This follows findings from the previous survey, although the previous survey found that students from routine/manual work backgrounds had a marginally higher average total income than students from other work backgrounds.

There was also some variation in the make-up of students' incomes with those from routine/manual work backgrounds receiving more income from the main sources of student support than students from other backgrounds (with main sources accounting for a higher proportion of their total income at £7,012, which represents 64 per cent of total income, Figure 2.4). This pattern is in line with student funding models designed to foster widening participation. Those students from routine/manual work backgrounds received a similar amount of income from paid work during study as their peers but considerably lower levels of income from their families (Table A2.8). Indeed, the average income received from families showed the greatest disparity across socio-economic backgrounds: accounting for only four per cent of total average income for students with families in routine/manual work, 10 per cent for students from intermediate social class backgrounds, and 21 per cent among students from managerial/professional backgrounds.

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



*Note: figures adjusted for partner contributions where relevant
Derived from Table A2.8

Source: NatCen/IES SIES 2011/12

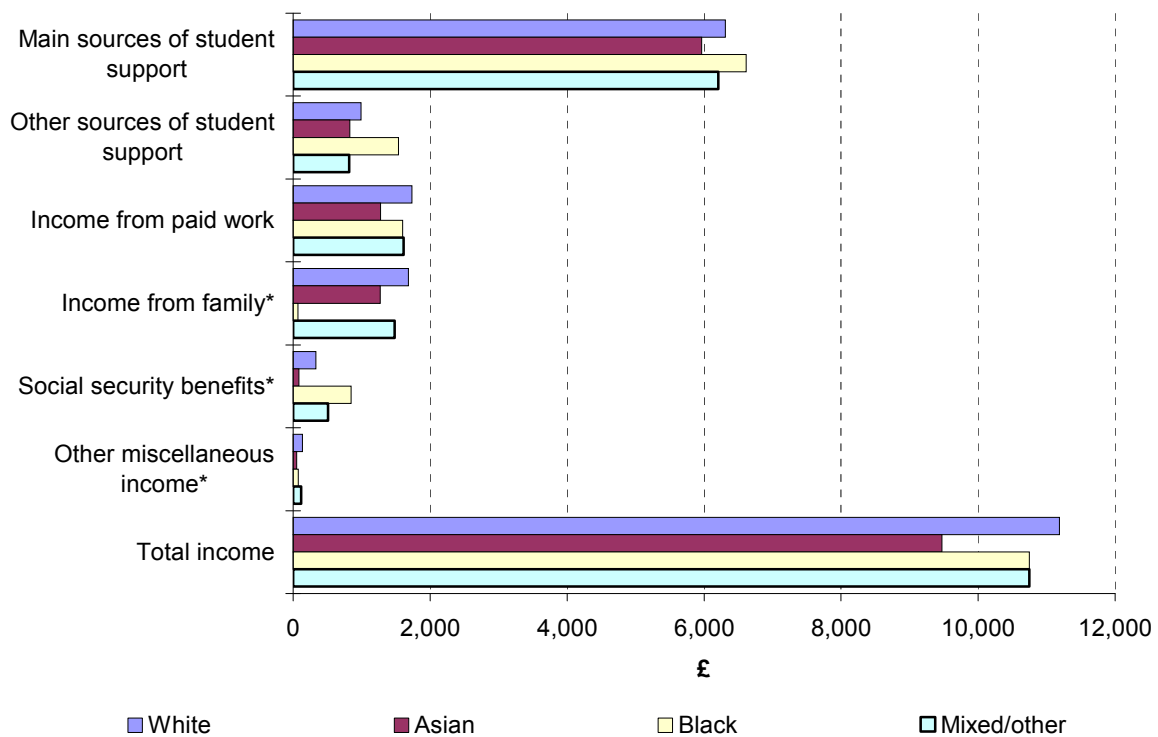
Another factor that showed variation in the average total income was ethnicity, although the overall patterns of total income between students from different ethnic backgrounds (as shown in Table A2.1) and the significance ethnicity plays in influencing overall income (reflected in the regression model in Table 2.2) needs some further explanation.

Asian and Asian British students had lower total incomes on average than white students (£9,472 compared to £11,188), however when controlling for other factors (such as family type, student status, and whether students lived away or at home) ethnicity in general and being Asian/Asian British as opposed to white British was not found to be significantly associated with level of total income. Instead the difference in incomes between these two ethnic groups is likely to reflect their different profiles – particularly in terms of other factors found to be significantly associated with total income. Notably, Asian and Asian British students were much more likely than white students to be living at home with their parents/family (61 per cent compared to 19 per cent), and were somewhat more likely than white students to be single and with no children (96 per cent compared to 86 per cent). These are both factors which are significantly associated with lower incomes on average. It is also interesting to note that on average, Asian/Asian British students received less from the main sources of student support and less income from paid work than found for students of other backgrounds (Table A2.7)

In contrast, although black and black British students did not have a significantly lower average total income than white students (£10,745 compared to £11,188 – Table A2.1), the results of the regression model suggest that when controlling for other factors, black and black British students do tend to have lower incomes on average than white students all else being equal. This effect is likely to have been obscured when looking at simple binary differences in the overall average total incomes for these students when compared to white students. The make up of total income also differed considerably between the two groups. Black/black British students were found to rely more heavily on other sources of student support (£1,536 accounting for 14 per cent of average total income) and social security benefits (£848, eight per cent) than those from white and other backgrounds. This perhaps reflects the relatively higher proportion of black/black British students who were studying subjects allied to medicine (21 per cent compared to nine per cent of white students) and/or living as single parents. Conversely black/black British students received very little on average from their families (£70, less than one per cent, Table A2.7 and Figure 2.5).

In summary, the extent to which total income is related to ethnicity should be treated with caution as although the results of the regression analysis shown in Table 2.2 appear to show a significant association for black and black British students, the overall association between ethnicity and total income was below the 95 per cent confidence limit ($p=0.075$). The higher average total income at £11,188 of white students compared to students from Black and Minority Ethnic (BME) backgrounds, is largely driven by differences in their profile (family situation, whether students lived at home or away, the subject studied and whether they were of dependent or independent status).

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

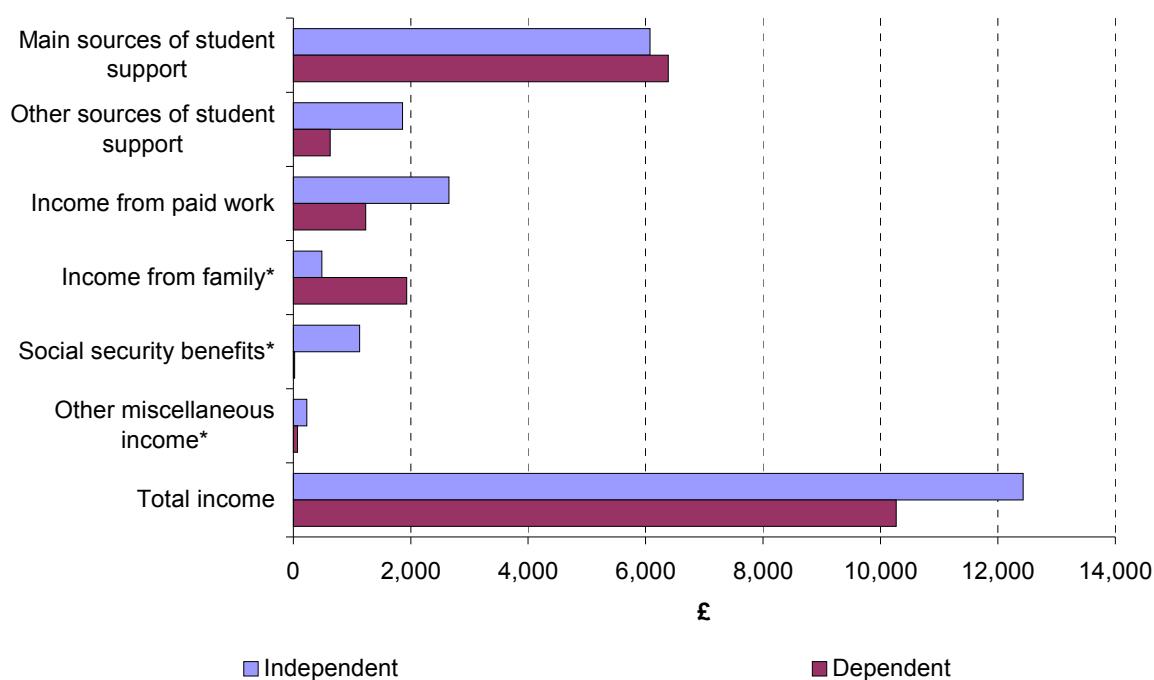


*Note: figures adjusted for partner contributions where relevant
Derived from Table A2.7

Source: NatCen/IES SIES 2011/12

Living arrangements were found to have a significant impact on total income levels, even when other factors were taken into account in the regression model. Full-time students who continued living with their parents while studying had a significantly lower average total income than those who lived away from home (£9,289 compared to £11,477), although their expenditure was similarly relatively low (see Chapter 4). Those who lived at home received less from the main and other sources of student support, on average, and received considerably less financial support from their families. This was only partly offset by their higher average income from paid work (£1,974 compared to £1,564, Table A2.10). Similarly, dependent students had a lower average total income than those students who were financial independent from their parents (£10,272 compared to £12,428, Table A2.11). Although there was very little difference in average levels of income from the main sources of financial support between dependent and independent students (£6,389 and £6,074), for dependent students these main sources accounted for almost 62 per cent of average total income compared to 49 per cent for independent students. The levels and contributions towards average total income from the other elements of student income also differed considerably for these groups of students (Figure 2.6).

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



*Note: figures adjusted for partner contributions where relevant
Derived from Table A2.11

Source: NatGen/IES SIES 2011/12

HE study-related factors (including location of study)

Some variation in average total income levels can be explained by HE-study related factors including type of institution and subject studied, both of which were significant at the variable level in the regression model. Location whilst studying was also found to be a significant factor in explaining differences in average total income. These follow patterns found in the previous survey.

English-domiciled students in further education colleges (FECs) following HE programmes and those in English HEIs had very similar average total incomes (£11,034 and £10,945) but both were higher than the average for students in Welsh HEIs (£10,358¹). The relative composition of the income for each group was found to be considerably different: those in Welsh HEIs had the lowest levels of income from paid work and those in FECs received the highest. Those in Welsh HEIs also had the lowest levels of income from other sources of student support and from social security benefits (which is likely to reflect the profile of English-domiciled students at Welsh HEIs – relatively higher proportions aged under 20, classed as dependent and living away from their parents during term-time). The average income received from family was similar among students at English HEIs and Welsh HEIs but was considerably less for those at FECs (Table A2.15).

¹ The regression model shows that holding other factors constant, students in Welsh HEIs had considerably lower average total income than students in English HEIs.

The regression model found that, once other factors were controlled for, full-time students following subjects allied to medicine (including courses such as nursing and physiotherapy), had a significantly lower total income than others, and had the lowest average income across all the different subjects (£9,921). Students on medical or dentistry courses, and on science, technology, engineering or mathematics courses were also found to have significantly lower levels of total income on average (£10,515 and £10,287) after controlling for other factors. Those on education courses had the highest level of average total income (£13,638) and this is largely explained by their higher income from paid work and relatively higher income from social security benefits (Table A2.13).

Those living in London had a significantly higher average total income than those living elsewhere in England or Wales whilst studying (once other factors had been controlled for), and this is opposite to the findings from the previous survey. In the 2011/12 survey, London-based students had an average total income of £11,782 compared to £10,734 for those studying elsewhere. This is partly explained by their higher average amount from the main sources of student support (reflecting their likely eligibility for a larger Student Loan for Maintenance to allow for the higher living costs in the capital) but is also explained by their higher average income received from paid work (£2,064 compared to £1,569, Table A2.16).

Year of study and level of study were not found to be significant determinants of total average income once other factors were taken into account. Indeed, there was no real difference in the average total income of those in their first year of study compared to those in their final year of study¹ (£10,839 and £10,851), and those in the middle of their courses (in intermediate years) had only a slightly higher average total income (£11,073, Table A2.12).

2.4.2 Part-time students

As found for full-time students, there was variation in average total income among part-time students by student and study characteristics, and the patterns largely follow those found in the previous survey. Students in managerial and professional work (previously or whilst studying) and those studying subjects allied to medicine had the highest average total income (£17,641 and £17,352 respectively), followed by students in one-parent families or were married/living as a couple (£16,654 and £16,219) and those in their mid 20s and their 30s (£16,034 and £16,234). Part-time students with the lowest average total incomes were those from BME groups (£13,118), younger students who were aged under 25 (£11,769), those in routine or manual work (£13,030), those studying in FECs (£13,037), and following courses in arts subjects (including creative arts, languages and humanities, £13,754). Much of the variation in total income between groups of part-time students relates to differences in the relative contribution of income from paid work, family (in particular share of partner's income), and/or from social security benefits, rather than to differences in student financial support.

A multiple linear regression model (Table 2.3) for part-time students indicated that significant differences in average total income were associated with gender, age, ethnicity,

¹ Those students in their final year of study will include students on one year courses only.

socio-economic group, parental experience of HE and whether living in London. These patterns are explored in detail below.

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

			95% Confidence limit	
	Regression coefficient	Significance level	Lower	Upper
Intercept	14,475	.000	9,739	19,211
Gender**				
Female	2,512	.005	765	4,260
Male (ref. category)	0			
Age group*				
40+	575	.524	-1,199	2,349
30-39	2,679	.019	445	4,913
25-29	2,717	.010	645	4,789
Under 25 (ref. category)	0			
Socio-economic group***				
Routine/manual	-4,073	.000	-5,674	-2,471
Intermediate	-3,091	.001	-4,952	-1,230
Managerial/professional (ref. category)	0			
Ethnicity**				
BME	-2,806	.006	-4,783	-828
White (ref. category)	0			
Parental experience of HE**				
No	1,945	.008	501	3,389
Yes (ref. category)	0			
Type of institution				
Open University	1,849	.053	-24	3,723
FEC	-707	.438	-2,501	1,086
Welsh HEI	1,851	.607	-5,216	8,918
English HEI (ref. category)	0			
Subject				
Combined/other	-2,290	.200	-5,799	1,219
Education	-2,571	.092	-5,568	426
Creative arts/languages/humanities	-1,897	.211	-4,872	1,079
Sciences/Engineering/Technology/IT	-533	.660	-2,918	1,852
Subjects allied to medicine	-97	.939	-2,566	2,372
Medicine & dentistry	1,507	.502	-2,905	5,919
Human/Social Sciences/ Business/Law (ref. category)	0			
Year of study				
Final year/one year course	495	.597	-1,344	2,334
Intermediate year	-452	.576	-2,040	1,136
First year (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level				
PGCE/ITT	1,792	.435	-2,716	6,300
Other undergraduate	-840	.264	-2,318	638
Bachelors degree (ref. category)	0			
Family type				
Two adult family	-1,929	.202	-4,900	1,042
One adult family	134	.927	-2,732	2,999
Married or living in a couple	-478	.756	-3,498	2,542
Single (ref. category)	0			
Living in London*				
Yes	1,796	.045	40	3,552
No (ref. category)	0			
Lives with parents				
Yes	-2,034	.193	-5,101	1,033
No (ref. category)	0			
Study intensity				
25-49% FTE	604	.468	-1,033	2,241
50% FTE and above (ref. category)	0			

Base: all English-domiciled part-time students (model N unweighted=860)

Source: NatCen/IES 2011/12

Student factors

The average total income of part-time female students was higher than that of men (£15,900 compared to £14,112, Table A2.5), and gender was found to be significant in the regression model all else being equal. This corresponds with the pattern among full-time students and is related to associations between gender and family type. Compared with male part-time students, women tended to receive less income from paid work (£10,710 compared to £14,465 on average) but more from social security benefits (£2,337 compared to £990). However, the biggest difference by far was for income from family (£1,357 among women, compared with a negative figure of £2,850 among men). This follows patterns found in the previous survey, although the differences noticed in the 2011/12 survey are greater.

Age was also found to be significant in the regression model, and average total income increased with age until students were in their 30s but fell again for those aged 40 and over (£11,769 aged under 25, £16,034 aged 25 to 29, £16,234 aged 30 to 39, and £14,986 aged 40 and older, Table A2.6). The greatest differences were noticed in the amount received from paid work, with those under 25 years old earning the least (£8,987) compared to part-time students in their mid 20s and in their 30s, who earned the most on average (£13,577 and £12,618 respectively). Large differences were also noticed in the amount of social security benefits received, and to a certain extent in the amount received from students' families. Part-time students in their 30s, and particularly older students (those aged at least 40+), contributed more to their families than they received (i.e. had a negative contribution from their families); however these groups of students received considerably higher amounts in benefits (£2,427 and £2,159 respectively) than their

younger peers, approximately three times higher than the amounts received by those in their early 20s (£790). These findings contrast with those of the previous survey, where age was not found to be a significant predictor of total income, and where the oldest students (those aged 40 or over) had the highest average income. This could be explained by the change in coverage in the 2011/12 survey to include those on lower intensity study programs.

The total average income of part-time students also differed significantly by ethnicity (as found in 2007/08). After controlling for other factors, white students had a higher average total income than students in Black and Minority Ethnic groups when treated as a group (£15,592 compared to £13,118, Table A2.7). The differences in total income were largely driven by differences in earnings from paid work and income from social security benefits. Students from BME backgrounds received relatively less from paid work (an average of £9,781 compared with £12,514 respectively) but received relatively more from social security benefits (£2,838 compared with £1,633). However lower earnings were not offset by the higher level of benefits.

There were also notable differences in income levels across socio-economic groups among part-time students, and social class was significant once other factors were taken into account (again following patterns in the 2007/08 survey). Students in managerial and professional work (previously or whilst studying) had a much higher average total income (at £17,641) than those in intermediate, and routine and manual work (£13,955 and £13,030 respectively, Table A2.8). This pattern was largely explained by the higher income from paid work whilst studying, as the average amount earned from paid work among part-time students in managerial and professional work was almost double the amount for students from the routine/manual work group (£16,154 compared with £8,600). This is to be expected, given that socio-economic classification for part-time students is based on their own current or previous occupation, rather than that of their parents: a student working in a professional or managerial occupation is likely to earn considerably more than one working in a routine or manual job. Although students from the routine/manual work group received more on average from social security benefits and on average received monies from, rather than contributing monies to, their families, this does not make up for the relative shortfall in work income.

As discussed, single parent students and students who were married/living in a couple had the highest average total incomes, but the differences were not significant in the regression model once other factors had been taken into account (although family type was significantly associated with total income in the previous survey, and is associated with total income among full-time students). However it is worth noting that the composition of the income by family type varied considerably. Among single parent students i.e. one parent families, half (50 per cent) of their average total income was made up of social security benefits (following patterns found in the previous survey), whereas benefits contributed only 10 per cent towards the average total income for two adult families and had a negligible effect on the average total income of those with no children. Instead for students with a partner but no children, earnings from paid work contributed 94 per cent towards total income on average (at £15,234) and this group of students lost 7 per cent of their income in contributions towards their partners' expenses. Among single parent students, work earnings contributed approximately one-third (36 per cent, at £6,041) of average total income and they received a very small positive amount on average from their families (Table A2.9).

HE study-related factors (including locational factors)

There was less variation in average total income levels among part-time students when looking at HE study-related factors than found when looking at student characteristics. Indeed only whether living in London or elsewhere was found to have a significant effect on average total income levels in the regression model (all other factors being equal). This 2011/12 survey included for the first time, part-time students on lower intensity courses (on courses equivalent to between 25 and 50 per cent of a corresponding full-time course), however intensity of study was also not found to be significant in the regression model when other factors were taken into account.

As discussed, part-time students studying subjects allied to medicine had the highest average total income, particularly when compared to those studying arts-based subjects who had the lowest. The difference was largely driven by differences in income from paid work (£15,469 and £8,473 respectively, Table A2.13); and the much higher amounts of earnings more than offset the negative contributions to family and relatively small levels of benefits among those studying subjects allied to medicine. As the differences were not significant in the regression model, they are likely to be explained by other factors such as gender which is highly associated with subject choice (the same was found in the previous survey).

Part-time students studying in English FECs also had lower average total incomes than those studying in English HEIs. Those studying in FECs had relatively lower levels of earnings from paid work (£10,821 compared with £12,564, Table A2.15) and marginally greater negative amounts from families (i.e. this group tended to contribute to rather than receive monies from their families contributing on average £619). Those studying with the OU also had lower average levels of work income (£10,539) but received relatively high levels of social security benefit support (£3,101) which meant the average total income among this group was almost identical to those studying in English HEIs (£15,423 compared with £15,319). Again these findings follow those from the previous survey.

Those part-time students who were not living with their parents had considerably higher average total income than those who did live with their parents (£15,728 compared with £11,981) and the higher total was largely due to the greater levels of benefits (£2,036) and higher work earnings (£12,484, Table A2.10). Again, as this was not significant in the regression model it must be explained by other factors such as age (57 per cent of those living with their parents were under 25 years old compared to only seven per cent of those living away from home – with younger students having significantly lower incomes on average as discussed above). Once again these findings follow those from the previous survey.

There was no real difference in the average total income by study intensity among part-time students. Those studying at 50 per cent FTE had an average of £15,039 compared with £15,729 among those studying between 25 and 50 per cent FTE (Table A2.18). There was also no real difference in average income from work earnings between these two groups of part-time students (£11,976 and £12,439 respectively), which we might have expected to see as those studying at a lower intensity would arguably have more hours to devote to paid work.

2.5 Influence of finances pre-entry

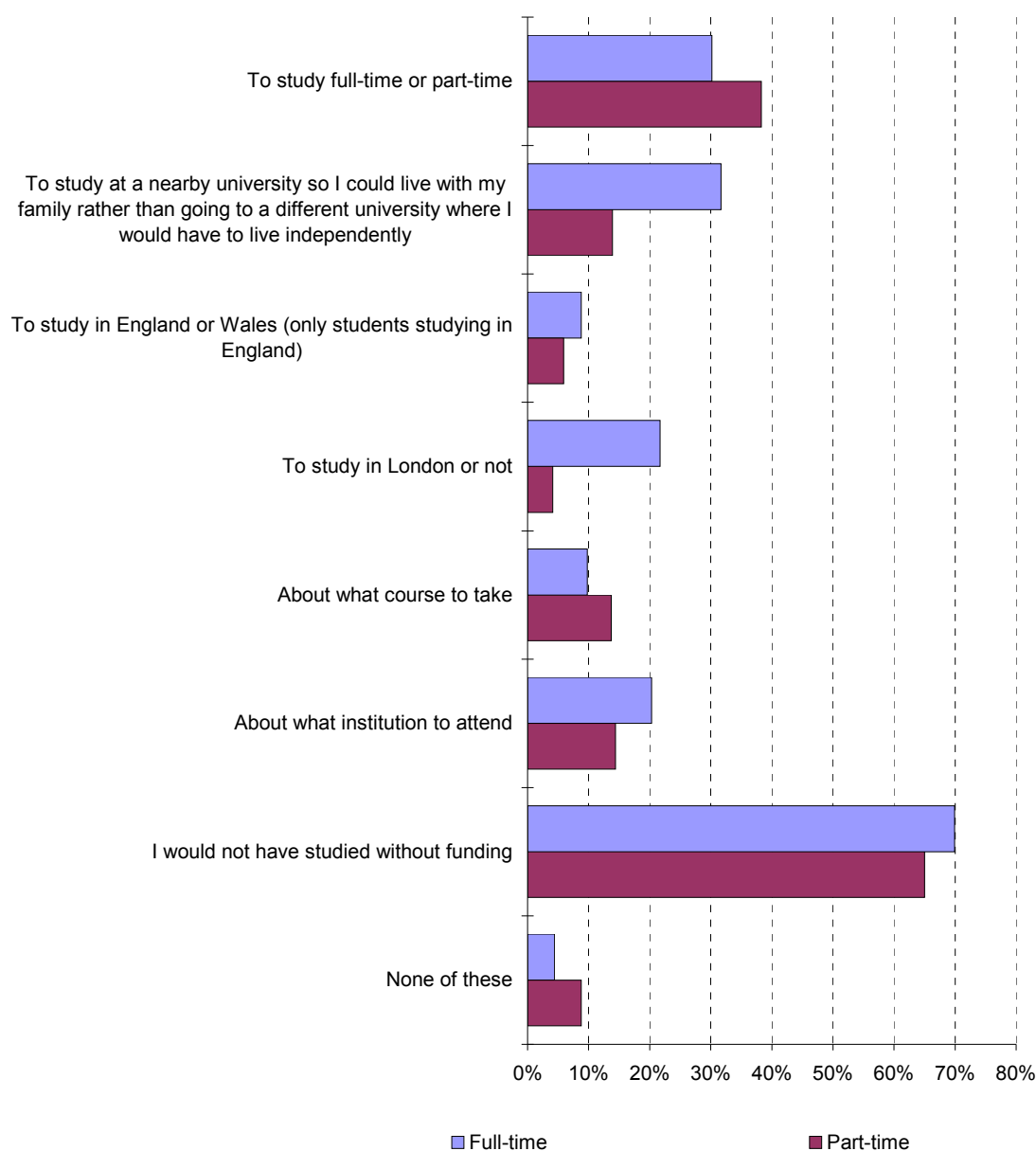
Firstly, students were asked whether the student funding and financial support available to them had affected their decisions about HE study in any way. One-third (33 per cent) of full-time students and a higher proportion (39 per cent) of part-time students responded that it did (Table A2.20). These figures are slightly higher than found in the previous survey, of 30 per cent for both full-time and part-time students. However when focusing on full-time students in the 2007/08 survey who were studying under the changed finance system, the figure reporting that their decisions were affected was higher at 35 per cent.

Among full-time students, those most likely to say they were influenced by student funding and financial support were: female, older, from routine/manual or intermediate work backgrounds, single parent students, have no parental experience of HE, of independent status, be studying subjects allied to medicine or education, to be studying at other undergraduate level and in a further education college (Tables A2.20 and A2.21). These largely follow patterns noticed in the previous survey where those most likely to report being influenced were from routine/manual work backgrounds, older, and lone parents. As noted in the previous survey, these patterns are likely to be related to targeted forms of student support available to students from lower-income households or with children, or studying specific courses.

Among part-time students those most likely to say they were influenced by student funding and financial support were similarly those in routine/manual work, single parent students and on education courses. However, in contrast to full-time students, those on arts and humanities courses, studying for a Bachelors degree, and studying in an English HEI (particularly the OU) were also more likely to report that their HE decisions had been influenced by financial support considerations (Tables A2.20 and A2.21)

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

Figure 2.7: Influences of financial support on study decisions for English-domiciled students (per cent)



Base: All English-domiciled full-time students who reported that the funding and support available to them had affected their decisions (N=932)

Source: NatCen/IES SIES 2011/12

2.5.1 Full-time students

Those full-time students who said that the funding and support available to them had affected their decisions (approximately one-third of students) were asked about the specific ways in which they were affected (Figure 2.7). Just under three-quarters (70 per cent) of these full-time students said that they would not have studied at all without funding

(this equates to approximately 23 per cent of all full-time students). This proportion is almost identical to that found among all full-time students in the previous survey¹.

A significant minority felt that the funding and support available had influenced their decision about where to study: 32 per cent said it affected their decision to study nearer to home to be able to live with their families; 22 per cent felt their decision about whether to study in London or not had been affected and 20 per cent said it influenced their decision about which institution to attend (all up from the findings from the previous survey of 30 per cent, 14 per cent and 14 per cent respectively). However only nine per cent of full-time English-domiciled students felt their decision about whether to study in England or Wales had been affected. With the exception of the decision about country of study, all these locational factors were more likely to have been reported than content factors i.e. **what** to study, as only 10 per cent of full-time students felt this decision had been affected by the funding and support available to them (the same proportion as found for the previous survey).

Looking at the three most commonly cited ways in which decisions were affected, we find the following.

- **Would not have studied without the funding** was most often cited by²: older students (aged 25 and older), those married or in a couple but with no dependent children, white students, those with parents who had no HE experience, those living away from their parents during term-time, those living in London and those at FECs (Table A2.22 and A2.23).
- Decision to **study at a nearby university** (so I could live with my family) was most often cited by: those actually living at home during the term-time; also younger students, those from Asian/Asian British backgrounds, from routine/manual work backgrounds, dependent students, those in their first year of study and studying in FECs (Table A2.22 and A2.23).
- Decision about **which institution to attend** was most often cited by: younger students, those from Asian/Asian British or black/black British backgrounds, single students, those in their first year of study and those studying in FECs (Table A2.22 and A2.23).

2.5.2 Part-time students

Approximately two thirds (65 per cent) of part-time students who felt that the funding and support available to them had affected their decisions about HE, said they would not have

¹ Note that we are comparing with the sub-population of full-time 2007/08 survey respondents who felt they were affected by the funding and support available (across all years of study and all funding arrangements).

² These are groups of students who reported that their decisions were affected in the stated ways. They are part of the sub-population of students who felt that the funding and financial support available to them had affected their decisions about HE study. They were more likely to say they were affected in this specific way than the sub-population as a whole. This was not subject to a linear regression model.

studied at all without funding (this equates to approximately 25 per cent of all part-time students). In addition, 38 per cent felt the support had affected their decision about study mode. Generally part-time students were less likely than full-time students to feel their decisions about location had been affected: 14 per cent were influenced in their decision about whether to study nearby, four per cent in their decision about whether to study in London or not, and 14 per cent in their decision about which institution to attend. As with full-time English students, the decision about whether to study in England or Wales had been affected for only a very small group of part-time students (six per cent). However part-time students were relatively more likely to be affected by the support and funding available in terms of their choice of course (14 per cent) than found for full-time students (Figure 2.7).

Looking at the two most commonly cited ways among part-time students in which decisions were affected, we find the following.

- **Would not have studied without the funding** was most often cited by¹: female students, the youngest (under 25) and oldest students (40 plus), those from routine/manual work groups, those with parents who had no HE experience, single parents, those who lived with their parents during term-time, those studying at other undergraduate level and in FECs (Table A2.22 and A2.23).
- Decision **to study part-time** or full-time was most often cited by: males, those under 25 and those with parents who had some HE experience (Table A2.22 and A2.23).

¹ Again, these are groups of students who reported that their decisions were affected in the stated ways, and where the proportion was greater than the proportion reported by part-time students overall. This was not subject to a linear regression model.

2.6 Additional tables

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

	Mean	Median	SE	N, unweighted
English full-time	10,931	10,437	169	2,985
Gender				
Male	10,478	10,195	256	1,327
Female	11,278	10,664	207	1,651
Age (group)				
Under 20	10,357	10,182	205	1,299
20-24	10,356	10,155	172	1,331
25+	13,972	12,275	673	354
Socio-economic group				
Managerial and professional	11,156	10,508	298	1,313
Intermediate	11,434	10,986	376	467
Routine/manual	10,987	10,375	251	674
Ethnicity				
White	11,188	10,630	204	2,341
Asian	9,472	9,325	341	289
Black	10,745	10,257	436	170
Mixed/other	10,747	9,675	737	173
Lives with parents				
Yes	9,289	8,709	302	732
No	11,477	10,865	178	2,246
Family type				
Two adult family	14,402	11,790	1,723	89
One adult family	20,102	21,178	1,022	77
Married or living in a couple	10,383	10,437	517	189
Single	10,492	10,250	151	2,630
Parental experience of HE				
Yes	10,945	10,375	195	1,625
No	10,910	10,475	231	1,327
Status				
Independent	12,428	10,995	364	785
Dependent	10,272	10,147	154	2,199

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES 2011/12

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

	Mean	Median	SE	N, unweighted
English full-time	10,931	10,437	169	2,985
Year of study				
1st Year	10,839	10,339	281	1,030
2nd Year or other	11,073	10,626	250	1,008
Final Year or 1 Year course	10,851	10,178	287	937
Subject				
Medicine & Dentistry	10,515	10,385	536	237
Subjects allied to medicine	9,921	9,157	450	197
Sciences/Engineering/Technology/IT	10,287	10,016	187	888
Human/Social Sciences/Business/Law	11,134	10,665	341	669
Creative Arts/Languages/Humanities	11,308	10,950	269	737
Education	13,638	11,385	1,014	171
Combined/other	10,234	10,175	396	86
Qualification level				
Bachelors degree	10,776	10,419	148	2,501
Other undergraduate	11,612	10,348	531	444
PGCE/ITT	(15,400)	(11,443)	(3,566)	40
Living in London				
London	11,782	10,789	478	421
Elsewhere	10,734	10,347	176	2,564
Institution location				
England	10,948	10,444	174	2,434
Wales	10,353	9,966	111	551
Institution type				
English HEI	10,945	10,466	179	1,947
Welsh HEI	10,358	9,966	112	547
FEC	11,034	9,963	394	491

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES 2011/12

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

	Mean	Median	SE	N, unweighted
English part-time	15,198	13,913	421	927
Gender				
Male	14,112	12,600	504	394
Female	15,900	14,565	604	531
Age (group)				
Under 25	11,769	11,203	510	259
25-29	16,034	15,800	769	166
30-39	16,234	13,975	764	249
40+	14,986	14,645	629	252
Socio-economic group				
Managerial and professional	17,641	16,400	656	376
Intermediate	13,955	12,647	732	196
Routine/manual	13,030	11,500	618	304
Ethnicity				
White	15,592	14,485	459	790
BME	13,118	11,245	918	131
Asian	(9,749)	(8,712)	(1,242)	47
Black	(15,434)	(13,095)	(1,469)	46
Mixed/Other	(12,756)	(10,588)	(1,207)	38
Lives with parents				
Yes	11,981	10,520	944	208
No	15,728	14,645	444	714
Family type				
Two adult family	14,782	13,014	610	252
One adult family	16,654	15,400	708	89
Married or living in a couple	16,219	15,113	723	223
Single	14,198	12,800	831	363
Parental experience of HE				
Yes	14,270	12,896	548	327
No	15,691	14,565	564	587

Base: all English-domiciled part-time students (927)

Source: NatCen/IES 2011/12

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

	Mean	Median	SE	N, unweighted
English part-time	15,198	13,913	421	927
Year of study				
1st Year	15,148	13,095	680	323
2nd Year or other	14,770	13,975	575	294
Final Year or 1 Year course	15,785	14,125	830	307
Subject				
Medicine & Dentistry	-	-	-	21
Subjects allied to medicine	17,352	15,869	1,041	68
Sciences/Engineering/Technology/IT	14,573	13,650	769	289
Human/Social Sciences/Business/Law	16,390	14,565	699	190
Creative Arts/Languages/Humanities	13,754	12,220	886	156
Education	14,202	12,550	1,344	168
Combined/other	(15,328)	(14,400)	(1,557)	35
Qualification level				
Bachelors degree	15,656	14,490	473	511
Other undergraduate	13,876	12,800	579	358
PGCE/ITT	16,564	15,938	2,254	58
Living in London				
London	15,933	15,029	783	124
Elsewhere	15,009	13,620	480	802
Institution location				
England	15,145	13,650	496	690
Wales	-	-	-	22
OU	15,423	14,251	680	215
Institution type				
English HEI	15,319	13,914	532	491
Welsh HEI	-	-	-	22
FEC	13,037	12,032	573	199
OU	15,423	14,251	680	215
Part-time intensity				
50% FTE or above	14,984	13,115	492	713
25% to 49% FTE	15,691	15,300	731	214

Base: all English-domiciled part-time students (927)

Source: NatCen/IES 2011/12

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

		Full-time		Part-time	
		Male	Female	Male	Female
Main sources of student support	Mean	6,479	6,163	236	298
	Median	6,875	6,875	0	0
	SE	138	140	71	34
Other sources of student support	Mean	674	1,243	866	823
	Median	0	200	500	350
	SE	66	114	114	83
Income from paid work	Mean	1,529	1,753	14,465	10,710
	Median	0	317	14,400	9,630
	SE	152	191	722	693
Income from family*	Mean	1,562	1,449	-2,850	1,357
	Median	500	450	0	0
	SE	203	150	474	375
Social security benefits*	Mean	165	508	990	2,337
	Median	0	0	0	312
	SE	50	104	145	230
Other miscellaneous income*	Mean	69	162	405	376
	Median	0	0	0	0
	SE	11	38	177	92
Total income	Mean	10,478	11,278	14,112	15,900
	Median	10,195	10,664	12,600	14,565
	SE	256	207	504	604
<i>Base (N) unweighted</i>		<i>1,327</i>	<i>1,651</i>	<i>394</i>	<i>531</i>

N=(3,903) unweighted

*Note: figures adjusted for partner contributions where relevant

Base: All English-domiciled students

Source: NatGen/IES 2011/12

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

		Full-time			Part-time			
		Under 20	20-24	25+	Under 25	25-29	30-39	40+
Main sources of student support	Mean	6,612	6,397	5,250	410	318	283	169
	Median	6,876	6,875	6,281	0	0	0	0
	SE	117	137	309	53	89	54	32
Other sources of student support	Mean	643	760	2,558	909	1,045	742	781
	Median	0	0	750	500	700	0	550
	SE	63	86	283	102	182	110	96
Income from paid work	Mean	1,198	1,422	3,452	8,987	13,577	12,618	11,896
	Median	40	187	379	8,970	13,700	10,800	10,800
	SE	166	101	648	594	663	937	1,036
Income from family*	Mean	1,805	1,630	358	574	33	-100	-834
	Median	700	525	0	140	0	0	0
	SE	140	130	531	332	543	504	704
Social security benefits*	Mean	25	70	1,992	790	898	2,427	2,159
	Median	0	0	0	0	0	585	390
	SE	10	18	345	198	196	333	292
Other miscellaneous income*	Mean	74	78	362	98	162	265	813
	Median	0	0	0	0	0	0	0
	SE	18	13	111	24	100	56	268
Total income	Mean	10,357	10,356	13,972	11,769	16,034	16,234	14,986
	Median	10,182	10,155	12,275	11,203	15,800	13,975	14,645
	SE	205	172	673	510	769	764	629
<i>Base (N) unweighted</i>		<i>1,299</i>	<i>1,331</i>	<i>354</i>	<i>259</i>	<i>166</i>	<i>249</i>	<i>252</i>

N=(3,910) unweighted

*Note: figures adjusted for partner contributions where relevant

Base: All English-domiciled students

Source: NatGen/IES 2011/12

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

		Full-time				Part-time				
		White	Asian	Black	Mixed/Other	White	BME	Asian	Black	Mixed/Other
Main sources of student support	Mean	6,310	5,963	6,616	6,206	258	356	(493)	(330)	(204)
	Median	6,875	6,375	6,939	6,875	0	0	(237)	(0)	(0)
	SE	120	286	417	365	39	67	(118)	(122)	(75)
Other sources of student support	Mean	992	826	1,536	817	825	903	(566)	(797)	(1,692)
	Median	0	300	340	200	400	500	(0)	(0)	(750)
	SE	82	123	236	198	71	198	(156)	(209)	(481)
Income from paid work	Mean	1,732	1,274	1,599	1,614	12,514	9,781	(9,450)	(10,824)	(7,754)
	Median	274	0	0	0	11,421	9,750	(8,970)	(10,800)	(9,000)
	SE	167	241	237	597	616	888	(1,698)	(1,470)	(1,287)
Income from family*	Mean	1,683	1,272	70	1,482	-65	-944	(-2,477)	(-943)	(1,461)
	Median	600	300	0	400	0	0	(-659)	(0)	(50)
	SE	160	204	267	436	385	428	(882)	(499)	(910)
Social security benefits*	Mean	333	85	848	509	1,633	2,838	(1,703)	(4,189)	(1,322)
	Median	0	0	0	0	0	0	(780)	(1,170)	(0)
	SE	81	37	198	192	147	657	(463)	(1,164)	(516)
Other miscellaneous income*	Mean	137	51	77	118	427	183	(12)	(237)	(323)
	Median	0	0	0	0	0	0	(0)	(0)	(0)
	SE	30	25	33	42	103	91	(8)	(153)	(272)
Total income	Mean	11,188	9,472	10,745	10,747	15,592	13,118	(9,749)	(15,434)	(12,756)
	Median	10,630	9,325	10,257	9,675	14,485	11,245	(8,712)	(13,095)	(10,588)
	SE	204	341	436	737	459	918	(1,241)	(1,469)	(1,207)
<i>Base (N) unweighted</i>		2,341	289	170	173	790	131	47	46	38

N=(3,894) unweighted

*Note: figures adjusted for partner contributions where relevant.

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

Base: All English-domiciled students

Source: NatGen/IES 2011/12

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

		Full-time			Part-time		
		Managerial and professional	Intermediate	Routine/manual	Managerial and professional	Intermediate	Routine/manual
Main sources of student support	Mean	5,889	5,977	7,012	183	280	397
	Median	6,675	6,735	7,475	0	0	0
	SE	144	313	215	31	75	72
Other sources of student support	Mean	804	1,398	1,173	923	853	656
	Median	0	375	400	500	80	500
	SE	88	188	130	96	163	80
Income from paid work	Mean	1,739	1,969	1,739	16,154	9,312	8,600
	Median	181	317	483	15,075	9,000	7,200
	SE	256	281	213	996	667	500
Income from family*	Mean	2,387	1,155	467	-1,390	1,633	366
	Median	1,200	400	200	0	0	0
	SE	219	211	159	560	690	419
Social security benefits*	Mean	233	720	454	1,257	1,616	2,690
	Median	0	0	0	0	0	390
	SE	53	302	97	190	311	416
Other miscellaneous income*	Mean	103	215	143	514	261	321
	Median	0	0	0	0	0	0
	SE	18	79	60	166	89	122
Total income	Mean	11,156	11,434	10,987	17,641	13,955	13,030
	Median	10,508	10,986	10,375	16,400	12,647	11,500
	SE	298	376	251	656	732	618
<i>Base (N) unweighted</i>		<i>1,313</i>	<i>467</i>	<i>674</i>	<i>376</i>	<i>196</i>	<i>304</i>

N=(3,330) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatCen/IES 2011/12

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

		Full-time				Part-time			
		Two adult family	One adult family	Married or living in a couple	Single	Two adult family	One adult family	Married or living in a couple	Single
Main sources of student support	Mean	4,258	6,793	5,562	6,420	177	725	94	362
	Median	3,200	7,875	6,375	6,875	0	650	0	0
	SE	739	868	465	94	42	99	28	55
Other sources of student support	Mean	3,868	3,822	1,975	699	796	537	918	924
	Median	3,129	2,008	600	0	400	0	600	600
	SE	711	729	352	47	96	125	141	101
Income from paid work	Mean	3,375	1,644	3,452	1,446	12,108	6,041	15,234	11,643
	Median	0	0	2,290	115	10,800	3,585	14,130	10,800
	SE	891	390	632	132	815	828	1,013	865
Income from family*	Mean	1,145	240	-1,185	1,773	-55	102	-1,118	325
	Median	0	0	-1,188	600	-945	0	-1,293	0
	SE	1,900	115	479	104	777	47	635	63
Social security benefits*	Mean	1,626	6,480	333	81	1,493	8,378	430	852
	Median	1,151	5,343	0	0	663	7,800	0	0
	SE	219	1,142	165	25	155	798	109	175
Other miscellaneous income*	Mean	131	1,123	246	74	263	870	660	92
	Median	0	0	0	0	0	0	0	0
	SE	68	342	184	10	103	261	277	33
Total income	Mean	14,402	20,102	10,383	10,492	14,782	16,654	16,219	14,198
	Median	11,790	21,178	10,437	10,250	13,014	15,400	15,113	12,800
	SE	1,723	1,022	517	151	610	708	723	831
<i>Base (N) unweighted</i>		89	77	189	2,630	252	89	223	363

N=(3,912) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatGen/IES 2011/12

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

		Full-time		Part-time	
		Lives with parents	Does not	Lives with parents	Does not
Main sources of student support	Mean	5,527	6,551	327	264
	Median	6,168	6,939	0	0
	SE	149	116	50	48
Other sources of student support	Mean	738	1,081	1,015	811
	Median	0	0	650	350
	SE	79	89	173	68
Income from paid work	Mean	1,974	1,564	9,729	12,484
	Median	936	0	9,360	11,700
	SE	239	157	960	625
Income from family*	Mean	955	1,678	474	-302
	Median	260	600	50	0
	SE	100	171	311	395
Social security benefits*	Mean	45	459	375	2,036
	Median	0	0	0	260
	SE	16	90	97	178
Other miscellaneous income*	Mean	50	145	60	435
	Median	0	0	0	0
	SE	14	29	17	103
Total income	Mean	9,289	11,477	11,981	15,728
	Median	8,709	10,865	10,520	14,645
	SE	302	178	944	444
<i>Base (N) unweighted</i>		732	2,246	208	714

N=(3,900) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatGen/IES 2011/12

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

		Full-time		Part-time
		Independent	Dependent	Independent
Main sources of student support	Mean	6,074	6,389	273
	Median	6,875	6,875	0
	SE	222	96	41
Other sources of student support	Mean	1,859	628	835
	Median	500	0	400
	SE	174	44	64
Income from paid work	Mean	2,653	1,230	12,083
	Median	500	60	10,800
	SE	363	109	553
Income from family*	Mean	484	1,932	-200
	Median	5	900	0
	SE	295	119	344
Social security benefits*	Mean	1,128	20	1,822
	Median	0	0	0
	SE	193	8	157
Other miscellaneous income*	Mean	231	73	385
	Median	0	0	0
	SE	58	12	89
Total income	Mean	12,428	10,272	15,198
	Median	10,995	10,147	13,913
	SE	364	154	421
<i>Base (N) unweighted</i>		785	2,199	927

N=(3,911) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatCen/IES 2011/12

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

		Full-time			Part-time		
		1st Year	2nd Year or other	Final Year or 1 Year course	1st Year	2nd Year or other	Final Year or 1 Year course
Main sources of student support	Mean	6,500	6,578	5,846	267	317	229
	Median	6,903	6,939	6,675	0	0	0
	SE	195	149	166	38	93	38
Other sources of student support	Mean	781	1,029	1,114	738	849	893
	Median	0	200	0	200	500	500
	SE	84	93	130	103	90	112
Income from paid work	Mean	1,301	1,699	1,847	11,361	11,452	13,363
	Median	75	266	38	9,400	9,750	12,540
	SE	164	237	190	790	867	839
Income from family*	Mean	1,522	1,402	1,599	350	-459	-293
	Median	500	437	500	0	0	0
	SE	180	184	240	602	545	476
Social security benefits*	Mean	612	236	335	1,836	2,320	1,318
	Median	0	0	0	0	0	0
	SE	229	51	72	218	304	220
Other miscellaneous income*	Mean	123	129	111	596	290	274
	Median	0	0	0	0	0	0
	SE	37	38	28	279	102	95
Total income	Mean	10,839	11,073	10,851	15,148	14,770	15,785
	Median	10,339	10,626	10,178	13,095	13,975	14,125
	SE	281	250	287	680	698	830
<i>Base (N) unweighted</i>		<i>1,030</i>	<i>1,008</i>	<i>937</i>	<i>323</i>	<i>294</i>	<i>307</i>

N=(3,899) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatGen/IES 2011/12

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

		Full-time							Part-time						
		Medic & Dentistry	Subjects allied to medic	Sciences/ Eng/ Tech/IT	Human/ Social Sci/ Bus/ Law	Creat Arts/ Lang/ Human	Education	Comb/ other	Medic & Dentistry	Subjects allied to medic	Sciences/ Eng/ Tech/IT	Human/ Social Sci/ Bus/ Law	Creat Arts/ Lang/ Human	Education	Comb/ other
Main sources of student support	Mean	4,106	1,883	6,936	6,566	7,299	6,390	7,229	-	110	205	385	307	330	(112)
	Median	3,400	0	6,900	6,875	7,175	6,875	7,075	-	0	0	0	0	0	(0)
	SE	529	388	127	195	121	382	388	-	66	54	81	47	65	(37)
Other sources of student support	Mean	2,270	3,902	485	708	480	1,262	562	-	1,029	982	936	523	529	(1,280)
	Median	1,000	3,375	0	0	0	50	0	-	500	750	500	0	0	(700)
	SE	330	398	47	105	43	261	186	-	242	118	150	114	67	(468)
Income from paid work	Mean	1,453	1,620	1,167	2,173	1,574	2,591	1,327	-	15,469	13,238	12,930	8,473	10,237	(9,979)
	Median	0	0	0	583	300	1,520	286	-	15,000	12,600	12,600	5,250	8,460	(10,800)
	SE	737	379	136	406	258	368	270	-	1,616	1,103	900	1,091	1,131	(1,778)
Income from family*	Mean	2,419	1,447	1,528	1,291	1,657	1,477	838	-	-343	-1,367	-929	1,382	1,121	(867)
	Median	1,250	500	575	350	700	150	250	-	0	0	0	100	20	(0)
	SE	466	473	160	199	138	902	252	-	1,138	691	572	741	605	(912)
Social security benefits*	Mean	98	939	108	291	168	1,522	261	-	969	1,157	2,575	2,322	1,732	(3,043)
	Median	0	0	0	0	0	0	0	-	312	0	0	0	390	(0)
	SE	53	257	47	64	61	623	133	-	271	274	390	449	299	(919)
Other miscellaneous income*	Mean	169	131	62	105	129	397	17	-	117	357	494	747	253	(47)
	Median	0	0	0	0	0	0	0	-	0	0	0	0	0	(0)
	SE	63	52	13	20	44	206	5	-	51	130	257	326	149	(31)
Total income	Mean	10,515	9,921	10,287	11,134	11,308	13,638	10,234	-	17,352	14,573	16,390	13,754	14,202	(15,328)
	Median	10,385	9,157	10,016	10,665	10,950	11,385	10,175	-	15,869	13,650	14,565	12,220	12,550	(14,400)
	SE	536	450	187	341	269	1,014	396	-	1,041	769	699	886	1,343	(1,557)
<i>Base (N) unweighted</i>		237	197	888	669	737	171	86	21	68	289	190	156	168	35

N=(3,912) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatCen/IES 2011/12

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

		Full-time			Part-time		
		Bachelors degree	Other undergraduate	PGCE/ITT	Bachelors degree	Other undergraduate	PGCE/ITT
Main sources of student support	Mean	6,568	3,983	(4,680)	279	246	329
	Median	6,875	3,564	(6,149)	0	0	0
	SE	95	384	(856)	63	39	84
Other sources of student support	Mean	783	2,566	(3,816)	839	797	951
	Median	0	500	(1,500)	480	215	500
	SE	50	398	(1,076)	77	99	285
Income from paid work	Mean	1,574	2,542	(1,327)	12,804	10,427	12,650
	Median	143	500	(0)	11,700	9,900	12,321
	SE	144	318	(952)	657	732	2,349
Income from family*	Mean	1,526	599	(5,087)	-640	487	648
	Median	500	150	(650)	0	0	0
	SE	125	281	(3,368)	412	473	1,045
Social security benefits*	Mean	238	1,454	(469)	1,872	1,823	1,426
	Median	0	0	(0)	0	0	390
	SE	37	550	(223)	177	345	375
Other miscellaneous income*	Mean	86	468	(21)	502	96	559
	Median	0	0	(0)	0	0	0
	SE	13	195	(19)	139	23	364
Total income	Mean	10,776	11,612	(15,400)	15,656	13,876	16,564
	Median	10,419	10,348	(11,443)	14,490	12,800	15,938
	SE	148	531	(3,566)	473	579	2,254
<i>Base (N) unweighted</i>		<i>2,501</i>	<i>444</i>	<i>40</i>	<i>511</i>	<i>358</i>	<i>58</i>

N=(3,912) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatCen/IES 2011/12

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

		Full-time			Part-time			OU
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	
Main sources of student support	Mean	6,274	6,970	6,245	304	-	274	155
	Median	6,875	6,939	6,375	0	-	0	200
	SE	106	223	231	53	-	30	14
Other sources of student support	Mean	1,014	526	1,034	872	-	752	712
	Median	0	0	0	200	-	400	700
	SE	77	121	199	83	-	107	74
Income from paid work	Mean	1,657	850	2,691	12,564	-	10,821	10,539
	Median	151	0	887	11,700	-	9,360	9,000
	SE	147	91	320	706	-	692	835
Income from family*	Mean	1,528	1,781	119	-324	-	-619	442
	Median	500	850	50	0	-	0	0
	SE	146	195	211	445	-	405	437
Social security benefits*	Mean	353	89	764	1,531	-	1,525	3,101
	Median	0	0	0	0	-	0	520
	SE	70	41	139	197	-	240	323
Other miscellaneous income*	Mean	119	142	180	372	-	285	473
	Median	0	0	0	0	-	0	0
	SE	23	52	69	109	-	99	186
Total income	Mean	10,945	10,358	11,034	15,319	-	13,037	15,423
	Median	10,466	9,966	9,963	13,914	-	12,032	14,251
	SE	179	112	394	532	-	573	680
<i>Base (N) unweighted</i>		<i>1,947</i>	<i>547</i>	<i>491</i>	<i>491</i>	<i>22</i>	<i>199</i>	<i>215</i>

N=(3,912) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatCen/IES 2011/12

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

		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Main sources of student support	Mean	6,584	6,226	389	244
	Median	7,175	6,854	0	0
	SE	201	110	116	27
Other sources of student support	Mean	1,069	985	964	802
	Median	300	0	80	500
	SE	192	79	171	67
Income from paid work	Mean	2,064	1,569	12,065	12,088
	Median	0	180	11,078	10,800
	SE	516	116	1,120	651
Income from family*	Mean	1,549	1,485	-49	-239
	Median	400	500	0	0
	SE	200	157	799	365
Social security benefits*	Mean	447	336	2,373	1,680
	Median	0	0	0	0
	SE	121	75	315	160
Other miscellaneous income*	Mean	70	133	192	435
	Median	0	0	0	0
	SE	18	27	73	107
Total income	Mean	11,782	10,734	15,933	15,009
	Median	10,789	10,347	15,029	13,620
	SE	478	176	783	480
<i>Base (N) unweighted</i>		<i>421</i>	<i>2,564</i>	<i>124</i>	<i>802</i>

N=(3,911) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatCen/IES 2011/12

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

		Full-time		Part-time		OU
		England	Wales	England	Wales	
Main sources of student support	Mean	6,273	6,970	301	-	155
	Median	6,875	6,939	0	-	200
	SE	103	223	49	-	14
Other sources of student support	Mean	1,015	526	863	-	712
	Median	0	0	200	-	700
	SE	75	121	77	-	74
Income from paid work	Mean	1,685	853	12,432	-	10,539
	Median	157	0	11,250	-	9,000
	SE	144	91	654	-	835
Income from family*	Mean	1,489	1,774	-346	-	442
	Median	500	850	0	-	0
	SE	142	194	413	-	437
Social security benefits*	Mean	364	89	1,531	-	3,101
	Median	0	0	0	-	520
	SE	68	41	183	-	323
Other miscellaneous income*	Mean	121	142	365	-	473
	Median	0	0	0	-	0
	SE	23	52	101	-	186
Total income	Mean	10,948	10,353	15,145	-	15,423
	Median	10,444	9,966	13,650	-	14,251
	SE	174	111	496	-	680
<i>Base (N) unweighted</i>		<i>2,434</i>	<i>551</i>	<i>690</i>	<i>22</i>	<i>215</i>

N=(3,912) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All English-domiciled students

Source: NatCen/IES 2011/12

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

		Part-time	
		50% FTE or above	25% to 49% FTE
Main sources of student support	Mean	303	176
	Median	0	0
	SE	48	37
Other sources of student support	Mean	847	795
	Median	500	200
	SE	74	134
Income from paid work	Mean	11,976	12,439
	Median	10,500	12,600
	SE	629	1,003
Income from family*	Mean	-341	273
	Median	0	0
	SE	404	584
Social security benefits*	Mean	1,784	1,949
	Median	0	390
	SE	171	394
Other miscellaneous income*	Mean	472	97
	Median	0	0
	SE	114	26
Total income	Mean	15,039	15,729
	Median	13,310	15,150
	SE	492	732
<i>Base (N) unweighted</i>		713	214

N=(927) unweighted

*Note: figures adjusted for partner contributions where relevant.

Base: All part-time English-domiciled students

Source: NatCen/IES 2011/12

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

	Full-time	Part-time
Did the student funding and support available to you affect your decisions about study in any way?		
Yes	33.4	38.5
No	66.6	61.5
<i>Base (N) unweighted</i>	2,983	922
It affected my decision...		
to study full-time or part-time	30.2	38.3
to study at a nearby university so I could live with my family rather than going to a different university where I would have to live independently	31.7	13.9
to study in England or Wales (only students studying in England)	8.8	5.9
to study in London or not	21.7	4.1
about what course to take	9.8	13.7
about what institution to attend	20.3	14.4
I would not have studied without funding	69.9	65.0
None of these	4.4	8.8
<i>Base (N) unweighted</i>	932	342

Base: All English-domiciled students, and those who felt their study decisions were affected.

Source: NatCen/IES SIES 2011/12

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

	Full-time	Part-time
All	33.4	38.5
Gender		
Male	29.6	31.8
Female	36.4	42.2
Age (group)		
Under 20	27.1	na
20-24	31.5	na
25+	53.8	na
Under 25	na	37.0
25-29	na	40.6
30-39	na	36.7
40+	na	39.9
Ethnicity		
White	32.9	38.8
Asian	35.1	na
Black	38.3	na
Mixed/Other	28.9	na
BME	na	35.9
Socio-economic group		
Managerial and professional	30.0	34.9
Intermediate	37.9	36.7
Routine/manual	36.5	44.0
Parental experience of HE		
Yes	30.6	42.1
No	36.5	36.5
Family type		
Two adult family	48.0	34.9
One adult family	59.7	52.1
Married or living in a couple	48.5	34.2
Single	30.6	41.3
Lives with parents		
Yes	28.8	26.6
No	34.9	40.2
Living in London		
London	33.7	36.2
Elsewhere	33.4	39.1
<i>Base (N) unweighted</i>	2,983	922

Source: NatCen/IES SIES 2011/12

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

	Full-time	Part-time
All	33.4	38.5
Year of study		
1st Year	29.5	41.6
2nd Year or other	36.4	40.3
Final Year or 1 Year course	32.6	34.3
Subject		
Medicine & Dentistry	36.5	-
Subjects allied to medicine	43.5	35.6
Sciences/Engineering/Technology/IT	28.1	25.0
Human/Social Sciences/Business/Law	31.7	38.0
Creative Arts/Languages/Humanities	34.4	47.7
Education	42.3	48.6
Combined/other	33.1	-
Qualification level		
Bachelors degree	32.2	40.7
Other undergraduate	43.2	32.6
PGCE/ITT	(42.9)	(44.0)
Type of institution		
English HEI	33.4	36.3
Welsh HEI	26.0	13.5
FEC	41.3	22.4
OU		53.1
Status		
Independent	45.0	38.5
Dependent	28.4	na
Part-time intensity		
50% FTE or above	na	38.9
25% to 49% FTE	na	37.1
<i>Base (N) unweighted</i>	2,983	922

Source: NatCen/IES SIES 2011/12

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

	I would not have studied without funding		Study at a nearby university		Study part-time	Which university to attend	
	Full-time	Part-time	Full-time	Part-time	Part-time	Full-time	Part-time
All	69.9	65.0	31.7	13.9	38.3	20.3	14.4
Gender							
Male	66.8	48.8	32.5	17.3	48.1	20.1	14.7
Female	72.2	73.3	30.8	12.5	34.4	20.5	14.5
Age (group)							
Under 20	67.1	na	40.9	na	na	27.6	na
20-24	68.4	na	32.8	na	na	19.1	na
25+	75.8	na	19.1	na	na	14.1	na
Under 25	na	72.8	na	16.1	47.3	na	12.5
25-29	na	57.8	na	6.2	40.7	na	10.2
30-39	na	60.0	na	12.9	34.2	na	9.9
40+	na	72.2	na	19.4	37.7	na	23.4
Ethnicity							
White	72.2	64.1	30.2	11.1	38.9	17.8	14.1
Asian	63.2	na	46.3	na	na	27.1	na
Black	67.1	na	24.9	na	na	35.0	na
Mixed/Other	62.5	na	31.5	na	na	17.9	na
BME		68.4	na	30.7	36.9	na	16.7
Socio-economic group							
Managerial and professional	70.0	63.6	28.5	16.6	37.0	18.8	16.4
Intermediate	74.0	55.5	24.6	9.6	39.7	17.5	9.7
Routine/manual	74.4	74.2	36.5	10.1	35.9	23.4	13.6
Parental experience of HE							
Yes	64.7	53.6	34.2	11.5	48.0	17.6	14.1
No	75.8	71.9	28.9	14.3	32.9	22.7	14.3
Family type							
Two adult family	58.3	65.4	33.9	10.7	41.4	7.0	11.4
One adult family	68.0	76.6	19.7	14.5	39.2	5.1	22.4
Married or living in a couple	84.3	50.8	13.9	20.2	41.2	8.6	11.4
Single	68.9	69.6	34.7	12.0	32.7	23.8	15.6
Lives with parents							
Yes	61.6	82.1	54.7	10.3	32.9	22.8	10.7
No	72.4	63.1	25.3	14.3	39.0	19.7	14.8
Living in London							
London	74.6	62.7	29.3	7.2	34.7	23.4	16.4
Elsewhere	68.8	65.6	32.3	15.5	39.1	19.6	13.9
<i>Base (N) unweighted</i>	<i>932</i>	<i>342</i>	<i>932</i>	<i>342</i>	<i>342</i>	<i>932</i>	<i>342</i>

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

Source: NatCen/IES SIES 2011/12

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

	I would not have studied without funding		Study at a nearby university		Study part-time	Which institution to attend	
	Full-time	Part-time	Full-time	Part-time	Part-time	Full-time	Part-time
All	69.9	65.0	31.7	13.9	38.3	20.3	14.4
Year of study							
1st Year	71.2	63.0	37.2	10.5	38.1	28.4	15.6
2nd Year or other	66.8	65.7	28.9	15.4	40.2	17.8	14.6
Final Year or 1 Year course	72.8	66.9	32.4	14.9	37.1	19.0	13.6
Subject							
Medicine & Dentistry	72.0	-	37.5	-	-	23.4	-
Subjects allied to medicine	68.1	-	25.4	-	-	6.1	-
Sciences/Engineering/Technology/IT	63.0	63.0	33.3	12.8	44.0	21.0	6.2
Human/Social Sciences/Business/Law	73.8	67.5	33.9	18.7	41.5	26.6	19.2
Creative Arts/Languages/Humanities	71.8	63.9	34.2	17.2	41.0	24.4	23.6
Education	74.1	63.5	25.9	8.0	38.0	12.5	12.4
Combined/other	74.4	-	22.1	-	-	18.2	-
Qualification level							
Bachelors degree	69.6	65.5	32.4	12.5	39.8	21.7	15.3
Other undergraduate	71.8	72.1	29.1	21.1	30.7	11.9	13.6
PGCE/ITT	-	-	-	-	-	-	-
Type of institution							
English HEI	69.5	61.7	31.4	16.5	38.9	19.9	12.8
Welsh HEI	67.9	-	25.7	-	-	19.1	-
FEC	83.5	75.1	44.6	31.2	32.1	33.4	19.6
OU	na	73.0	na	4.2	37.4	na	17.9
Status							
Independent	72.1	na	26.0	na	na	14.3	na
Dependent	68.4	na	35.7	na	na	24.5	na
Part-time intensity							
50% FTE or above	na	64.8	na	15.0	38.4	na	15.7
25% to 49% FTE	na	65.8	na	9.8	37.9	na	9.8
<i>Base (N) unweighted</i>	<i>932</i>	<i>342</i>	<i>932</i>	<i>342</i>	<i>342</i>	<i>932</i>	<i>342</i>

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

Source: NatCen/IES SIES 2011/12

3 Sources of income

3.1 Summary of key findings

- Student Loans for Maintenance and Tuition Fees (state-funded Income Contingent Loans) were the most important source of income for full-time students, contributing half (50 per cent) of average total income. Students' reliance upon these sources of income has increased with the changes in student finance and support arrangements and since the 2007/08 survey when they contributed 38 per cent of average total income. Part-time students were ineligible for this type of support (in 2007/08 and in 2011/12).
- Among full-time students, who could be charged up to £3,375 for tuition fees in 2011/12, income from the Student Loan for Tuition Fees contributed £2,636 to total income (accounting for 24 per cent). Four in five (79 per cent) of full-time students had taken out a Tuition Fee Loan and among these, the average was £3,329 which was very close to the maximum loan amount of £3,375.
- Income from the Student Loan for Maintenance for full-time students accounted for a quarter (25 per cent) of the average total income for the academic year, contributing £2,779 on average. A marginally lower proportion of full-time students, though still the vast majority, took out a Student Loan for Maintenance than a Loan for Fees (74 per cent compared with 79 per cent), and the average amount received was £3,734 which is close the average estimated by the Student Loans Company. Likelihood of taking out a Student Loan for Maintenance was associated with social class, whether the student lived with their parents during term-time, type of institution attended, level of qualification aimed for, subject studied and location of study.
- Since 2006, full-time students entering HE could be eligible for a non-repayable Maintenance Grant or Special Support Grant to help with living costs depending on their status and personal/household income. Two in five (40 per cent) students actually received income from these grants, which was an almost identical proportion to that found for relevant ('new system') students in the 2007/08 survey despite changes to the eligibility thresholds. The average amount received in Maintenance or Special Support Grants was £2,157. The factors associated with grant receipt included social class, parental experience of HE, whether the student lived with their parents during term-time, subject studied, and level of qualification aimed for. Those most likely to receive a grant were from families with routine or manual work backgrounds. Again, part-time students were not eligible for this type of support.
- Specific types of students received substantial amounts of finance from other more targeted sources of student support. Focusing on full-time students: 40 per cent of full-time students with dependent children received child-related support, receiving on average £3,285; 17 per cent of disabled students in the sample (i.e. those with a self declared disability) received income from disabled students' allowances (£1,327 on average); 34 per cent of medicine/dentistry students received support from an NHS

bursary (£4,718) and 58 per cent of those studying subjects allied to health received NHS bursary support (£5,821); 35 per cent of those on courses leading to teaching qualifications received a Training Bursary.

- 'Other' sources of student support also includes bursaries and scholarships from institutions. Just over one third (34 per cent) of English-domiciled full-time students received a bursary or scholarship, receiving £895 on average. In contrast, very few part-time students received this type of support (only four per cent), instead the main form of support for part-time students from their institutions was support for fees rather than an award of a bursary or scholarship.
- Income from paid work was important for full-time students (representing 15 per cent of their average total income) and critical for part-time students (comprising 80 per cent of income). Compared with income distribution found in the 2007/08 survey, reliance upon earnings from paid work has decreased among full-time students and increased among part-time students.
- Just over half (52 per cent) of full-time students did some form of paid work during the term-time, earning on average £3,201. Working was most common among female students, those married or living with a partner, those living with their parents during term-time, and students of independent status. Among those working, the highest earnings were associated with those living in a couple, older, of independent status and studying in a FEC. There were roughly equal proportions of full-time students in continuous work (working across the full academic year) and in more casual jobs (at some point during the academic year), this differs to the patterns found in the previous survey suggesting that continuous work opportunities for students have declined over time.
- The vast majority of part-time students combined studying with work (82 per cent), earning on average £14,695. Those part-time students least likely to do so were: single parents, those studying with the Open University, studying arts or science-based subjects, older students and those from routine/manual work groups.
- On average, full-time students received £1,497 from their families (including parents, other relatives and partners) – this accounted for less than one-fifth (14 per cent) of their average total income, similar to the proportion of income from paid work. This proportion of income from families is a lower proportion than found in the 2007/08 survey. Those who gained the most from families tended to be from more 'traditional' student backgrounds – younger, white, dependent students living away from home to study, from managerial/professional social class backgrounds and single (i.e. with no partners or children).
- A different pattern was found for part-time students. Overall, income from families was less central to part-time students, and was indeed negative (-£200 on average) in that part-time students contributed income to, rather than received income from, their families. Variation between part-time students was largely driven by gender and family type/life-stage and work background.

- Although very few full-time students received income from social security benefits (eight per cent), for those who did this represented a key source of support. This was especially the case for lone parents, among whom it contributed £6,480, or one third (32 per cent) of their total average income.
- Social security benefits were a common source of income among part-timers, with around half claiming income from this source (46 per cent). Again, social security benefits played a particularly key role for lone parents, but also those studying at the Open University.

3.2 Introduction

This chapter looks in more detail at the different sources of income available to English-domiciled students during the 2011/12 academic year. As Chapter 2 showed, the average total income levels and the amounts received from various sources differed considerably between full- and part-time students, and according to a number of student and study characteristics. This chapter explores each category of income in more depth. As in the previous chapter, we focus only on key variations between students and further breakdowns are presented at the end of the chapter.

3.3 Main sources of student support

The main sources of student support form the central elements of HE funding policy. As outlined in Chapter 1, there have been a number of reforms to them over the years, which has resulted in students at different stages in their HE journey subject to different funding and support arrangements. However in the 2011/12 academic year the vast majority of students were covered by the same system, this included:

- Student Loan for Maintenance (i.e. to support living costs)
- Student Loan for Tuition Fees
- Maintenance Grant and Special Support Grant
- Access to Learning Funds (termed Financial Contingency Funds in Wales)

There are 'other' sources of student support – some of which may be more important for particular, targeted groups of students such as those following courses in medicine/dentistry and other health related subjects. These are discussed in more detail in Section 3.4.

The average amount that full-time students gained from the main categories of student support was £6,293 and these sources accounted for 58 per cent of total average income (Table 3.1 and Table A3.1). This was a much higher proportion than found in the previous survey (46 per cent in 2007/08). This difference is likely to be influenced by the make-up of the 2007/08 survey sample, which included students on two very different funding schemes (see Chapter 1 for an explanation), whereas students in the 2011/12 survey were largely covered by the same student finance and funding arrangements. However even

when comparing the 2011/12 cohort with 'new' system students from the 2007/08 cohort (the group with similar finance and funding arrangements), the proportion of average total income coming from the main sources of student support was still higher (58 per cent compared with 50 per cent).

The main sources of student support are a much more critical source of finance for full-time than for part-time students. Indeed, among part-time students the average amount was £273 and contributed only two per cent towards their average total income (and this proportion was same as the previous survey, Table 3.1 and Table A3.1).

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

		Full-time	Part-time
Student loan for fees	Mean	2,636	0
	Median	3,375	0
	SE	44	0
Fee grant for part time students	Mean	0	197
	Median	0	0
	SE	0	39
Student loan for maintenance	Mean	2,779	0
	Median	3,267	0
	SE	64	0
Maintenance grant	Mean	858	0
	Median	0	0
	SE	31	0
Access to Learning Funds/ Financial Contingency Funds	Mean	19	13
	Median	0	0
	SE	4	4
Course Grant	Mean	0	63
	Median	0	0
	SE	0	5
Main sources of student support	Mean	6,293	273
	Median	6,875	0
	SE	101	41
<i>Base (N) unweighted</i>		<i>2,985</i>	<i>927</i>

Source: NatCen/IES SIES 2011/12

3.3.1 Full-time students

Looking across all full-time students, younger full-time students aged under 20 and between 20 and 24 years old, relied much more on the main sources of student support than older ones: 64 per cent and 62 per cent respectively of their average total income was drawn from the main sources of student support, compared with 38 per cent of those aged 25 or older. Other students who relied heavily on the main sources of student support were:

- Students from routine/manual work backgrounds (64 per cent of average total income, compared with 53 per cent among those from managerial/professional work backgrounds and 52 per cent among those from intermediate backgrounds)
- Students with no dependent children (54 per cent among those students who were married or living as a couple, and 61 per cent among single students)
- Dependent students (62 per cent)
- Students studying in Welsh HEIs (67 per cent)
- Those studying at Bachelors level (61 per cent) rather than at other undergraduate level or towards teaching qualifications; and those studying science and engineering, social sciences or arts-based courses (67, 59 and 65 per cent respectively, Tables A3.1 and A3.2).

The principle sources of funding in this category were the Student Loan for Maintenance and the Student Loan for Tuition Fees, which taken together formed the majority of income from this source (i.e. the main sources of student financial support, accounting for 86 per cent) and accounted for half (50 per cent) of average total income overall. The other types of income from these main sources of student support – Maintenance Grants and Access to Learning Funds were much less widespread, and in each case at least half of full-time students did not receive them (i.e. the median values equalled zero, Table 3.1).

A focus on recipients of main sources of student support

The vast majority (85 per cent) of full-time students received at least some income from the main sources of student support which follows patterns found in previous surveys. The average amount among recipients of this type of support was £7,408 (Table 3.2).

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

	Base (N) recipients unweighted	Mean	SE	% students receiving support
Full-time English-domiciled student				
Student loan for fees	2,421	3,329	9	79
Fee grant (PT only)	0	-	-	0
Student loan for maintenance	2,313	3,734	60	74
Maintenance grant	1,224	2,157	31	40
Access to Learning Fund	80	724	94	3
Course grant (PT only)	0	-	-	0
Main sources of student support	2,622	7,408	68	85
Part-time English-domiciled student				
Student loan for fees	0	-	-	0
Fee grant (PT only)	193	912	88	22
Student loan for maintenance	0	-	-	0
Maintenance grant	0	-	-	0
Access to Learning Fund	26	-	-	3
Course grant (PT only)	249	250	6	25
Main sources of student support	324	828	70	33

Source: NatCen/IES SIES 2011/12

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

The Student Loan for Maintenance

The Student Loan for Maintenance is a state-funded loan to help towards living costs whilst studying, a loan that must be repaid with payments starting in the April following the date of graduation or leaving the course, and once the borrower is earning over a certain threshold (currently £15,795, but rising to £16,365 in April 2013¹). Students repay nine per cent of anything earned over the income threshold. It is therefore an income contingent repayment (ICR) loan. For the vast majority of borrowers, repayments are collected through the tax system. In 2011/12 students who applied and were eligible² could get 72 per cent of the loan regardless of household income (the basic loan): the remaining 28 per cent was income assessed. The table below (Table 3.3) shows the maximum loan rates

¹ For new students starting HE in the 2012/13 academic year, loan repayments will start when borrowers earn over £21,000 a year. From the April the borrower is due to start repayments, the interest payable on the loan is linked to the rate of inflation if earnings are less than £21,000, and increases with the amount earned (ie those earning between £21,000 and £41,000 the interest rate is inflation plus up to three per cent, and those earning £41,000 and over it is inflation plus three per cent). For administrative reasons these arrangements will not commence until April 2016.

² Maintenance Loans were age restricted (unlike Tuition Fee Loans) and only available to those aged under 60 at the start of their course.

available in 2011/12 for full-time students in different circumstances, depending on whether they live at home or away from home, and whether studying in London or not. Students on longer courses (more than 30 weeks and 3 days excluding vacations) could also get an extra amount of means-tested loan for each extra week they studied, those receiving a Maintenance Grant had the maximum amount of loan available to them reduced (effectively capped)¹, and most students in the final year of a course received a lower rate of loan because the loan does not cover the summer vacation following the end of the course.

Table 3.3: Maximum Maintenance Loan rates for 2011/12

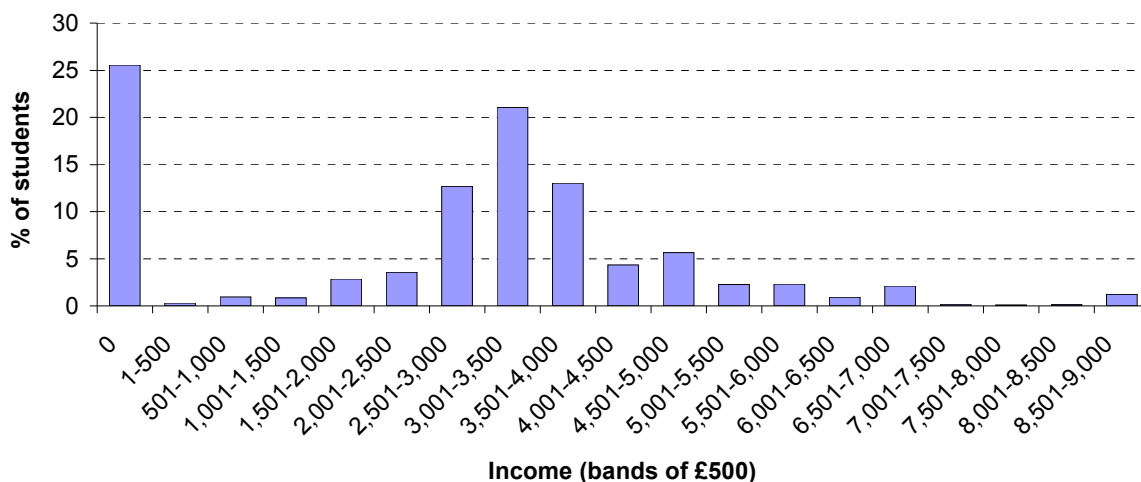
	Amount
Living at your parents' home	Up to £3,838
Living elsewhere or in your own home and studying in London	Up to £6,928
Living elsewhere or in your own home and studying outside London	Up to £4,950
Living and studying abroad for at least one academic term	Up to £5,895

Source: <https://www.gov.uk/student-finance-for-existing-students>

In 2011/12 the average Student Loan for Maintenance (including extra weeks allowance) amounted to £2,779 across all full-time English-domiciled students², this made up one quarter (25 per cent) of the average total income for the academic year. The median value was higher at £3,267 (which means that 50 per cent of students received at least this amount) Figure 3.1 shows the distribution across all full-time students of income from these student loans, indicating that 26 per cent received no income from a Student Loan for Maintenance, that the majority (47 per cent) received between £2,500 and £4,000, and that a very small group (approximately five per cent) received amounts of over £6,000.

¹ The amount of Maintenance Grant received affects the amount of Maintenance Loan students can borrow. The amount of Maintenance Loan that can be received will be reduced by £0.50 for every £1 of Maintenance Grant that a student is entitled to.

² Note this will include students who don't take out a student loan for maintenance and for whom the value of the Maintenance Loan would be zero.

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

Base: All full-time English-domiciled students (N=2,985). This chart includes students who don't take out a Student Loan for Maintenance and so will have a value of zero for maintenance loan income.

Source: NatCen/IES SIES 2011/12

A focus on Maintenance Loan recipients

Almost three-quarters (74 per cent) of full-time students had taken out a Student Loan for Maintenance during the academic year. This is slightly higher than found in the previous survey (71 per cent) but is lower than the take-up rate reported by the Student Loans Company (SLC) which is in the range 80-90%.¹ Among recipients, the average amount was £3,734 which is close to the average per applicant estimated by the SLC of £3,670 (Table 3.2).

A logistic regression was conducted to explore which characteristics influenced the likelihood of taking out a Maintenance Loan (Table A3.5 at the end of the chapter). The model found that, when controlling for other variables, the following factors significantly affected the propensity to take out a Maintenance Loan²:

- Social class – those from routine and manual work backgrounds were significantly more likely than those from managerial and professional or intermediate work backgrounds to have taken out a Student Loan for Maintenance (79 per cent compared with 74 and 69 per cent respectively)

¹ This is based on an estimate of the number of students eligible to take one out, rather than all students. These are figures for the 2011/12 academic year, and are taken from the Statistical First Release published in November 2012. <http://www.slc.co.uk/media/525907/slcsfr052012.pdf>.

² The figures quoted in parentheses are overall averages for the groups rather than regression estimates. See Tables A3.3 and A3.4

- Type of institution – English-domiciled students who were studying at Welsh HEIs were significantly more likely to have taken out a loan than those at English HEIs or at FECs (88 per cent compared with 74 and 77 per cent).
- Type of qualification – students following courses at other undergraduate level were the least likely to have taken out a loan (50 per cent), when compared with those at Bachelors level study (77 per cent).
- Subject studied – the most extreme differences in loan take-up were noticed by subject of study, and were related to eligibility for other sources of student support such as NHS bursaries¹. Those following arts based courses were the most likely to have taken up a loan (86 per cent) but a significantly smaller proportion of those on medicine and dentistry courses (52 per cent) or on courses allied to medicine (24 per cent) had taken out a loan.
- Location of study – those studying in London were entitled to take out a higher loan, and indeed among recipients living in London their average loan amount was £4,500 compared with £3,575 for recipients living elsewhere in England. However, London-based students were less likely to have taken out a Maintenance Loan (68 per cent compared with 76 per cent).
- Whether lives with parents during term-time – students living at home during their studies were less likely to have taken out a Maintenance Loan during the academic year when compared with those living independently (66 per cent and 77 per cent respectively).

Although there were also variations in loan take up by age, ethnicity, student status and family type, these did not remain significant once other characteristics were taken into account (i.e. differences by these characteristics were underpinned by associated factors such as subject and level of study, location of study, living arrangements and social class). Many of these patterns follow those found in the previous survey. However for this survey, location of study (Welsh HEI) and term-time living arrangements (not living in London) were found to be significantly associated with loan take up which was not the case in 2007/08, and conversely family type was not found to significantly affect propensity to take out a loan in this survey but did so in the previous survey.

The Student Loan for Tuition Fees

All eligible full-time students entering higher education can get a Student Loan for Tuition Fees. The Student Loan for Fees, like the Student Loan for Maintenance, is a state funded

¹ Pre-registration nursing and midwifery diploma courses, and any nursing or midwifery course for which a student is eligible to apply for a non income-assessed DHSSPS/NHS bursary or award under the Health Services and Public Health Act 1968 were not eligible for student loans. However those students who were eligible to apply for NHS bursaries that depend on household income, and who meet the student finance eligibility requirements could apply for a reduced rate Maintenance Loan that does not depend on household income (ie basic loan).

income contingent loan and has the same repayment conditions. In 2011/12, this loan for tuition fees covered any amount up to the full amount charged by the institution for tuition fees. It was worth up to £3,375 for the 2011/12 academic year. The Student Loan for Fees is paid directly to the student's university or college, therefore it is income which the student does not actually see themselves.

The amount that the Student Loan for Tuition Fees contributed to the total average income among all full-time students in 2011/12 was £2,636 (which accounts for 24 per cent of average total income, Table 3.1).

A focus on Fee Loan recipients

Four in five full-time students (79 per cent) took out a Tuition Fee Loan and, among those who did, the average amount was £3,329 which is very close to the maximum (Table 3.2). The take-up of fee loans has increased since the previous survey (which was 76 per cent for new system students, essentially students operating under similar funding arrangements).

The Maintenance Grant and Special Support Grant

Full-time students can apply for a non-repayable Maintenance Grant or Special Support Grant to help with living costs, depending on their status and other factors such as personal/household income. Both the Maintenance and the Special Support Grants are aimed at students in low-income households and are paid directly to students' bank accounts. The amounts available from the grants are the same but students who qualify for certain social security benefits may receive the Special Support Grant rather than the Maintenance Grant, as the former does not reduce the amount of Maintenance Loan that can be applied for (see above) and does not affect wider benefit entitlements and amounts. The table below (Table 3.4) shows the maximum grant levels available in 2011/12 for full-time students, depending upon their household income. The eligibility income thresholds for grants have increased from the levels used in 2007/08: of £17,910 for a full grant, and £38,330 for a partial grant.

Table 3.4: Maximum grant levels for 2011/12

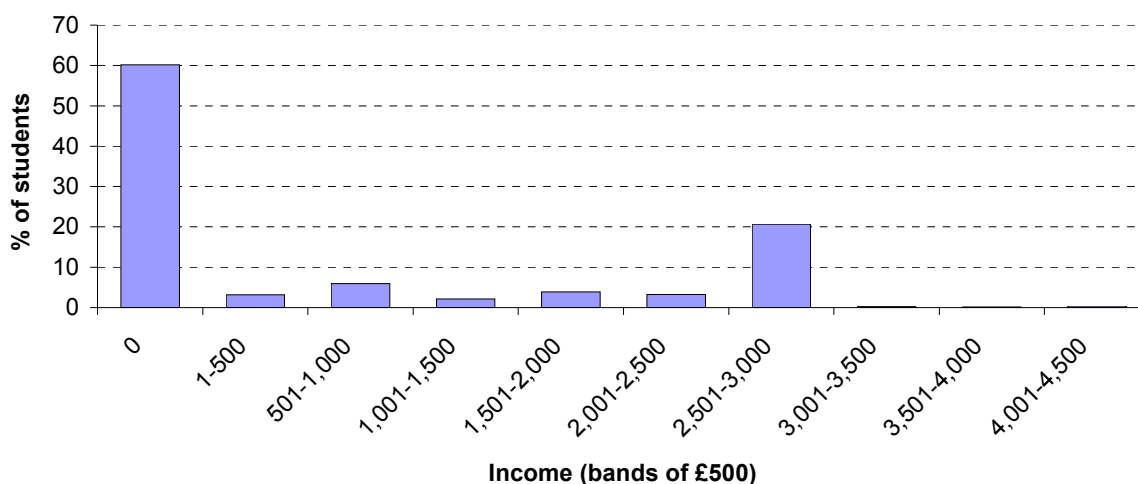
Household income	Amount
More than £50,020	No grant
Between £25,001 and £50,020:	Partial grant (depending on household income)
£34,001 to £50,020	£50 to £1,106
£25,001 to £34,000	£1,106 to £2,906
£25,000 or less	Maximum £2,906 grant

Source: Student Finance Fact Sheet (FS02), Student Finance England, 2011/12

Across all full-time students, the average amount of Maintenance or Special Support Grant was £858 (Table 3.1). The median value of grant across all full-time students was zero (which means that at least 50 per cent of students received no grant at all, see below). Figure 3.2 shows the distribution of income from Maintenance or Special Support Grants across all full-time students, and indicates how the vast majority of students (60 per

cent).received no income from these grants, and that there is a peak between £2,500 and £3,000 with 21 per cent of all full-time students receiving amounts in this range.

Figure 3.2 : Distribution of income from the Maintenance or Special Support Grants



Base: All full-time English-domiciled students (N=2,985). This chart includes students who don't receive a grant and so will have a value of zero for grant income.

Source: NatCen/IES SIES 2011/12

A focus on Grant recipients

Two in five (40 per cent) students did receive grants and this is almost identical to the proportion in the previous survey despite the changes to the eligibility thresholds. Those who received grant support, received on average £2,157, and the median amount received was £2,700 which was just shy of the maximum available (Table 3.2 and Table A3.6).

A logistic regression was conducted to explore which characteristics influenced the likelihood of receiving a grant (Table A3.8). The model found that, when controlling for other variables, the following factors significantly affected the propensity to receive a Maintenance or Special Support Grant (figures presented in brackets represent the proportion of students in that group receiving a grant and/or the average income for those that do receive a grant):

- Social class – students from routine and manual work backgrounds were significantly more likely than those from managerial/professional work backgrounds to receive a grant and to receive a higher amount (55 per cent, £2,237, compared to 27 per cent, £1,855), as were those from intermediate work backgrounds (44 per cent, £2,166, Table A3.6).
- Parental experience of HE – this is arguably another indicator of socio-economic background, and students with no parental experience of HE were significantly more likely to receive a grant than those whose parents had been to university or college (51 per cent compared with 30 per cent, Table A3.6).

- Subject – students studying subjects allied to medicine or medicine and dentistry were significantly less likely to receive a Maintenance or Special Support Grant (14 and 21 per cent respectively) than those studying other subjects (Table A3.7).
- Whether live with parents – when controlling for other factors, those students who lived with their parents were also significantly less likely to receive a grant (although similar proportions received a grant overall, 38 per cent compared to 40 per cent, Table A3.6).

Another factor that showed variation in the propensity for Grant receipt (although not significant at the variable level) was level of qualification, and once other factors were controlled for, students on courses at sub-degree level appeared less likely to receive a grant (29 per cent) than those on degree level courses (Table A3.7). There were also variations in propensity to receive a grant by family type, ethnicity and type of institution but these were not significant in the regression model and thus are likely to be explained by other factors such as social class, type of study and living arrangements (Table A3.6).

Access to Learning Fund

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

Overall, full-time English-domiciled students received an average of £19 from these funds.

A focus on Access to Learning Fund recipients

Just three per cent actually received money from the Fund, and among this group the contribution made to their total income was substantially higher, at £724.

3.3.2 Part-time students

As discussed in Chapter 2, what are termed the ‘main sources’ of student support in this report were in fact much less central for part-time students, and on the whole contributed very little to their average total income (see Table 2.1) – just £273 on average, or two per cent (an identical proportion to that found in 2007/08)¹. This is primarily because the vast majority of part-time students were not eligible for most of the funding sources in this category in 2011/12. In the 2011/12 academic year, different financial support arrangements applied to part-time students than to full-time students, and they tended to qualify for the more targeted ‘other’ forms of student financial support, which are covered

¹ The average is calculated across all part-time students, including those who have not received either Fee Grants or Course Grants and for whom the value of this form of support would be zero. It also includes part-time students on higher and lower study intensity courses – those studying at 50 per cent plus FTE, and those studying on courses of 25-50 per cent FTE. It is interesting to note that the average for main sources of support for those on lower intensity courses (25-50 per cent FTE) is approximately half that of students on higher intensity courses (50 per cent plus): £176 compared with £303.

in Section 3.4. The elements of main sources that part-time students were eligible for included: the means tested Fee Grant to cover the costs of fees charged by their institution up to a maximum of £1,230; the means tested Course Grant¹ to help with course related costs up to a maximum of £265; and Access to Learning Funds via their institutions. Both the Fee Grant and the Course Grant were only available to those studying at least 50 per cent of a full-time course for the duration of their course².

Therefore, as we might expect, far fewer part-time students than full-time students accessed funding from the main sources of student support (33 per cent, compared with 85 per cent of full-time students, Table 3.2). The average amount among part-time recipients was £828, which represents approximately one tenth of the amount that full-time students received from this source. The difference in the amounts received between full- and part-time students seems to have increased from the position in 2007/08. Again, this could be explained by the change from having two different student finance and funding arrangements in place in the 2007/08 survey and just one system in the 2011/12 survey.

Looking at each of the main elements for which part-time students were eligible, the key findings were:

- Just under a quarter (22 per cent) received a Fee Grant, averaging £912.
- A quarter (25 per cent) received a Course Grant, averaging £250 (Table 3.2).

3.4 Other sources of student support

3.4.1 Introduction

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

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

¹ Fee Grants and Course Grants were not available to part-time students who were already qualified to HE level except for those who are 'topping up' from a non-honours to an Honours degree, however the sample of part-time students for the 2011/12 survey excluded those with existing HE qualifications.

² The sample of part-time students for the 2011/12 survey included for the first time, those studying between 25 and 50 per cent FTE, this group accounted for 23 per cent of part-time respondents,

		Full-time	Part-time
Child related support	Mean	63	0
	Median	0	0
	SE	16	0
Dependent grant	Mean	8	0
	Median	0	0
	SE	3	0
Teaching related support	Mean	41	9
	Median	0	0
	SE	14	7
NHS related support	Mean	410	4
	Median	0	0
	SE	63	2
Disabled student allowances	Mean	56	73
	Median	0	0
	SE	11	28
Employer support	Mean	34	437
	Median	0	0
	SE	16	60
Support from Student's university or college	Mean	317	182
	Median	0	0
	SE	16	26
Other (e.g. EU program/charities/OU funds/Travel Grant)	Mean	73	124
	Median	0	0
	SE	14	22
Other sources of student support	Mean	1,001	835
	Median	0	400
	SE	73	64
<i>Base (N) unweighted</i>		2,985	927

Source: NatCen/IES SIES 2011/12

3.4.2 Full-time students

In Chapter 2 we looked at how other sources of student support comprised just nine per cent of average total income for full-time students, contributing £1,001 on average (Table 2.1 and Table 3.5). However for certain groups of students, this type of income was much more important. For the most part these reflected particular criteria attached to the different funding streams involved, such as whether or not the student had dependent children, and subject of study. Students for whom this type of income was relatively more important were as follows, and these patterns closely follow those found in the previous survey:

- Those undertaking subjects allied to medicine (mainly nursing but also subjects such as pharmacy, ophthalmics, and other health disciplines), where other sources of income accounted for two fifths (39 per cent) of their average total income. Medicine

and dentistry students were also more likely to rely on this type of income (comprising 22 per cent of their income, on average, derived from Table A2.13).

- Those studying at other undergraduate level or towards teaching qualifications (PGCE/ITT) where other sources comprised 22 and 25 per cent of income respectively (derived from Table A2.14)
- Couples with children – where they contributed 27 per cent of their average total income (Figure 2.3, and Table A2.9).
- Older students – those aged 25 or more, for whom this type of income contributed 18 per cent of their average total income (derived from Table A2.6).
- Black/black British students, accounting for 14 per cent of their average total income (Figure 2.5 and Table A2.7).
- Independent students where these sources made up 15 per cent of their average total income (derived from Table A2.11).

A focus on recipients

Almost half (48 per cent) of full-time students received income from the other sources of student support, which was marginally higher than found in 2007/08, and the average among recipients in 2011/12 was £2,073 (Table 3.6).

3.4.3 Part-time students

Across all part-time English-domiciled students, the average amount of income received from other sources of student support was marginally lower than that found for full-time students, at £835 or just five per cent of their total average income (Table 3.5 and 2.1).

There were fewer differences between part-time students in terms of the contribution to total income or the amount received. Analysis showed that, among part-time students, this type of income accounted for more of the average total income among students who were aged below 30 (derived from Table A2.6).

A focus on recipients

Generally, this type of income was more important to part-time students than the main sources of student support (in terms of the level of income received). More part-time students than full-time students received income from these sources (54 per cent compared with 48 per cent); however, the amount received was lower on average, at £1,556 (approximately three-quarters of that found for full-time recipients, Table 3.6).

3.4.4 Types of specific financial help to certain groups

The various types of allowances, bursaries and grants available to English-domiciled students studying in 2011/12 varied substantially in terms of eligibility criteria and the scale of the support on offer, depending on individual and HE-study characteristics. Table 3.6

shows the different components of other student support for full- and part-time students, with the proportion in receipt of each, and the average amount obtained. Each of the categories is discussed in turn in the rest of the section.

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

	Base (N) recipients unweighted	Mean	SE	% students receiving support
Full-time English-domiciled student				
Child related support	67	3,285	597	2
Dependent grant	12	-	-	0
Teaching related support	15	-	-	1
NHS related support	177	5,660	348	7
Disabled student allowances	118	1,327	193	4
Career Development Loan	2	-	-	0
Employer support	13	-	-	1
Support from student's university or college	974	910	45	35
Other (e.g. EU program/charities/OU funds/Travel Grant)	229	1,244	178	6
Other sources of student support	1,391	2,073	141	48
Part-time English-domiciled student				
Child related support	0	-	-	0
Dependent grant	0	-	-	0
Teaching related support	2	-	-	0
NHS related support	4	-	-	0
Disabled student allowances	27	-	-	3
Career Development Loan	3	-	-	0
Employer support	262	1,584	134	28
Support from student's university or college	170	1,048	84	17
Other (e.g. EU program/charities/OU funds/Travel Grant)	96	1,260	108	10
Other sources of student support	523	1,556	102	54

N=(2,985) full-time and (927) part-time, unweighted

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

Base: all English-domiciled students

Source: NatGen/IES SIES 2011/12

Funds for students in different circumstances

Child-related support

Child-related support includes the Childcare Grant and Parents' Learning Allowance, but excludes Child Tax Credit¹. Both of these are aimed at full-time students with dependent children in their household. The former contributes towards students' childcare costs during term-time and holidays, for children aged under 15 (or under 17 if the child is registered with special educational needs) and who are in a form of childcare that qualifies under the grant. The Childcare Grant is calculated weekly, and depends on the number of children, the maximum for one child in 2011/12 was £148.75 and for more than one child was £255 per week. The Parents' Learning Allowance is intended to contribute towards course-related costs such as books, materials and travel, up to a value of £1,508 per academic year. Neither of these grants is repayable.

Among all English-domiciled full-time students, an average of £63 was received in child-related support, but just two per cent received these funds (Table 3.5).

A focus on recipients of child-related support

Only seven per cent of full-time students actually had any dependent children in their household, and of these eligible students, 40 per cent received child-related financial support. For full-time recipients, the financial support they received from these sources was substantial, contributing an average of £3,285 (Table 3.6). A much higher proportion of part-time students had dependent children (45 per cent, higher than found in the previous survey due to the broadening of the sample criteria to include those studying on lower intensity courses) but part-time students were not eligible for this type of support.

Adult Dependents' Grant

Again, this type of support in 2011/12 was only available to full-time students who have a financially dependent adult family member in their household (including a spouse or partner, but discounting grown-up children). The maximum grant available for 2011/12 was £2,642. Again, this grant was not repayable.

Across all full-time students an average of just £8 was received from this source (Table 3.5). So few students actually received the Adult Dependents' Grant (less than one per cent, N=12) that further figures cannot be reported due to the reliability thresholds.

Disabled students' allowances

Disabled students' allowances (DSAs) are available to full-time and part-time students, and are non means-tested non-repayable forms of support paid in addition to the core student funding package. DSAs help pay for any extra costs a student may incur as a direct result of a disability – including a long-term health condition, mental health condition or specific learning difficulty such as dyslexia. The allowance has four elements which

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

cover: specialist equipment; non-medical help (for example, to pay for a note-taker); travel costs and general costs.

Across the whole sample of students in the study an average of £56 was received by full-time students through DSA and £73 by part-time students (Table 3.5).

A focus on DSA recipients

Only a small proportion of students accessed this type of funding overall (four per cent of full-time and three per cent of part-time students). However, 21 per cent of full-time and 19 per cent of part-time students in the sample had a (self-declared) disability, and of these students 17 and 12 per cent respectively accessed the support. Among full-time recipients it contributed £1,327 to their total average income. The figure for part-time students cannot be reported due to reliability thresholds.

Funds related to subject of study

NHS-related support

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

Across all full-time English-domiciled students the average amount gained from NHS-related support was £410 (Table 3.5).

A focus on recipients of NHS-related support

Only seven per cent of students accessed these funds, receiving on average of £5,660 each (Table 3.6). Recipients were confined to the relevant subject areas of medicine and dentistry, and subjects allied to health. Thirty-four per cent of full-time medicine and dentistry students and 58 per cent of those studying subjects allied to health

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

received NHS-related support, contributing on average £4,718 and £5,821 respectively to their total income.

Among all part-time students, the average amount of NHS-related support across all students was just four pounds. So few part-time students actually received this type of funding (less than one per cent, N=4) that there was no scope for further analysis, due to reliability thresholds.

Teaching-related support

Among English-domiciled students, the teaching-related financial support available (in addition to the standard funding package) comes in the shape of the Training Bursary. The Training Bursary is a financial aid awarded to students on selected postgraduate or undergraduate courses to help towards their costs during training. The funding available for postgraduate initial teacher training (ITT) courses in 2011/12 depended upon the phase of study and the subject specialism of the course (and was not dependent on the length of the course). From 1 August 2011, the postgraduate training bursary rates and eligible subjects were revised to reflect the need to recruit trainees to maths, science, modern foreign languages and engineering. A standard bursary rate of £6,000 was available to those students taking secondary education ITT courses in biology, combined science and modern foreign languages; and a higher rate of £9,000 was available to those in the priority subjects of physics, chemistry, engineering and mathematics at secondary education level. In 2011/12 no bursary was available to those taking courses at primary level or other subjects at secondary level¹.

Across all full-time English-domiciled students, an average of £41 was received in teaching-related support (by just one per cent of students, Tables 3.5 and 3.6). However 35 per cent of students on courses leading to teaching qualifications accessed these types of support, and the amount received was considerable, however the amount cannot be quoted due to the small base size (N=15).

Although a larger number of part-time students than full-time students were following courses leading to teaching qualifications, only a relatively small proportion of these part-time teaching students received teaching related support, just four per cent. The number of part-time students receiving this support falls below reliability thresholds so no further analysis was possible.

Support from the students' institution

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

- Bursaries – these formed a core part of the revised student funding package introduced in 2006/07. Institutions based in England were required to offer a minimum payment to students who received the full Maintenance Grant or Special Support Grant, or who paid the maximum tuition fees. The minimum amount payable

¹ Taken from the TDA, Training Bursary Funding Manual for academic year 2011/12; <https://www.education.gov.uk/publications/standard/publicationDetail/Page1/ITT-BURSARY-2011-12>

depended upon the amount of tuition fees charged, but in 2011/12 this was £338. In practice many institutions offered considerably more than this.

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

Across all full-time English-domiciled students the average amount received in financial support from their institution was £317, comprising only three per cent of average total income. Across all part-time English-domiciled students the average was considerably lower at £182 which reflects the fact that relatively fewer part-time students received support from their institutions (Table 3.5).

A focus on recipients of institution support

Just over one third (35 per cent) of full-time students received support from this source, and the average among recipients was £910. Fewer part-time students received support from their institutions (17 per cent), however among recipients the amount received was slightly higher on average than found for full-time students at £1,048.

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

	Base (N) recipients unweighted	Mean (£)	SE (£)	% students receiving support	Base (N) unweighted
Full-time					
Fee support ¹	11	-	-	<1	2,985
Bursary/scholarship	967	895	46	34	2,985
Total support from institutions	974	910	45	35	2,985
Part-time					
Fee support	146	958	70	15	927
Bursary/scholarship	37	(1,080)	(206)	4	927
Total support from institutions	170	1,048	84	17	927

N=(2,985) full-time and (927) part-time, unweighted

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

Base: all English-domiciled students

Source: NatCen/IES SIES 2011/12

A focus on recipients of institution bursaries and scholarships

Just over one-third (34 per cent) of English-domiciled full-time students received a bursary and/or scholarship¹ from their institution, which suggests that for this group of students, institutional support was largely in the form of bursaries and scholarships. The average amount received was £895 (Table 3.7). In contrast, very few part-time students (four per cent) received this type of support, and the amount received was on average £1,080, although this figure should be treated with caution due to the relatively small number of recipients (N=37). It would appear that the main form of institutional support for part-time students was support with fees rather than the award of a bursary or scholarship.

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

- Social class – students from routine/manual backgrounds and from intermediate socio-economic groups were significantly more likely to have received a bursary or scholarship (46 and 38 per cent respectively, receiving on average £872 and £1,028, Table A3.10). This reflects the criteria for bursaries and the widening participation policy intention.
- Subject – those on medicine or dentistry courses or studying subjects allied to health were significantly less likely to have received this type of support (19 and 13 per cent respectively, Table A3.11) than those on other courses. This reflects their eligibility for other subject specific funding.
- Level of study – students on other undergraduate courses were significantly less likely than those studying at first degree level to have had a bursary or scholarship (19 per cent of those at other undergraduate level, receiving on average £1,114, Table A3.11)
- Family type – single parent students were significantly more likely to have received a bursary or scholarship than students with other family types. Two in five (41 per cent) single parent students received a bursary/scholarship, and received on average £876 (Table A3.10).

Support from the students' employer

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

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

tuition fees and or contributions towards study expenses. Across all full-time English-domiciled students, the average amount of income from this source was £34, but among part-time students this was considerably higher at £437 (Table 3.5).

A focus on recipients of employer support

Just one per cent of full-time students actually received financial support from an employer while studying, and the small number of recipients (N=13) means that no further analysis was possible due to reliability thresholds.

A much higher proportion of part-time students said they received employer support (28 per cent, Table 3.6), although this represents a slight fall when compared with the 2007/08 figure of 33 per cent. The average amount received was £1,584 and is likely to reflect the amount of fees charged to part-time students as the bulk of employer support was aimed at paying towards tuition fees rather than to cover more general study or living costs. Employers could of course support part-time students in other ways, including giving time off to study, but this was not captured in the survey.

Other forms of student support

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

The average amounts from these sources totalled £73 across full-time English-domiciled students. Across all part-time students the average was higher at £124 (Table 3.5).

A focus on recipients of other support

Only a small proportion of students received funds from these other sources: six per cent of full-time students, receiving on average £1,244; and 10 per cent of part-time students, receiving on average £1,260 (Table 3.6).

3.5 Income from paid work

3.5.1 Introduction

As well as income from specific HE-related student support, income from paid work can offer an important way in which students can support themselves and fund their studies. Indeed for some students, earnings may make up the largest part of their income. In this section we explore the contribution work can make to students' incomes, as well as students' propensity to undertake paid work and the extent of that working.

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

3.5.2 Earnings for full-time students

During the 2011/12 academic year, earnings from paid work made up 15 per cent of income among all full-time students⁴, contributing £1,662 on average, making work the second most significant source of income for full-time students (Table 2.1). However, the median value of work earnings across all full-time students was £150 (which means that 50 per cent of students received little or no income from paid work during the academic year, see below) indicating that the distribution of earnings was positively skewed and that there were relatively few high values for earnings across the whole of the full-time student sample.

Of this income from paid work the majority, averaging £1,143 per student, came from a continuous job, this is defined as one that a student has before the start of the academic year and is likely to continue until after the end of the academic year. The remainder of income from paid work, averaging £518 per student, came from other jobs that were often more casual in terms of the length of time that students worked in them (Table 3.8).

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

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

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

⁴ This will include students who don't have paid work and so for whom the value of earnings will be zero.

Table 3.8: Income from paid work during the academic year 2011/12 (£), English-domiciled full-time and part-time students – all paid work and different types of paid work

		Full-time	Part-time
Income from continuous job	Mean	1,143	11,047
	Median	0	9,927
	SE	131	525
	<i>Base (N) unweighted</i>	2,985	927
Other paid work (excluding summer vacation)	Mean	518	1,036
	Median	0	0
	SE	48	166
	<i>Base (N) unweighted</i>	2,985	927
Income from paid work	Mean	1,662	12,083
	Median	150	10,800
	SE	140	553
	<i>Base (N) unweighted</i>	2,985	927

Base: All English-domiciled students, including those in paid work and those not in paid work

Source: NatCen/IES SIES 2011/12

Variations in income from paid work for different groups

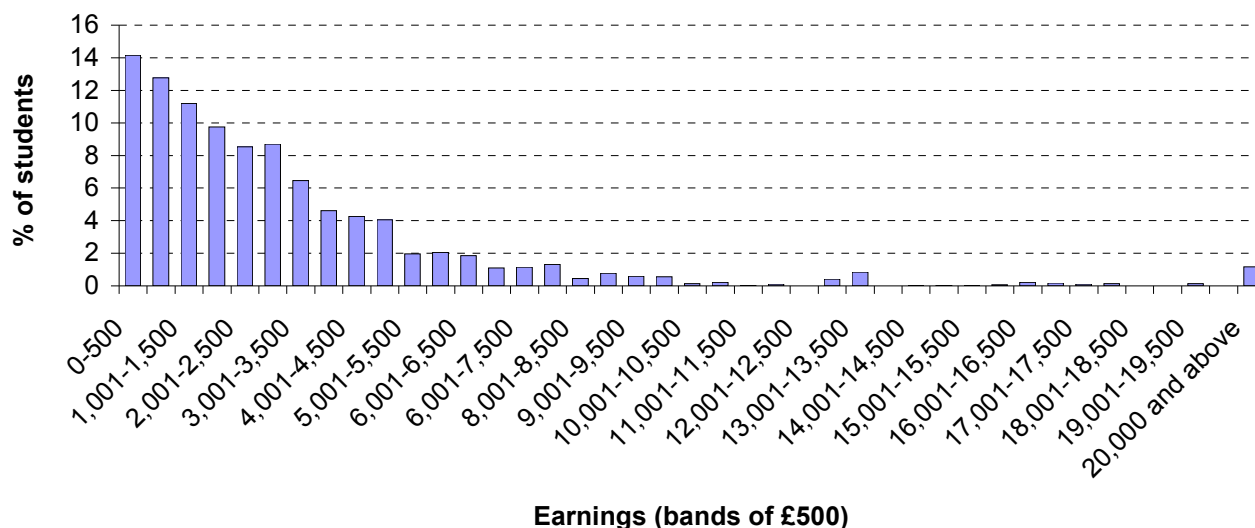
Across all full-time students, the groups who averaged the most income from paid work were: students aged 25 or over (£3,452); those who were married or living as a couple (without children, £3,452, and with children, £3,375); students studying at an FE college (£2,691); students on other undergraduate courses (£2,542); those studying education subjects (£2,591); and independent students (£2,653, which is linked to age and marital status). (Tables A3.12 and A3.13 provides detailed breakdowns by student and HE study characteristics).

3.5.3 Patterns of working among full-time students

Prevalence of working during the academic year

More than half (52 per cent) of full-time students did some form of paid work during the academic year, and for those that did work, average earnings were £3,201 (with a median value of £2,143 indicating a positive skew to the distribution). Figure 3.3 shows the distribution of earnings among those full-time students in paid work. This shows that the vast majority of students who were working while studying earned less than £5,000 during the academic year, but that approximately one fifth of these earners were spread across a range of high salaries – from £5,000 to over £20,000 (signified by the long right-hand tail to the chart).

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



Base: All full-time English-domiciled students in paid work (N=1,507).

Source: NatCen/IES SIES 2011/12

However, patterns of working among different groups of students varied significantly as did average earnings for those who did work (Tables A3.15 and A3.16). A logistic regression analysis was undertaken to explore which student and HE study characteristics were significantly associated with the likelihood of engaging in paid work (Table A3.14). This revealed that, after controlling for other factors, students who were significantly more likely to undertake paid work whilst studying were (note that the figures in brackets are the overall average for the group):

- married or, living with a partner without children (65 per cent)
- living at home with parents (59 per cent)
- female (55 per cent)
- of independent status (54 per cent).

Students who were significantly less likely to have done paid work during the academic year were:

- lone parents (37 per cent)
- from a mixed or 'other' ethnic background (37 per cent)
- studying medicine/dentistry (43 per cent), subjects allied to medicine (48 per cent) or sciences/engineering/technology/IT (46 per cent)

- studying for a teaching qualification (e.g. PGCE/ITT, 25 per cent)¹.

For students who did work, the highest earnings were found for:

- married or living in a couple (with children, £7,406; or without, £5,341)
- aged 25 or older (£6,512)
- independent status students (£4,886)
- students studying at an FE college (£4,723).

As was found in the 2007/08 survey, social class was not found to be significantly associated with likelihood of working and students from routine/manual work backgrounds were no more or less likely to engage in paid work than were those from intermediate or managerial/professional work backgrounds.

Continuous and casual work

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

More than a quarter (28 per cent) of all full-time students had a continuous job during the 2011/12 academic year and a similar proportion (29 per cent) had non-continuous/casual work (Table 3.9). This differs quite considerably to the findings from the previous survey, where many more students had a continuous job than had a non-continuous/casual job (40 per cent and 20 per cent respectively).

For those surveyed in 2011/12, among those in work the income earned from continuous work was considerably higher than income from non-continuous jobs (£4,020 compared with £1,757, see Table 3.9). However, the two types of work were not mutually exclusive with five per cent of students working in a continuous job as well as one or more non-continuous jobs during the academic year. Just under a quarter (23 per cent) of students worked solely in a continuous job and nearly the same proportion (24 per cent) worked in one or more non-continuous or more casual jobs.

¹ Note that there was a relatively small number of students in this group (N= 31). Although this would normally reduce the chance of finding a significant association for this group, precise estimates of the relationship should be treated with caution.

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

		Full-time	Part-time
Income from continuous job	Mean	4,020	15,458
	Median	2,830	13,680
	SE	370	609
	Unweighted Count	828	647
	Proportion working (%)	28	71
Other paid work (i.e. non-continuous/casual work) (this excludes summer vacation work)	Mean	1,757	5,191
	Median	1,103	3,272
	SE	139	549
	Unweighted Count	852	180
	Proportion working (%)	29	20
Income from paid work (all types)	Mean	3,201	14,695
	Median	2,143	13,302
	Standard Error	234	535
	Unweighted Count	1,507	746
	Proportion working (%)	52	82
<i>Base (N) unweighted</i>		2,985	927

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12

Focusing on the hours worked by full-time students, of the 28 per cent of full-time students that reported a **continuous** job:

- The majority (60 per cent) said that they worked *different* hours during term-times and vacations: these students tended to work much longer hours during vacations (22 hours per week on average) than during term-times (11 hours per week).
- The remaining two-fifths (40 per cent) of those with a continuous job averaged 15 hours per week during term-times and vacations alike.

For the 24 per cent of students that reported only doing **non-continuous** or more casual work:

- In the first of such jobs, nearly two thirds (64 per cent) reported doing different hours during term-times and vacation working. Again these students tended to work longer hours in vacations than during term-time (16 hours per week on average compared to seven hours per week) although they tended to work fewer hours than those with a continuous job.
- The remaining one-third (36 per cent) of students with only non-continuous work, averaged 13 hours a week during term-time and vacation. The average duration of the first 'other' job reported for this group of students was 19 weeks, which perhaps

goes some way to explaining the much lower income on average from this type of work over the whole of the academic year (Table 3.9).

Summer vacation work (for continuing students only)

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

Students who study at any institution other than the OU¹, and who were in their second or subsequent year of a course lasting longer than one year (i.e. were continuing students), were asked if they had undertaken any paid work during the previous summer vacation - between June/July and September 2011. Overall net earnings were calculated for this period². Across all such continuing full-time students³ who were asked the question, income from summer work was £606. Taking this figure into account raises total earnings from paid work across the whole year (not just the academic year) to £2,415 on average for this group of students, giving them an overall total income for the year of £11,564 on average (Table 3.10).

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

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

³ This will include students who did not work in their previous summer vacation and for whom the summer vacation earnings will be zero.

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

		Full-time	Part-time
Income from continuous job	Mean	1,241	11,631
	Median	0	10,800
	SE	154	760
Other paid work (excluding summer vacation)	Mean	568	935
	Median	0	0
	SE	63	208
Summer vacation work	Mean	606	1,159
	Median	0	0
	SE	39	116
Total from paid work (academic year only, excluding summer vacation)	Mean	1,809	12,566
	Median	250	11,700
	SE	163	793
Total from paid work (whole calendar year, including summer vacation work)	Mean	2,415	13,725
	Median	1,181	13,000
	SE	173	830
Total income from all sources (academic year only, excluding summer vacation work)	Mean	10,958	14,907
	Median	10,508	13,540
	SE	198	596
Est total income (whole calendar year, including summer vacation work)	Mean	11,564	16,066
	Median	10,925	14,704
	SE	209	631
<i>Base (N) unweighted</i>		<i>1,879</i>	<i>421</i>

Base: English-domiciled students in their second or subsequent year of study (i.e. continuing students), excludes OU students and those on a one year only course (N=1,300). This will include continuing students who do not work

Source: NatCen/IES SIES 2011/12

As noted earlier in this section, not all students do engage in paid work. Just under half (46 per cent) of eligible continuing full-time students were found to have worked during the preceding summer vacation, earning £1,331 on average if they did (Table 3.11). It is worth noting that this figure is substantially different to the proportion who were deemed as having worked during the summer vacation in the 2007/08 report¹.

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

		Full-time	Part-time
Summer vacation work (continuing students)	Mean	1,331	2,892
	Median	1,000	2,585
	SE	60	238
N working (Unweighted)		891	187
% working		46	40
<i>Base (N) unweighted</i>		<i>1,879</i>	<i>421</i>

Base: English-domiciled students in their second or subsequent year of study, excludes OU students and those on a one year only course (N=1,300)

Source: NatCen/IES SIES 2011/12

3.5.4 Earnings for part-time students

Earnings from paid work were particularly important for part-time students with 80 per cent of all income among part-time students coming from this source, amounting to £12,083 on average (Table 2.1). The median value of work earnings across all part-time students was £10,800 (which means 50 per cent of students received at least this amount from paid work) indicating that the distribution of earnings was slightly positively skewed with marginally fewer high values for earnings compared with low values across the whole of the part-time student sample.

Of these earnings the vast majority (91 per cent) came from a continuous job, averaging £11,047 per student, with the remaining nine per cent coming from other jobs (£1,036 on average; Table 3.8). The proportion of income from paid work was much higher than found in previous surveys, and is likely to be explained by the inclusion of part-time students on

¹ This figure is substantially lower than the proportion reported as engaging in summer work in the 2007/08 report. However, the 2007/08 survey contained a routing error that meant only a sub-set of continuing students – those who reported working during the academic year – were asked if they had worked during the summer. In effect only 53 per cent of full-time continuing students and 81 per cent of continuing part-time students who worked during the academic year were routed to the vacation work section. As a result 47 per cent of full-time and 19 per cent of part-time continuing students were not asked about summer work. This could theoretically mean that the true proportion working during the 2007 summer vacation could be anywhere between 49 and 96 per cent for full-time and between 57 and 76 per cent for part-time continuing students rather than the 92 per cent and 70 per cent reported. This routing error was rectified in the current 2011/12 survey which means that the proportion working during the summer reported here is more likely to be an accurate reflection of summer working across the continuing student population.

lower intensity courses. However, the split between work income from continuous work and from other work was the same as that found in the 2007/08 survey.

Variations in income from paid work for different groups

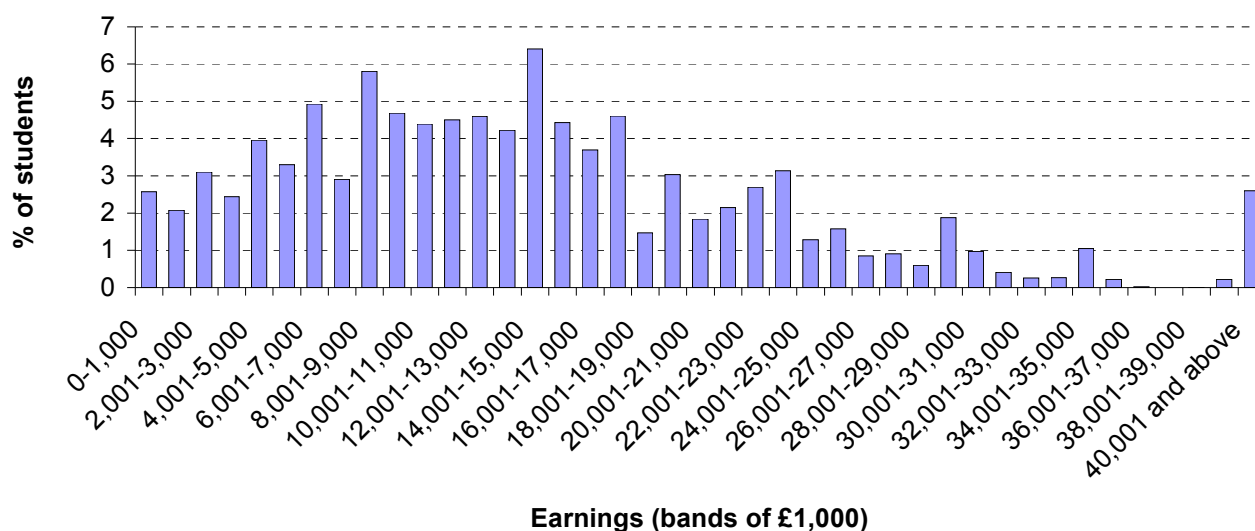
Income from paid work varied considerably among different groups of students (Tables A3.17 and A3.18 provide detailed breakdowns). Across all part-time students, those students with higher earnings on average were:

- from managerial/professional work backgrounds (£16,154)
- studying subjects allied to medicine (£15,469)
- married or living with a partner (£15,234)
- male (£14,465)
- aged between 25 and 39 years old (£13,577)
- in their final year of study or on a one year course (£13,363).

3.5.5 Pattern of working among part-time students

As with full-time students, variations in earnings among part-time students were influenced by propensity to engage in paid work. More than four-fifths (82 per cent) of all part-time students did some form of paid work during the 2011/12 academic year, earning £14,695 on average if they did work (with a median value of £13,302, Table 3.9). Figure 3.4 shows the earnings distribution among those part-time students in paid work. This shows how earnings vary with no real uniform pattern, although there is a positive skew to the distribution. There appear to be several peaks around earnings of £6,000 to £7,000, £8,000 to £9,000, £14,000 to £15,000, and £17,000 to £18,000, but there are few students earning over £23,000.

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



Base: All part-time English-domiciled students in paid work (N=746).

Source: NatCen/IES SIES 2011/12

A logistic regression analysis identified that the personal and study characteristics that were associated with the propensity to undertake paid work (Table A3.19) were: age, family type, subject studied, and year of study. The results showed that, controlling for other factors:

- Those aged 40 years or older were less likely to engage in paid work during the academic year than younger students (75 per cent compared to 89 per cent of 25 to 29 year olds, and 84 per cent of those under 25 and those aged 30 to 39)
- Single parent students (59 per cent) were also considerably less likely to work whilst studying than other family types (83 per cent of single students, 85 per cent of those married/living as a couple, and 88 per cent of two adult families worked).
- Students studying arts-based subjects (65 per cent) or science, engineering or technology based subjects (81 per cent) were less likely to be in paid work when compared with those on social science based courses (83 per cent)
- Students in their final year of study or on a one year course were significantly more likely to engage in paid work during the academic year than those in other years of study (90 per cent compared to 76 per cent of first years and 80 per cent of those in intermediate years).

Looking at the regression model (Table A3.19), there would appear to be a significant association for part-time students from routine/manual work backgrounds, and for those studying at the OU, with propensity to work during the academic year. However, although OU students were significantly less likely to work than part-time students at other universities and colleges (69 per cent compared to 86 per cent), significant associations were not found at the variable level for social class or for institution type. Therefore, it would not be safe to assume that there was a significant relationship between these factors and propensity to undertake paid work during the academic year.

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

Continuous and casual work

Part-time students were far more likely than full-time students to have had a continuous job, with nearly three-quarters (71 per cent) reporting this type of work (Table 3.9). Working in a continuous job was much more prevalent among part-time students than more short-term working or working in multiple jobs and only 20 per cent reported this latter type of casual or non-continuous work. Again, as seen earlier for full-time students, income from continuous employment was much higher on average than from other types of job at £15,458 on average compared with £5,191 on average for 'casual' jobs. These two types of work were not mutually exclusive with one-in-ten students working in both types of job during the academic year.

Focusing on the hours worked by part-time students, there are indications that this has increased since the previous survey in 2007/08.

Of the 71 per cent of part-time students who had a **continuous** job:

- Nearly four-fifths (78 per cent) said that they worked the same hours during term-times and vacation periods (Christmas and Easter). For these students, the hours worked were more or less equivalent to a full working week at 36 hours per week (up from 33 hours in the previous survey).
- For the remaining 22 per cent of students who reported working different hours during term-times and vacations, the hours worked varied substantially between the two periods. Generally part-time students worked more on average during term-times than during holidays (27 hours per week on average compared with nine hours). This is a reversal of the pattern of working among full-time students who on average tended to work longer hours during vacations than during term-time.

Of the eleven per cent of part-time students who only reported doing a **non-continuous** job:

- The average job duration for the first reported job was 26 weeks. In this job the majority (70 per cent) reported doing the same hours during term-times and vacations working on average for 27 hours per week (up from 21 hours per week in the previous survey).
- Due to the small number of part-time students reporting working different hours during term-times and vacations in these casual jobs no further analysis of hours was possible.

Summer vacation work (for continuing part-time students only)

As might be expected, earnings from summer vacation work were more significant among part-time students than for full-time students. Income from paid work over the summer vacation for all returning part-time students (excluding OU students)¹ amounted to £1,159 on average (Table 3.10). Taking income from summer vacation work into account increased returning students' earnings across the whole year to £13,725 and their overall income to £16,066 on average.

However, not all part-time continuing students did paid work over the 2011 summer vacation. Two-fifths (40 per cent) of continuing part-time students did report having summer work (only 44 per cent of those who reported working during the academic year also reported summer work, whilst 13 per cent of those who had no paid work over the academic year worked during the summer). For those students who did work during the summer vacation, earnings over the period were £2,892 on average (Table 3.11). As with

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

full-time students, this represents a significant departure from the figures for summer working presented in the 2007/08 report¹.

3.6 Income from family

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

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

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

		Full-time	Part-time
Contributions from parents/other relatives	Mean	1,603	233
	Median	500	0
	SE	101	41
Gifts of money from partner	Mean	4	17
	Median	0	0
	SE	3	7
Share of partners income	Mean	-110	-450
	Median	0	0
	SE	84	356
Total family income	Mean	1,497	-200
	Median	500	0
	SE	138	344
<i>Base (N) Unweighted</i>		2,985	927

Base: all English-domiciled students

Source: NatCen/IES SIES 2011/12

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

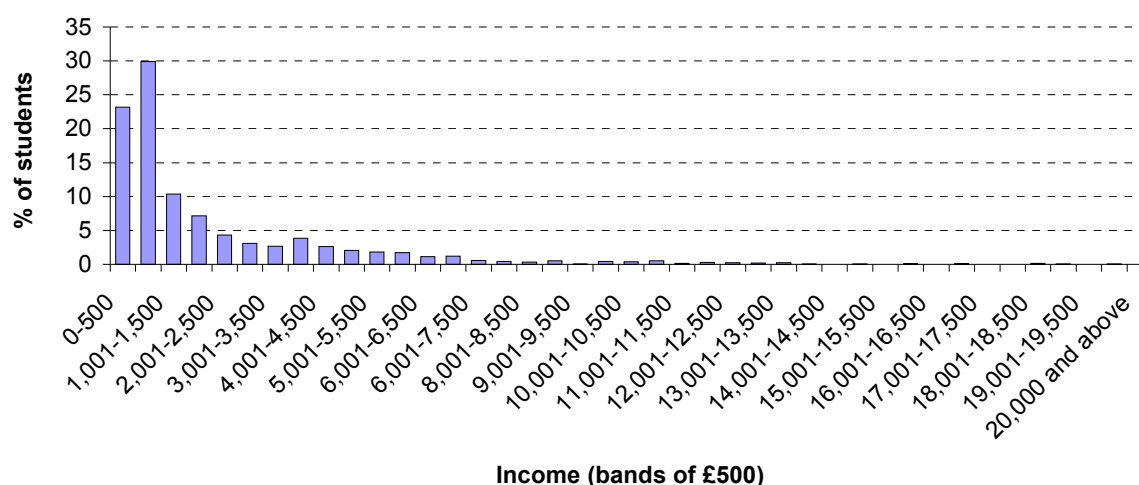
² This category does not include contributions or gifts from friends, these are counted within the miscellaneous income category.

3.6.1 Full-time students

Across all full-time English-domiciled students¹ they received on average £1,497 from their families – this accounted for 14 per cent of their average total income, and was very similar to the proportion gained from paid work (Table 2.1). This represents a lower proportion than found in 2007/08 survey which in turn was lower than found in the 2004/05 survey (20 and 25 per cent respectively), and suggests that generally reliance upon support from families has fallen over time and with changes to the financial support package; although for some groups of students this remains a critical component of their income whilst studying (see below).

The largest contribution, within this category of support, came from the students' parents and other relatives contributing £1,603 to average total income (Table 3.12). The median value of income from parents/other relatives across all full-time students was considerably smaller at £500, which means that 50 per cent of students received little or no financial support from their parents/other relatives, and indicating that the distribution of parental support was positively skewed. Figure 3.5 shows the distribution of income from parents and other relatives and this shows how the right tail is longer and that the mass of the distribution is concentrated on the left of the figure, illustrating that there were relatively few high values of income from parents/other relatives across the whole of the full-time student sample. Indeed, 23 per cent received no income from their parents or other relatives, 30 per cent received between £1 and £500, 10 per cent between £500 and £1,000, seven per cent between £1,000 and £1,500, four per cent between £1,500 and £2,000. It is interesting to note that four per cent of full-time students received between £3,000 and £3,500 from their parents/other relatives (similar to the maximum value for Student Loans for Fees). Approximately five per cent or one in twenty full-time students received more than £6,500 from their parents or other relatives.

Figure 3.5: Distribution of income from parents and other relatives



Base: All full-time English-domiciled students (N=2,985). This chart includes students who don't receive any financial support from their parents and so will have a value of zero for this source of income.

Source: NatCen/IES SIES 2011/12

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

Other sources of income from families include contributions from partners:

- On average, full-time students 'contributed' £110 to their partner's income rather than received income (i.e. so this average figure is a negative value and will reduce the average amount received overall from families). Only nine per cent of full-time students actually transferred income with their partner (either receiving or contributing income). Among those that did, the average amount is significantly higher (discussed later in this section).
- Full-time students also received a small contribution from their partners in the form of gifts, including gifts of money, books, computer equipment, and clothes, contributing four pounds on average to total income.

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

- Age: older students, those aged 25 and over received significantly less from this source than those aged under 20 (£358 and £1,805 respectively).
- Family type: students in couples (and with no children) obtained significantly less income from their families compared with single students. Indeed the former group received the least income from this source (-£1,185), and instead of increasing their average total income, this source reduced their overall income. Single students received the most from this source with an average of £1,773, which contributed 17 per cent of total income. It is worth noting that single student parents received a negligible amount from this source, in comparison (averaging £240), which contributed just one per cent of their total income.
- Social class: students from intermediate backgrounds gained less from this type of income (£1,155) and those from routine/manual work backgrounds gained considerably less (£467), compared with students from managerial/professional backgrounds (£2,387).
- Ethnicity: The regression found that, controlling for other factors, black/black British students had a significantly lower income from family compared with white students: these students received the lowest amount from this source (at £70, less than one per cent of their total average income, and this was considerably lower than found in the previous survey).
- Location: the model indicated that when taking other factors into account, living in London rather than elsewhere was significantly associated with receiving higher amounts from families (£1,549 on average).
- Living with parents during term-time: students living at home received significantly less from this type of support than those living away (£955 compared with £1,678),

and it comprised only 10 per cent of their average total income (compared with 15 per cent for those living away).

In addition, although not significant at the variable level, students on medicine/dentistry courses received significantly more from their families than students on human/social sciences/business and law courses (averaging £2,419 compared with £1,291). Independent students also received much less income from this source than dependent students (£484 compared with £1,932), as did students on other undergraduate level courses when compared with those studying at first degree level (£599 compared with £1,526) but these associations were not significant in the model once other factors were taken into account (see Table A3.23).

A focus on recipients

The vast majority of full-time students gained income from their families (82 per cent, but this represents a slight fall from the 86 per cent found in the 2007/08 survey): among recipients the average amount received was £1,834. Financial support from parents and other relatives (rather than from partners) formed the bulk of this type of support, received by more than three-quarters of full-time students (77 per cent) and contributing an average of £2,086 to recipients' income (Table 3.13).

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

	Base (N) recipients unweighted	Mean (£)	SE (£)	% students receiving support
Full-time				
Contributions from parents/other relatives	2,381	2,086	115	77
Gifts of money from partners ¹	7	-	-	<1
Share of partners income	34	(-1,183)	(894)	9
Total income from families	2,491	1,834	160	82
Part-time				
Contributions from parents/other relatives	385	625	116	37
Gifts of money from partners ¹	14	-	185	2
Share of partners income	463	-773	610	58
Total income from families	690	-265	456	76

N=(2,985) full-time and (927) part-time, unweighted

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

Base: all English-domiciled students

Source: NatCen/IES SIES 2011/12

Support from parents and other relatives

Given how important parental contributions (along with those from other relatives) were for full-time students, we looked at which students were more likely to have received income from parents/relatives, and how much, again using a multiple regression model in order to

disentangle the relationships between different student and study-related characteristics (Table A3.25).

This found very similar associations to the model for income from family (as a whole): with parents'/relatives' contributions associated with age, social class, ethnicity, family type, and whether living with parents during term time. However when focusing on contributions from parents and other relatives, whether living in London or elsewhere was no longer significant and instead, parental experience of HE, qualification level and student status were found to be associated with support from parents and other relatives. The key differences were that:

- Student status was significant, and independent students were likely to have received less from their parents/relatives than dependent students (£671 compared with £2,002 on average).
- The small group of students on ITT courses (including PGCE) were less likely to have received money from this source (as their family contribution was more likely to have come from a partner/relative than a parent)¹.
- Students with children and/or a partner were considerably less likely to have received income from their parents/relatives than single students (£164 among couples with children, £240 among single parent students and £856 among couples with no children; compared with £1,773 among single students). Indeed, those students with partners were more likely to have received money from their partners than from their parents/relatives.
- Parental experience of HE was also significant in the model, and students with parents who had no previous experience of HE were likely to have received less from their parents/relatives (£1,070 compared with £2,091).
- Year of study was not significant at the variable level, however the model indicated that those in their final year were likely to have received a larger contribution from their parents/relatives than those in their first year (£1,697 compared with £1,535, Tables A3.26 and A3.27),

3.6.2 Part-time students

Across all part-time English-domiciled students, the average contribution from family was -£200 (and the median was zero, Table 3.12). So despite an average contribution of £233 from parents and other relatives, plus £17 in gifts from partners, the average total income from families is negative and part-time students contributed more on average to their families than they received. This is due to the relatively large average contribution to partners' income of £450 (essentially a negative value). This represents a change from the 2007/08 survey, where full-time students were found to have received monies from rather

¹ Note that there was a relatively small number of students in this group (N= 40). Although this would normally reduce the chance of finding a significant association for this group, precise estimates of the relationship should be treated with caution.

than contributed to their families' incomes, but follows patterns found in the 2004/05 survey. This change is discussed in more detail in Chapter 7, but it mainly relates to changes in the profile of part-time students between the two studies, in particular for those variables which are strongly linked to income from parents (e.g. the students' age) and their share of partners' income (e.g. gender, family type, age, and social class) and their study intensity.

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

- Male part-time students received significantly less than female students. On average, male part-time students had their income from family and friends reduced by £2,850 as they contributed more than they received: in contrast, female part-time students gained £1,357. The key factor underlying this was the transfer of income between partners¹. On average, part-time male students contributed £3,148 to their partner whereas part-time female students received £1,143. Gender was a significant determinant of income from family in the regression model (Table A3.28).
- Students from intermediate work groups were significantly more likely to receive money from their families receiving on average £1,633, compared with those from managerial and professional work groups who 'lost' income in this category on average with their income reduced by £1,390. Those from routine or manual work groups also received a positive amount on average from their families (£366, Table A3.28).

Although subject of study was not significant at the variable level, the model indicated that students on arts-based courses were significantly more likely to receive income from their families (£1,382 on average) than those on social sciences courses (including human sciences, business and law, -£929). Indeed students on many other types of courses lost income on average. There were also differences in the average amounts received from family sources for part-time students according to their age, family type, ethnicity, type of institution attended and study intensity, but these were not found to be significant once other student and study characteristics were taken into account (Tables A3.28, A3.29 and A3.30).

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

A focus on recipients

Among part-time students, 76 per cent gained income from their families: among recipients the average amount received was -£265. Sharing income with partners (rather than receiving income from parents/relatives) formed the bulk of this type of support, with 58 per cent of part-time students sharing financial responsibility with a partner (compared with only nine per cent of full-time students). On average, those part-time students with joint responsibility for their finances contributed £773 to their partner (Table 3.13).

3.7 Social security benefits

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

3.7.1 Full-time students

Across all full-time students³, average income from social security benefits was £356, representing just three per cent of income for this group as a whole (Table 2.1). However, for some full-time students, income from social security benefits made a much more substantial contribution to their total income. A multiple linear regression model indicated that the student and study factors associated with higher levels of benefits included:

- Age: students aged 25 or older received significantly higher amounts on average from benefits (contributing £1,992 on average, and making up 14 per cent of total average income, Table A2.6) than their younger peers
- Family type: students with children, in couples (£1,626 on average, making up 11 per cent of average total income), but particularly lone parents (£6,480 on average, contributing 32 per cent to total average income) received significantly higher levels of benefit support. Benefits accounted for much higher proportions than found in the previous survey (Table A2.9).

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

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

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

- Subject: those studying medicine and dentistry received significantly lower levels of benefits (£98 on average across all students in this group), particularly when compared with students on education courses (who received an average of £1,522, Table A2.13).
- Year of study: Students mid course (in their intermediate years of study) received significantly less from benefits compared with those at the start or the end of their courses (just £236 on average, Table A2.12).

Students with independent status (who also tend to be aged 25 or more) had higher levels of benefit receipt (with £1,128, contributing nine per cent of total average income, Table A2.11), as did those studying at other undergraduate level (£1,454 contributing 13 per cent, Table A2.14). However these factors were not significant in the regression model, and the relatively higher levels of benefit income were explained by other factors (such as age).

A focus on benefit recipients

Overall, the vast majority (92 per cent) of full-time students did not receive any income from social security benefits. However, for the one in 10 full-time students (eight per cent) who did receive benefits, the average amount was substantial at £4,312 (Table 3.14).

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

	Full-time	Part-time
Mean	4,312	3,982
Median	2,847	1,950
SE	529	360
% receiving	8	46
N (unweighted)	200	380
<i>N = (3,912) unweighted</i>	<i>2,985</i>	<i>927</i>

Base: all English-domiciled students

Source: NatCen/IES SIES 2007/08

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

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

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

Benefit	Full-time	Part-time
Child benefit	5	37
Child tax credits	5	20
Retirement or Widows pension	<1	1
Pension credit	0	<1
Carers allowance	1	2
ESA	<1	2
Working tax credits	2	10
Childcare element of tax credits	<1	3
JSA	<1	2
Income Support	<1	5
Housing benefit	2	11
Local housing allowance	0	1
Other specific benefits	1	2
Any state benefits	8	46
<i>Base (N) unweighted</i>	<i>2,985</i>	<i>927</i>

Base: all English-domiciled students

Source: NatCen/IES SIES 2007/08

3.7.2 Part-time students

On average, income from social security benefits was much more important for part-time students, with £1,822 coming from benefits on average – comprising 12 per cent of average total income among this group. This reflects the profile of part-time students who are more likely to be older and to have dependent children living in the household.

Factors associated with receiving more income from social security benefits and thus the groups of students for whom benefits made a greater contribution to total average income, as indicated by a linear regression model (Table A3.32), were very similar to those found for full-time students:

- Age: with older students receiving more on average from benefits (30 to 39 years receiving £2,427, and aged 40 plus receiving £2,159, Table A2.6).
- Family type: those students with children received more on average from this source, particularly single parent students who received £8,378 (accounting for 50 per cent of their average total income, Table A2.9).

The model also found that social class, institution type, and study intensity were also significantly associated with benefit levels:

- Social class: students in routine and manual work and those in intermediate work received more on average (£2,690, 21 per cent of total average income; and £1,616, 12 per cent) than those in managerial and professional work (£1,257, Table A2.8)
- Institution type: those studying with the OU and in FECs all received more on average from benefits than those in English HEIs, when taking other factors into account (£3,101 and 20 per cent; and £1,525, 12 per cent respectively)
- When taking other factors into account, part-time students studying at a lower intensity (measured by full-time equivalence, i.e. between 25 and 49 per cent FTE) were likely to receive higher levels of benefits than those studying at 50 per cent and above (£1,949 compared with £1,784 on average, Table A2.18)

Although not significant at the variable level, the model indicated that part-time students mid course received more on average than those in their first year (which is opposite to the pattern found among full-time students); and similarly those studying science-based subjects (including engineering, technology, mathematics and IT) were likely to receive lower levels of benefit on average than those studying human and social sciences (including business and law).

Female part-time students received a much higher amount from benefits on average than found for males, as did those part-time students not living with their parents during term-time but these factors were not significant in the regression model once other factors had been taken into account (so the differences can be explained by other study and student characteristics such as age, family type, subject of study and study intensity).

A focus on benefit recipients

In all, just under half (46 per cent) of all part-time students received some income from social security benefits, receiving £3,982 on average (Table 3.14). The most commonly cited benefits received by part-time students were:

- Child Benefit (37 per cent)
- Child Tax Credit (20 per cent)
- Working Tax Credit (10 per cent)
- Housing Benefit (11 per cent)
- Income Support (five per cent, Table 3.15).

3.8 Miscellaneous income

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

Across all students, income from these sources only contributed a small amount to total income (just one per cent of income among full-time students and three per cent among part-time students) – averaging £121 and £385 respectively (Table 2.1).

Although many students did not have any income from these sources, for the 24 per cent of full-time and the 22 per cent of part-time students who did, miscellaneous income made a somewhat larger contribution to their income (averaging £503 for full-time and £1,736 for part-time students; see Table 3.16).

Table 3.16: Proportion of English-domiciled students receiving income from 'other' sources and average income from those receiving (£)

		Full-time	Part-time
Other miscellaneous income	Mean	503	1,736
	SE	89	356
	% receiving income	24	22
	N (unweighted)	724	209
<i>N = (2,686) unweighted</i>		2,985	927

Base: all English-domiciled students

Source: NatCen/IES SIES 2007/08

The most common type of 'miscellaneous' income received by both full-time and part-time students was money from the sale of items such as books, computers and other items (with 17 per cent and 10 per cent respectively receiving money from this source).

¹ Only asked of those with children

3.9 Additional tables

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

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
All students	6,293	58	273	2
Gender				
Male	6,479	62	236	2
Female	6,163	55	298	2
Age (group)				
Under 20	6,612	64	na	na
20-24	6,397	62	na	na
25+	5,250	38	na	na
Under 25	na	na	410	3
25-29	na	na	318	2
30-39	na	na	283	2
40+	na	na	169	1
Socio-economic group				
Managerial and professional	5,889	53	183	1
Intermediate	5,977	52	280	2
Routine/manual	7,012	64	397	3
Ethnicity				
White	6,310	56	258	2
Asian	5,963	63	na	na
Black	6,616	62	na	na
Mixed/Other	6,206	58	na	na
BME	6,228	56	356	3
Lives with parents				
Yes	5,527	60	327	3
No	6,551	57	264	2
Family type				
Two adult family	4,258	30	177	1
One adult family	6,793	34	725	4
Married or living in a couple	5,562	54	94	1
Single	6,420	61	362	3
Status				
Independent	6,074	49	273	2
Dependent	6,389	62		

Base: all English-domiciled full-time students (2,985) and part-time students (927)
Derived from Tables A2.5 to A2.11.

Source: NatCen/IES SIES 2011/12

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

	Full-time		Part-time	
	Mean	% of total income	Mean	% of total income
All students	6,293	58	273	2
Year of study				
1st Year	6,500	60	267	2
2nd Year or other	6,578	59	317	2
Final Year or 1 Year course	5,846	54	229	1
Subject				
Medicine & Dentistry	4,106	39	-	-
Subjects allied to medicine	1,883	19	110	1
Sciences/Engineering/Technology/IT	6,936	67	205	1
Human/Social Sciences/Business/Law	6,566	59	385	2
Creative Arts/Languages/Humanities	7,299	65	307	2
Education	6,390	47	330	2
Combined/other	7,229	71	112	1
Qualification level				
Bachelors degree	6,568	61	279	2
Other undergraduate	3,983	34	246	2
PGCE/ITT	(4,680)	(30)	329	2
Living in London				
London	6,584	56	389	2
Elsewhere	6,226	58	244	2
Institution type				
English HEI	6,274	57	304	2
Welsh HEI	6,970	67	-	-
FEC	6,245	57	274	2
OU	na	na	155	1

Base: all English-domiciled full-time students (2,985) and part-time students (927)
 Derived from Tables A2.12 to A2.16.

Source: NatCen/IES 2011/12

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

	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
All English full-time students	2,313	3,734	3,500	61	74	2,985
Gender						
Male	1,045	3,751	3,500	75	77	1,327
Female	1,265	3,720	3,497	73	73	1,651
Age						
Under 20	1,040	3,729	3,500	60	78	1,299
20-24	1,042	3,653	3,400	76	77	1,331
25+	230	4,082	3,500	185	57	354
Ethnicity						
White	1,861	3,691	3,500	61	76	2,341
Asian	188	3,606	3,300	149	65	289
Black	129	4,359	3,616	195	70	170
Mixed/Other	126	3,653	3,400	130	73	173
Socio-economic group						
Managerial and professional	1,007	3,758	3,500	71	74	1,313
Intermediate	358	3,747	3,500	131	69	467
Routine and manual	537	3,765	3,500	87	79	674
Parental experience of HE						
Yes	1,250	3,740	3,500	63	74	1,625
No	1,038	3,723	3,500	86	75	1,327
Family type						
Two adult family	55	4,078	3,500	432	49	89
One adult family	55	4,836	4,500	298	64	77
Married or living in a couple	133	3,623	3,300	133	65	189
Single	2,070	3,698	3,500	63	77	2,630
Lives with parents						
Lives with parents	491	3,179	2,817	101	66	732
Does not	1,818	3,889	3,500	68	77	2,246
Living in London						
London	295	4,500	4,800	142	68	421
Elsewhere	2,018	3,575	3,462	39	76	2,564

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES SIES 2011/12

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

	N receiving student loan (unweighted)	Mean	Median	SE	% in receipt of student loan	Base (N) unweighted
All English full-time students	2,313	3,734	3,500	61	74	2,985
Year of study						
1st Year	818	3,903	3,564	91	76	1,030
2nd Year or other	787	3,833	3,500	89	76	1,008
Final Year or 1 Year course	701	3,510	3,348	73	72	937
Subject						
Medicine & Dentistry	152	3,888	3,528	185	52	237
Subjects allied to medicine	58	3,611	3,497	263	24	197
Sciences/Engineering/Technology/IT	734	3,820	3,500	100	82	888
Human/Social Sciences/Business/Law	531	3,546	3,375	83	77	669
Creative Arts/Languages/Humanities	632	3,841	3,500	117	86	737
Education	134	3,556	3,375	148	75	171
Combined/other	72	3,809	3,500	198	85	86
Level of study						
Bachelors degree	1,988	3,740	3,500	61	77	2,501
Other undergraduate	299	3,726	3,381	170	50	444
PGCE/ITT	26	-	-	-	(60)	40
Institution type						
English HEI	1,473	3,741	3,500	64	74	1,947
Welsh HEI	470	3,669	3,500	33	88	547
FEC	370	3,562	3,300	112	77	491
Status						
Independent	580	3,930	3,500	115	67	785
Dependent	1,732	3,659	3,500	59	77	2,199

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES SIES 2011/12

Table A3.5: Logistic regression model of propensity to take out a Student Loan for Maintenance, full-time English-domiciled students

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	5.040	.000	3.088	8.226
Gender				
Female	.968	.821	.727	1.288
Male (ref. category)	1.000			
Age				
25+	.853	.678	.401	1.815
20-24	1.085	.671	.743	1.585
Under 20 (ref. category)	1.000			
Socio-economic group*				
Routine/manual	1.783	.007	1.176	2.704
Intermediate	.979	.923	.632	1.516
Managerial/professional (ref. category)	1.000			
Ethnicity				
Mixed/other	.728	.295	.401	1.322
Black	1.251	.525	.625	2.503
Asian	.748	.277	.442	1.266
White (ref. category)	1.000			
Parental experience of HE				
No	1.087	.631	.772	1.529
Yes (ref. category)	1.000			
Type of institution*				
FEC	1.239	.428	.727	2.114
Welsh HEI	1.939	.012	1.160	3.242
English HEI (ref. category)	1.000			
Subject***				
Combined/other	1.575	.250	.724	3.426
Education	1.254	.510	.637	2.468
Creative arts/languages/humanities	1.597	.044	1.014	2.517
Sciences/Engineering/Technology/IT	1.227	.327	.813	1.850
Subjects allied to medicine	.088	.000	.047	.166
Medicine & dentistry	.315	.000	.176	.565
Human/Social Sciences/Business/Law (ref. category)	1.000			
Year of study				
Final year/one year course	.920	.713	.587	1.441
Intermediate year	.974	.898	.650	1.459
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Qualification level*				
PGCE/ITT	.438	.132	.149	1.286
Other undergraduate	.483	.033	.248	.942
Bachelors degree (ref. category)	1.000			
Family type				
Two adult family	.625	.299	.257	1.522
One adult family	.918	.850	.376	2.241
Married or living in a couple	.838	.538	.476	1.475
Single (ref. category)	1.000			
Living in London***				
London	.621	.000	.478	.807
Elsewhere (ref. category)	1.000			
Status				
Independent	.784	.304	.493	1.249
Dependent (ref. category)	1.000			
Lives with parents***				
Yes	.475	.000	.330	.684
No (ref. category)	1.000			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES SIES 2011/12

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

	N receiving Grant (unweighted)	Mean	Median	SE	% in receipt of Grant	Base (N) unweighted
All English full-time students	1,224	2,157	2,700	31	40	2,985
Gender						
Male	523	2,129	2,700	48	39	1,327
Female	699	2,178	2,700	46	40	1,651
Age						
Under 20	517	2,117	2,600	59	38	1,299
20-24	546	2,074	2,700	52	41	1,331
25+	161	2,518	2,900	86	39	354
Ethnicity						
White	941	2,099	2,700	41	38	2,341
Asian	138	2,287	2,700	96	49	289
Black	71	2,316	2,700	115	42	170
Mixed/Other	69	2,346	2,700	95	40	173
Socio-economic group						
Managerial and professional	364	1,855	2,000	77	27	1,313
Intermediate	228	2,166	2,700	80	44	467
Routine and manual	368	2,237	2,700	54	55	674
Parental experience of HE						
Yes	524	2,059	2,500	53	30	1,625
No	688	2,226	2,700	43	51	1,327
Family type						
Two adult family	35	(2,404)	(2,900)	(179)	31	89
One adult family	46	(2,741)	(2,906)	(137)	55	77
Married or living in a couple	70	2,349	2,700	110	40	189
Single	1,073	2,104	2,700	37	40	2,630
Lives with parents						
Lives with parents	324	2,197	2,700	69	38	732
Does not	897	2,144	2,700	38	40	2,246
Living in London						
London	173	2,244	2,700	78	42	421
Elsewhere	1,051	2,136	2,700	33	39	2,564

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES SIES 2011/12

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

	N receiving Grant (unweighted)	Mean	Median	SE	% in receipt of Grant	Base (N) unweighted
All English full-time students	1,224	2,157	2,700	32	40	2,985
Year of study						
1st Year	426	2,167	2,700	72	39	1,030
2nd Year or other	396	2,164	2,700	57	41	1,008
Final Year or 1 Year course	395	2,132	2,700	62	38	937
Subject						
Medicine & Dentistry	62	1,983	2,700	271	21	237
Subjects allied to medicine	27	-	-	-	14	197
Sciences/Engineering/Technology/IT	383	2,097	2,700	71	40	888
Human/Social Sciences/Business/Law	304	2,282	2,700	70	46	669
Creative Arts/Languages/Humanities	334	2,006	2,331	71	47	737
Education	80	2,460	2,700	101	43	171
Combined/other	34	(2,133)	(2,400)	(167)	47	86
Level of study						
Bachelors degree	1,017	2,149	2,700	35	41	2,501
Other undergraduate	190	2,249	2,700	106	29	444
PGCE/ITT	17	-	-	-	(36)	40
Institution type						
English HEI	787	2,151	2,700	33	40	1,947
Welsh HEI	197	1,966	2,700	53	36	547
FEC	240	2,492	2,891	60	50	491
Status						
Independent	376	2,417	2,700	47	44	785
Dependent	848	2,028	2,400	45	38	2,199

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES SIES 2011/12

Table A3.8: Logistic regression model of propensity to receive a Maintenance Grant or Special Support Grant, full-time English-domiciled students

	Exp(B)	Sig.	95% Confidence limit for Exp(B)	
			Lower	Upper
Intercept	.346	.000	.231	.517
Gender				
Female	1.076	.605	.814	1.421
Male (ref. category)	1.000			
Age				
25+	1.822	.051	.997	3.329
20-24	1.382	.096	.944	2.024
Under 20 (ref. category)	1.000			
Socio-economic group***				
Routine/manual	3.229	.000	2.140	4.872
Intermediate	2.080	.000	1.440	3.006
Managerial/professional (ref. category)	1.000			
Ethnicity				
Mixed/other	.883	.678	.488	1.597
Black	1.344	.486	.583	3.095
Asian	1.547	.089	.936	2.557
White (ref. category)	1.000			
Parental experience of HE***				
No	1.834	.000	1.432	2.348
Yes (ref. category)	1.000			
Type of institution				
FEC	1.351	.146	.899	2.028
Welsh HEI	.908	.463	.701	1.176
English HEI (ref. category)	1.000			
Subject***				
Combined/other	.892	.747	.443	1.797
Education	.766	.400	.411	1.428
Creative arts/languages/humanities	1.071	.744	.709	1.617
Sciences/Engineering/Technology/IT	.733	.104	.503	1.067
Subjects allied to medicine	.159	.000	.062	.408
Medicine & dentistry	.261	.001	.120	.565
Human/Social Sciences/Business/Law (ref. category)	1.000			
Year of study				
Final year/one year course	.840	.334	.589	1.198
Intermediate year	.987	.931	.736	1.324
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit for Exp(B)	
			Lower	Upper
Qualification level				
PGCE/ITT	.909	.861	.311	2.661
Other undergraduate	.609	.040	.380	.976
Bachelors degree (ref. category)	1.000			
Family type				
Two adult family	.721	.478	.290	1.789
One adult family	2.099	.089	.893	4.935
Married or living in a couple	1.138	.702	.585	2.212
Single (ref. category)	1.000			
Living in London				
London	1.014	.937	.720	1.428
Elsewhere (ref. category)	1.000			
Status				
Independent	.769	.159	.534	1.110
Dependent (ref. category)	1.000			
Lives with parents*				
Yes	.648	.021	.449	.936
No (ref. category)	1.000			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES SIES 2011/12

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

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	.253	.000	.177	.363
Gender				
Female	1.049	.701	.821	1.340
Male (ref. category)	1.000			
Age				
25+	1.048	.866	.603	1.822
20-24	1.053	.707	.805	1.377
Under 20 (ref. category)	1.000			
Socio-economic group***				
Routine/manual	3.075	.000	2.117	4.467
Intermediate	2.198	.000	1.554	3.109
Managerial/professional (ref. category)	1.000			
Ethnicity				
Mixed/other	1.366	.276	.778	2.398
Black	1.422	.157	.872	2.320
Asian	1.507	.072	.964	2.357
White (ref. category)	1.000			
Parental experience of HE				
No	1.218	.101	.962	1.542
Yes (ref. category)	1.000			
Type of institution				
FEC	.877	.656	.490	1.569
Welsh HEI	.847	.575	.471	1.520
English HEI (ref. category)	1.000			
Subject**				
Combined/other	.734	.435	.336	1.603
Education	.881	.701	.460	1.689
Creative arts/languages/humanities	1.185	.380	.810	1.733
Sciences/Engineering/Technology/IT	1.067	.719	.748	1.522
Subjects allied to medicine	.260	.001	.117	.577
Medicine & dentistry	.399	.028	.176	.905
Human/Social Sciences/Business/Law (ref. category)	1.000			
Year of study				
Final year/one year course	.904	.609	.613	1.334
Intermediate year	1.194	.308	.848	1.683
First year (ref. category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Qualification level**				
PGCE/ITT	1.915	.231	.659	5.562
Other undergraduate	.327	.000	.180	.595
Bachelors degree (ref. category)	1.000			
Family type*				
Two adult family	1.344	.578	.471	3.839
One adult family	3.116	.006	1.398	6.946
Married or living in a couple	1.576	.112	.899	2.765
Single (ref. category)	1.000			
Living in London				
London	1.002	.990	.708	1.420
Elsewhere (ref. category)	1.000			
Status				
Independent	.827	.397	.532	1.286
Dependent (ref. category)	1.000			
Lives with parents				
Yes	.968	.846	.694	1.350
No (ref. category)	1.000			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES SIES 2011/12

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

	N receiving support (unweighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
All English full-time students	967	895	750	46	34	2,985
Gender						
Male	418	877	750	56	35	1,327
Female	548	909	750	52	34	1,651
Age						
Under 20	422	877	750	56	35	1,299
20-24	420	869	700	50	35	1,331
25+	125	1,022	750	145	32	354
Ethnicity						
White	716	928	800	49	32	2,341
Asian	119	824	700	65	45	289
Black	68	919	700	119	38	170
Mixed/Other	61	709	600	76	40	173
Socio-economic group						
Managerial and professional	295	860	750	59	23	1,313
Intermediate	183	1,028	750	121	38	467
Routine and manual	265	872	750	56	46	674
Parental experience of HE						
Yes	433	890	700	60	29	1,625
No	525	897	750	50	41	1,327
Family type						
Two adult family	23	-	-	-	26	89
One adult family	30	(876)	(800)	(109)	41	77
Married or living in a couple	70	879	700	101	39	189
Single	844	867	750	45	34	2,630
Lives with parents						
Lives with parents	251	833	700	63	37	732
Does not	712	918	750	53	34	2,246
Living in London						
London	153	828	600	81	39	421
Elsewhere	814	913	750	49	33	2,564

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES SIES 2011/12

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

	N receiving support (unweighted)	Mean	Median	SE	% in receipt of support	Base (N) unweighted
All English full-time students	967	895	750	46	34	2,985
Year of study						
1st Year	345	825	750	67	34	1,030
2nd Year or other	342	907	750	70	37	1,008
Final Year or 1 Year course	277	930	750	58	31	937
Subject						
Medicine & Dentistry	47	(1,583)	(1,500)	(268)	19	237
Subjects allied to medicine	27	-	-	-	13	197
Sciences/Engineering/Technology/IT	308	852	700	59	38	888
Human/Social Sciences/Business/Law	235	814	750	44	36	669
Creative Arts/Languages/Humanities	266	878	750	58	39	737
Education	61	962	600	172	37	171
Combined/other	23	-	-	-	33	86
Level of study						
Bachelors degree	860	873	750	45	36	2,501
Other undergraduate	92	1,114	600	299	19	444
PGCE/ITT	15	-	-	-	(50)	40
Institution type						
English HEI	681	898	750	48	35	1,947
Welsh HEI	153	872	600	100	29	547
FEC	133	797	750	54	28	491
Status						
Independent	290	931	750	76	37	785
Dependent	677	877	750	48	33	2,199

Base: all English-domiciled full-time students (2,985)

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Unweighted Count
All full-time students	1,662	150	140	2,985
Gender				
Male	1,529	0	152	1,327
Female	1,753	317	191	1,651
Age group				
Under 20	1,198	40	166	1,299
20-24	1,422	187	101	1,331
25+	3,452	379	648	354
Ethnicity				
White	1,732	274	167	2,341
Asian	1,274	0	241	289
Black	1,599	0	237	170
Mixed/Other	1,614	0	597	173
Socio-economic group				
Managerial and professional	1,739	181	256	1,313
Intermediate	1,969	317	281	467
Routine and manual	1,739	483	213	674
Parental experience of HE				
Yes	1,620	7	196	1,625
No	1,720	300	141	1,327
Family type				
Two adult family	3,375	0	891	89
One adult family	1,644	0	390	77
Married or living in a couple	3,452	2,290	632	189
Single	1,446	115	132	2,630
Whether lives with parents				
Lives with parents	1,974	936	239	732
Does not	1,564	0	157	2,246
Living in London				
London	2,064	0	516	421
Elsewhere	1,569	180	116	2,564

Base: All English full-time students

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Unweighted Count
All full-time students	1,662	150	140	2,985
Year of study				
1st Year	1,301	75	164	1,030
2nd Year or other	1,699	266	237	1,008
Final Year or 1 Year course	1,847	38	190	937
Subject				
Medicine & dentistry	1,453	0	737	237
Subjects allied to medicine	1,620	0	379	197
Sciences/Engineering/Technology/IT	1,167	0	136	888
Human/Social Sciences/Business/Law	2,173	583	406	669
Creative arts/languages/humanities	1,574	300	258	737
Education	2,591	1,520	368	171
Combined/other	1,327	286	270	86
Qualification aim				
Bachelors degree	1,574	143	144	2,501
Other undergraduate	2,542	500	318	444
PGCE/ITT	(1,327)	(0)	(952)	40
Institution type				
English HEI	1,657	151	147	1,947
Welsh HEI	850	0	91	547
FEC	2,691	887	320	491
Student status				
Independent	2,653	500	363	785
Dependent	1,230	60	109	2,199

Base: All English part-time students

Source: NatCen/IES SIES 2011/12

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

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	1.231	0.289	0.837	1.809
Gender*				
Female	1.348	0.021	1.047	1.736
Male (ref. Category)	1.000			
Age group				
25+	0.820	0.466	0.481	1.400
20-24	1.055	0.733	0.774	1.438
Under 20 (ref. Category)	1.000			
Socio-economic group				
Routine/manual	0.816	0.252	0.575	1.157
Intermediate	1.047	0.772	0.764	1.436
Managerial/professional (ref. Category)	1.000			
Ethnicity*				
Mixed/Other	0.526	0.010	0.324	0.853
Black	0.889	0.704	0.484	1.635
Asian	0.756	0.172	0.505	1.130
White (ref. Category)	1.000			
Parental experience of HE				
No parental experience of HE	1.085	0.487	0.861	1.368
Parents went to HE (ref. Category)	1.000			
Institution type				
FEC	1.108	0.588	0.763	1.609
Welsh HEI	0.715	0.074	0.495	1.034
English HEI (ref. Category)	1.000			
Subject**				
Combined/other	0.972	0.935	0.491	1.925
Education	1.136	0.705	0.585	2.204
Creative arts/languages/humanities	0.739	0.109	0.510	1.071
Sciences/Engineering/Technology/IT	0.599	0.002	0.437	0.819
Subjects allied to medicine	0.437	0.001	0.271	0.706
Medicine & dentistry	0.434	0.011	0.228	0.826
Human/Social Sciences/Business/Law (ref. Category)	1.000			
Year of study				
Final year/one year course	0.846	0.349	0.596	1.202
Intermediate year	1.078	0.612	0.805	1.444
First year (ref. Category)	1.000			

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Qualification aim*				
PGCE/ITT	0.133	0.012	0.028	0.639
Other undergraduate	1.474	0.111	0.914	2.377
Bachelors degree (ref. Category)	1.000			
Family type**				
Two adult family	0.628	0.297	0.261	1.511
One adult family	0.362	0.017	0.157	0.833
Married or living in a couple	2.002	0.020	1.120	3.581
Single (ref. Category)	1.000			
Living in London				
London	0.881	0.388	0.661	1.175
Elsewhere (ref. Category)	1.000			
Student status**				
Independent	1.834	0.002	1.248	2.696
Dependent (ref. Category)	1.000			
Living with parents**				
Living with parents	1.508	0.007	1.118	2.035
Not living with parents (ref. Category)	1.000			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES SIES 2011/12

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

	N working (unweighted)	Mean	Median	SE	% working
All full-time students	1,507	3,201	2,143	234	52
Gender					
Male	616	3,151	2,285	258	49
Female	887	3,216	2,050	320	55
Age group					
Under 20	655	2,355	1,520	295	51
20-24	690	2,719	2,160	144	52
25+	161	6,512	4,620	994	53
Ethnicity					
White	1,246	3,183	2,068	266	54
Asian	117	2,732	1,950	494	47
Black	81	3,261	2,613	362	49
Mixed/Other	58	4,402	2,290	1,488	37
Socio-economic group					
Managerial and professional	671	3,311	1,974	445	53
Intermediate	243	3,448	2,500	368	57
Routine and manual	381	3,216	2,260	342	54
Parental experience of HE					
Yes	805	3,239	1,802	366	50
No	690	3,163	2,340	212	54
Family type					
Two adult family	38	(7,406)	(6,400)	1,515	46
One adult family	26	-	-	-	37
Married or living in a couple	103	5,341	4,466	819	65
Single	1,340	2,797	1,832	225	52
Living circumstances					
Lives with parents	426	3,364	2,610	378	59
Lives away	1,079	3,139	1,840	281	50
Living in London					
London	212	4,206	2,222	959	49
Elsewhere	1,295	2,984	2,117	177	53

Base: All English full-time students

Source: NatCen/IES SIES 2011/12

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

	N working (unweighted)	Mean	Median	SE	% working
All full-time students	1,507	3,201	2,143	234	52
Year of study					
1st Year	513	2,559	1,530	274	51
2nd Year or other	514	3,167	2,117	398	54
Final Year or 1 Year course	477	3,650	2,574	290	51
Subject					
Medicine & dentistry	88	3,392	2,245	1,437	43
Subjects allied to medicine	91	3,409	2,300	659	48
Sciences/Engineering/Technology/IT	431	2,510	1,607	227	46
Human/Social Sciences/Business/Law	380	3,722	2,343	641	58
Creative arts/languages/humanities	374	3,001	2,050	452	52
Education	100	4,326	3,500	405	60
Combined/other	43	(2,380)	(1,755)	(326)	56
Qualification aim					
Bachelors degree	1,246	3,029	2,000	244	52
Other undergraduate	250	4,548	3,285	435	56
PGCE/ITT	11	-	-	-	25
Institution type					
English HEI	976	3,185	2,141	246	52
Welsh HEI	251	1,944	1,106	129	44
FEC	280	4,723	3,410	495	57
Student status					
Independent	402	4,886	3,150	579	54
Dependent	1,104	2,418	1,714	186	51

Base: All English full-time students

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	N (unweighted)
All part-time students	12,083	10,800	553	927
Gender				
Male	14,465	14,400	722	394
Female	10,710	9,630	693	531
Age group				
Under 25	8,987	8,970	594	259
25-29	13,577	13,700	663	166
30-39	12,618	10,800	937	249
40+	11,896	10,800	1,036	252
Ethnicity				
White	12,514	11,421	616	790
BME	9,781	9,750	888	131
Socio-economic group				
Managerial and professional	16,154	15,075	996	376
Intermediate	9,312	9,000	667	196
Routine and manual	8,600	7,200	500	304
Parental experience of HE				
Yes	10,338	9,750	598	327
No	12,882	11,508	725	587
Family type				
Two adult family	12,108	10,800	815	252
One adult family	6,041	3,585	828	89
Married or living in a couple	15,234	14,130	1,013	223
Single	11,643	10,800	865	363
Living circumstances				
Lives with parents	9,729	9,360	960	208
Does not	12,484	11,700	625	714
Living in London				
London	12,065	11,078	1,120	124
Elsewhere	12,088	10,800	651	802

Base: All English part-time students

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	N (unweighted)
All part-time students	12,083	10,800	553	927
Year of study				
1st Year	11,361	9,400	790	323
2nd Year or other	11,452	9,750	867	294
Final Year or 1 Year course	13,363	12,540	839	307
Subject				
Medicine & dentistry	-	-	-	21
Subjects allied to medicine	15,469	15,000	1,616	68
Sciences/Engineering/Technology/IT	13,238	12,600	1,103	289
Human/Social Sciences/Business/Law	12,930	12,600	900	190
Creative arts/languages/humanities	8,473	5,250	1,091	156
Education	10,237	8,460	1,131	168
Combined/other	(9,979)	(10,800)	(1,778)	35
Qualification aim				
Bachelors degree	12,804	11,700	657	511
Other undergraduate	10,427	9,900	732	358
PGCE/ITT	12,650	12,321	2,349	58
Institution type				
English HEI	12,564	11,700	706	491
Welsh HEI	-	-	-	22
FEC	10,821	9,360	692	199
OU	10,539	9,000	835	215
Study intensity				
50% FTE or above	11,976	10,500	629	713
25% to 49% FTE	12,439	12,600	1,003	214

Base: All English part-time students

Source: NatGen/IES SIES 2011/12

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

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Intercept	39.818	0.000	10.225	155.063
Gender				
Female	0.729	0.311	0.395	1.346
Male (ref. Category)	1.000			
Age group**				
40+	0.236	0.002	0.096	0.580
30-39	0.453	0.086	0.183	1.121
25-29	0.735	0.576	0.249	2.168
Under 25 (ref. Category)	1.000			
Socio-economic group				
Routine/manual	0.581	0.044	0.343	0.985
Intermediate	1.093	0.786	0.574	2.083
Managerial/professional (ref. Category)	1.000			
Ethnicity				
BME	1.045	0.919	0.449	2.432
White (ref. Category)	1.000			
Parental experience of HE				
No parental experience of HE	0.912	0.702	0.567	1.467
Parents went to HE (ref. Category)	1.000			
Living circumstances				
Lives with parents	0.922	0.879	0.320	2.652
Living away (ref. Category)	1.000			
Living in London				
London	0.720	0.461	0.300	1.729
Elsewhere (ref. Category)	1.000			
Family type**				
Two adult family	1.019	0.967	0.423	2.451
One adult family	0.196	0.000	0.081	0.474
Married or living in a couple	0.770	0.518	0.349	1.702
Single (ref. Category)	1.000			
Institution type				
OU	0.468	0.021	0.246	0.893
FEC	0.745	0.424	0.361	1.537
Welsh HEI	0.453	0.296	0.102	2.003
English HEI (ref. Category)	1.000			
Subject***				
Combined/other	0.535	0.300	0.163	1.750
Education	2.272	0.082	0.900	5.735
Creative arts/languages/humanities	0.368	0.003	0.189	0.717
Sciences/Engineering/Technology/IT	0.531	0.046	0.285	0.990

	Exp(B)	Sig.	95% Confidence limit	
			Lower	Upper
Subjects allied to medicine	1.367	0.521	0.525	3.562
Medicine & dentistry	2.713	0.211	0.567	12.985
Human/Social Sciences/Business/Law (ref. Category)	1.000			
Year of study*				
Final year/one year course	2.163	0.015	1.165	4.016
Intermediate year	1.275	0.361	0.756	2.151
First year (ref. Category)	1.000			
Qualification aim				
PGCE/ITT	0.331	0.042	0.114	0.962
Other undergraduate	0.632	0.163	0.332	1.206
Bachelors degree (ref. Category)	1.000			
Study intensity				
25-49% FTE	1.338	0.417	0.662	2.704
50% FTE and above (ref. Category)	1.000			

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

Base: all English-domiciled part-time students (model N unweighted=860)

Source: NatGen/IES SIES 2011/12

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

	N working (unweighted)	Mean	Median	SE	% working
All part-time students	746	14,695	13,302	535	82
Gender					
Male	330	16,860	15,000	723	86
Female	415	13,381	11,760	752	80
Age group					
Under 25	215	10,728	9,900	537	84
25-29	142	15,218	14,400	709	89
30-39	204	15,062	12,960	898	84
40+	185	15,817	13,680	1,134	75
Ethnicity					
White	648	14,968	13,302	596	84
BME	95	12,838	13,200	882	76
Socio-economic group					
Managerial and professional	320	18,549	16,200	876	87
Intermediate	164	10,865	9,900	765	86
Routine and manual	248	10,763	9,000	557	80
Parental experience of HE					
Yes	269	12,469	12,150	658	83
No	469	15,716	13,950	751	82
Family type					
Two adult family	213	13,809	12,600	765	88
One adult family	57	10,210	9,800	1,024	59
Married or living in a couple	181	18,024	14,850	1,046	85
Single	295	14,011	12,150	853	83
Living circumstances					
Lives with parents	176	11,485	10,608	939	85
Does not	568	15,204	14,364	609	82
Living in London					
London	92	15,328	14,400	676	79
Elsewhere	653	14,541	12,600	648	83

Base: All English part-time students

Source: NatCen/IES SIES 2011/12

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

	N working (unweighted)	Mean	Median	SE	% working
All part-time students	746	14,695	13,302	535	82
Year of study					
1st Year	248	14,893	13,500	947	76
2nd Year or other	228	14,370	13,000	790	80
Final Year or 1 Year course	270	14,893	13,500	820	90
Subject					
Medicine & dentistry	16	-	-	2,412	91
Subjects allied to medicine	59	17,145	15,300	1,460	90
Sciences/Engineering/Technology/IT	237	16,292	14,850	890	81
Human/Social Sciences/Business/Law	156	15,523	14,400	910	83
Creative arts/languages/humanities	105	13,069	10,800	1,370	65
Education	149	11,169	9,000	1,256	92
Combined/other	24	-	-	-	73
Qualification aim					
Bachelors degree	398	15,665	14,171	639	82
Other undergraduate	300	12,555	11,700	685	83
PGCE/ITT	48	(15,260)	(14,400)	(2,538)	83
Institution type					
English HEI	417	14,679	13,500	655	86
Welsh HEI	16	-	-	-	73
FEC	164	13,086	10,800	720	83
OU	149	15,372	13,200	967	69
Study intensity					
50% FTE or above	568	14,578	12,600	600	82
25% to 49% FTE	178	15,084	14,400	1,011	82

Base: All English part-time students

Source: NatGen/IES SIES 2011/12

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

	Mean	Median	SE	Base N (unweighted)
All full-time students	1,497	500	138	2,985
Gender				
Male	1,562	500	203	1,327
Female	1,449	450	150	1,651
Age				
Under 20	1,805	700	140	1,299
20-24	1,630	525	130	1,331
25+	358	0	531	354
Ethnicity				
White	1,683	600	160	2,341
Asian	1,272	300	204	289
Black	70	0	267	170
Mixed/Other	1,482	400	436	173
Socio-economic group				
Managerial and professional	2,387	1,200	219	1,313
Intermediate	1,155	400	211	467
Routine and manual	467	200	159	674
Parental experience of HE				
Yes	1,959	900	173	1,625
No	993	300	169	1,327
Family type				
Two adult family	1,145	0	1,900	89
One adult family	240	0	115	77
Married or living in a couple	-1,185	-1,188	479	189
Single	1,773	600	104	2,630
Whether lives with parents				
Lives with parents	955	260	100	732
Does not	1,678	600	171	2,246
Living in London				
London	1,549	400	200	421
Elsewhere	1,485	500	157	2564

Base: All English full-time students

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Base N (unweighted)
All full-time students	1,497	500	138	2,985
Year of study				
1st Year	1,522	500	180	1,030
2nd Year or other	1,402	437	184	1,008
Final Year or 1 Year course	1,599	500	240	937
Subject				
Medicine & Dentistry	2,419	1,250	466	237
Subjects allied to medicine	1,447	500	472	197
Sciences/Engineering/Technology/IT	1,528	575	160	888
Human/Social Sciences/Business/Law	1,291	350	199	669
Creative Arts/Languages/Humanities	1,657	700	138	737
Education	1,477	150	902	171
Combined/other	838	250	252	86
Qualification aim				
Bachelors degree	1,526	500	125	2,501
Other undergraduate	599	150	281	444
PGCE/ITT	(5,087)	(650)	(3,368)	40
Institution type				
English HEI	1,528	500	146	1,947
Welsh HEI	1,781	850	195	547
FEC	119	50	211	491
Student status				
Independent	484	5	295	785
Dependent	1,932	900	119	2,199

Base: All English full-time students

Source: NatCen/IES SIES 2011/12

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	2,822	.000	2,256	3,389
Gender				
Female	30	.895	-423	483
Male (ref. category)	0			
Age group*				
25+*	-1,108	.010	-1,945	-272
20-24	-267	.186	-664	130
Under 20 (ref. category)	0			
Socio-economic group***				
Routine/manual	-1,379	.000	-1,967	-792
Intermediate	-811	.004	-1,364	-259
Managerial/professional (ref. category)	0			
Ethnicity**				
Mixed/other	278	.548	-634	1,190
Black	-1,131	.001	-1,763	-498
Asian	225	.559	-535	985
White (ref. category)	0			
Parental experience of HE				
No	-290	.216	-751	171
Yes (ref. category)	0			
Type of institution				
FEC	-556	.096	-1,213	100
Welsh HEI	-370	.106	-820	80
English HEI (ref. category)	0			
Subject				
Combined/other	-391	.162	-942	159
Education	-8	.985	-806	791
Creative arts/languages/humanities	36	.866	-385	458
Sciences/Engineering/Technology/IT	31	.898	-445	506
Subjects allied to medicine	479	.216	-283	1,242
Medicine & dentistry	1,026	.044	26	2,027
Human/Social Sciences/Business/Law (ref. category)	0			
Year of study				
Final year/one year course	256	.275	-205	717
Intermediate year	121	.555	-284	526
First year (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level				
PGCE/ITT	5,522	.096	-983	12,026
Other undergraduate	-56	.867	-718	606
Bachelors degree (ref. category)	0			
Family type***				
Two adult family	20	.990	-3,035	3,074
One adult family	-596	.085	-1,276	84
Married or living in a couple	-3,207	.000	-4,085	-2,329
Single (ref. category)	0			
Living in London*				
Yes	534	.024	70	999
No (ref. category)	0			
Status				
Independent	-399	.161	-958	160
Dependent (ref. category)	0			
Lives with parents***				
Yes	-1,032	.000	-1,384	-680
No (ref. category)	0			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES SIES 2011/12

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	2,804	.000	2,267	3,340
Gender				
Female	5	.970	-278	288
Male (ref. category)	0			
Age group*				
25+	-819	.003	-1,355	-283
20-24	-342	.100	-749	66
Under 20 (ref. category)	0			
Socio-economic group***				
Routine/manual	-1,001	.000	-1,284	-717
Intermediate	-272	.168	-661	116
Managerial/professional (ref. category)	0			
Ethnicity***				
Mixed/other	197	.567	-481	874
Black	-888	.000	-1,285	-490
Asian	600	.195	-310	1,510
White (ref. category)	0			
Parental experience of HE***				
No	-524	.000	-811	-237
Yes (ref. category)	0			
Type of institution				
FEC	-171	.318	-508	166
Welsh HEI	-298	.130	-685	89
English HEI (ref. category)	0			
Subject				
Combined/other	-633	.023	-1,180	-87
Education	-14	.957	-513	485
Creative arts/languages/humanities	-132	.468	-489	226
Sciences/Engineering/Technology/IT	-95	.640	-493	304
Subjects allied to medicine	37	.871	-412	485
Medicine & dentistry	765	.179	-353	1,882
Human/Social Sciences/Business/Law (ref. category)	0			
Year of study				
Final year/one year course	512	.027	60	963
Intermediate year	226	.175	-101	553
First year (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level*				
PGCE/ITT	-688	.009	-1,202	-175
Other undergraduate	-267	.141	-623	89
Bachelors degree (ref. category)	0			
Family type**				
Two adult family	-591	.006	-1,014	-168
One adult family	-638	.010	-1,122	-153
Married or living in a couple	-622	.060	-1,271	27
Single (ref. category)	0			
Living in London				
Yes	384	.077	-41	809
No (ref. category)	0			
Status*				
Independent	-485	.025	-909	-61
Dependent (ref. category)	0			
Lives with parents***				
Yes	-1,030	.000	-1,345	-715
No (ref. category)	0			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Base N (unweighted)
All full-time students	1,603	500	101	2,985
Gender				
Male	1,661	500	121	1,327
Female	1,560	400	118	1,651
Age				
Under 20	1,872	700	134	1,299
20-24	1,711	580	125	1,331
25+	628	0	224	354
Ethnicity				
White	1,730	600	116	2,341
Asian	1,575	350	289	289
Black	440	0	113	170
Mixed/Other	1,608	400	320	173
Socio-economic group				
Managerial and professional	2,310	1,170	140	1,313
Intermediate	1,605	400	227	467
Routine and manual	732	200	79	674
Parental experience of HE				
Yes	2,091	900	143	1,625
No	1,070	250	86	1,327
Family type				
Two adult family	164	0	81	89
One adult family	240	0	115	77
Married or living in a couple	856	150	344	189
Single	1,773	600	104	2,630
Whether lives with parents				
Lives with parents	989	260	94	732
Does not	1,807	550	116	2,246
Living in London				
London	1,578	400	193	421
Elsewhere	1,608	500	108	2,564

Base: All English full-time students

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Base N (unweighted)
All full-time students	1,603	500	101	2,985
Year of study				
1st Year	1,535	500	182	1,030
2nd Year or other	1,566	400	137	1,008
Final Year or 1 Year course	1,697	500	151	937
Subject				
Medicine & Dentistry	2,805	1,400	527	237
Subjects allied to medicine	1,507	300	346	197
Sciences/Engineering/Technology/IT	1,679	520	145	888
Human/Social Sciences/Business/Law	1,555	400	166	669
Creative Arts/Languages/Humanities	1,735	700	124	737
Education	855	150	160	171
Combined/other	1,015	300	215	86
Qualification aim				
Bachelors degree	1,715	500	106	2,501
Other undergraduate	745	58	139	444
PGCE/ITT	(416)	(200)	(104)	40
Institution type				
English HEI	1,620	500	107	1,947
Welsh HEI	1,924	850	176	547
FEC	637	50	113	491
Student status				
Independent	671	20	123	785
Dependent	2,002	960	113	2,199

Base: All English full-time students

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Base N (unweighted)
All part-time students	-200	0	344	927
Gender				
Male	-2,850	0	474	394
Female	1,357	0	375	531
Under 25	574	140	332	259
Age group				
25-29	33	0	543	166
30-39	-100	0	504	249
40+	-834	0	704	252
Ethnicity				
White	-65	0	385	790
BME	-944	0	428	131
Socio-economic group				
Managerial and professional	-1,390	0	560	376
Intermediate	1,633	0	690	196
Routine and manual	366	0	419	304
Parental experience of HE				
Yes	630	0	491	327
No	-549	0	413	587
Family type				
Two adult family	-55	-945	777	252
One adult family	102	0	47	89
Married or living in a couple	-1,118	-1,293	635	223
Single	325	0	63	363
Whether lives with parents				
Lives with parents	474	50	311	208
Does not	-302	0	395	714
Living in London				
London	-49	0	799	124
Elsewhere	-239	0	365	802

Base: All English part-time students

Source: NatCen/IES SIES 2011/12

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

	Mean	Median	SE	Base N (unweighted)
All part-time students	-200	0	344	927
Year of study				
1st Year	350	0	602	323
2nd Year or other	-459	0	545	294
Final Year or 1 Year course	-293	0	476	307
Subject				
Medicine & Dentistry	-	-	-	21
Subjects allied to medicine	-343	0	1,138	68
Sciences/Engineering/Technology/IT	-1,367	0	691	289
Human/Social Sciences/Business/Law	-929	0	572	190
Creative Arts/Languages/Humanities	1,382	100	741	156
Education	1,121	20	605	168
Combined/other	(867)	(0)	(912)	35
Qualification aim				
Bachelors degree	-640	0	412	511
Other undergraduate	487	0	476	358
PGCE/ITT	648	0	1,045	58
Institution type				
English HEI	-324	0	445	491
Welsh HEI	-	-	-	22
FEC	-619	0	405	199
OU	442	0	437	215
Study intensity				
50% FTE or above	-342	0	404	713
25% to 49% FTE	273	0	584	214

Base: All English part-time students

Source: NatCen/IES SIES 2011/12

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	-3,139	.017	-5,707	-571
Gender***				
Female	4,432	.000	3,297	5,568
Male (ref. category)	0			
Age group				
40+	-1,033	.210	-2,650	584
30-39	-225	.747	-1,597	1,146
25-29	512	.525	-1,072	2,096
Under 25 (ref. category)	0			
Socio-economic group*				
Routine/manual	1,220	.066	-82	2,522
Intermediate	2,309	.009	593	4,025
Managerial/professional (ref. category)	0			
Ethnicity				
BME	-939	.164	-2,263	385
White (ref. category)	0			
Parental experience of HE				
No	-855	.103	-1,883	173
Yes (ref. category)	0			
Type of institution				
Open University	53	.940	-1,347	1,453
FEC	-128	.858	-1,534	1,277
Welsh HEI	-244	.858	-2,928	2,441
English HEI (ref. category)	0			
Subject				
Combined/other	428	.684	-1,642	2,499
Education	257	.775	-1,509	2,023
Creative arts/languages/humanities	1,904	.038	102	3,705
Sciences/Engineering/Technology/IT	88	.908	-1,421	1,598
Subjects allied to medicine	-435	.712	-2,752	1,881
Medicine & dentistry	392	.676	-1,448	2,231
Human/Social Sciences/Business/Law (ref. category)	0			
Year of study				
Final year/one year course	-137	.867	-1,752	1,477
Intermediate year	-203	.802	-1,792	1,386
First year (ref. category)	0			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level				
PGCE/ITT	1,466	.212	-839	3,771
Other undergraduate	734	.334	-758	2,226
Bachelors degree (ref. category)	0			
Family type				
Two adult family	-330	.710	-2,078	1,418
One adult family	-1,024	.095	-2,227	179
Married or living in a couple	-1,076	.123	-2,444	291
Single (ref. category)	0			
Living in London				
Yes	742	.444	-1,163	2,647
No (ref. category)	0			
Lives with parents				
Yes	-135	.863	-1,670	1,400
No (ref. category)	0			
Study intensity				
25-49% FTE	760	.258	-559	2,079
50% FTE and above (ref. category)	0			

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

Base: all English-domiciled part-time students (model N unweighted=860)

Source: NatCen/IES SIES 2011/12

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

	Exp (B)	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	.005	.000	.001	.039
Gender				
Female	.585	.372	.180	1.908
Male (ref. category)	1.000			
Age**				
25+	27.446	.009	2.329	323.381
20-24	3.634	.241	.416	31.707
Under 20 (ref. category)	1.000			
Socio-economic group				
Routine/manual	.934	.922	.234	3.721
Intermediate	1.227	.699	.431	3.492
Managerial/professional (ref. category)	1.000			
Ethnicity				
Mixed/other	2.231	.239	.585	8.511
Black	1.517	.621	.288	8.004
Asian	1.805	.444	.395	8.251
White (ref. category)	1.000			
Parental experience of HE				
No	.930	.885	.349	2.481
Yes (ref. category)	1.000			
Type of institution				
FEC	.782	.713	.210	2.913
Welsh HEI	.640	.543	.151	2.716
English HEI (ref. category)	1.000			
Subject**				
Combined/other	1.665	.485	.396	7.010
Education	2.079	.305	.510	8.467
Creative arts/languages/humanities	1.013	.983	.310	3.304
Sciences/Engineering/Technology/IT	.914	.878	.288	2.897
Subjects allied to medicine	2.441	.136	.753	7.912
Medicine & dentistry	.172	.015	.042	.709
Human/Social Sciences/Business/Law (ref. category)	1.000			
Year of study*				
Final year/one year course	.612	.448	.171	2.193
Intermediate year	.176	.008	.049	.627
First year (ref. category)	1.000			

	Exp (B)	Significance level	95% Confidence limit	
			Lower	Upper
Qualification level				
PGCE/ITT	.935	.943	.149	5.862
Other undergraduate	1.373	.708	.259	7.282
Bachelors degree (ref. category)	1.000			
Family type***				
Two adult family	168.146	.000	46.114	613.115
One adult family	299.925	.000	23.132	3888.778
Married or living in a couple	1.844	.259	.635	5.354
Single (ref. category)	1.000			
Living in London				
London	.458	.241	.124	1.697
Elsewhere (ref. category)	1.000			
Status				
Independent	1.801	.489	.338	9.605
Dependent (ref. category)	1.000			
Lives with parents				
Yes	.822	.819	.152	4.440
No (ref. category)	1.000			

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

Base: all English-domiciled full-time students (model N unweighted=2,423)

Source: NatCen/IES SIES 2011/12

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

	Exp (B)	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	0.014	.000	.004	.052
Gender				
Female	1.410	.300	.736	2.702
Male (ref. Category)	1.000			
Age group***				
40+	6.085	.000	2.398	15.441
30-39	2.652	.014	1.216	5.786
25-29	1.713	.282	.641	4.578
Under 25 (ref. Category)	1.000			
Socio-economic group**				
Routine/manual	2.738	.002	1.442	5.199
Intermediate	2.756	.011	1.265	6.003
Managerial/professional (ref. Category)	1.000			
Ethnicity				
BME	.759	.648	.232	2.485
White (ref. Category)	1.000			
Parental experience of HE				
No parental experience of HE	.676	.315	.314	1.454
Parents went to HE (ref. Category)	1.000			
Living circumstances				
Lives with parents	.556	.182	.235	1.318
Living away (ref. Category)	1.000			
Living in London				
London	1.274	.554	.569	2.851
Elsewhere (ref. Category)	1.000			
Family type***				
Two adult family	76.452	.000	32.366	180.590
One adult family	118.854	.000	33.250	424.851
Married or living in a couple	.531	.144	.227	1.244
Single (ref. Category)	1.000			
Institution type**				
OU	3.787	.000	1.820	7.880
FEC	2.618	.037	1.058	6.480
Welsh HEI	11.091	.017	1.545	79.649
English HEI (ref. Category)	1.000			

			95% Confidence limit	
	Exp (B)	Significance level	Lower	Upper
Subject				
Combined/other	1.259	.741	.320	4.955
Education	1.516	.322	.664	3.460
Creative arts/languages/humanities	1.333	.635	.406	4.374
Sciences/Engineering/Technology/IT	.413	.037	.180	.947
Subjects allied to medicine	.496	.308	.129	1.914
Medicine & dentistry	.496	.273	.141	1.742
Human/Social Sciences/Business/Law (ref. Category)	1.000			
Year of study				
Final year/one year course	1.101	.790	.540	2.246
Intermediate year	2.040	.039	1.036	4.017
First year (ref. Category)	1.000			
Qualification aim				
PGCE/ITT	1.864	.362	.487	7.139
Other undergraduate	.979	.964	.379	2.524
Bachelors degree (ref. Category)	1.000			
Study intensity*				
25-49% FTE	2.335	.029	1.091	4.999
50% FTE and above (ref. Category)	1.000			

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

Base: all English-domiciled part-time students (model N unweighted=860)

Source: NatCen/IES SIES 2011/12

4 Total Student Expenditure

4.1 Summary of key findings

- The average (mean) total expenditure of full-time English-domiciled students in 2011/12 was £13,909.
- The average total expenditure of part-time students was £18,946, around 36 per cent higher than their full-time counterparts.
- Living costs constituted the largest category of spending for students (48 per cent of spending for full-time students and 60 per cent for part-time students), while housing costs accounted for a further fifth of expenditure for each group.
- Participation costs accounted for a higher proportion of expenditure for full-time students than for part-time students (28 per cent compared with 12 per cent).
- Life-stage had a strong influence on expenditure for both full- and part-time students, with spending highest amongst students who were parents.
- Similarly, both full- and part-time students who either owned their home (including with a mortgage) or were renting with their family or alone tended to have higher expenditure.
- Among part-time students, those with a physical, mental or learning disability reported lower levels of expenditure, compared with students without disabilities.
- Expenditure among part-time students also varied with the type of institution studied at, with those studying at English HEIs reporting the highest levels of total expenditure, followed by students at FECs. Part-time students at the OU reported the lowest levels of expenditure.
- The subject of the course being taken was also associated with different levels of spending for both full- and part-time students.
- Among part-time students, those who lived in London also reported higher levels of spending, mainly driven by higher housing costs. When controlling for their living arrangements, full-time students in London also had higher housing costs than those living elsewhere.

4.2 Introduction

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

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

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

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

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

- Total average expenditure for full-time and part-time students in England and the profile of expenditure under the four main categories of living costs, housing costs, participation costs and spending on children.
- Variations in total expenditure levels for different types of (full- and part-time) students. The following chapter looks in more detail at the different sub-categories of expenditure. Figure 4.1 explains what is contained in the total expenditure calculation and the four sub-categories.

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

Figure 4.1: Components of expenditure

Components	Description (component parts)
Living costs	This is by far the largest category and includes expenditure on: food and drink; personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes; entertainment, including nightclubs, concerts, sports and gambling; household goods including cleaning and servicing costs; and non-course travel such as holidays and visits to family and friends. This sub-category is examined in more detail in Section 5.7.
Housing costs	This is the second-largest category of expenditure for most students and includes rent, mortgage costs, retainers, council tax and household bills. This sub-category is examined in more detail in Section 5.8.
Participation costs	These are the costs that students incur as a direct result of attending university or college and are the third-largest category of expenditure for most students. They include: the costs of course-related books, equipment and stationery; the costs of travelling to and from their university or college; the costs of any childcare that parents obtain in order to allow them to study; and all course fees paid by the students or paid by their families on their behalf. ¹ This sub-category is examined in more detail in Sections 5.3-5.6.
Spending on children	This is the smallest category and covers all spending by parents on their children, including the costs of any childcare that is not related to their study. This sub-category is examined in more detail in Section 5.9.

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

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

4.3 Total expenditure

4.3.1 Introduction

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

4.3.2 Key findings

The average (mean) total expenditure of full-time English-domiciled students in 2011/12 was £13,909. The average total expenditure of part-time students was £18,946, 36 per cent higher than their full-time counterparts (Table 4.1). The difference in expenditure between full-time and part-time students was very similar to that found for income (40 per cent, as discussed in Chapter 2).

The median level of total expenditure was £12,726 for full-time students, which means that 50 per cent of the full-time student group had expenditure at or above this figure (and 50 per cent at or below). The median for part-time students was £17,879. For both groups, the mean value was somewhat higher than the median, which indicates that the distribution was positively skewed, that is the highest expenditure values for each group were further from the median than were the lowest values. This pattern is consistent with previous SIES findings.¹

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

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

		Full-time	Part-time
Livings costs*	Mean	6,705	11,534
	Median	5,502	10,984
	SE	200	517
	<i>Unweighted</i>	<i>1,620</i>	<i>334</i>
Housing costs*	Mean	3,002	3,995
	Median	3,240	3,870
	SE	97	136
	<i>Unweighted</i>	<i>2,700</i>	<i>776</i>
Participation costs	Mean	3,973	2,420
	Median	3,811	1,941
	SE	72	136
	<i>Unweighted</i>	<i>1,578</i>	<i>321</i>
Spending on children*	Mean	238	1,178
	Median	0	0
	SE	42	81
	<i>Unweighted</i>	<i>2,971</i>	<i>901</i>
Estimated total expenditure	Mean	13,909	18,946
	Median	12,726	17,879
	SE	257	601
	<i>Unweighted</i>	<i>1,542</i>	<i>307</i>

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

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

Source: NatCen/IES SIES 2011/12

A focus on those with housing or child-care costs

The overall mean for spending on children was low at £238 for full-time students and £1,178 for part-time students. However, as most students did not have any spending in this category (as they do not have children), this does not give a good indicator of the level of expenditure when students do have child-related expenses. As Table 4.2 shows, only seven per cent of full-time students and 46 per cent of part-time students had spending in this category. For students incurring child-related costs, the mean level of spending was £3,289 for full-time students and £2,632 for part-time students, considerably higher than the mean based on all students.

Similarly, when looking at students' housing costs, 17 per cent of full-time students and six per cent of part-time students reported having no housing costs (typically because they lived with a parent or other relatives). Thus, the housing costs of those who incurred such expenditure (Table 4.2) were higher at £3,628 for full-time students and £4,231 for part-time students, than the overall averages (at £3,002 and £3,995 respectively, see Table 4.2).

For all other categories of expenditure and total expenditure, all students incurred costs so there is no difference in the means based on the whole sample versus those incurring costs.

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

		Full-time	Part-time
Housing costs*	Mean	3,628	4,231
	Median	3,514	3,987
	SE	74	141
	<i>Unweighted</i>	2,253	713
	% of incurring cost	83	94
Spending on children*	Mean	3,289	2,632
	Median	2,519	2,061
	SE	421	125
	<i>Unweighted</i>	171	334
	% of incurring cost	7	45

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

Base: All English-domiciled students who incurred costs on housing and children

Source: NatCen/IES SIES 2011/12

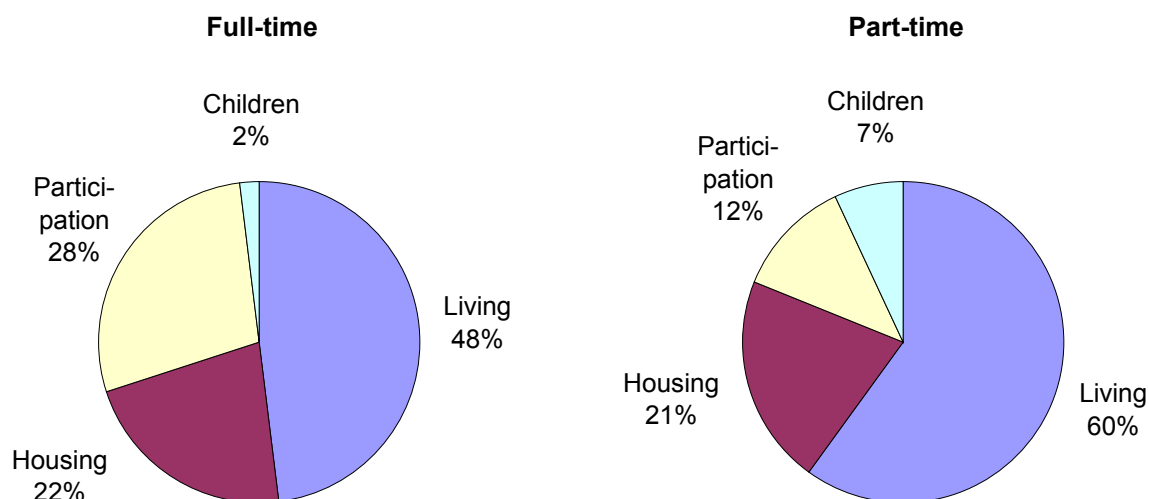
4.3.3 Composition of total expenditure

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

- Living costs represented the majority of expenditure for each group (48 per cent for full-time students and 60 per cent for part-time students).
- Housing costs accounted for around one-fifth of total expenditure for each group (22 per cent for full-time students and 21 per cent for part-time students).
- Participation costs accounted for a higher proportion of expenditure for full-time students than for part-time students (28 per cent compared with 12 per cent).

- Spending on children was the smallest category of expenditure (two per cent for full-time students and seven per cent for part-time students), largely reflecting the low proportion of students with child-related spending.

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



Base: All English-domiciled students who completed a diary
Source: NatCen/IES SIES 2011/12

4.4 Variations in total expenditure between student groups

Introduction

In this section we look at key differences in total expenditure between different types of student (in terms of their socio-economic background, study-related factors and location).¹ We first examine variations between different groups for full-time students (Section 4.4.2), before turning to part-time students (Section 4.4.3). Many of the groups overlap (for example, older students are less likely to live with their parents), so differences in expenditure between groups may reflect variations in other socio-economic or institutional characteristics. As with analysis of income, multivariate regression² was therefore used to look at statistically significant differences in expenditure between groups while controlling for variations in other background factors (see Table 4.3 and Table 4.4).

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

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

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

² See also Section 1.4.2 for further details on multivariate analysis techniques and interpretation of results.

4.4.1 Full-time students

Student background

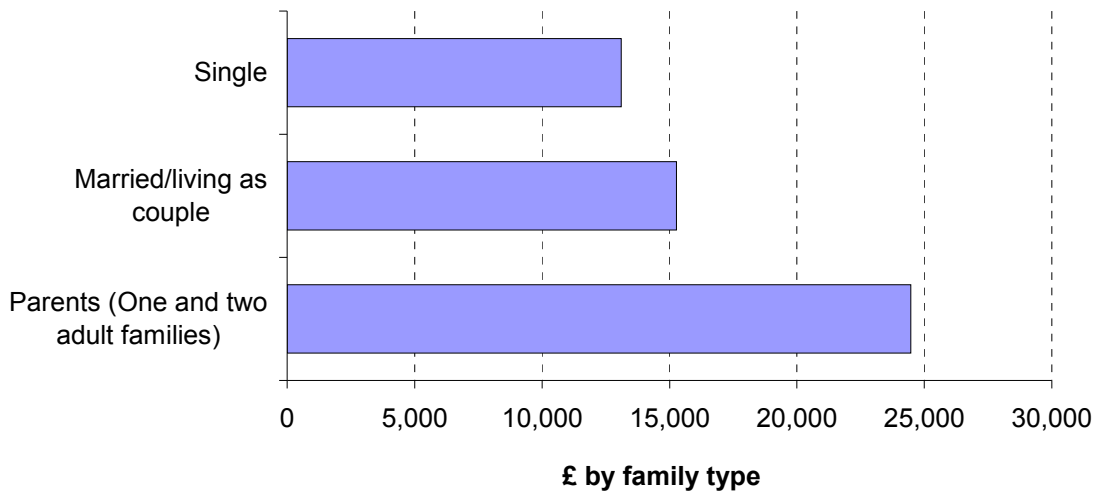
Total expenditure was related to the students' family and housing circumstances, when controlling for other factors.

Expenditure increased with age among full-time students (£12,646 for students aged under 20; £13,562 for students aged 20-24 and £18,756 on average for those aged 25 or older; Table A4.2) and was higher among independent students (£16,705 compared with £12,862 for dependent students; Table A4.7) and among disabled students (£14,794 compared with £13,614 for students without disability; Table A4.4). However, all three characteristics are related to other factors that are associated with expenditure, namely family and housing situation. For example, independent students and students aged over 25 were much more likely to have children compared with their dependent/younger counterparts. These students and disabled students were also more likely to be owner-occupiers or renting alone or with family, compared with their younger or non-disabled counterparts who were more likely to live with their parents or share rented accommodation with friends. The age, status and disability differences in expenditure were not significant in the regression model (Table 4.3), which confirms that the observed differences were explained by the associations with other factors.

Total expenditure however was strongly related to full-time students' family circumstances – those who had children living with them had the highest levels of expenditure (Table A4.8). In particular, lone parents (single parent students) had substantially higher average levels of expenditure on children (£5,254); more than double the average level reported by student parents who were in two-parent families (£2,287). This may partly be due to the analysis methodology adjusting figures for students in couples to take into account shared financial responsibility. While some lone parents may also share the expenditure on children with the non-resident parent, this may in practice take the form of child maintenance payments to the lone parent which in our analysis is counted as income. On the other hand, housing costs are also adjusted for joint financial responsibility and these do not show as dramatic a difference between two adult families and lone parent families. It is therefore possible that lone parent students incur additional child-related costs, perhaps because they require additional childcare cover while students in couple families can to a greater extent rely on the other parent to provide care while they study.

Due to the small number of students with children it is not possible to report the total expenditure levels separately for one and two adult families. However, as shown in Figure 4.3 below, students who were parents (£24,470) had much higher total expenditure levels on average than those who were in a couple without children (£15,273) or single (£13,108). Family type was found to have a strong relationship with total expenditure in the multiple regression model (Table 4.3).

Figure 4.3: Total expenditure by family type for English-domiciled full-time students (£)

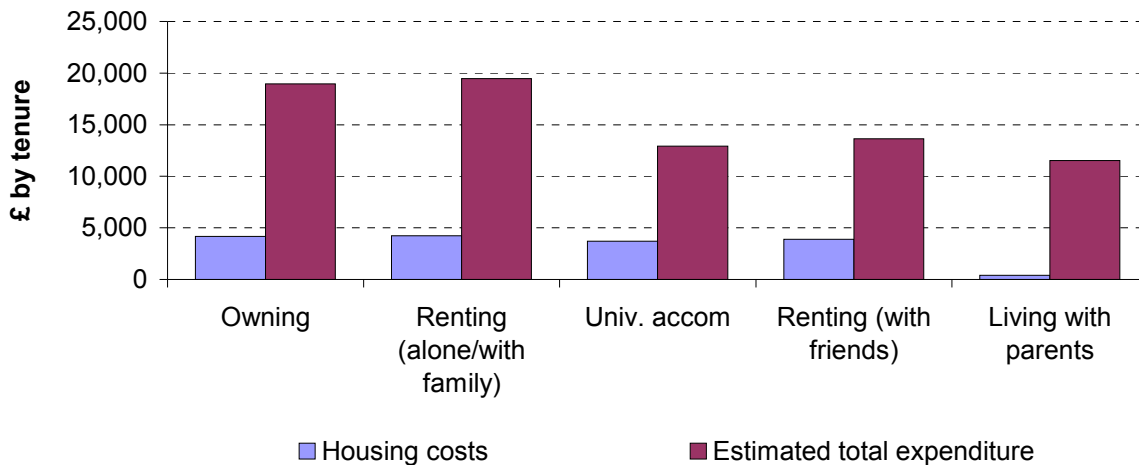


Base: All English-domiciled full-time students (1,542)

Source: NatCen/IES SIES 2011/12

Full-time students who owned or were buying their homes or who were renting (alone or with their family) had higher total expenditure on average (£18,943 and £19,481 respectively). This compared to £13,635 for those renting with friends, to £12,906 for those living in university accommodation and £11,527 for those living with their parents (Table A4.9; Figure 4.4). These differences in overall expenditure were significant in the multivariate analysis, and were driven partly by housing costs but also by differences in living costs and spending on children.

Figure 4.4: Total expenditure and housing costs by tenure for English-domiciled full-time students (£)



Base: All English-domiciled full-time students (1,527)

Source: NatCen/IES SIES 2011/12

Expenditure among full-time English students did not vary by gender, ethnicity, social class, or whether the student's parents had experience of higher education (on their own or after controlling for other factors).

HE-related factors

Total expenditure also varied by study-related factors. Full-time students at English FECs had the highest expenditure levels (£16,073) – higher than those at English HEIs (£13,879) and much higher than those at Welsh HEIs (£12,886; see Table A4.11). However, it should be noted that these estimates for FECs and Welsh HEIs are based on relatively small numbers of students and should therefore be treated with caution. Furthermore, the difference was no longer significant in the multivariate analysis, when controlling for the subject studied, and individual background characteristics. The year of study was related to total expenditure, with total expenditure increasing for each year of study (£13,095 on average in the first year, £13,939 in the second year and £14,403 in the final year; see Table A4.14). Again, this was not significant in the multivariate regression when controlling for other factors. The type of qualification also did not have a significant effect on expenditure.

Table 4.3 shows that total expenditure varied significantly with the subject of the course being taken. Students studying subjects allied to medicine (such as nursing) and combined subjects tended to have lower total expenditure, mainly driven by lower participation costs for those studying subjects allied to medicine, and lower living and housing costs among those studying combined subjects. Total expenditure was highest among those studying education, in part explained by somewhat higher than average living costs and spending on children among students in this group (Table A4.12).

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

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	9,772	0.000	8,221	11,323
Gender				
Female	215	0.526	-455	885
Male (ref. category)	.000			
Age group				
20-24	330	0.475	-579	1,238
25+	1,026	0.288	-875	2,927
Under 20 (ref. category)	.000			
Ethnicity				
Asian	665	0.377	-819	2,150
Black	2,467	0.059	-96	5,030
Mixed/Other	516	0.568	-1,266	2,298
White (ref. category)	.000			
Physical, mental or learning disability				
Disabled	633	0.139	-208	1,473
No disability (ref. category)	.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Socio-economic group				
Routine/manual/unemployed	301	0.614	-877	1,479
Intermediate	312	0.558	-737	1,361
Not classifiable	575	0.388	-737	1,886
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	321	0.498	-612	1,254
Yes (ref. category)	.000			
Status				
Independent	194	0.727	-903	1,292
Dependent (ref. category)	.000			
Family type ***				
Two adult family	4,856	0.011	1,123	8,589
One adult family	10,142	0.000	5,479	14,805
Married or living in a couple	158	0.881	-1,918	2,233
Single (ref. category)	.000			
Housing tenure ***				
Owning	5,028	0.000	2,414	7,641
Renting (with family/alone)	3,944	0.000	1,761	6,127
University accommodation	2,634	0.000	1,267	4,000
Renting (with friends)	2,822	0.000	1,870	3,775
Lives with parents (ref. category)	.000			
Whether lives London				
London	692	0.273	-552	1,937
Elsewhere (ref. category)	.000			
Institution type				
Welsh HEI	-647	0.090	-1,396	101
FEC	454	0.626	-1,385	2,293
English HEI (ref. category)	.000			
Subject ***				
Medicine & Dentistry	-797	0.370	-2,547	954
Subjects allied to medicine	-3,841	0.000	-5,010	-2,672
Sciences/Engineering/Technology/IT	-612	0.167	-1,482	258
Creative Arts/Languages/Humanities	-304	0.559	-1,330	722
Education	105	0.915	-1,850	2,061
Combined/other	-3,299	0.002	-5,394	-1,204
Human/Social Sciences/Business/Law (ref. category)	.000			
Qualification level				
Other undergraduate	1,818	0.127	-521	4,157
PGCE/ITT	-1,311	0.568	-5,833	3,212
Bachelors (ref. category)	.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Year of study				
2nd Year or other	657	0.234	-430	1,745
Final Year or 1 Year course	936	0.099	-178	2,049
1st year (ref. category)	.000			

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

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

Base: All English-domiciled full-time students who completed a diary (1,516)

Source: NatCen/IES SIES 2011/12

Location factors

Total expenditure for students living in London was not significantly higher than for those living elsewhere (Table A4.10). Average housing costs for the two groups were in fact very similar, but – as has also been observed in previous waves of this study – a much higher proportion of London-based students lived at home (or in parent-owned accommodation) compared to other students (41 per cent compared to 21 per cent; Table A4.16).

Furthermore, a larger proportion of full-time students living with their parents in London did not incur any housing costs (76 per cent) compared with full-time students living with parents outside of London (64 per cent). When looking just at students who incur housing costs, it becomes clear that full-time students living in London have significantly higher average housing costs than students living elsewhere when controlling for their living arrangements (for example, full-time students in London, living independently of their parents pay on average £4,896 for their housing each academic year, compared with £3,723 paid on average by full-time students living independently elsewhere; Table A4.16). This means that those students who live in London and incur housing costs, and especially those who do not live with their parents, are likely to also have higher total expenditure levels than suggested by the analyses based on all students.

4.4.2 Part-time students

Student background

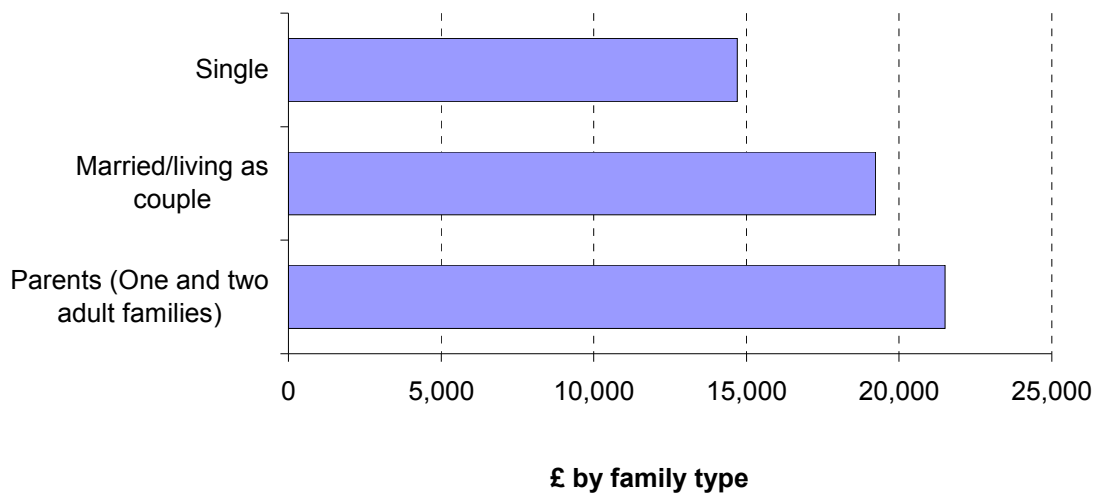
Total expenditure varied by whether the student reported having a disability as well as by the students' family circumstances and housing situation, when controlling for other factors. Similar to full-time students, expenditure for part-time students was predominantly linked to family circumstances and tenure. Among part-time students, whether the student had a disability also remained significant in the regression model.

Interestingly, part-time students with a physical, mental or learning disability reported significantly lower levels of total expenditure (£15,852 compared with £19,660 among part-time students without disabilities), when controlling for other factors (Table A4.4). This was mainly due to disabled students reporting lower living costs but also due to slightly lower participation costs and lower levels of spending on children. (Table A5.36 shows that most categories of living cost, including food, personal spending and entertainment were lower among part time disabled students compared with full-time students.) This finding is somewhat counter-intuitive but due to the small number of part-time students reporting a disability (53 part-time students for whom total expenditure is recorded) the circumstances of disabled part-time students could not be investigated further. This finding should therefore be treated with some caution.

As with full-time students, part-time students' total expenditure broadly increased with age; being lowest among those aged under 25 (£13,725) although it was highest for those aged 30 to 39 years (£20,881) and somewhat lower for those aged over 40 (£19,328; Table A.4.2). The differences in expenditure by age group were not significant once other factors such as family circumstances and tenure had been accounted for.

Students with children had the highest levels of expenditure (£21,505, see Figure 4.5), followed by those who were in a couple without children (£19,225), with single students having the lowest total expenditure (£14,697). Spending by families with children was generally higher for every spending category, with the exception of participation costs (Table A4.8).

Figure 4.5: Total expenditure by family type for English-domiciled part-time students (£)



Base: All English-domiciled part-time students who completed a diary

Source: NatGen/IES SIES 2011/12

Part-time students' housing situation was also an important factor significantly related to total expenditure. Owner-occupier students and those renting either alone or with their family had substantially higher total expenditure (£20,873 and £19,164) than part-time students living with their parents (£11,960). This was not only due to owner occupiers and renters having nearly four times higher housing costs (£4,336 and £4,700 respectively) than those living with parents (£1,183 on average), but also due to their higher expenditure on children and living costs (Table A4.9).

Expenditure among part-time students did not vary by gender or ethnicity (Tables A4.1 and A4.3), nor by social class or parental experience of higher education (Tables A4.5 and A4.6) when other background and study-related factors were accounted for.

HE study-related factors

Overall expenditure varied significantly with the type of institution studied at. Part-time students at English HEIs had the highest levels of total expenditure (£20,138) followed by

students at FECs (£18,130), with OU students reporting lowest levels (£15,079)¹ (Table A4.11). There was significant variation in expenditure levels by the subject studied, when controlling for other factors. However, due to the small number respondents in some of the categories this is difficult to interpret (Table A4.12). The qualification studied for, the year of study and the study intensity of the part-time course were not significantly related to total expenditure (Table 4.4).

Location factors

Overall expenditure levels among part-time students varied significantly by whether the student was living in London or elsewhere, when controlling for all student and study-related factors in the regression model. Total expenditure levels among part-time students in London were £20,530 on average, compared with £18,588 for those living in other parts of England. This is explained by part-time London students incurring both higher housing costs (£5,205) and higher average participation costs (£3,217) compared with part-time students living elsewhere (£3,700 and £2,243 respectively; Table A4.10).

Table 4.4: Linear regression model estimates: total expenditure for English-domiciled part-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	9,879	0.000	5,440	14,318
Gender				
Female	-979	0.285	-2,780	822
Male (ref. category)	.000			
Age group				
25-29	1,921	0.160	-765	4,606
30-39	1,724	0.228	-1,089	4,538
40+	1,512	0.362	-1,753	4,776
Under 25 (ref. category)	.000			
Ethnicity				
BME	2,562	0.231	-1,648	6,771
White (ref. category)	.000			
Physical, mental or learning disability **				
Disabled	-3,354	0.009	-5,861	-848
No disability (ref. category)	.000			
Socio-economic group				
Routine/manual/unemployed	597	0.630	-1,848	3,043
Intermediate	1,640	0.269	-1,279	4,559
Not classifiable	559	0.737	-2,717	3,834
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	-779	0.498	-3,044	1,486
Yes (ref. category)	.000			

¹ There were too few part-time respondents at a Welsh HEI to report expenditure levels for this group.

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Family type **				
Two adult family	3,253	0.035	234	6,273
One adult family	8,429	0.001	3,560	13,299
Married or living in a couple	2,731	0.075	-279	5,741
Single (ref. category)	.000			
Housing tenure¹ **				
Owning	4,825	0.005	1,488	8,161
Renting (with family/alone)	4,208	0.011	966	7,451
Renting (with friends)	3,629	0.035	256	7,002
Lives with parents (ref. category)	.000			
Whether lives London *				
London	3,463	0.017	621	6,306
Elsewhere (ref. category)	.000			
Institution type ***				
Welsh HEI	-6,374	0.001	-10,108	-2,640
FEC	1,312	0.389	-1,688	4,312
OU	-4,084	0.000	-6,338	-1,830
English HEI (ref. category)	.000			
Subject *				
Medicine & Dentistry	-3,162	0.132	-7,286	963
Subjects allied to medicine	7,148	0.010	1,757	12,540
Sciences/Engineering/Technology/IT	3,064	0.036	198	5,930
Creative Arts/Languages/Humanities	459	0.751	-2,390	3,307
Education	1,315	0.372	-1,586	4,215
Combined/other	3,165	0.130	-945	7,276
Human/Social Sciences/Business/Law (ref. category)	.000			
Qualification level				
Other undergraduate	293	0.810	-2,105	2,691
PGCE/ITT	2,628	0.251	-1,874	7,129
Bachelors (ref. category)	.000			
Year of study				
2nd Year or other	587	0.650	-1,963	3,136
Final Year or 1 Year course	-1,568	0.269	-4,358	1,222
1st year (ref. category)	.000			
Study intensity				
50% FTE or above	1131	0.326	-1135	3398
25% to 49% FTE	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation. Only one part-time student reported living in university accommodation, this case has been excluded from the regression model.

Base: All English-domiciled part-time students who completed a diary (305)

Source: NatCen/IES SIES 2011/12

4.5 Additional tables

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

		Full-time		Part-time	
		Male	Female	Male	Female
Livings costs*	Mean	6,345	6,980	11,715	11,391
	Median	5,313	5,756	11,233	10,984
	SE	247	260	685	713
	<i>Unweighted</i>	697	923	166	168
Housing costs*	Mean	2,881	3,100	3,920	4,025
	Median	3,150	3,298	3,767	3,939
	SE	116	118	200	192
	<i>Unweighted</i>	1,193	1,505	400	586
Participation costs	Mean	4,014	3,943	2,444	2,359
	Median	3,775	3,860	2,178	1,800
	SE	73	92	184	175
	<i>Unweighted</i>	688	890	158	162
Spending on children*	Mean	64	375	825	1,390
	Median	0	0	0	0
	SE	17	69	130	109
	<i>Unweighted</i>	1,322	1,642	383	516
Estimated total expenditure*	Mean	13,389	14,310	18,931	18,959
	Median	12,330	13,057	18,702	17,361
	SE	281	396	727	880
	<i>Unweighted</i>	671	871	156	151

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

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

Source: NatCen/IES SIES 2011/12

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

		Full-time			Part-time			
		Under 20	20-24	25+	Under 25	25-29	30-39	40+
Livings costs*	Mean	5,864	6,534	9,451	9,509	11,038	12,445	11,484
	Median	4,827	5,423	9,134	8,957	10,237	11,274	11,233
	SE	224	260	621	697	898	944	711
	<i>Unweighted</i>	733	748	138	99	72	94	69
Housing costs*	Mean	2,752	2,916	3,883	2,331	3,924	4,575	4,203
	Median	3,200	3,191	3,609	1,850	3,939	4,380	3,928
	SE	133	117	201	166	228	205	254
	<i>Unweighted</i>	1,193	1,207	298	236	142	203	195
Participation costs	Mean	3,971	4,009	3,852	2,124	2,909	2,487	1,968
	Median	3,835	3,745	4,076	1,630	2,122	2,235	1,750
	SE	65	82	309	153	356	192	156
	<i>Unweighted</i>	718	728	131	97	68	91	65
Spending on children*	Mean	11	62	1,317	216	529	1,722	1,394
	Median	0	0	0	0	0	1,276	300
	SE	9	20	217	53	155	168	167
	<i>Unweighted</i>	1,297	1,327	345	259	162	242	237
Estimated total expenditure*	Mean	12,646	13,562	18,756	13,725	18,145	20,881	19,328
	Median	12,103	12,693	18,860	13,333	16,360	19,204	17,361
	SE	258	280	1,310	926	1,008	1,184	746
	<i>Unweighted</i>	701	713	127	94	65	86	62

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

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

Source: NatCen/IES SIES 2011/12

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

		Full-Time				Part-time	
		White	Asian	Black	Mixed/Other	White	Ethnic minority
Livings costs*	Mean	6,585	7,127	7,399	6,732	11,053	(13,722)
	Median	5,483	5,502	5,787	5,466	10,984	(11,364)
	SE	218	644	954	671	458	(1,737)
	<i>Unweighted</i>	<i>1,358</i>	<i>134</i>	<i>50</i>	<i>76</i>	<i>292</i>	<i>41</i>
Housing costs*	Mean	3,158	1,716	3,286	3,032	3,975	4,107
	Median	3,346	200	3,275	3,263	3,874	3,870
	SE	93	234	334	253	147	396
	<i>Unweighted</i>	<i>2,140</i>	<i>256</i>	<i>152</i>	<i>147</i>	<i>669</i>	<i>104</i>
Participation costs	Mean	3,879	4,366	4,594	3,872	2,417	(2,419)
	Median	3,726	4,245	4,076	3,935	1,940	(2,210)
	SE	66	145	301	236	150	(243)
	<i>Unweighted</i>	<i>1,316</i>	<i>134</i>	<i>51</i>	<i>75</i>	<i>286</i>	<i>33</i>
Spending on children*	Mean	203	94	651	409	1,136	1,418
	Median	0	0	0	0	0	0
	SE	33	70	213	252	105	229
	<i>Unweighted</i>	<i>2,336</i>	<i>289</i>	<i>166</i>	<i>168</i>	<i>771</i>	<i>125</i>
Estimated total expenditure*	Mean	13,723	13,061	17,607	14,515	18,611	(21,268)
	Median	12,637	12,522	16,922	12,893	17,879	(18,493)
	SE	265	737	1,892	1,339	526	(3,234)
	<i>Unweighted</i>	<i>1,292</i>	<i>127</i>	<i>48</i>	<i>73</i>	<i>274</i>	<i>32</i>

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

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

Source: NatCen/IES SIES 2011/12

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

		Full-time		Part-time	
		No disability	Disabled	No disability	Disabled
Livings costs*	Mean	6,515	7,456	12,087	9,199
	Median	5,440	6,095	11,239	7,651
	SE	210	368	522	882
	<i>Unweighted</i>	<i>1,299</i>	<i>306</i>	<i>274</i>	<i>60</i>
Housing costs*	Mean	2,977	3,064	3,974	4,027
	Median	3,213	3,298	3,836	3,962
	SE	103	134	136	274
	<i>Unweighted</i>	<i>2,129</i>	<i>553</i>	<i>800</i>	<i>181</i>
Participation costs	Mean	4,003	3,916	2,465	2,054
	Median	3,785	3,977	1,975	1,750
	SE	81	111	148	211
	<i>Unweighted</i>	<i>1,269</i>	<i>295</i>	<i>263</i>	<i>56</i>
Spending on children*	Mean	221	234	1,265	809
	Median	0	0	0	0
	SE	39	57	100	157
	<i>Unweighted</i>	<i>2,316</i>	<i>628</i>	<i>724</i>	<i>168</i>
Estimated total expenditure*	Mean	13,614	14,794	19,660	15,852
	Median	12,483	13,834	18,493	15,327
	SE	236	505	646	1,069
	<i>Unweighted</i>	<i>1,245</i>	<i>283</i>	<i>254</i>	<i>53</i>

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

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

Source: NatCen/IES SIES 2011/12

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

		Full-time			Part-time		
		Managerial and professional	Intermediate	Routine/ manual/ unemployed	Managerial and professional	Intermediate	Routine/ manual/ unemployed
Livings costs*	Mean	6,271	7,170	7,163	11,041	11,768	12,427
	Median	5,177	6,290	5,631	10,207	11,364	11,239
	SE	226	471	372	611	1,042	1,207
	<i>Unweighted</i>	<i>818</i>	<i>263</i>	<i>330</i>	<i>131</i>	<i>80</i>	<i>107</i>
Housing costs*	Mean	3,157	3,049	3,002	4,264	3,931	3,757
	Median	3,346	3,274	3,110	4,068	3,624	3,598
	SE	115	156	119	161	285	231
	<i>Unweighted</i>	<i>1,222</i>	<i>432</i>	<i>613</i>	<i>307</i>	<i>167</i>	<i>265</i>
Participation costs	Mean	3,876	3,847	4,107	2,578	2,567	2,031
	Median	3,690	3,835	4,050	2,157	2,110	1,640
	SE	82	127	86	179	264	150
	<i>Unweighted</i>	<i>793</i>	<i>254</i>	<i>321</i>	<i>123</i>	<i>75</i>	<i>105</i>
Spending on children*	Mean	188	381	356	1,352	943	1,135
	Median	0	0	0	0	0	0
	SE	49	103	86	152	142	138
	<i>Unweighted</i>	<i>1,311</i>	<i>466</i>	<i>668</i>	<i>363</i>	<i>193</i>	<i>296</i>
Estimated total expenditure*	Mean	13,435	14,352	14,899	19,184	19,293	18,649
	Median	12,330	12,985	13,370	18,493	15,592	17,685
	SE	326	678	575	744	1,720	1,239
	<i>Unweighted</i>	<i>780</i>	<i>249</i>	<i>314</i>	<i>119</i>	<i>72</i>	<i>100</i>

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

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

Source: NatCen/IES SIES 2011/12

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

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Livings costs*	Mean	6,253	7,192	11,648	11,475
	Median	5,263	5,833	11,239	10,984
	SE	248	280	838	686
	<i>Unweighted</i>	<i>928</i>	<i>686</i>	<i>138</i>	<i>196</i>
Housing costs*	Mean	3,089	2,901	3,913	4,043
	Median	3,263	3,180	3,910	3,850
	SE	112	117	190	148
	<i>Unweighted</i>	<i>1,465</i>	<i>1,220</i>	<i>285</i>	<i>487</i>
Participation costs	Mean	3,956	3,994	2,582	2,320
	Median	3,765	3,905	1,941	1,842
	SE	93	80	241	129
	<i>Unweighted</i>	<i>900</i>	<i>671</i>	<i>135</i>	<i>185</i>
Spending on children*	Mean	221	252	972	1,285
	Median	0	0	0	0
	SE	69	45	135	98
	<i>Unweighted</i>	<i>1,620</i>	<i>1,319</i>	<i>318</i>	<i>572</i>
Estimated total expenditure*	Mean	13,461	14,396	19,127	18,850
	Median	12,365	13,110	18,969	17,369
	SE	400	326	1,152	684
	<i>Unweighted</i>	<i>879</i>	<i>657</i>	<i>129</i>	<i>178</i>

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

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

Source: NatCen/IES SIES 2011/12

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

		Full-time	
		Independent	Dependent
Livings costs*	Mean	8,388	6,053
	Median	7,312	4,979
	SE	374	189
	<i>Unweighted</i>	<i>343</i>	<i>1,276</i>
Housing costs*	Mean	3,353	2,857
	Median	3,240	3,234
	SE	142	108
	<i>Unweighted</i>	<i>677</i>	<i>2,021</i>
Participation costs	Mean	4,031	3,950
	Median	4,069	3,745
	SE	177	58
	<i>Unweighted</i>	<i>332</i>	<i>1,245</i>
Spending on children*	Mean	790	2
	Median	0	0
	SE	126	1
	<i>Unweighted</i>	<i>772</i>	<i>2,197</i>
Estimated total expenditure*	Mean	16,705	12,862
	Median	15,939	12,064
	SE	668	207
	<i>Unweighted</i>	<i>322</i>	<i>1,219</i>

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

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

Source: NatCen/IES SIES 2011/12

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

		Full-time					Part-time				
		Two adult family	One adult family	Parents	Married/living as couple	Single	Two adult family	One adult family	Parents	Married/living as couple	Single
Livings costs*	Mean	-	-	11,165	8,319	6,238	13,077	-	12,799	12,351	8,951
	Median	-	-	9,903	7,431	5,120	11,812	-	11,364	12,203	8,574
	SE	-	-	826	869	191	1,078	-	837	768	570
	Unweighted	29	26	55	105	1,460	84	26	110	78	146
Housing costs*	Mean	4,380	4,972	4,647	2,913	2,893	4,064	5,844	4,459	3,818	3,520
	Median	3,800	4,827	4,485	2,753	3,231	3,796	5,232	4,236	3,598	2,978
	SE	354	353	259	130	110	166	331	185	212	260
	Unweighted	73	62	135	159	2,405	202	66	268	186	322
Participation costs	Mean	-	-	(3,732)	4,157	3,974	2,235	-	2,213	2,501	2,677
	Median	-	-	(4,094)	4,165	3,791	1,800	-	1,830	2,000	1,941
	SE	-	-	(296)	214	74	135	-	113	281	296
	Unweighted	27	21	48	99	1,431	81	21	102	77	142
Spending on children*	Mean	2,287	5,254	3,666	44	3	2,454	3,497	2,720	43	8
	Median	2,036	4,050	2,690	0	0	1,938	2,748	2,165	0	0
	SE	255	700	437	22	1	152	286	123	25	5
	Unweighted	82	72	154	188	2,628	233	82	315	223	363
Estimated total expenditure*	Mean	-	-	(24,470)	15,273	13,108	20,955	-	21,505	19,225	14,697
	Median	-	-	(23,283)	14,738	12,348	19,204	-	19,484	18,303	14,870
	SE	-	-	(2,043)	1,020	180	1,283	-	1,127	1,121	612
	<i>Unweighted</i>	27	21	48	97	1,397	78	21	99	71	137

*Note: figures adjusted for joint financial responsibility where relevant

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

Source: NatCen/IES SIES 2011/12

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

		Full-time					
		Owning	Renting (alone/with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent- owned accom.
Livings costs*	Mean	(10,537)	9,514	5,353	5,952	6,974	-
	Median	(11,647)	8,505	4,379	5,143	5,682	-
	SE	(937)	606	276	218	410	-
	<i>Unweighted</i>	41	117	408	686	328	15
Housing costs*	Mean	4,172	4,225	3,697	3,882	404	-
	Median	3,728	3,821	3,600	3,634	0	-
	SE	371	217	119	76	49	-
	<i>Unweighted</i>	94	248	607	1,046	678	27
Participation costs	Mean	(4,338)	3,916	3,863	3,884	4,121	-
	Median	(4,245)	3,835	3,735	3,675	4,125	-
	SE	(230)	231	63	107	116	-
	<i>Unweighted</i>	40	115	405	674	329	15
Spending on children*	Mean	1,233	1,348	2	2	22	(17)
	Median	0	0	0	0	0	(0)
	SE	196	286	2	2	16	(18)
	<i>Unweighted</i>	112	275	636	1,139	721	30
Estimated total expenditure*	Mean	(18,943)	19,481	12,906	13,635	11,527	-
	Median	(19,410)	17,316	12,197	12,709	10,201	-
	SE	(1,316)	1,386	345	274	456	-
	<i>Unweighted</i>	38	113	398	657	321	15

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

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

Source: NatCen/IES SIES 2011/12

		Part-time					
		Owning	Renting (alone/with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent- owned accom.
Livings costs*	Mean	12,427	11,063	-	-	8,904	-
	Median	11,845	9,554	-	-	8,890	-
	SE	810	1,026	-	-	818	-
	<i>Unweighted</i>	<i>118</i>	<i>96</i>	<i>1</i>	<i>18</i>	<i>80</i>	<i>4</i>
Housing costs*	Mean	4,336	4,700	-	(4,924)	1,183	-
	Median	3,987	4,380	-	(5,205)	900	-
	SE	183	190	-	(411)	152	-
	<i>Unweighted</i>	<i>319</i>	<i>212</i>	<i>2</i>	<i>41</i>	<i>196</i>	<i>6</i>
Participation costs	Mean	2,218	2,555	-	-	2,282	-
	Median	1,900	2,151	-	-	1,850	-
	SE	116	235	-	-	257	-
	<i>Unweighted</i>	<i>115</i>	<i>100</i>	<i>1</i>	<i>20</i>	<i>81</i>	<i>4</i>
Spending on children*	Mean	1,394	1,422	-	(0)	127	-
	Median	495	500	-	(0)	0	-
	SE	115	184	-	(0)	81	-
	<i>Unweighted</i>	<i>377</i>	<i>224</i>	<i>2</i>	<i>45</i>	<i>206</i>	<i>6</i>
Estimated total expenditure*	Mean	20,873	19,164	-	-	11,960	-
	Median	19,208	18,738	-	-	12,150	-
	SE	1,102	990	-	-	886	-
	<i>Unweighted</i>	<i>111</i>	<i>94</i>	<i>1</i>	<i>18</i>	<i>79</i>	<i>4</i>

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

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

Source: NatCen/IES SIES 2011/12

Table A4.10: Total student expenditure and main sources of student expenditure for English-domiciled students, by whether lives in London or elsewhere (£)

		Full-time		Part-time	
		Lives in London	Lives Elsewhere	Lives in London	Lives Elsewhere
Livings costs*	Mean	6,560	6,735	11,402	11,570
	Median	5,313	5,549	9,631	11,233
	SE	494	216	1,498	492
	<i>Unweighted</i>	<i>209</i>	<i>1,411</i>	<i>50</i>	<i>284</i>
Housing costs*	Mean	3,036	2,994	5,205	3,700
	Median	3,150	3,240	5,160	3,618
	SE	284	94	299	99
	<i>Unweighted</i>	<i>378</i>	<i>2,322</i>	<i>482</i>	<i>2,993</i>
Participation costs	Mean	4,335	3,905	(3,217)	2,243
	Median	4,216	3,745	(3,150)	1,819
	SE	143	76	(310)	118
	<i>Unweighted</i>	<i>199</i>	<i>1,379</i>	<i>46</i>	<i>275</i>
Spending on children*	Mean	378	206	891	1,251
	Median	0	0	0	0
	SE	173	30	127	92
	<i>Unweighted</i>	<i>419</i>	<i>2,552</i>	<i>119</i>	<i>781</i>
Estimated total expenditure*	Mean	14,932	13,713	(20,530)	18,588
	Median	13,173	12,581	(18,303)	17,505
	SE	1,000	227	(1,821)	583
	<i>Unweighted</i>	<i>192</i>	<i>1,350</i>	<i>43</i>	<i>264</i>

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

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

Source: NatCen/IES SIES 2011/12

Table A4.11: Total student expenditure and main sources of student expenditure for English-domiciled students, by type of institution (£)

		Full-time			Part-time			OU
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	
Livings costs*	Mean	6,666	5,650	9,286	12,208	-	10,990	9,073
	Median	5,494	4,794	8,821	11,364	-	9,750	7,965
	SE	210	235	705	693	-	995	592
	<i>Unweighted</i>	<i>1,109</i>	<i>338</i>	<i>173</i>	<i>175</i>	<i>7</i>	<i>62</i>	<i>90</i>
Housing costs*	Mean	3,016	3,275	2,205	4,157	-	3,112	3,702
	Median	3,255	3,150	1,980	4,010	-	2,467	3,400
	SE	102	73	166	171	-	261	175
	<i>Unweighted</i>	<i>1,771</i>	<i>491</i>	<i>438</i>	<i>403</i>	<i>18</i>	<i>160</i>	<i>195</i>
Participation costs	Mean	3,973	3,826	4,134	2,663	-	1,788	1,732
	Median	3,815	3,685	4,075	2,235	-	1,360	1,345
	SE	76	94	181	180	-	150	146
	<i>Unweighted</i>	<i>1,078</i>	<i>324</i>	<i>176</i>	<i>165</i>	<i>6</i>	<i>59</i>	<i>91</i>
Spending on children*	Mean	233	88	576	1,293	-	1,101	747
	Median	0	0	0	0	-	0	0
	SE	44	37	161	103	-	239	91
	<i>Unweighted</i>	<i>1,938</i>	<i>547</i>	<i>486</i>	<i>477</i>	<i>21</i>	<i>193</i>	<i>210</i>
Estimated total expenditure*	Mean	13,879	12,886	16,073	20,138	-	18,130	15,079
	Median	12,728	11,760	14,994	18,969	-	15,285	13,641
	SE	271	300	893	772	-	1,841	809
	<i>Unweighted</i>	<i>1,057</i>	<i>315</i>	<i>170</i>	<i>155</i>	<i>6</i>	<i>59</i>	<i>87</i>

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

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

Source: NatCen/IES SIES 2011/12

Table A4.12: Total student expenditure and main sources of student expenditure for English-domiciled full-time and part-time students, by subject (£)

					Full-time			
		Medic./ Dentist	Allied to medic.	Science/ Eng./ Tech./ IT	Human/ Social/ Sci./Bus./ Law	Creat. Art/Lang./ Hum.	Educ.	Comb./ other
Livings costs*	Mean	8,027	6,912	6,239	7,032	6,347	8,678	4,559
	Median	6,650	6,036	5,222	5,575	5,263	7,873	4,464
	SE	1,063	577	330	352	305	649	417
	<i>Unweighted</i>	<i>169</i>	<i>102</i>	<i>520</i>	<i>329</i>	<i>373</i>	<i>88</i>	<i>39</i>
Housing costs*	Mean	3,107	3,022	3,071	2,849	3,177	2,857	2,508
	Median	3,240	2,993	3,285	3,240	3,365	2,725	2,704
	SE	223	231	109	185	141	232	368
	<i>Unweighted</i>	<i>214</i>	<i>180</i>	<i>814</i>	<i>605</i>	<i>655</i>	<i>154</i>	<i>77</i>
Participation costs	Mean	3,671	2,474	4,027	4,271	4,236	4,182	3,889
	Median	3,911	1,217	3,759	3,890	3,905	4,165	3,729
	SE	229	478	61	140	93	127	98
	<i>Unweighted</i>	<i>157</i>	<i>101</i>	<i>508</i>	<i>324</i>	<i>363</i>	<i>88</i>	<i>37</i>
Spending on children*	Mean	182	730	67	235	101	800	87
	Median	0	0	0	0	0	0	0
	SE	103	218	28	69	37	235	83
	<i>Unweighted</i>	<i>236</i>	<i>195</i>	<i>884</i>	<i>665</i>	<i>736</i>	<i>169</i>	<i>85</i>
Estimated total expenditure*	Mean	14,466	12,880	13,456	14,517	13,889	16,229	11,292
	Median	13,708	10,680	12,529	12,937	12,907	14,605	11,412
	SE	1,333	1,178	373	421	341	1,205	582
	<i>Unweighted</i>	<i>154</i>	<i>99</i>	<i>499</i>	<i>315</i>	<i>354</i>	<i>84</i>	<i>37</i>

		Part-time							
		Medic./ Dentist	Allied to medic.	Science/ Eng./Tech./ IT	Human/ Social Sci./ us./ Law	Creat. Art/Lang./ Hum.	Educ.	Comb./ other	
Livings costs*	Mean	-	-	12,159	11,547	9,369	11,245	-	
	Median	-	-	11,364	10,984	8,597	11,386	-	
	SE	-	-	765	1,404	774	1,097	-	
	<i>Unweighted</i>	<i>8</i>	<i>21</i>	<i>116</i>	<i>54</i>	<i>71</i>	<i>50</i>	<i>14</i>	
Housing costs*	Mean	-	3,971	3,759	4,252	3,687	3,799	(5,763)	
	Median	-	3,962	3,612	4,364	3,180	3,939	(6,118)	
	SE	-	268	328	151	307	276	(1,019)	
	Unweighted	19	52	247	157	132	138	31	
Participation costs	Mean	-	-	2,479	2,543	2,181	1,995	-	
	Median	-	-	1,941	2,235	1,784	1,793	-	
	SE	-	-	241	316	170	158	-	
	<i>Unweighted</i>	<i>8</i>	<i>17</i>	<i>107</i>	<i>51</i>	<i>71</i>	<i>53</i>	<i>14</i>	
Spending on children*	Mean	-	1,866	1,044	1,329	695	1,404	(442)	
	Median	-	1,693	0	0	0	500	(0)	
	SE	-	328	201	149	167	198	(158)	
	<i>Unweighted</i>	<i>20</i>	<i>64</i>	<i>282</i>	<i>185</i>	<i>153</i>	<i>163</i>	<i>34</i>	
Estimated total expenditure*	Mean	-	-	19,422	18,334	16,736	18,806	-	
	Median	-	-	18,493	17,361	17,058	18,702	-	
	SE	-	-	1,204	1,223	1,192	1,264	-	
	<i>Unweighted</i>	<i>8</i>	<i>16</i>	<i>104</i>	<i>50</i>	<i>65</i>	<i>50</i>	<i>14</i>	

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

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

Source: NatCen/IES SIES 2011/12

Table A4.13: Total student expenditure and main sources of student expenditure for English-domiciled students, by qualification type (£)

		Full-time			Part-time		
		Other undergraduate	PGCE/ITT	Bachelors degree	Other undergraduate	PGCE/ITT	Bachelors degree
Livings costs*	Mean	9,251	-	6,445	12,430	-	10,996
	Median	7,778	-	5,419	11,459	-	9,734
	SE	821	-	185	825	-	639
	<i>Unweighted</i>	<i>167</i>	<i>16</i>	<i>1,437</i>	<i>109</i>	<i>17</i>	<i>208</i>
Housing costs*	Mean	2,956	(3,672)	2,994	3,914	(4,017)	4,031
	Median	2,903	(3,392)	3,240	3,796	(4,314)	3,896
	SE	246	(584)	105	276	(273)	156
	<i>Unweighted</i>	<i>381</i>	<i>37</i>	<i>2,282</i>	<i>298</i>	<i>48</i>	<i>430</i>
Participation costs	Mean	3,269	-	4,037	1,984	-	2,550
	Median	3,570	-	3,832	1,751	-	2,210
	SE	232	-	69	135	-	178
	<i>Unweighted</i>	<i>166</i>	<i>18</i>	<i>1,394</i>	<i>108</i>	<i>17</i>	<i>196</i>
Spending on children*	Mean	1,149	(234)	143	1,153	1,629	1,131
	Median	0	(0)	0	0	389	0
	SE	346	(118)	25	154	409	94
	<i>Unweighted</i>	<i>441</i>	<i>39</i>	<i>2,491</i>	<i>347</i>	<i>56</i>	<i>498</i>
Estimated total expenditure*	Mean	17,330	-	13,563	18,416	-	18,760
	Median	16,081	-	12,621	17,369	-	17,008
	SE	1,690	-	201	953	-	784
	<i>Unweighted</i>	<i>160</i>	<i>16</i>	<i>1,366</i>	<i>102</i>	<i>16</i>	<i>189</i>

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

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

Source: NatCen/IES SIES 2011/12

Table A4.14: Total student expenditure and main sources of student expenditure for English-domiciled students, by year of study (£)

		Full-time			Part-time		
		1st year	2nd year or other	Final year or 1 year course	1st year	2nd year or other	Final year or 1 year course
Livings costs*	Mean	6,375	6,545	7,082	11,790	11,505	11,388
	Median	5,054	5,515	5,700	9,164	11,274	10,984
	SE	312	295	329	1,181	794	738
	<i>Unweighted</i>	<i>553</i>	<i>590</i>	<i>473</i>	<i>116</i>	<i>97</i>	<i>334</i>
Housing costs*	Mean	2,837	3,109	2,994	4,201	4,151	3,709
	Median	3,150	3,297	3,195	4,130	3,962	3,624
	SE	131	157	112	245	185	194
	<i>Unweighted</i>	<i>942</i>	<i>910</i>	<i>842</i>	<i>275</i>	<i>248</i>	<i>252</i>
Participation costs	Mean	3,957	3,967	3,990	2,389	2,671	2,170
	Median	3,885	3,865	3,729	2,020	2,122	1,800
	SE	88	81	141	187	254	173
	<i>Unweighted</i>	<i>537</i>	<i>572</i>	<i>465</i>	<i>115</i>	<i>112</i>	<i>94</i>
Spending on children*	Mean	306	256	177	1,298	1,175	1,122
	Median	0	0	0	0	0	0
	SE	91	56	51	185	111	112
	<i>Unweighted</i>	<i>1,025</i>	<i>1,001</i>	<i>935</i>	<i>313</i>	<i>291</i>	<i>294</i>
Estimated total expenditure*	Mean	13,095	13,939	14,403	19,753	19,212	18,175
	Median	12,197	12,822	13,135	17,303	19,204	17,361
	SE	343	411	406	1,610	808	963
	<i>Unweighted</i>	<i>530</i>	<i>558</i>	<i>450</i>	<i>111</i>	<i>104</i>	<i>92</i>

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

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

Source: NatCen/IES SIES 2011/12

Table A4.15: Total student expenditure and main sources of student expenditure for English-domiciled part-time students, by intensity of study (£)

		50% FTE or above	25 to 49% FTE
Livings costs*	Mean	10,881	14,067
	Median	9,695	13,487
	SE	505	1,233
	<i>Unweighted</i>	273	61
Housing costs*	Mean	3,983	4,039
	Median	3,849	3,939
	SE	171	187
	<i>Unweighted</i>	600	176
Participation costs	Mean	2,438	2,333
	Median	2,020	1,800
	SE	154	356
	<i>Unweighted</i>	264	57
Spending on children*	Mean	1,085	1,487
	Median	0	647
	SE	101	216
	<i>Unweighted</i>	694	207
Estimated total expenditure*	Mean	18,408	21,329
	Median	17,361	20,434
	SE	589	1,726
	<i>Unweighted</i>	251	56

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

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

Source: NatGen/IES SIES 2011/12

Table A4.16: Further details of living arrangements and housing costs for English-domiciled students, by whether lives in London or elsewhere

		Column per cent			
		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Living arrangement ¹	Lives with parents	41	21	14	13
	Does not	59	79	86	87
	<i>Unweighted bases</i>	420	2,558	124	797
Incurs housing costs ²	No housing costs	76	64	-	33
	Housing costs	24	36	-	67
	<i>Unweighted bases</i>	139	538	25	170
		Housing costs (£)			
Living arrangement ³		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Lives with parents	Mean	[1,675]	1,111	-	1,536
	Median	[1,170]	780	-	1,350
	SE	[286]	101	-	121
	<i>Unweighted bases</i>	34	203	15	123
Does not	Mean	4,896	3,723	6,016	4,147
	Median	4,500	3,559	5,582	3,953
	SE	218	55	218	55
	<i>Unweighted bases</i>	239	1,776	77	498

*Note: figures adjusted for joint financial responsibility where relevant. The estimated total expenditure is not the sum of the component parts due to the different response rates to the questionnaire.

¹ Base: All English-domiciled students ² Base: English-domiciled students living with parents ³ Base: English-domiciled students who incur living costs

Source: NatCen/IES SIES 2011/12

5 HE Participation and Other Costs

5.1 Summary of key findings

- Full-time English-domiciled students spent an average of £3,973 on participation costs in the academic year 2011/12 - that is the costs they incurred as a direct result of attending university or college.
- Part-time students spent considerably less than their full-time counterparts on these costs: an average of £2,420.
- Among full-time students, participation costs varied by subject studied and also by qualification level.
- Among part-time students, participation costs varied according to institution type. Those at English HEIs reported the highest costs, while OU students had the lowest expenditure on participation. Whether students live in London was also related to spending on participation among part-time students, with those living in London reporting higher expenditure.
- Full-time students spent an average of £459 on direct course costs such as books, computers and equipment, and part-time students spent £414. Across full-timers, first year students, those studying creative arts/languages/humanities/education-related courses, and those studying at FECs reported the highest expenditure on these items.
- Among part-timers, spending on direct course costs was highest among first-year students, those studying creative arts/languages/humanities and those studying at HEIs.
- Full-time students spent an average of £402 over the academic year on facilitation costs (such as course-related travel); part-time students spent a higher amount, averaging £520.
- Living costs accounted for £6,705 of full-time students' and £11,534 of part-time students' spending (the highest share of spending among both groups).
- Among full-time students, living costs were highest for parents and also varied by subject. Among part-time students, men, students who were in married or living in a two-adult family (rather than single) and those who attended an English HEI (rather than FECs or the OU) reported the highest living costs. As with full-time students, there was also variation in living costs by subject among part-time students.
- Housing costs accounted for £3,002 of spending on average among full-time students and £3,995 among part-time students. Full-time students typically lived in rented (non-university) property with friends or other students, with their parents or relatives or in university provided accommodation: these groups reported lower housing costs. Part-

time students were more likely to be buying or renting a property (alone or with family) and this is reflected in their higher overall housing costs.

- Seven per cent of full-time students and 46 per cent of part-time students were parents who lived with their children; among these, full-time students spent £3,289 and part-time students spent £2,632 on their children.

5.2 Introduction

In this chapter we explore in more detail the main areas of student expenditure, that is the different sub-categories of student spending outlined at the beginning of Chapter 4. We begin by looking at total participation costs (including tuition fee costs, Section 5.3), that is the total costs that students incur directly because of their higher education course. Participation costs also comprise: direct course costs (Section 5.4); and facilitation costs (Section 5.5).

The three other sub-categories of spending are then discussed in more detail. They are:

- Living costs (Section 5.6), which is by far the largest category for both full-time and part-time students. This category includes expenditure on food and drink, personal entertainment, household goods and non-course travel.
- Housing costs (Section 5.7), which account for around one fifth of spending for both full-time and part-time students.
- Spending on children (Section 5.8), which represent a very small share of total spending on average, but is much higher for certain groups of students with children.

Throughout this chapter, findings for full- and part-time students are presented separately.

5.3 Total participation costs (including fee costs)

5.3.1 Introduction

In this section, we look at the overall level of spending on participation and its main constituents. As Chapter 4 showed, participation costs accounted for 28 per cent of total expenditure in the 2011/2012 academic year for full-time students, but less (12 per cent) for part-time students. We also look at the overall profile of expenditure on participation.

Participation costs include spending on course fees. For the 2011/12 academic year, English-domiciled students studying full-time in England or Wales paid variable annual tuition fees of up to £3,375. (This rate also applied to PGCE students.) Fees for part-time students varied according to the institution and intensity of study (see Chapter 1).

5.3.2 Full-time students

English-domiciled full-time students reported spending on average (mean) £3,973 on participation costs in the 2011/2012 academic year. This is substantially higher than the amount spent by part-time students (£2,420).

Table 5.1 shows the total participation costs for full and part-time students. Total participation costs for full-time students consisted of:

- An average of £3,077 on tuition fees
- An average of £459 on direct course costs
- An average of £402 on facilitation costs.

As demonstrated in Figure 5.1, full-time students spent comparatively more on tuition fees and less on direct course costs and facilitation costs than their part-time counterparts. For example, while tuition fee costs accounted for 79 per cent of participation costs among full-time students, among part-time students this fell to 62 per cent.

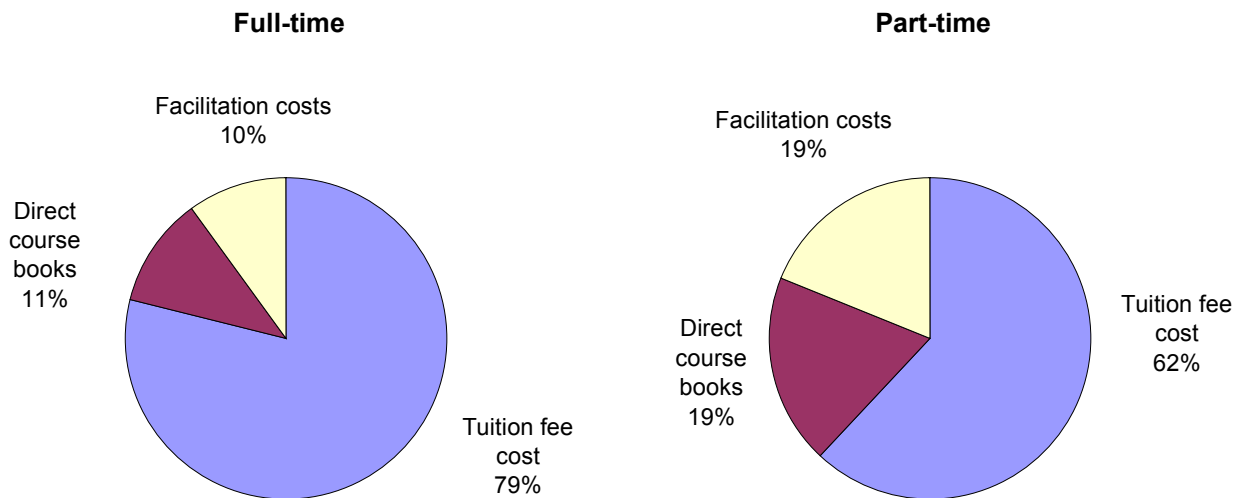
Table 5.1: Total student participation costs and main sources of student participation costs for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Tuition fee cost	Mean	3,077	1,472
	Median	3,375	1,200
	SE	40	67
	<i>Unweighted</i>	2,977	877
Direct course costs (e.g. books and equipment)	Mean	459	414
	Median	280	250
	SE	17	21
	<i>Unweighted</i>	2,901	900
Costs of facilitating participation (e.g. travel)	Mean	402	520
	Median	100	156
	SE	31	86
	<i>Unweighted</i>	1,679	364
Total participation costs	Mean	3,973	2,420
	Median	3,811	1,941
	SE	72	136
	<i>Unweighted</i>	1,578	321

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Figure 5.1: Main sources of student participation costs for English-domiciled students, by full-time and part-time status



Base: All English-domiciled students who completed a diary
Source: NatCen/IES SIES 2011/12

A focus on those incurring different types of participation costs

Not all students incurred costs under each of the sub-categories of participation. For example, 58 per cent of full-time students incurred some facilitation costs, whereas almost all (98 per cent) reported direct course costs (Table 5.2). The average figures for those who had incurred such costs were £471 for direct course costs (similar to the average for all full-time students, £459) and £664 for facilitation costs (considerably higher than the average for all students, (£402).

Full-time students' participation costs varied substantially according to their individual and course characteristics. Multiple linear regression analysis was used to identify which of these remained significantly associated with participation costs, when controlling for other potentially confounding factors (Table 5.3). The model found that significant variations in participation costs were associated with a range of factors, discussed in turn below.

Table 5.2: Total student participation costs and main sources of student participation costs for English-domiciled students who incurred costs in participation, by full-time and part-time status (£)

		Full-time	Part-time
Tuition fee cost	Mean	3,354	1,491
	Median	3,375	1,200
	SE	18	68
	N	2,775	865
	% incurring cost	93	99
Direct course costs (e.g. books and equipment)	Mean	471	450
	Median	290	295
	SE	17	22
	N	2,830	811
	% incurring cost	98	90
Costs of facilitating participation (e.g. travel)	Mean	664	788
	Median	390	417
	SE	38	107
	N	974	231
	% incurring cost	58	63
Total participation costs	Mean	3,981	2,420
	Median	3,815	1,941
	SE	72	136
	N	1,575	321
	% incurring cost	100	100

Base: All English-domiciled students who incurred participation costs

Source: NatGen/IES SIES 2011/12

Student factors

Male and female students reported similar levels of participation costs, £4,014 for men and £3,943 for women (Table A5.1). Women reported somewhat higher spending on facilitation, but gender was not significantly related to total participation costs in the linear regression model.

In a change since the 2007/08 survey, the student's age, social background, their family circumstances and housing tenure were not significantly related to total participation costs (Table A5.2; Table A5.4; Table A5.7; Table A5.8), when controlling for other factors. Likewise whether the student's parent(s) had attended higher education and the student's financial dependence status were not significantly related to total participation costs (Table A5.5 and Table A5.6), when controlling for other factors. This change is likely to reflect the shift in the arrangements for student finances between the two surveys (see Chapter 1) – most critically, with the abolition of tuition fee grants, all students incurred similar tuition fee costs in 2011/12 regardless of their background.

A student's ethnic background was related to overall participation costs in the bivariate analysis. This was driven by differences in average tuition fees, direct course costs and facilitation costs for the different ethnic groups (Table A5.3). However, this was explained by differences in the subjects studied by students from different ethnic groups; 14 per cent

of Asian/Asian British students studied medicine and dentistry, compared with three per cent of white students. Total participation costs did not vary by the ethnic background of the student at the five per cent significance level when controlling for other factors¹, which indicates that the observed differences were at least in part due to ethnicity being associated with other factors related to participation costs.

HE study factors

Expenditure on participation varied with the subject of the course being taken. Students studying subjects allied to medicine (such as nursing) reported the lowest levels of participation costs (£2,474) and medical and dentistry students also reported lower average participation spending (£3,671) compared to students studying other disciplines (Table A5.11). This was explained by their lower tuition fee costs (£1,200 and £2,237 respectively) – although students of subjects allied to medicine did report somewhat higher average facilitation costs than other students. Course subject remained a significant predictor of total participation costs after controlling for other factors. This reflects the support provided via NHS bursaries which cover, and thus reduce spending on, tuition fees whilst also contributing to living costs (see Section 3.4.4 or 1.1.2).

Neither the type of institution attended, nor the year of the course, had a significant impact on the average participation cost (Table A5.10 and Table A5.13). The qualification studied for, however, was significantly related to participation costs, which was to be expected as tuition fee charges (the bulk of participation costs) vary according to level of study. Lower costs on average were found among students studying for foundation or other undergraduate degrees (£3,256) compared with those studying for Bachelors degrees (£3,991; Table A5.12).

Location factors

Whether a student lived in London or not was found to be related to participation costs in the bivariate analysis. This was driven by differences in average direct course costs and facilitation costs (Table A5.9). However, the regression model found that participation costs for students in London were not significantly different from those incurred by students living elsewhere once other factors were taken into account (Table A5.9); differences in participation costs were mainly driven by subject differences and qualification type.

Table 5.3: Linear regression model estimates: total participation costs for English-domiciled full-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	3,994	0.000	3,545	4,442
Gender				
Female	86	0.389	-111	283
Male (ref. category)	.000			

¹ Ethnicity was significant at the 10 per cent significance level (p=0.057).

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Age group				
20-24	72	0.525	-151	296
25+	256	0.570	-633	1,145
Under 20 (ref. category)	.000			
Ethnicity				
Asian	536	0.022	78	994
Black	545	0.120	-144	1,235
Mixed/Other	69	0.720	-309	447
White (ref. category)	.000			
Socio-economic group				
Routine/manual/unemployed	89	0.566	-216	393
Intermediate	-96	0.471	-360	167
Not classifiable	122	0.734	-586	830
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	-170	0.173	-415	75
Yes (ref. category)	.000			
Status				
Independent	18	0.901	-271	308
Dependent (ref. category)	.000			
Family type				
Two adult family	-162	0.759	-1,202	878
One adult family	118	0.820	-904	1,140
Married or living in a couple	297	0.205	-163	757
Single (ref. category)	.000			
Housing tenure				
Owning	44	0.914	-767	856
Renting (with family/alone)	-41	0.899	-676	594
University accommodation	-75	0.607	-363	213
Renting (with friends)	-67	0.666	-371	238
Lives with parents (ref. category)	.000			
Whether lives London				
London	48	0.737	-231	326
Elsewhere (ref. category)	.000			
Institution type				
Welsh HEI	-141	0.115	-316	35
FEC	227	0.272	-179	633
English HEI (ref. category)	.000			
Subject ***				
Medicine & Dentistry	-784	0.001	-1,245	-322
Subjects allied to medicine	-1,636	0.000	-2,462	-809
Sciences/Engineering/Technology/IT	-104	0.364	-330	122
Creative Arts/Languages/Humanities	94	0.418	-134	321
Education	-175	0.344	-538	189

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Combined/other	-670	0.010	-1,177	-163
Human/Social Sciences/Business/Law (ref. category)	.000			
Qualification level *				
Other undergraduate	-614	0.025	-1,150	-78
PGCE/ITT	765	0.303	-697	2,227
Bachelors (ref. category)	.000			
Year of study				
2nd Year or other	4	0.974	-222	229
Final Year or 1 Year course	62	0.758	-334	458
1st year (ref. category)	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.
Base: All English-domiciled full-time students completing a diary (1,594)

Source: NatGen/IES SIES 2011/12

5.3.3 Part-time students

English-domiciled part-time students reported spending an average of £2,420 on participation costs in the 2011/2012 academic year (Table 5.1), a lower average than for full-time students. This difference was almost entirely due to lower tuition fee costs (an average of £1,472 compared with £3,077 for full-time students). Although part-time students and full-time students spent similar amounts of direct course costs (£414 and £459 respectively), part-time students did spend more on facilitation (£520) than full-time students (£402).

As with full-time students, although most part-time students reported incurring tuition fee costs and direct course costs, only around six in ten (63 per cent) reported facilitation costs (Table 5.2). Therefore the average figure of those part-time students who incurred facilitation costs is higher at £788, than part-time students overall at £520.

As with full-time students, a multiple linear regression analysis was carried out to identify which characteristics were most strongly associated with high or low participation costs (Table 5.4). The findings of this analysis are discussed next.

Student factors

Participation costs did not vary significantly among part-time students by any of the student characteristics (such as gender, age or socio-economic background), once study and location factors had been accounted for.

HE study factors

The only study factor significantly related to participation costs, when controlling for other factors was institution type. Part-time students' expenditure was markedly different according to whether they studied at an English HEI, FEC or with the OU. Part-time students studying at English HEIs reported the highest spending on participation (£2,732), with higher expenditure on fees, direct course costs and facilitation costs (Table A5.10).

OU students had the lowest expenditure on participation (£1,672), characterised by lower fees and facilitation costs (which included course-related travel)¹. Again this pattern, lower facilitation costs among OU students, could be expected given the nature of OU study which is primarily distance-based.

Location factors

Whether the student lived in London or elsewhere was also significantly related to participation costs. Part-time students in London spent on average £3,217 on participation, compared with an average of £2,243 spent by part-time students elsewhere (Table A5.9).

Table 5.4: Linear regression model estimates: total participation costs for English-domiciled part-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	2,161	0.000	1,343	2,979
Gender				
Female	279	0.356	-316	873
Male (ref. category)	.000			
Age group				
25-29	441	0.184	-212	1,095
30-39	389	0.200	-208	986
40+	-206	0.458	-753	341
Under 25 (ref. category)	.000			
Ethnicity				
BME	-325	0.151	-771	120
White (ref. category)	.000			
Socio-economic group				
Routine/manual/unemployed	45	0.833	-376	465
Intermediate	126	0.623	-380	633
Not classifiable	221	0.537	-483	925
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	259	1.466	-163	682
Yes (ref. category)	.000			
Family type				
Two adult family	-655	0.162	-1,575	265
One adult family	-966	0.136	-2,238	306
Married or living in a couple	-621	0.216	-1,608	366
Single (ref. category)	.000			

¹ There were insufficient numbers of part-time students attending a Welsh HEI to report the findings.

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Housing tenure				
Owning	108	0.834	-908	1,124
Renting (with family/alone)	343	0.543	-768	1,455
University accommodation	218	0.716	-960	1,396
Renting (with friends)	.000			
Lives with parents (ref. category)				
Whether lives London **				
London	675	0.008	180	1,170
Elsewhere (ref. category)	.000			
Institution type **				
Welsh HEI	77	0.929	-1,629	1,783
FEC	-317	0.273	-885	252
OU	-949	0.000	-1,420	-478
English HEI (ref. category)	.000			
Subject				
Medicine & Dentistry	46	0.901	-687	780
Subjects allied to medicine	987	0.155	-376	2,351
Sciences/Engineering/Technology/IT	244	0.421	-353	841
Creative Arts/Languages/Humanities	-212	0.509	-844	420
Education	-683	0.129	-1,566	200
Combined/other	-555	0.314	-1,641	530
Human/Social Sciences/Business/Law (ref. category)	.000			
Qualification level				
Other undergraduate	-230	0.291	-657	198
PGCE/ITT	908	0.190	-454	2,271
Bachelors (ref. category)	.000			
Year of study				
2nd Year or other	327	0.280	-268	921
Final Year or 1 Year course	-279	0.273	-780	222
1st year (ref. category)	.000			
Study Intensity				
25-49%	-37	0.901	-617	544
50% FTE or above (ref. category)	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.
Base: All English-domiciled full-time students completing a diary (327)

Source: NatCen/IES SIES 2011/12

5.4 Direct course costs

5.4.1 Introduction

Direct course costs include spending on books, computers, special equipment for the student's course and other course-related expenditure such as amenity fees, photocopying, printing and stationery.

5.4.2 Full-time students

Compared with the cost of tuition fees, expenditure on direct course costs made up a smaller proportion of full-time students' participation costs – they spent on average £459 (11 per cent of total participation costs) on these items in the 2011/12 academic year. Full-time students spent the most on computers (£210), followed by printing, photocopying and stationery (£136), then books (£104) and other equipment (£38) as shown in Table 5.5.

As we might expect, some of the differences in expenditure on direct costs were related to HE study factors:

- Full-time students in their first year reported the highest direct course costs than students in other years (£489 compared with £429), however their costs were only slightly higher than those in their final year or on one year courses (£473, Table A5.15). Higher direct costs among first year students was mainly driven by spending on books; spending on printing, photocopying and stationery and other course equipment was lower among first year students compared with those in other years.
- Expenditure on direct course costs varied by subject type from £360 (amongst those doing combination courses) to £515 (among those doing education-related courses or creative arts, languages or humanities; Table A5.16)
- Full-time students attending FECs reported the highest spending on direct course costs (£677) and those attending a Welsh HEI considerably less (£335). As shown in Table A5.17, students attending FECs had particularly high expenditure on computers and equipment for their course (this may be related to the more vocational nature of HE courses delivered in FE).

5.4.3 Part-time students

Part-time students spent a similar amount on direct course costs as full-time students (£414 and £459 respectively), but these costs accounted for a larger proportion of part-time students' spending (19 per cent compared with 11 per cent). As with full-time students, their largest items of expenditure were computers (£212) then printing, photocopying and stationery (£99) followed by books (£95) and other equipment (£12; Table 5.5).

As with full-time students, part-time students in their first year of study reported the highest expenditure on direct course costs (Table A5.15), as did those studying creative arts,

languages or humanities (Table A5.16b). Part-time students studying at HEIs reported higher direct course costs than those studying at FECs or the OU (Table A5.17).¹

Table 5.5: Total student direct course costs and main sources for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Books	Mean	104	95
	Median	60	50
	SE	4	7
	<i>Unweighted</i>	<i>2,940</i>	<i>906</i>
Computers	Mean	210	212
	Median	0	0
	SE	13	13
	<i>Unweighted</i>	<i>2,955</i>	<i>919</i>
Equipment	Mean	38	12
	Median	0	0
	SE	5	3
	<i>Unweighted</i>	<i>2,965</i>	<i>919</i>
Printing, photocopying and stationery	Mean	136	99
	Median	50	50
	SE	21	9
	<i>Unweighted</i>	<i>2,915</i>	<i>892</i>
Total direct course costs	Mean	459	414
	Median	280	250
	SE	17	21
	<i>Unweighted</i>	<i>2,901</i>	<i>900</i>

Base: All English-domiciled students completing the main questionnaire

Source: NatCen/IES SIES 2011/12

5.5 Facilitation costs

5.5.1 Introduction

The final element of participation costs is that associated with facilitating study – such as travel to and from the university or college, and any trips or related to the course.

5.5.2 Full-time students

Full-time students spent on average £402 on facilitation costs (Table 5.6), accounting for 10 per cent of their total participation costs. Study related travel accounted for most of this average (£292) with smaller amounts spent on course related trips (£78), study related parking (£23) and child related travel (£10).

¹ There were insufficient numbers of part-time students attending Welsh HEIs to report on their expenditure levels.

Full-time students who lived with their parents reported higher expenditure on study related travel (£421), especially compared with those who lived in university accommodation (£190) or who were renting with friends or other students (£231; Table A5.18). Higher study related travel expenditure was also reported by full-time students who were married or living as a couple, compared with those who were single (Table A5.19).

5.5.3 Part-time students

Part-time students reported higher facilitation costs than full-time students (£520, compared with £402; Table 5.6). These costs also accounted for a higher proportion of part-time students' participation costs (19 per cent compared with 10 per cent, Figure 5.1). This was fuelled by higher study related travel costs and higher child related travel costs and slightly higher study related parking. Less was spent by part-time students on course related trips, compared with full-time students.

Unlike full-time students, part-time students who were single reported higher study related travel costs (£431) than students who were married (£333 or living in a two-adult family £311; Table A5.19).

Table 5.6: Total student facilitation costs and main items of expenditure for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Course related trips	Mean	78	41
	Median	0	0
	SE	11	10
	<i>Unweighted</i>	1,679	364
Study related travel	Mean	292	336
	Median	0	0
	SE	26	78
	<i>Unweighted</i>	1,694	366
Child related travel	Mean	10	99
	Median	0	0
	SE	5	39
	<i>Unweighted</i>	1,694	366
Study related parking	Mean	23	42
	Median	0	0
	SE	5	12
	<i>Unweighted</i>	1,694	366
Total facilitation costs	Mean	402	520
	Median	100	156
	SE	31	86
	<i>Unweighted</i>	1,679	364

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

5.6 Living costs

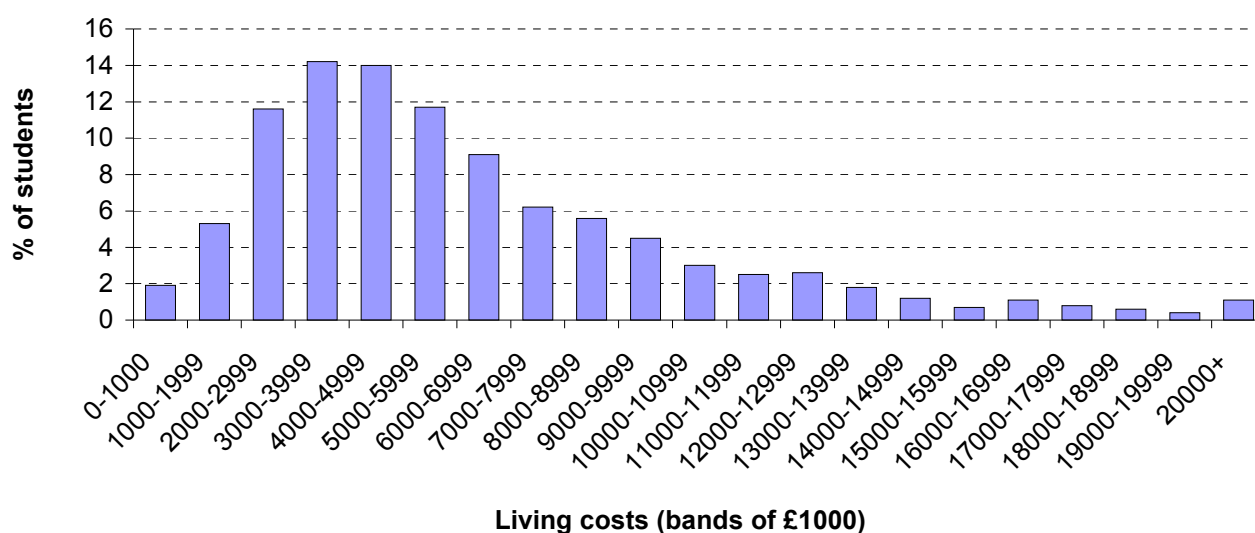
5.6.1 Introduction

The next section examines the living costs of students in greater detail, showing the relative importance of the different types of costs that fall within this category. As highlighted above, and discussed in Chapter 4, just under half of the costs reported by full-time students – and 60 per cent of those reported by part-time students – were general living costs, including food, entertainment, personal items, and other spending not directly related to their course.

5.6.2 Full-time students

Full-time students reported spending on average £6,705 on living costs over the academic year 2011/2012 (Table 5.7). Figure 5.2 shows the distribution of expenditure on living costs among full-time students. It shows a peak between £3,000 and £5,000, and that the majority of students (84 per cent) spent up to £10,000 on living costs but that only a small proportion spent considerably more than this.

Figure 5.2: Distribution of living costs among full-time students



Base: All full-time English-domiciled students who completed a diary (N=1,620).

Source: NatCen/IES SIES 2011/12

Of these costs:

- Food accounted for over a quarter of this expenditure (£1,884).
- Personal items such as clothes, toiletries, mobile phones, CDs, magazines and cigarettes also accounted for over a quarter (£1,840).
- Over one-fifth was spent on travel not associated with their course (£1,567).
- Spending on entertainment contributed over a sixth (£1,082).

- A smaller amount was spent on household goods (£344, Figure 5.3).

Within the 'personal items' category, the largest items of expenditure were clothes, shoes and accessories (full-time students spent on average £759 on such items) followed by mobile phone spending (an average of £250 over the academic year, Table A5.20).

Within the 'entertainment' category the largest items of expenditure were alcohol consumed outside the home (an average of £420 for the academic year), cinema, theatre and concerts (£154) and sports, hobbies, clubs and societies (£122). Students spent a further £108 on alcohol consumed in the home and £106 on other items worth over £50 (such as furniture, household appliances and other household goods; Table A5.21).

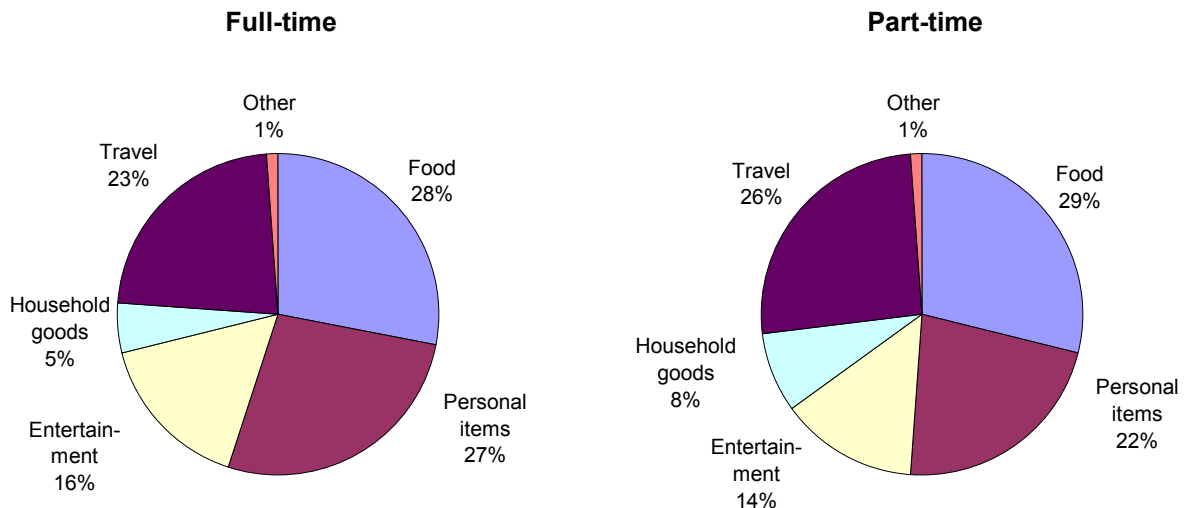
Table 5.7: Total student living costs and main components for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Food	Mean	1,884	3,387
	Median	1,502	2,900
	SE	70	194
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Personal items	Mean	1,840	2,500
	Median	1,212	2,004
	SE	88	144
	<i>Unweighted</i>	<i>1,649</i>	<i>347</i>
Entertainment	Mean	1,082	1,618
	Median	702	1,040
	SE	46	127
	<i>Unweighted</i>	<i>1,674</i>	<i>357</i>
Household goods	Mean	344	905
	Median	47	390
	SE	35	111
	<i>Unweighted</i>	<i>1,682</i>	<i>362</i>
Non-course travel	Mean	1,567	3,056
	Median	1,000	2,905
	SE	75	181
	<i>Unweighted</i>	<i>1,658</i>	<i>348</i>
Other living costs	Mean	37	70
	Median	0	0
	SE	6	27
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Total living costs*	Mean	6,705	11,534
	Median	5,502	10,984
	SE	200	517
	<i>Unweighted</i>	<i>1,620</i>	<i>334</i>

*Note: figures adjusted for joint financial responsibility where relevant

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Figure 5.3: Living costs among English-domiciled full-time and part-time students

Base: All English-domiciled students who completed a diary
Source: NatCen/IES SIES 2011/12

Student background

The age of the student was associated with overall living costs, with older students recording higher average living costs: £9,451 for those aged 25 and over compared with £5,864 for those aged under 20 (Table A5.23). However, this was explained by the family circumstances of older students and age is not a significant factor in the regression model when controlling for family situation.

Family type was found to have a strong association with overall living costs: full-time students with children reported the highest living costs (£11,165), whilst childless students living with a spouse or partner, and single students, had substantially lower expenditure on living costs (£8,319 and £6,238 respectively; Table A5.28; Table 5.8). The association between family circumstances and living costs remained significant when controlling for other factors.

In the 2007/08 survey, the student's social class was significantly related to total living costs, however, this is not significant in the 2011/12 survey (Table A5.25). While the higher education experience of the student's parents was related to living costs in the bivariate analysis (Table A5.26), with higher living costs among those whose parents had not attended university (£7,192 compared with £6,253 for those whose parents had), this was no longer significant after controlling for other factors in the multiple regression. This could be due to the association between parental experience of higher education and student family circumstances; students whose parents had attended higher education were less likely to have children.

Full-time students who owned or were buying their homes, or who rented (either alone or with family) had the highest living costs (£10,537 and £9,514 respectively), while students who lived in university accommodation had the lowest (£5,353; Table A5.29). However, housing tenure was no longer significantly associated with living costs when controlling for other factors, suggesting that the observed difference may have been due to the association between family circumstances and housing tenure – owner-occupier and full-time students who rent are more likely to have children.

Living costs did not vary significantly by gender, ethnic background or student economic dependence status (Table A5.22, A5.24 and A5.27).

HE study and location factors

While those studying for a Bachelors degree had lower living costs than those studying for other undergraduate degrees on average (£6,445 compared with £9,251 respectively; Table A5.33), the qualification studied for was not significantly related to living costs when controlling for other factors.

Full-time students at English FECs reported higher living costs (£9,286) than full-time students in English (£6,666) or Welsh HEIs (£5,650; see Table A5.31). However, this difference was also no longer significant in the multivariate analysis, when controlling for the subject studied, and individual background characteristics.

The subject studied did however remain a significant predictor of living costs when controlling for other factors. Full-time students studying education or medicine tended to have higher expenditure on living costs (£8,678 and £8,027 respectively) than students studying other subjects (Table A5.32).

The year of study and whether the student lived in London were not related to living costs when controlling for other factors (Table A5.34 and Table A5.30). As discussed in Chapter 4, those studying in London were more likely than those studying elsewhere to live at home with their parents (Table A4.16), which may have had some impact on the reported living costs of London students (although it should be noted that living costs did not vary significantly by tenure overall, as discussed above). For example, spending on 'non course travel', a category of living cost that includes travel to and from family homes, was lower among London students than those studying elsewhere (Table A5.30).

Table 5.8: Linear regression model estimates: total living costs for English-domiciled full-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	6,334	0.000	5,089	7,578
Gender				
Female	254	0.402	-343	850
Male (ref. category)	.000			
Age group				
20-24	165	0.652	-556	885
25+	-124	0.866	-1,566	1,318
Under 20 (ref. category)	.000			
Ethnicity				
Asian	245	0.677	-913	1,403
Black	-286	0.727	-1,898	1,326
Mixed/Other	-203	0.774	-1,591	1,185
White (ref. category)	.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Socio-economic group				
Routine/manual/unemployed	-305	0.542	-1,289	679
Intermediate	259	0.603	-723	1,242
Not classifiable	-168	0.749	-1,205	868
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	618	0.141	-207	1,444
Yes (ref. category)	.000			
Status				
Independent	441	0.359	-505	1,388
Dependent (ref. category)	.000			
Family type *				
Two adult family	2,166	0.218	-1,297	5,629
One adult family	3,955	0.013	841	7,069
Married or living in a couple	-1,019	0.302	-2,963	926
Single (ref. category)	.000			
Housing tenure				
Owning	1,079	0.473	-1,887	4,044
Renting (with family/alone)	1,351	0.104	-283	2,984
University accommodation	-1,143	0.038	-2,221	-65
Renting (with friends)	-731	0.089	-1,576	114
Lives with parents (ref. category)	.000			
Whether lives London				
London	-405	0.446	-1,452	641
Elsewhere (ref. category)	.000			
Institution type				
Welsh HEI	-270	0.440	-959	419
FEC	1,236	0.101	-246	2,717
English HEI (ref. category)	.000			
Subject *				
Medicine & Dentistry	1,379	0.101	-272	3,029
Subjects allied to medicine	-1,176	0.065	-2,424	72
Sciences/Engineering/Technology/IT	-231	0.487	-886	424
Creative Arts/Languages/Humanities	-569	0.256	-1,555	417
Education	-66	0.957	-2,464	2,333
Combined/other	-2,115	0.001	-3,405	-826
Human/Social Sciences/Business/Law (ref. category)	.000			
Qualification level				
Other undergraduate	690	0.359	-793	2,174
PGCE/ITT	-3,106	0.087	-6,668	456
Bachelors (ref. category)	.000			

Year of study	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
2nd Year or other	-370	0.415	-1,264	524
Final Year or 1 Year course	120	0.799	-805	1,044
1st year (ref. category)	.000			

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

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

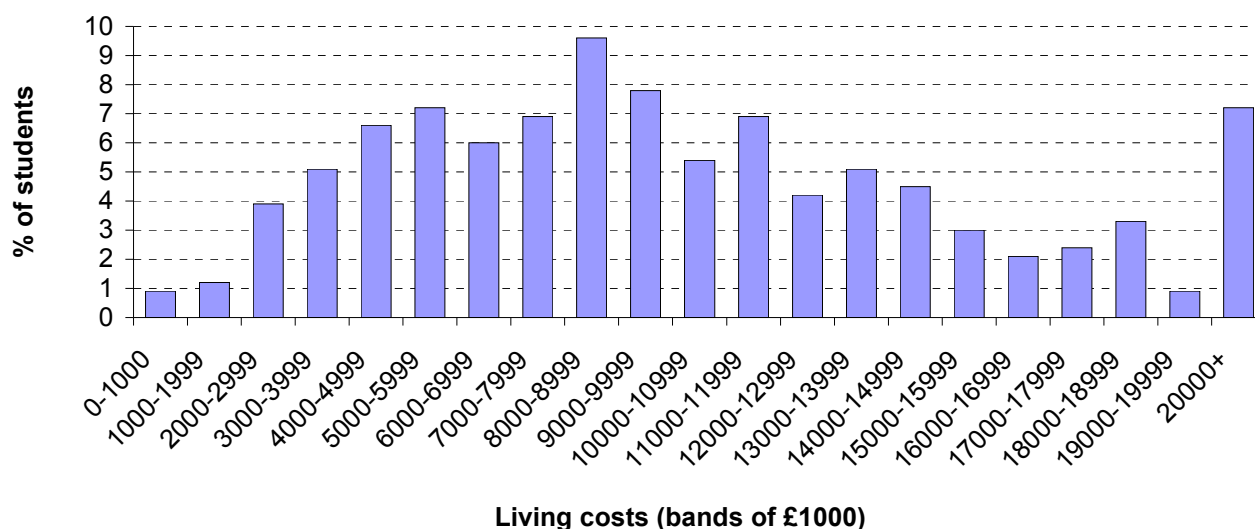
Base: All English-domiciled full-time students completing a diary (1,649)

Source: NatCen/IES SIES 2011/12

5.6.3 Part-time students

Part-time English-domiciled students reported spending a total of £11,534 on living costs over the 2011/12 academic year (Table 5.7). This was considerably higher than the amount spent by full-time students (£6,705). Figure 5.4 shows the distribution of expenditure on living costs among part-time students. This shows how the bulk of part-time students spent between £2,000 and £15,000 on living costs with a peak at £8,000 to £9,000, and that a significant minority spent over £20,000 on living costs.

Figure 5.4: Distribution of living costs among part-time students



Base: All part-time English-domiciled students who completed a diary (N=334).

Source: NatCen/IES SIES 2011/12

As with full-time students, the two greatest items of expenditure for part-time students were food (£3,387) and personal items (£2,500). However, part-time students spent relatively less of their living costs on entertainment (14 per cent) than full-time students (16 per cent) and relatively more on household goods (eight per cent compared with five per cent; Figure 5.3).

Student background

Living costs varied by gender, with male part-time students spending £11,715 on average, compared with the average of £11,391 spent by part-time female students. This gender difference remained significant when controlling for other factors (Table A5.22).

Living costs were lower for part-time students who were single (£8,951), than those who were married or cohabiting (£12,351) or living in a two-adult family (£13,077). There were not enough part-time students who were lone-parents to report on the average living costs for this group separately, however the average living costs of all part-time students with children (both one-adult and two-adult families combined) was £12,799 (Table A5.28). The differences in living costs by family circumstances remained significant when controlling for other factors.

Living costs were related to housing tenure in the bivariate analysis; part-time students who owned or rented their accommodation either on their own or with their family had higher living costs (£12,427 and £11,062) than part-time students living with their parents (£8,904) (Table A5.29b). However, as with full-time students, housing tenure was not significant in the regression model when controlling for other factors, suggesting again that the observed differences may have been due to the association between housing tenure and family circumstances.

The age of the student, their ethnic and socio-economic background and whether or not their parent(s) had attended higher education were not related to living costs in the regression model (Table 5.9, Table A5.23, Table A5.24, Table A5.25 and Table A5.26).

HE study and location factors

As with participation costs and overall expenditure (Chapter 4), part-time students attending the OU reported lower living costs than part-time students who attended either English HEIs or English FECs (Table A5.31)¹. The type of institution studied at remained significantly associated with living costs in the regression model, as did the course subject studied. However, due to small category sizes it is difficult to interpret the association between the subject and living costs.

The intensity of part-time students' studies was borderline significantly² associated with living costs when controlling for other factors: students studying on higher intensity part-time courses (50 per cent or more of a full-time course) tended to have lower living costs on average (£10,881) compared with those devoting less than half the time required for a full-time equivalent course (£14,067; Table A5.35).

The qualification studied for, the year of study and whether the student was studying in London or elsewhere were not significantly related to living costs, when controlling for other factors (Table A5.33 and Table A5.30).

¹ There were insufficient numbers of part-time students attending a Welsh HEI to report the findings.

² $p=0.050$.

Table 5.9: Linear regression model estimates: total living costs for English-domiciled part-time students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	9,007	0.000	5,006	13,007
Gender **				
Female	-1,923	0.009	-3,359	-486
Male (ref. category)	.000			
Age group				
25-29	1,441	0.298	-1,284	4,167
30-39	59	0.969	-2,882	2,999
40+	-404	0.814	-3,786	2,979
Under 25 (ref. category)	.000			
Ethnicity				
BME	1,753	0.352	-1,953	5,458
White (ref. category)	.000			
Socio-economic group				
Routine/manual/unemployed	1,165	0.326	-1,171	3,501
Intermediate	2,544	0.040	118	4,971
Not classifiable	-756	0.655	-4,093	2,580
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	-1,122	0.301	-3,255	1,012
Yes (ref. category)	.000			
Family type *				
Two adult family	4,333	0.001	1,781	6,885
One adult family	4,474	0.052	-32	8,980
Married or living in a couple	3,154	0.035	223	6,084
Single (ref. category)	.000			
Housing tenure				
Owning	99	0.949	-2,965	3,164
Renting (with family/alone)	-63	0.968	-3,134	3,008
Renting (with friends)	-916	0.502	-3,605	1,772
Lives with parents (ref. category)	.000			
Whether lives London				
London	1,254	0.389	-1,610	4,118
Elsewhere (ref. category)	.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Institution type **				
Welsh HEI	-4,624	0.007	-7,964	-1,284
FEC	1,227	0.356	-1,387	3,841
OU	-1,701	0.092	-3,680	278
English HEI (ref. category)	.000			
Subject *				
Medicine & Dentistry	-4,438	0.005	-7,489	-1,388
Subjects allied to medicine	1,042	0.658	-3,590	5,674
Sciences/Engineering/Technology/IT	1,011	0.444	-1,590	3,611
Creative Arts/Languages/Humanities	-1,967	0.073	-4,120	187
Education	-1,197	0.364	-3,789	1,395
Combined/other	519	0.759	-2,818	3,855
Human/Social Sciences/Business/Law (ref. category)	.000			
Qualification level				
Other undergraduate	-825	0.487	-3,159	1,509
PGCE/ITT	2,238	0.201	-1,202	5,678
Bachelors (ref. category)	.000			
Year of study				
2nd Year or other	-1,551	0.156	-3,697	595
Final Year or 1 Year course	-810	0.530	-3,350	1,730
1st year (ref. category)	.000			
Study Intensity				
25-49%	2,145	0.050	4	4,285
50% FTE or above (ref. category)	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.
Base: All English-domiciled full-time students completing a diary (341)

Source: NatCen/IES SIES 2011/12

5.7 Housing costs

5.7.1 Introduction

This section examines students' housing costs, showing how these varied according to their housing tenure, and the relative importance of different types of costs in this category.

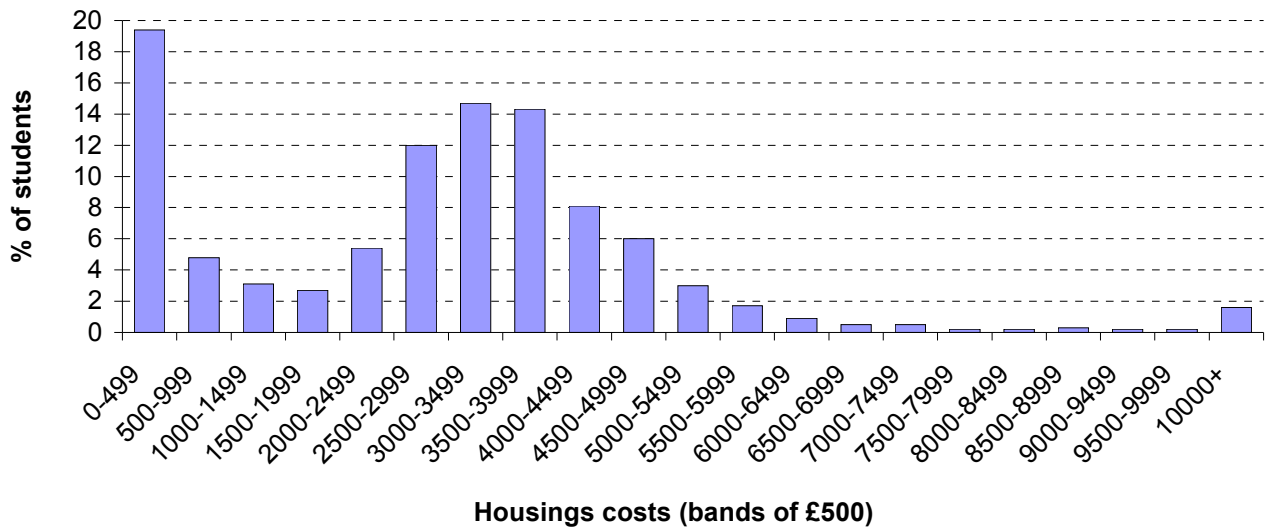
5.7.2 Full-time students

Full-time students most commonly lived in rented (non-university) property with friends or other students (41 per cent), with their parents or relatives (25 per cent) or in university accommodation (16 per cent). Smaller proportions rented alone or with family (12 per cent) or were buying a property with a mortgage (five per cent). A minority of students lived in a property owned by their parents (but not with them; just one per cent; Figure 5.6).

A smaller proportion of English-domiciled full-time students participating in SIES 2011/12 were in university accommodation (16 per cent compared with 22 per cent in the 2007/08 study), while higher proportions were living with parents or other relatives (25 per cent up from 23 per cent¹) or were renting (53 per cent compared with 45 per cent in 2007/08).

Full-time students spent on average £3,002 on housing costs over the 2011/2012 academic year (Table 5.10). Figure 5.5 shows the distribution of spending on housing costs among all full-time students. It shows how almost 20 per cent spent little or nothing on housing (less than £500 for the academic year), but that there is a peak between £2,500 and £4,000. Only a small proportion (less than five per cent) of full-time students spent over £6,000 on housing costs in 2011/12.

Figure 5.5: Distribution of housing costs among full-time students



Base: All full-time English-domiciled students (N=2,700). This chart includes students who don't have any housing costs and so will have a value of zero for housing expenditure.

Source: NatCen/IES SIES 2011/12

¹ This continues the trend noted in the previous study, up from 20 per cent in 2004/05.

Table 5.10: Total student housing costs for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Mortgage and rent costs*	Mean	2,462	2,880
	Median	2,700	2,700
	SE	77	115
	<i>Unweighted</i>	2,879	857
Retainer costs*	Mean	148	9
	Median	0	0
	SE	16	5
	<i>Unweighted</i>	2,966	924
Other housing costs*	Mean	391	1,051
	Median	120	944
	SE	23	44
	<i>Unweighted</i>	2,773	823
Total housing costs*	Mean	3,002	3,995
	Median	3,240	3,870
	SE	97	136
	<i>Unweighted</i>	2,700	776

*Note: figures adjusted for joint financial responsibility where relevant

Base: All English-domiciled students

Source: NatGen/IES SIES 2011/12

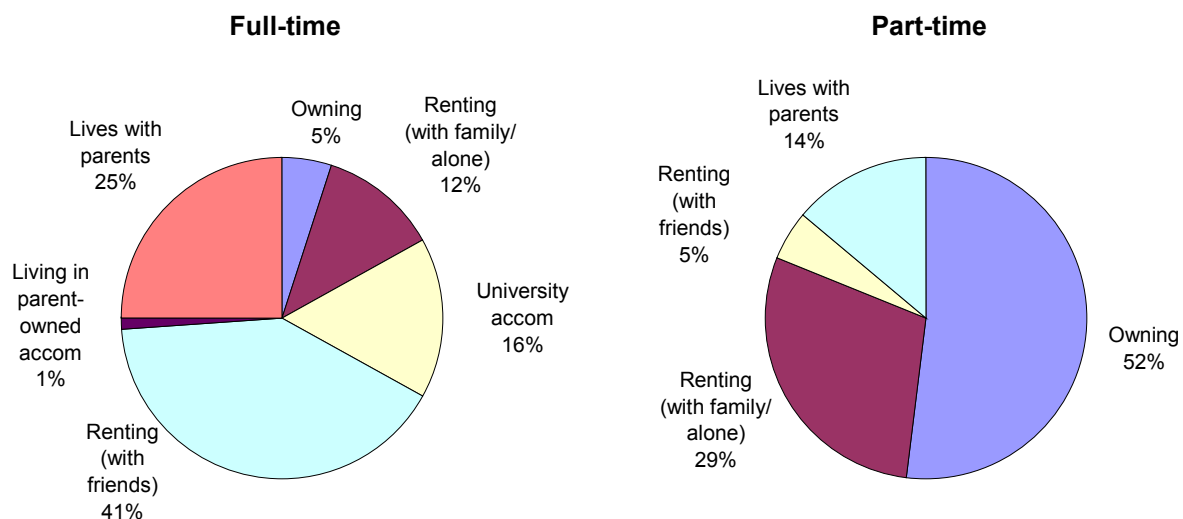
Housing costs varied according to their housing tenure:

- Those who rented, either alone or with a partner or relatives, reported the highest average housing costs, at £4,225. Rental costs were high for this group (£3,335) as were other housing costs, such as household bills and council tax payments (£869; Table 5.12).
- Full-time students who owned or were buying their home spent an average of £4,172 on housing. These students reported the highest expenditure on other housing costs.
- Full-time students who rented with friends or other students reported an average expenditure of £3,882 on housing. This group reported the highest expenditure on retainer costs (these are the costs incurred to secure a property over the summer vacation period), at £335.
- Full-time students who lived in university accommodation reported average housing costs of £3,697. Although the rent paid by this group is slightly higher than those who rented, they made considerable savings on other general housing costs, such as household bills and council tax payments.
- There is also evidence from SIES that students living in university accommodation spent less on internet costs than those who were renting other types of accommodation. Specifically, while those living in university accommodation spent an

average of only £1.60 per month on landline telephone, broadband, WiFi or television costs, among students renting with friends, this total rose to £9.30 (Table A5.37).

- Unsurprisingly, full-time students living in London who rented their accommodation reported much higher total housing costs than those who lived elsewhere. This was driven by higher rental costs in London (£4,166 compared with £2,920 among students who lived elsewhere; Table 5.11).

Figure 5.6: Tenure of English-domiciled students by full-time and part-time status



Base: All English-domiciled students
Source: NatCen/IES SIES 2011/12

Table 5.11: Total student housing costs for English-domiciled students who are renting their accommodation, by whether they live in London or elsewhere (£)

		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Rental costs*	Mean	4,166	2,920	4,331	3,193
	Median	3,600	2,808	4,122	3,150
	SE	259	47	306	134
	<i>Unweighted</i>	154	1,252	60	213
Retainer costs*	Mean	235	274	44	19
	Median	0	0	0	0
	SE	55	25	34	10
	<i>Unweighted</i>	155	1,257	61	215
Other housing costs*	Mean	555	554	800	1,173
	Median	408	382	761	880
	SE	79	30	65	106
	<i>Unweighted</i>	141	1,161	54	204
Total housing costs*	Mean	5,064	3,767	5,428	4,417
	Median	4,700	3,592	5,205	4,125
	SE	267	61	296	179
	<i>Unweighted</i>	141	1,153	53	200

*Note: figures adjusted for joint financial responsibility where relevant

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12

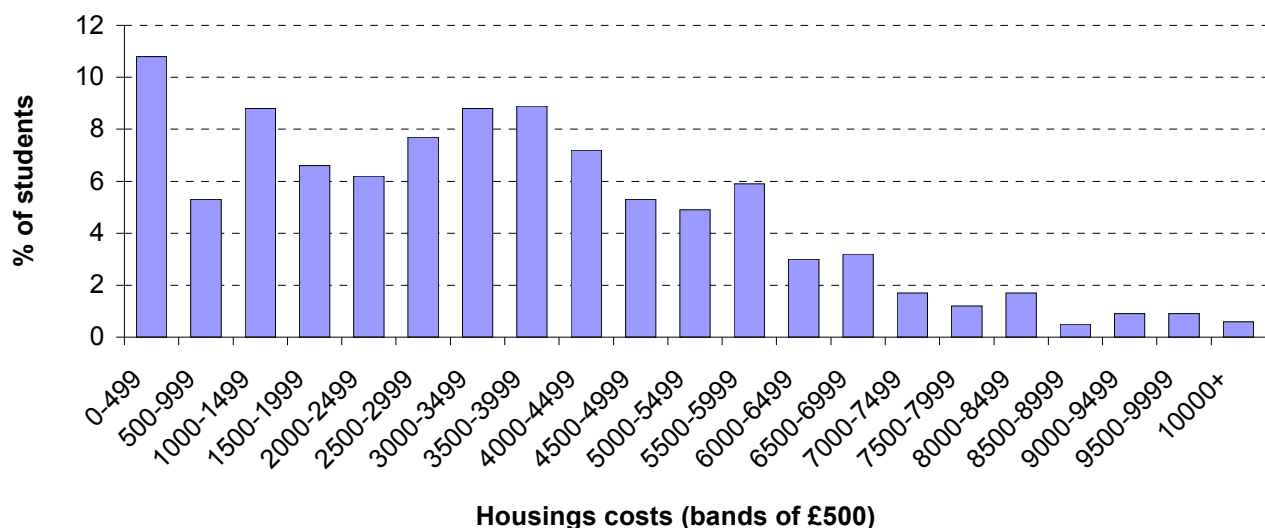
5.7.3 Part-time students

Considerably more part-time students than full-time students owned or were buying their homes (52 per cent compared with five per cent) or were renting (alone or with relatives; 29 per cent compared with 12 per cent). A sizeable minority of part-time students lived with parents or relatives while studying (14 per cent; Figure 5.6).

Compared with the 2007/08 study, a higher proportion of part-time students were renting their accommodation, (34 per cent compared with 21 per cent) and a smaller proportion were living with parents (14 per cent compared with 22 per cent).

The overall housing costs of part-time students reflected the greater likelihood of part-time students than full-time students to be buying or renting their home. Total average housing costs for part-time students were £3,995, higher than full-time students (£3,002; Table 5.10) Figure 5.7 shows the distribution of housing costs among part-time students. It shows how just over ten per cent of part-time students had little or no housing costs but that the vast majority paid between £1,000 and £6,000 in 2011/12 towards housing costs.

Figure 5.7: Distribution of housing costs among part-time students



Base: All part-time English-domiciled students (N=776). This chart includes students who don't have any housing costs and so will have a value of zero for housing expenditure.

Source: NatCen/IES SIES 2011/12

Part-time students who lived with their parents or relatives reported the greatest savings on housing costs; their average spending on housing was £1,183, substantially less than those who owned or were buying a house (£4,336) or were renting (£4,700; Table 5.12).

As with their full-time counterparts, part-time students who rented their accommodation in London reported higher rental costs than those who lived elsewhere (£4,331 compared with £3,193; Table 5.11).

5.8 Spending on children

This section reports on the amounts that students spent on children, excluding child related travel (which was included in facilitation costs) and general food and drink (which was included in living costs).

5.8.1 Full-time students

The average spending on children among full-time students was relatively low, as just seven per cent of full-time students were parents living with dependent children. Among these, average spending on children was £3,289 over the academic year (see Chapter 4; Table 4.2).

5.8.2 Part-time students

A much higher proportion of part-time students than full-time students were parents living with dependent children (46 per cent). These parents spent an average of £2,632 on their children over the academic year (see Chapter 4; Table 4.2).

Table 5.12: Total student housing costs and main sources for English-domiciled students, by tenure (£)

		Full-time						Part-time		
		Owning	Renting (alone/ family)	Univ. accom.	Renting (friend)	Lives with parents	Parent owned accom.	Owning	Renting (alone/ family)	Lives with parents
Mortgage and rent costs*	Mean	2,795	3,335	3,614	3,039	343	(625)	2,951	3,522	1,022
	Median	2,700	2,925	3,600	2,880	0	(0)	2,700	3,375	900
	SE	263	214	110	62	44	(341)	141	175	121
	<i>Unweighted</i>	<i>111</i>	<i>273</i>	<i>622</i>	<i>1,133</i>	<i>710</i>	<i>30</i>	<i>372</i>	<i>228</i>	<i>204</i>
Retainer costs*	Mean	15	32	26	335	9	(6)	0	14	3
	Median	0	0	0	0	0	(0)	0	0	0
	SE	15	12	12	28	4	(5)	0	8	3
	<i>Unweighted</i>	<i>113</i>	<i>279</i>	<i>635</i>	<i>1,133</i>	<i>720</i>	<i>30</i>	<i>392</i>	<i>232</i>	<i>205</i>
Other housing costs*	Mean	1,386	869	56	465	55	-	1,309	1,102	160
	Median	1,119	726	0	330	0	-	1,130	873	0
	SE	156	71	24	27	11	-	48	86	46
	<i>Unweighted</i>	<i>94</i>	<i>252</i>	<i>614</i>	<i>1,050</i>	<i>682</i>	<i>27</i>	<i>325</i>	<i>216</i>	<i>197</i>
Total housing costs*	Mean	4,172	4,225	3,697	3,882	404	-	4,336	4,700	1,183
	Median	3,728	3,821	3,600	3,634	0	-	3,987	4,380	900
	SE	371	217	119	76	49	-	183	190	152
	<i>Unweighted</i>	<i>94</i>	<i>248</i>	<i>607</i>	<i>1,046</i>	<i>678</i>	<i>27</i>	<i>319</i>	<i>212</i>	<i>196</i>

*Note: figures adjusted for joint financial responsibility where relevant

Note: some types of tenure for part-time students are not shown in the table due to extremely small sizes.

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12

5.9 Additional tables

Table A5.1: Total student participation costs and main sources of student participation costs for English-domiciled students, by gender (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Tuition fee cost	Mean	3,229	2,964	1,500	1,454
	Median	3,375	3,375	1,400	1,050
	SE	38	56	75	84
	<i>Unweighted</i>	<i>1,322</i>	<i>1,648</i>	<i>378</i>	<i>498</i>
Direct course costs (e.g. books and equipment)	Mean	430	484	432	398
	Median	215	320	245	270
	SE	24	21	33	25
	<i>Unweighted</i>	<i>1,287</i>	<i>1,611</i>	<i>387</i>	<i>512</i>
Costs of facilitating participation (e.g. travel)	Mean	358	435	463	544
	Median	60	158	101	195
	SE	38	37	110	107
	<i>Unweighted</i>	<i>726</i>	<i>953</i>	<i>169</i>	<i>194</i>
Total participation costs	Mean	4,014	3,943	2,444	2,359
	Median	3,775	3,860	2,178	1,800
	SE	73	92	184	175
	<i>Unweighted</i>	<i>688</i>	<i>890</i>	<i>158</i>	<i>162</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.2: Total student participation costs and main sources of student participation costs for English-domiciled students, by age group at the start of the academic year (£)

		Full-time			Part-time			
		Under 20	20 -24	25+	Under 25	25 -29	30 -39	40+
Tuition fee cost	Mean	3,219	3,162	2,488	1,524	1,678	1,471	1,308
	Median	3,375	3,375	3,375	1,250	1,500	1,200	1,100
	SE	32	51	138	87	171	113	71
	Unweighted	1,298	1,326	351	247	156	239	235
Direct course costs (e.g. books and equipment)	Mean	410	433	649	341	338	474	421
	Median	250	230	490	170	150	300	260
	SE	17	24	41	32	38	41	38
	Unweighted	1,264	1,290	345	250	161	244	245
Costs of facilitating participation (e.g. travel)	Mean	349	403	522	393	701	537	383
	Median	70	100	300	117	351	186	100
	SE	34	41	77	87	198	106	168
	Unweighted	756	775	147	106	76	105	77
Total participation costs	Mean	3,970	4,008	3,852	2,124	2,909	2,487	1,968
	Median	3,835	3,745	4,076	1,630	2,122	2,235	1,750
	SE	65	82	309	153	356	192	156
	<i>Unweighted</i>	718	728	131	97	68	91	65

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.3: Total student participation costs and main sources of student participation costs for English-domiciled students, by ethnic group (£)

		Full-time				Part-time	
		White	Asian	Black	Mixed/ Other	White	Ethnic minority
Tuition fee cost	Mean	3,046	3,256	3,062	3,131	1,432	1,695
	Median	3,375	3,375	3,375	3,375	1,112	1,500
	SE	42	50	143	93	70	96
	<i>Unweighted</i>	<i>2,335</i>	<i>286</i>	<i>170</i>	<i>173</i>	<i>749</i>	<i>124</i>
Direct course costs (e.g. books and equipment)	Mean	423	542	652	514	401	482
	Median	250	450	490	290	250	385
	SE	16	33	67	72	23	46
	<i>Unweighted</i>	<i>2,290</i>	<i>276</i>	<i>163</i>	<i>164</i>	<i>775</i>	<i>121</i>
Costs of facilitating participation (e.g. travel)	Mean	342	649	709	344	470	(726)
	Median	78	371	354	120	100	(425)
	SE	31	78	137	65	101	(150)
	<i>Unweighted</i>	<i>1,397</i>	<i>142</i>	<i>56</i>	<i>81</i>	<i>318</i>	<i>44</i>
Total participation costs	Mean	3,879	4,366	4,594	3,872	2,417	(2,419)
	Median	3,726	4,245	4,076	3,935	1,940	(2,210)
	SE	66	145	301	236	150	(243)
	<i>Unweighted</i>	<i>1,316</i>	<i>134</i>	<i>51</i>	<i>75</i>	<i>286</i>	<i>33</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.4: Total student participation costs and main sources of student participation costs for English-domiciled students, by socio-economic group (£)

		Full-time			Part-time		
		Managerial/ professional	Intermediate	Routine/ manual/ unemployed	Managerial/ professional	Intermediate	Routine/ manual/ unemployed
Tuition fee cost	Mean	3,098	2,909	3,024	1,540	1,578	1,292
	Median	3,375	3,375	3,375	1,200	1,200	1,200
	SE	47	96	64	91	137	70
	<i>Unweighted</i>	<i>1,311</i>	<i>465</i>	<i>672</i>	<i>347</i>	<i>187</i>	<i>294</i>
Direct course costs (e.g. books and equipment)	Mean	425	489	477	380	475	416
	Median	245	300	300	243	320	250
	SE	24	35	25	31	40	31
	<i>Unweighted</i>	<i>1,299</i>	<i>456</i>	<i>653</i>	<i>370</i>	<i>194</i>	<i>296</i>
Costs of facilitating participation (e.g. travel)	Mean	382	395	426	480	553	593
	Median	59	100	176	126	351	195
	SE	41	53	48	88	144	165
	<i>Unweighted</i>	<i>836</i>	<i>269</i>	<i>338</i>	<i>140</i>	<i>87</i>	<i>117</i>
Total participation costs	Mean	3,876	3,847	4,107	2,578	2,567	2,031
	Median	3,690	3,835	4,050	2,157	2,110	1,640
	SE	82	127	86	179	265	150
	<i>Unweighted</i>	<i>793</i>	<i>254</i>	<i>321</i>	<i>123</i>	<i>75</i>	<i>105</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.5: Total student participation costs and main sources of student participation costs for English-domiciled students, by parental experience of higher education (£)

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Tuition fee cost	Mean	3,074	3,078	1,534	1,443
	Median	3,375	3,375	1,260	1,200
	SE	54	49	110	74
	<i>Unweighted</i>	<i>1,623</i>	<i>1,322</i>	<i>310</i>	<i>557</i>
Direct course costs (e.g. books and equipment)	Mean	440	481	404	418
	Median	250	295	230	270
	SE	22	21	40	21
	<i>Unweighted</i>	<i>1,598</i>	<i>1,282</i>	<i>314</i>	<i>577</i>
Costs of facilitating participation (e.g. travel)	Mean	385	424	543	508
	Median	78	164	187	126
	SE	36	40	115	99
	<i>Unweighted</i>	<i>963</i>	<i>708</i>	<i>150</i>	<i>212</i>
Total participation costs	Mean	3,956	3,994	2,582	2,320
	Median	3,765	3,905	1,941	1,842
	SE	93	80	241	129
	<i>Unweighted</i>	<i>900</i>	<i>671</i>	<i>135</i>	<i>185</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.6: Total student participation costs and main sources of student participation costs for full-time English-domiciled students, by status (£)

		Full-time	
		Independent	Dependent
Tuition fee cost	Mean	2,802	3,196
	Median	3,375	3,375
	SE	86	32
	<i>Unweighted</i>	<i>780</i>	<i>2,195</i>
Direct course costs (e.g. books and equipment)	Mean	606	395
	Median	470	220
	SE	30	18
	<i>Unweighted</i>	<i>755</i>	<i>2,144</i>
Costs of facilitating participation (e.g. travel)	Mean	511	357
	Median	267	70
	SE	48	33
	<i>Unweighted</i>	<i>363</i>	<i>1,315</i>
Total participation costs	Mean	4,031	3,950
	Median	4,069	3,745
	SE	177	58
	<i>Unweighted</i>	<i>332</i>	<i>1,245</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.7: Total student participation costs and main sources of student participation costs for English-domiciled students, by family type (£)

		Full-time				Part-time			
		Two adult family	One adult family	Married/ living as couple	Single	Two adult family	One adult family	Married/ living as couple	Single
Tuition fee cost	Mean	1,959	2,314	2,906	3,165	1,414	1,329	1,470	1,599
	Median	3,375	3,375	3,375	3,375	1,200	1,100	1,260	1,340
	SE	226	267	148	33	84	133	102	114
	<i>Unweighted</i>	87	77	189	2,623	244	86	205	342
Direct course costs (e.g. books and equipment)	Mean	684	599	596	434	461	468	422	332
	Median	500	478	420	250	295	378	240	200
	SE	93	72	61	17	41	53	43	27
	<i>Unweighted</i>	89	71	184	2,556	245	86	217	352
Costs of facilitating participation (e.g. travel)	Mean	(763)	-	506	377	581	-	386	529
	Median	(512)	-	390	80	195	-	20	222
	SE	(203)	-	77	32	147	-	124	157
	<i>Unweighted</i>	32	26	110	1,511	91	27	89	157
Total participation costs	Mean	-	-	4,157	3,974	2,235	-	2,501	2,677
	Median	-	-	4,165	3,791	1,800	-	2,000	1,941
	SE	-	-	214	74	135	-	281	296
	<i>Unweighted</i>	27	21	99	1,431	81	21	77	142

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatGen/IES SIES 2011/12

Table A5.8: Total student participation costs and main sources of student participation costs for full-time English-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent-owned accom.
Tuition fee cost	Mean	2,596	2,777	3,230	3,159	3,086	-
	Median	3,375	3,375	3,375	3,375	3,375	-
	SE	193	128	42	44	50	-
	<i>Unweighted</i>	<i>114</i>	<i>279</i>	<i>634</i>	<i>1,140</i>	<i>719</i>	<i>30</i>
Direct course costs (e.g. books and equipment)	Mean	623	659	415	367	513	-
	Median	450	487	250	200	300	-
	SE	77	53	24	24	23	-
	<i>Unweighted</i>	<i>113</i>	<i>265</i>	<i>624</i>	<i>1,123</i>	<i>691</i>	<i>29</i>
Costs of facilitating participation (e.g. travel)	Mean	(488)	539	233	326	527	-
	Median	(390)	120	0	49	275	-
	SE	(93)	91	32	40	60	-
	<i>Unweighted</i>	<i>45</i>	<i>123</i>	<i>419</i>	<i>715</i>	<i>335</i>	<i>15</i>
Total participation costs	Mean	(4,338)	3,916	3,863	3,884	4,121	-
	Median	(4,245)	3,835	3,735	3,675	4,125	-
	SE	(230)	231	63	107	116	-
	<i>Unweighted</i>	<i>40</i>	<i>115</i>	<i>405</i>	<i>674</i>	<i>329</i>	<i>15</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled full-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled full-time students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.8b: Total student participation costs and main sources of student participation costs for part-time English-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Renting (with friends)	Living with parents
Tuition fee cost	Mean	1,383	1,486	(1,816)	1,578
	Median	1,060	1,200	(1,500)	1,250
	SE	78	130	(187)	121
	<i>Unweighted</i>	<i>365</i>	<i>225</i>	<i>44</i>	<i>195</i>
Direct course costs (e.g. books and equipment)	Mean	438	436	(463)	316
	Median	250	272	(350)	190
	SE	35	39	(96)	28
	<i>Unweighted</i>	<i>381</i>	<i>226</i>	<i>43</i>	<i>201</i>
Costs of facilitating participation (e.g. travel)	Mean	507	429	-	270
	Median	98	186	-	50
	SE	132	75	-	61
	<i>Unweighted</i>	<i>133</i>	<i>102</i>	<i>20</i>	<i>86</i>
Total participation costs	Mean	2,218	2,555	-	2,282
	Median	1,900	2,151	-	1,850
	SE	116	235	-	257
	<i>Unweighted</i>	<i>115</i>	<i>100</i>	<i>20</i>	<i>81</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled part-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled part-time students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.9: Total student participation costs and main sources of student participation costs for English-domiciled students, by whether lives in London (£)

		Full-time		Part-time	
		Elsewhere	London	Elsewhere	London
Tuition fee cost	Mean	3,062	3,143	1,372	1,847
	Median	3,375	3,375	1,100	1,800
	SE	43	99	65	101
	<i>Unweighted</i>	2,557	420	756	120
Direct course costs (e.g. books and equipment)	Mean	434	570	399	471
	Median	250	400	245	350
	SE	16	38	25	41
	<i>Unweighted</i>	2,493	408	779	120
Costs of facilitating participation (e.g. travel)	Mean	365	590	406	961
	Median	78	347	78	819
	SE	31	54	75	151
	<i>Unweighted</i>	1,462	217	311	53
Total participation costs	Mean	3,905	4,335	2,243	(3,217)
	Median	3,745	4,216	1,819	(3,150)
	SE	76	143	118	(309)
	<i>Unweighted</i>	1,379	199	275	46

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.10: Total student participation costs and main sources of student participation costs for English-domiciled students, by institution type (£)

		Full-time			Part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Tuition fee cost	Mean	3,082	3,283	2,688	1,630	-	1,151	977
	Median	3,375	3,375	3,375	1,400	-	1,000	770
	SE	42	48	107	87	-	56	63
	<i>Unweighted</i>	<i>1,941</i>	<i>547</i>	<i>489</i>	<i>459</i>	<i>22</i>	<i>184</i>	<i>212</i>
Direct course costs (e.g. books and equipment)	Mean	457	335	677	431	-	350	365
	Median	280	210	495	275	-	195	200
	SE	18	24	39	27	-	47	28
	<i>Unweighted</i>	<i>1,907</i>	<i>530</i>	<i>464</i>	<i>476</i>	<i>22</i>	<i>191</i>	<i>211</i>
Costs of facilitating participation (e.g. travel)	Mean	457	335	677	579	-	291	277
	Median	280	210	495	200	-	10	30
	SE	31	29	80	116	-	85	54
	<i>Unweighted</i>	<i>1,148</i>	<i>350</i>	<i>181</i>	<i>193</i>	<i>8</i>	<i>66</i>	<i>97</i>
Total participation costs	Mean	3,946	3,817	4,097	2,732	-	1,856	1,672
	Median	3,783	3,676	4,048	2,320	-	1,560	1,345
	SE	67	82	158	202	-	148	122
	<i>Unweighted</i>	<i>1,078</i>	<i>324</i>	<i>176</i>	<i>165</i>	<i>6</i>	<i>59</i>	<i>91</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.11: Total student participation costs and main sources of student participation costs for full-time English-domiciled students, by subject of study (£)

		Medicine/ Dentistry	Allied to medicine	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum	Educ	Comb/other
Tuition fee cost	Mean	2,237	1,200	3,353	3,345	3,312	3,187	3,368
	Median	3,375	0	3,375	3,375	3,375	3,375	3,375
	SE	200	225	21	39	21	120	7
	<i>Unweighted</i>	<i>237</i>	<i>195</i>	<i>887</i>	<i>668</i>	<i>734</i>	<i>170</i>	<i>85</i>
Direct course costs (e.g. books and equipment)	Mean	488	496	422	432	515	515	360
	Median	290	334	220	260	297	405	220
	SE	77	53	24	24	23	179	0
	<i>Unweighted</i>	<i>232</i>	<i>196</i>	<i>865</i>	<i>654</i>	<i>708</i>	<i>166</i>	<i>79</i>
Costs of facilitating participation (e.g. travel)	Mean	381	637	295	500	422	285	(178)
	Median	156	200	47	117	144	156	(0)
	SE	71	124	36	60	50	51	(70)
	<i>Unweighted</i>	<i>175</i>	<i>106</i>	<i>536</i>	<i>343</i>	<i>389</i>	<i>91</i>	<i>39</i>
Total participation costs	Mean	3,671	2,474	4,027	4,271	4,236	4,182	(3,889)
	Median	3,911	1,217	3,759	3,890	3,905	4,165	(3,729)
	SE	229	478	61	86	93	127	(98)
	<i>Unweighted</i>	<i>157</i>	<i>101</i>	<i>508</i>	<i>324</i>	<i>363</i>	<i>88</i>	<i>37</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled full-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled full-time students who completed a diary.

Source: NatGen/IES SIES 2011/12

Table A5.11b: Total student participation costs and main sources of student participation costs for part-time English-domiciled students, by subject of study (£)

		Medicine/ Dentistry	Allied to medicine	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum	Educ	Comb/other
Tuition fee cost	Mean	-	1,803	1,591	1,611	1,259	1,202	(1,181)
	Median	-	1,200	1,458	1,260	1,000	1,000	(850)
	SE	-	352	105	127	99	63	(101)
	<i>Unweighted</i>	<i>20</i>	<i>57</i>	<i>279</i>	<i>179</i>	<i>150</i>	<i>158</i>	<i>34</i>
Direct course costs (e.g. books and equipment)	Mean	-	367	399	407	527	395	(388)
	Median	-	150	202	295	275	250	(270)
	SE	-	51	38	50	59	60	(76)
	<i>Unweighted</i>	<i>20</i>	<i>67</i>	<i>280</i>	<i>185</i>	<i>151</i>	<i>162</i>	<i>35</i>
Costs of facilitating participation (e.g. travel)	Mean	-	-	522	515	347	462	-
	Median	-	-	156	293	120	39	-
	SE	-	-	158	123	60	220	-
	<i>Unweighted</i>	<i>9</i>	<i>23</i>	<i>124</i>	<i>55</i>	<i>81</i>	<i>58</i>	<i>14</i>
Total participation costs	Mean	-	-	2,479	2,542	2,181	1,995	-
	Median	-	-	1,941	2,235	1,784	1,793	-
	SE	-	-	242	317	169	159	-
	<i>Unweighted</i>	<i>8</i>	<i>17</i>	<i>107</i>	<i>51</i>	<i>71</i>	<i>53</i>	<i>14</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled part-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled part-time students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.12: Total student participation costs and main sources of student participation costs for English-domiciled students, by qualification type (£)

		Full-time			Part-time		
		Bachelors degree	Other undergraduate	PGCE/ITT	Bachelors degree	Other undergraduate	PGCE / ITT
Tuition fee cost	Mean	3,206	1,812	(3,273)	1,550	1,293	1,545
	Median	3,375	2,000	(3,375)	1,280	1,030	1,000
	SE	30	170	(377)	92	75	269
	<i>Unweighted</i>	<i>2,498</i>	<i>439</i>	<i>40</i>	<i>484</i>	<i>340</i>	<i>53</i>
Direct course costs (e.g. books and equipment)	Mean	444	596	(496)	425	390	415
	Median	258	430	(550)	250	250	250
	SE	17	40	(91)	31	29	84
	<i>Unweighted</i>	<i>2,441</i>	<i>421</i>	<i>39</i>	<i>499</i>	<i>345</i>	<i>56</i>
Costs of facilitating participation (e.g. travel)	Mean	365	528	-	534	428	-
	Median	70	253	-	127	101	-
	SE	31	94	-	117	119	-
	<i>Unweighted</i>	<i>1,486</i>	<i>175</i>	<i>18</i>	<i>225</i>	<i>120</i>	<i>19</i>
Total participation costs	Mean	3,991	3,256	-	2,549	2,009	-
	Median	3,785	3,570	-	2,152	1,790	-
	SE	61	246	-	197	152	-
	<i>Unweighted</i>	<i>1,394</i>	<i>166</i>	<i>18</i>	<i>196</i>	<i>108</i>	<i>17</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.13: Total student participation costs and main sources of student participation costs for English-domiciled students, by year of study (£)

		Full-time			Part-time		
		1st year	2 nd year or other	Final year or 1 year course	1st year	2 nd year or other	Final year or 1 year course
Tuition fee cost	Mean	3,085	3,118	3,024	1,505	1,543	1,376
	Median	3,375	3,375	3,375	1,200	1,260	1,100
	SE	62	47	69	134	99	80
	<i>Unweighted</i>	<i>1,024</i>	<i>1,006</i>	<i>938</i>	<i>309</i>	<i>283</i>	<i>284</i>
Direct course costs (e.g. books and equipment)	Mean	489	429	473	476	428	348
	Median	300	250	275	350	280	198
	SE	22	21	30	42	34	27
	<i>Unweighted</i>	<i>1,000</i>	<i>986</i>	<i>905</i>	<i>308</i>	<i>288</i>	<i>303</i>
Costs of facilitating participation (e.g. travel)	Mean	342	381	392	406	514	542
	Median	78	100	78	195	176	100
	SE	38	35	50	75	146	137
	<i>Unweighted</i>	<i>566</i>	<i>614</i>	<i>495</i>	<i>132</i>	<i>130</i>	<i>102</i>
Total participation costs	Mean	3,943	3,938	3,954	2,294	2,685	2,236
	Median	3,825	3,811	3,704	1,890	2,122	1,819
	SE	76	77	119	166	272	181
	<i>Unweighted</i>	<i>537</i>	<i>572</i>	<i>465</i>	<i>115</i>	<i>112</i>	<i>94</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.14: Total student participation costs and main sources of student participation costs for part-time English-domiciled students, by intensity of study (£)

		Part-time	
		50% FTE or above	25 to 49% FTE
Tuition fee cost	Mean	1,512	1,331
	Median	1,240	1,000
	SE	78	118
	<i>Unweighted</i>	<i>679</i>	<i>198</i>
Direct course costs (e.g. books and equipment)	Mean	426	370
	Median	260	200
	SE	24	38
	<i>Unweighted</i>	<i>694</i>	<i>206</i>
Costs of facilitating participation (e.g. travel)	Mean	513	550
	Median	156	195
	SE	100	163
	<i>Unweighted</i>	<i>300</i>	<i>64</i>
Total participation costs	Mean	2,438	2,333
	Median	2,020	1,800
	SE	154	356
	<i>Unweighted</i>	<i>264</i>	<i>57</i>

Base: For tuition fee costs and direct course cost costs, the base is all English-domiciled part-time students who completed the main questionnaire (as these categories of expenditure were captured in the main questionnaire). For facilitation costs and total participation costs, the base is all English-domiciled part-time students who completed a diary.

Source: NatCen/IES SIES 2011/12

Table A5.15: Total student direct course costs and main sources of direct costs for English-domiciled students, by year of study (£)

		Full-time			Part-time		
		1 st year	2 nd year or other	Final year or 1 year course	1 st year	2 nd year or other	Final year or 1 year course
Books	Mean	128	99	96	107	91	78
	Median	100	60	50	80	56	45
	SE	6	6	6	10	9	8
	<i>Unweighted</i>	<i>1,019</i>	<i>995</i>	<i>916</i>	<i>311</i>	<i>290</i>	<i>304</i>
Computers	Mean	220	187	228	262	220	176
	Median	0	0	0	90	0	0
	SE	16	16	29	31	31	19
	<i>Unweighted</i>	<i>1,019</i>	<i>1,001</i>	<i>925</i>	<i>321</i>	<i>292</i>	<i>305</i>
Equipment	Mean	32	37	42	12	16	9
	Median	0	0	0	0	0	0
	SE	4	8	8	4	6	5
	<i>Unweighted</i>	<i>1,023</i>	<i>1,004</i>	<i>928</i>	<i>321</i>	<i>290</i>	<i>306</i>
Printing, photocopying and stationery	Mean	108	116	176	105	109	84
	Median	50	50	60	50	50	50
	SE	8	10	58	14	20	8
	<i>Unweighted</i>	<i>1,003</i>	<i>991</i>	<i>911</i>	<i>309</i>	<i>285</i>	<i>297</i>
Total direct course costs	Mean	489	429	473	476	428	348
	Median	300	250	275	350	280	198
	SE	22	21	30	42	34	27
	<i>Unweighted</i>	<i>1,000</i>	<i>986</i>	<i>905</i>	<i>308</i>	<i>288</i>	<i>303</i>

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12

Table A5.16: Total student direct costs and main sources of direct costs for full-time English-domiciled students, by subject of study (£)

		Medicine/ Dentistry	Allied to medicine	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creative/ Art/ Lang/ Hum	Educ	Comb/other
Books	Mean	89	114	84	120	111	116	96
	Median	50	60	50	100	60	70	60
	SE	16	15	5	5	10	12	11
	<i>Unweighted</i>	235	196	874	662	722	168	82
Computers	Mean	160	221	225	184	221	241	156
	Median	0	0	0	0	0	50	0
	SE	41	25	29	17	26	34	29
	<i>Unweighted</i>	235	196	874	662	722	168	82
Equipment	Mean	77	36	39	10	73	14	17
	Median	0	0	0	0	0	0	0
	SE	29	13	7	3	14	4	14
	<i>Unweighted</i>	235	197	887	667	723	169	86
Printing, photocopying and stationery	Mean	202	125	97	189	130	147	89
	Median	50	65	50	50	50	80	50
	SE	79	17	8	84	12	20	16
	<i>Unweighted</i>	232	194	871	655	716	164	82
Total direct course costs	Mean	488	496	422	432	515	515	360
	Median	290	334	220	260	297	405	220
	SE	69	34	23	25	37	50	50
	<i>Unweighted</i>	232	196	865	654	708	166	79

Base: All English-domiciled full-time students

Source: NatCen/IES SIES 2011/12

Table A5.16b: Total student direct costs and main sources of direct costs for part-time English-domiciled students, by subject of study (£)

		Medicine/ Dentistry	Allied to medicine	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum	Educ	Comb/other
Books	Mean	-	56	74	101	160	91	(81)
	Median	-	30	50	80	100	60	(50)
	SE	-	11	9	11	39	8	(16)
	<i>Unweighted</i>	21	67	282	185	152	164	35
Computers	Mean	-	189	248	207	222	171	(237)
	Median	-	0	0	0	0	0	(0)
	SE	-	40	31	27	42	20	(69)
	<i>Unweighted</i>	21	68	287	189	153	166	35
Equipment	Mean	-	7	10	2	38	15	(0)
	Median	-	0	0	0	0	0	(0)
	SE	-	5	4	2	16	8	(0)
	<i>Unweighted</i>	21	68	286	189	152	168	35
Printing, photocopying and stationery	Mean	-	111	71	101	123	122	(70)
	Median	-	50	50	60	72	50	(60)
	SE	-	24	9	21	21	40	(12)
	<i>Unweighted</i>	20	66	273	184	150	164	35
Total direct course costs	Mean	-	367	399	407	527	395	(388)
	Median	-	150	202	295	275	250	(270)
	SE	-	51	38	50	59	60	(76)
	<i>Unweighted</i>	20	67	280	185	151	162	35

Base: All English-domiciled part-time students

Source: NatCen/IES SIES 2011/12

Table A5.17: Total student direct course costs and main sources of direct costs for English-domiciled students, by institution type (£)

		Full-time			Part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Books	Mean	104	98	120	104	-	67	67
	Median	70	60	50	60	-	40	50
	SE	4	6	12	9	-	10	7
	<i>Unweighted</i>	<i>1,925</i>	<i>538</i>	<i>477</i>	<i>480</i>	<i>22</i>	<i>192</i>	<i>212</i>
Computers	Mean	211	124	284	213	-	188	221
	Median	0	0	0	0	-	0	0
	SE	14	13	22	16	-	34	25
	<i>Unweighted</i>	<i>1,931</i>	<i>538</i>	<i>486</i>	<i>486</i>	<i>22</i>	<i>198</i>	<i>213</i>
Equipment	Mean	35	31	137	14	-	19	2
	Median	0	0	0	0	-	0	0
	SE	5	10	25	4	-	7	0
	<i>Unweighted</i>	<i>1,938</i>	<i>543</i>	<i>484</i>	<i>486</i>	<i>22</i>	<i>198</i>	<i>213</i>
Printing, photocopying and stationery	Mean	137	83	182	105	-	79	81
	Median	50	45	66	50	-	39	50
	SE	23	9	32	12	-	10	9
	<i>Unweighted</i>	<i>1,910</i>	<i>538</i>	<i>467</i>	<i>476</i>	<i>21</i>	<i>186</i>	<i>209</i>
Total direct course costs	Mean	457	335	677	431	-	350	365
	Median	280	210	495	275	-	195	200
	SE	18	24	39	27	-	47	28
	<i>Unweighted</i>	<i>1,907</i>	<i>530</i>	<i>464</i>	<i>476</i>	<i>22</i>	<i>191</i>	<i>211</i>

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12

Table A5.18: Total student facilitation costs and main sources of facilitation costs for full-time English-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent-owned accom.
Course related trips	Mean	(59)	138	40	82	72	- ²
	Median	(0)	0	0	0	0	-
	SE	(26)	62	9	15	15	-
	<i>Unweighted</i>	45	123	419	715	335	15
Study related travel	Mean	(307)	297	190	231	421	-
	Median	(312)	0	0	0	172	-
	SE	(77)	55	30	32	54	-
	<i>Unweighted</i>	46	126	420	716	343	15
Child related travel	Mean	(61)	58	0	0	0	-
	Median	(0)	0	0	0	0	-
	SE	(39)	40	0	0	0	-
	<i>Unweighted</i>	46	126	420	716	343	15
Study related parking	Mean	(60)	42	3	15	31	-
	Median	(0)	0	0	0	0	-
	Se	(35)	20	1	8	8	-
	<i>Unweighted</i>	46	126	420	716	343	15
Total travel costs	Mean	(488)	539	233	326	527	-
	Median	(390)	120	0	49	275	-
	SE	(93)	91	32	40	60	-
	<i>Unweighted</i>	45	123	419	715	335	15

Base: All English-domiciled full-time students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.19: Total student facilitation costs and main sources of facilitation costs for full-time English-domiciled students, by family type (£)

		Full-time				Part-time			
		Two adult family	One adult family	Married/ living as couple	Single	Two adult family	One adult family	Married/ living as couple	Single
Course related trips	Mean	(141)	-	64	73	30	-	25	69
	Median	(0)	-	0	0	0	-	0	0
	SE	(81)	-	25	9	11	-	9	32
	<i>Unweighted</i>	32	26	110	1,511	91	27	89	157
Study related travel	Mean	(256)	-	398	287	311	-	333	431
	Median	[0]	-	312	0	0	-	0	0
	SE	(116)	-	72	29	122	-	117	129
	<i>Unweighted</i>	32	28	112	1,522	91	28	89	158
Child related travel	Mean	(269)	-	0	0	215	-	5	2
	Median	[0]	-	0	0	0	-	0	0
	SE	(145)	-	0	0	89	-	5	2
	<i>Unweighted</i>	32	28	112	1,522	91	28	89	158
Study related parking	Mean	(96)	-	44	18	24	-	23	15
	Median	(0)	-	0	0	0	-	0	0
	SE	(53)	-	29	5	9	-	10	6
	<i>Unweighted</i>	32	28	112	1,522	91	28	89	158
Total travel costs	Mean	(763)	-	506	377	581	-	386	529
	Median	(512)	-	390	80	195	-	20	222
	SE	(203)	-	77	32	147	-	124	157
	<i>Unweighted</i>	32	26	110	1,511	91	27	89	157

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.20: Total student personal costs and main sources of personal costs for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Telephone, broadband and television packages	Mean	110	378
	Median	0	315
	SE	8	16
	<i>Unweighted</i>	2,922	692
Mobile phone contract	Mean	250	349
	Median	225	288
	SE	7	14
	<i>Unweighted</i>	2,944	698
TV licence	Mean	67	131
	Median	0	108
	SE	9	10
	<i>Unweighted</i>	2,901	651
Audio-visual equipment	Mean	41	52
	Median	0	0
	SE	7	7
	<i>Unweighted</i>	2,940	697
Technical equipment (mobile phone handsets, games consoles etc)	Mean	62	380
	Median	0	50
	SE	9	40
	<i>Unweighted</i>	2,935	689
Glasses, contact lenses and dental treatments	Mean	93	165
	Median	20	80
	SE	14	16
	<i>Unweighted</i>	2,941	696
Clothes #	Mean	759	979
	Median	0	0
	SE	67	0
	<i>Unweighted</i>	1,694	269
CD and DVDs etc #	Mean	10	5
	Median	0	0
	SE	4	2
	<i>Unweighted</i>	1,694	269
Cigarettes and tobacco #	Mean	74	123
	Median	0	0
	SE	10	36
	<i>Unweighted</i>	1,694	269
Newspapers and books #	Mean	78	220
	Median	0	31
	SE	7	53
	<i>Unweighted</i>	1,694	269

		Full-time	Part-time
Gifts and cards #	Mean	239	368
	Median	0	39
	SE	33	59
	<i>Unweighted</i>	<i>1,694</i>	<i>269</i>
Prescriptions and medicine #	Mean	66	86
	Median	0	0
	SE	8	25
	<i>Unweighted</i>	<i>1,694</i>	<i>269</i>
Toiletries #	Mean	182	262
	Median	39	113
	SE	14	31
	<i>Unweighted</i>	<i>1,694</i>	<i>269</i>
Haircuts and grooming #	Mean	26	27
	Median	0	0
	SE	5	10
	<i>Unweighted</i>	<i>1,694</i>	<i>269</i>
Other personal spending #	Mean	18	12
	Median	0	0
	SE	7	8
	<i>Unweighted</i>	<i>1,694</i>	<i>269</i>
Total personal costs* #	Mean	1,840	2,534
	Median	1,212	2,013
	SE	88	169
	<i>Unweighted</i>	<i>1,649</i>	<i>255</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: The bases for these categories of spending relate to all English-domiciled students completing the diary. For other categories of expenditure (such as 'mobile phone contract') the base is all English-domiciled students completing the main questionnaire (where questions about these areas of spending were asked).

Source: NatCen/IES SIES 2011/12

Table A5.21: Total student entertainment costs and main sources of entertainment costs for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Items worth over £50	Mean	106	272
	Median	25	100
	SE	6	28
	<i>Unweighted</i>	<i>1,674</i>	<i>357</i>
Cinema, theatre and concerts	Mean	155	247
	Median	0	0
	SE	13	46
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Nightclubs, discos	Mean	101	54
	Median	0	0
	SE	10	22
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Sports, hobbies, clubs, societies	Mean	122	265
	Median	0	0
	SE	14	49
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Religious activities	Mean	12	94
	Median	0	0
	SE	3	33
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
National lottery or betting	Mean	53	179
	Median	0	0
	SE	7	47
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Other lifestyle	Mean	28	21
	Median	0	0
	SE	9	12
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Alcohol consumed outside home	Mean	417	444
	Median	0	0
	SE	25	57
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>
Alcohol bought for home	Mean	108	201
	Median	0	0
	SE	11	28
	<i>Unweighted</i>	<i>1,694</i>	<i>366</i>

		Full-time	Part-time
Total entertainment costs*	Mean	1,082	1,618
	Median	702	1,040
	SE	46	127
	<i>Unweighted</i>	1,674	357

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.22: Total student living costs and main sources of student living costs for English-domiciled students, by gender (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Food	Mean	1,776	1,965	3,453	3,255
	Median	1,498	1,502	3,062	2,574
	SE	70	118	314	240
	<i>Unweighted</i>	733	961	170	195
Personal items	Mean	1,412	2,159	2,261	2,704
	Median	815	1,560	1,746	2,113
	SE	96	124	188	236
	<i>Unweighted</i>	709	940	167	179
Entertainment	Mean	1,336	892	2,013	1,339
	Median	858	569	1,496	773
	SE	78	45	193	195
	<i>Unweighted</i>	721	953	169	187
Household goods	Mean	297	380	762	994
	Median	0	86	308	445
	SE	41	50	135	150
	<i>Unweighted</i>	725	957	169	192
Non-course travel	Mean	1,426	1,674	3,079	3,038
	Median	867	1,120	2,921	2,785
	SE	97	94	269	202
	<i>Unweighted</i>	717	941	170	178
Other living costs	Mean	50	28	73	70
	Median	0	0	0	0
	SE	13	7	35	41
	<i>Unweighted</i>	733	961	170	195
Total living costs*	Mean	6,345	6,980	11,715	11,391
	Median	5,313	5,756	11,233	10,984
	SE	247	260	687	716
	<i>Unweighted</i>	697	923	166	168

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.23: Total student living costs and main sources of student living costs for English-domiciled students, by age group at the start of the academic year (£)

		Full-time			Part-time			
		Under 20	20 -24	25+	Under 25	25 -29	30 -39	40+
Food	Mean	1,585	1,814	2,782	2,044	2,953	4,008	3,397
	Median	1,283	1,498	2,200	1,661	2,553	3,817	2,900
	SE	68	65	325	189	402	343	301
	<i>Unweighted</i>	763	782	148	106	78	105	77
Personal items	Mean	1,767	1,728	2,381	2,485	2,549	2,661	2,146
	Median	1,197	1,073	2,051	1,908	2,113	1,897	1,890
	SE	113	99	293	317	237	271	206
	<i>Unweighted</i>	747	759	142	105	74	99	69
Entertainment	Mean	1,037	1,076	1,207	1,232	1,605	1,701	1,676
	Median	690	671	780	883	958	1,122	917
	SE	58	66	150	128	253	182	323
	<i>Unweighted</i>	754	773	146	102	77	101	77
Household goods	Mean	229	347	594	1,145	622	937	999
	Median	0	0	300	200	273	390	640
	SE	36	52	97	256	160	175	155
	<i>Unweighted</i>	754	779	148	105	77	104	76
Non-course travel	Mean	1,207	1,517	2,609	2,657	2,882	3,139	3,288
	Median	695	1,000	2,250	2,442	2,921	2,785	3,255
	SE	71	97	256	237	303	298	262
	<i>Unweighted</i>	750	764	143	102	75	97	74
Other living costs	Mean	47	27	48	32	111	37	110
	Median	0	0	0	0	0	0	0
	SE	12	9	24	16	71	22	85
	<i>Unweighted</i>	763	782	148	105	77	104	76
Total living costs*	Mean	5,864	6,534	9,451	9,509	11,038	12,445	11,484
	Median	4,827	5,423	9,134	8,957	10,237	11,274	11,233
	SE	225	260	621	697	898	944	711
	<i>Unweighted</i>	733	748	138	99	72	94	69

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.24: Total student living costs and main sources of student living costs for English-domiciled students, by ethnicity (£)

		Full-time				Part-time	
		White	Asian	Black	Mixed/ Other	White	Ethnic minority
Food	Mean	1,875	1,893	1,894	1,971	3,214	(4,179)
	Median	1,484	1,491	1,521	1,574	2,670	(3,062)
	SE	92	176	235	216	185	(559)
	<i>Unweighted</i>	<i>1,408</i>	<i>144</i>	<i>57</i>	<i>81</i>	<i>319</i>	<i>45</i>
Personal items	Mean	1,680	2,620	2,273	2,027	2,293	(3,487)
	Median	1,177	1,662	1,625	956	1,878	(2,392)
	SE	82	314	411	337	122	(566)
	<i>Unweighted</i>	<i>1,378</i>	<i>137</i>	<i>53</i>	<i>77</i>	<i>303</i>	<i>42</i>
Entertainment	Mean	1,146	845	907	870	1,551	(1,950)
	Median	780	490	543	338	1,080	(1,080)
	SE	51	117	209	159	136	(374)
	<i>Unweighted</i>	<i>1,392</i>	<i>142</i>	<i>57</i>	<i>80</i>	<i>311</i>	<i>44</i>
Household goods	Mean	311	418	690	333	841	(1,203)
	Median	35	50	269	117	387	(440)
	SE	37	107	201	73	105	(357)
	<i>Unweighted</i>	<i>1,400</i>	<i>142</i>	<i>56</i>	<i>80</i>	<i>315</i>	<i>45</i>
Non-course travel	Mean	1,592	1,381	1,667	1,487	3,174	(2,545)
	Median	1,015	1,000	1,005	840	3,063	(2,085)
	SE	86	195	291	250	192	(437)
	<i>Unweighted</i>	<i>1,385</i>	<i>137</i>	<i>55</i>	<i>79</i>	<i>304</i>	<i>43</i>
Other living costs	Mean	40	38	36	6	71	(71)
	Median	0	0	0	0	0	(0)
	SE	8	22	22	6	31	(55)
	<i>Unweighted</i>	<i>1,408</i>	<i>144</i>	<i>57</i>	<i>81</i>	<i>319</i>	<i>45</i>
Total living costs*	Mean	6,585	7,127	7,399	6,732	11,053	(13,721)
	Median	5,483	5,502	5,787	5,466	10,984	(11,364)
	SE	218	644	954	671	458	(1,737)
	<i>Unweighted</i>	<i>1,358</i>	<i>134</i>	<i>50</i>	<i>76</i>	<i>292</i>	<i>41</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.25: Total student living costs and main sources of student living costs for English-domiciled students, by socio-economic group (£)

		Full-time			Part-time		
		Managerial/ professional	Inter- mediate	Routine/ manual/ unemp	Managerial/ professional	Inter- mediate	Routine/ manual/ unemp
Food	Mean	1,768	1,884	2,191	3,408	3,651	3,369
	Median	1,498	1,484	1,560	3,062	2,900	2,634
	SE	66	159	209	204	413	450
	<i>Unweighted</i>	<i>841</i>	<i>270</i>	<i>342</i>	<i>140</i>	<i>88</i>	<i>118</i>
Personal items	Mean	1,676	1,723	2,120	2,166	2,525	3,126
	Median	1,107	1,096	1,523	1,881	2,009	2,098
	SE	96	169	169	141	268	408
	<i>Unweighted</i>	<i>830</i>	<i>264</i>	<i>335</i>	<i>135</i>	<i>82</i>	<i>111</i>
Entertainment	Mean	1,059	1,206	1,023	1,726	1,403	1,617
	Median	704	780	605	1,131	917	1,014
	SE	64	141	98	188	251	283
	<i>Unweighted</i>	<i>835</i>	<i>270</i>	<i>338</i>	<i>138</i>	<i>86</i>	<i>114</i>
Household goods	Mean	334	281	417	812	1,115	952
	Median	0	78	117	440	273	410
	SE	53	70	58	127	273	174
	<i>Unweighted</i>	<i>838</i>	<i>269</i>	<i>340</i>	<i>140</i>	<i>86</i>	<i>116</i>
Non-course travel	Mean	1,465	1,991	1,583	3,194	2,855	3,040
	Median	907	1,500	937	2,750	2,872	3,347
	SE	90	203	137	262	315	299
	<i>Unweighted</i>	<i>831</i>	<i>267</i>	<i>335</i>	<i>134</i>	<i>82</i>	<i>115</i>
Other living costs	Mean	33	57	33	93	18	50
	Median	0	0	0	0	0	0
	SE	10	19	12	53	10	29
	<i>Unweighted</i>	<i>841</i>	<i>270</i>	<i>342</i>	<i>140</i>	<i>88</i>	<i>118</i>
Total living costs*	Mean	6,271	7,169	7,163	11,041	11,768	12,427
	Median	5,177	6,290	5,631	10,207	11,364	11,239
	SE	226	471	372	611	1,043	1,211
	<i>Unweighted</i>	<i>818</i>	<i>263</i>	<i>330</i>	<i>131</i>	<i>80</i>	<i>107</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled full-time students completing diary

Source: NatGen/IES SIES 2011/12

Table A5.26: Total student living costs and main sources of student living costs for English-domiciled students, by parental experience of higher education (£)

		Full-time		Part-time	
		Parent attended HE	Parent did not attend HE	Parent attended HE	Parent did not attend HE
Food	Mean	1,801	1,982	3,398	3,385
	Median	1,502	1,490	2,808	2,900
	SE	92	81	343	264
	<i>Unweighted</i>	<i>970</i>	<i>715</i>	<i>150</i>	<i>214</i>
Personal items	Mean	1,792	1,886	2,535	2,482
	Median	1,152	1,278	1,930	2,013
	SE	121	105	221	204
	<i>Unweighted</i>	<i>947</i>	<i>694</i>	<i>146</i>	<i>201</i>
Entertainment	Mean	1,088	1,073	1,741	1,568
	Median	683	722	1,122	975
	SE	63	68	182	187
	<i>Unweighted</i>	<i>960</i>	<i>706</i>	<i>144</i>	<i>211</i>
Household goods	Mean	289	409	980	874
	Median	39	50	320	410
	SE	47	43	199	120
	<i>Unweighted</i>	<i>965</i>	<i>708</i>	<i>148</i>	<i>212</i>
Non-course travel	Mean	1,369	1,783	3,032	3,108
	Median	900	1,125	2,785	3,000
	SE	78	119	252	202
	<i>Unweighted</i>	<i>950</i>	<i>701</i>	<i>142</i>	<i>204</i>
Other living costs	Mean	19	54	62	61
	Median	0	0	0	0
	SE	4	12	42	32
	<i>Unweighted</i>	<i>970</i>	<i>715</i>	<i>150</i>	<i>214</i>
Total living costs*	Mean	6,253	7,192	11,648	11,475
	Median	5,263	5,833	11,239	10,984
	SE	248	280	842	688
	<i>Unweighted</i>	<i>928</i>	<i>686</i>	<i>138</i>	<i>196</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.27: Total student living costs and main sources of student living costs for full-time English-domiciled students, by status (£)

		Full-time	
		Independent	Dependent
Food	Mean	2,341	1,690
	Median	1,755	1,441
	SE	186	52
	<i>Unweighted</i>	370	1,323
Personal items	Mean	2,274	1,664
	Median	1,523	1,073
	SE	192	82
	<i>Unweighted</i>	350	1,298
Entertainment	Mean	1,082	1,083
	Median	702	702
	SE	97	48
	<i>Unweighted</i>	361	1,312
Household goods	Mean	479	288
	Median	176	0
	SE	62	39
	<i>Unweighted</i>	367	1,314
Non-course travel	Mean	2,202	1,316
	Median	1,848	778
	SE	137	73
	<i>Unweighted</i>	354	1,303
Other living costs	Mean	45	34
	Median	0	0
	SE	15	7
	<i>Unweighted</i>	370	1,323
Total living costs*	Mean	8,387	6,053
	Median	7,312	4,979
	SE	374	189
	<i>Unweighted</i>	343	1,276

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.28: Total student living costs and main sources of student living costs for English-domiciled students, by family type (£)

		Full-time					Part-time				
		Parents (all)	Two adult family	One adult family	Married/ living as couple	Single	Parents (all)	Two adult family	One adult family	Married/ living as couple	Single
Food	Mean	3,114	(3,322]	-	3,079	1,686	4,119	4,360	-	3,530	2,141
	Median	3,165	(2,395]	-	2,652	1,443	3,637	3,817	-	3,392	1,794
	SE	378	(770]	-	424	47	295	403	-	313	234
	<i>Unweighted</i>	60	32	28	112	1,522	119	91	28	89	158
Personal items	Mean	2,595	(2,148)	-	2,343	1,739	2,653	2,663	-	2,354	2,373
	Median	2,051	(1,508)	-	1,846	1,119	2,022	2,317	-	1,497	2,074
	SE	488	(371)	-	377	83	273	324	-	272	153
	<i>Unweighted</i>	57	30	27	107	1,485	112	86	26	81	154
Entertainment	Mean	1,419	(1,785)	-	693	1,088	1,726	1,849	-	1,862	1,236
	Median	1,027	(1,553)	-	468	702	1,080	1,107	-	1,131	702
	SE	236	(248)	-	101	49	217	270	-	275	170
	<i>Unweighted</i>	56	30	26	109	1,509	118	90	28	87	152
Household goods	Mean	612	(473)	-	633	299	1,029	988	-	846	755
	Median	343	(343)	-	304	0	448	445	-	478	195
	SE	132	(132)	-	154	35	170	190	-	133	160
	<i>Unweighted</i>	59	31	28	111	1,512	119	91	28	87	156
Non-course travel	Mean	3,240	(3,621)	-	2,085	1,401	3,328	3,269	-	3,319	2,429
	Median	2,870	(3,378)	-	2,000	892	3,347	3,347	-	3,475	2,075
	SE	382	(649)	-	234	72	246	289	-	296	256
	<i>Unweighted</i>	56	30	26	108	1,494	115	87	28	82	151

		Full-time					Part-time				
		Parents (all)	Two adult family	One adult family	Married/ living as couple	Single	Parents (all)	Two adult family	One adult family	Married/ living as couple	Single
Other living costs	Mean	68	(540)	-	42	34	30	35	-	223	11
	Median	0	(0)	-	0	0	0	0	-	0	0
	SE	46	(50)	-	23	7	16	21	-	97	6
	<i>Unweighted</i>	<i>60</i>	<i>32</i>	<i>28</i>	<i>112</i>	<i>1,522</i>	<i>119</i>	<i>91</i>	<i>28</i>	<i>89</i>	<i>158</i>
Total living costs*	Mean	11,165	-	-	8,319	6,238	12,799	13,077	-	12,351	8,951
	Median	9,903	-	-	7,431	5,120	11,364	11,812	-	12,203	8,574
	SE	826	-	-	869	191	840	1,078	-	767	571
	<i>Unweighted</i>	<i>55</i>	<i>29</i>	<i>26</i>	<i>105</i>	<i>1,460</i>	<i>110</i>	<i>84</i>	<i>26</i>	<i>78</i>	<i>146</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.29: Total student living costs and main sources of student living costs for full-time English-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Univ. accom.	Renting (with friends)	Living with parents	Parent- owned accom.
Food	Mean	(3,273)	2,685	1,653	1,821	1,408	-
	Median	(3,257)	2,379	1,351	1,591	1,034	-
	SE	(587)	204	102	59	103	-
	<i>Unweighted</i>	46	126	420	716	343	15
Personal items	Mean	(2,803)	2,555	1,454	1,556	2,150	-
	Median	(2,883)	1,981	917	1,055	1,380	-
	SE	(442)	351	125	100	150	-
	<i>Unweighted</i>	43	119	415	697	334	15
Entertainment	Mean	(1,334)	1,014	1,114	1,128	998	-
	Median	(780)	585	850	780	585	-
	SE	(272)	146	95	65	96	-
	<i>Unweighted</i>	44	122	417	710	339	15
Household goods	Mean	(668)	630	185	258	421	-
	Median	(345)	269	94	35	0	-
	SE	(179)	98	27	36	104	-
	<i>Unweighted</i>	46	123	418	712	340	15
Non-course travel	Mean	(3,000)	2,390	882	1,248	1,913	-
	Median	(2,560)	2,031	585	793	1,530	-
	SE	(498)	224	71	84	153	-
	<i>Unweighted</i>	44	119	417	704	332	15
Other living costs	Mean	(20)	45	33	20	58	-
	Median	(0)	0	0	0	0	-
	SE	(18)	20	11	7	19	-
	<i>Unweighted</i>	46	126	420	716	343	15
Total living costs*	Mean	(10,537)	9,514	5,353	5,952	6,974	-
	Median	(11,647)	8,505	4,379	5,143	5,682	-
	SE	(937)	606	276	218	410	-
	<i>Unweighted</i>	41	117	408	686	328	15

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled full-time students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.29b: Total student living costs and main sources of student living costs for part-time English-domiciled students, by tenure (£)

		Owning	Renting (alone/ with family)	Renting (with friends)	Living with parents
Food	Mean	3,697	3,629	-	1,972
	Median	3,436	3,186	-	1,199
	SE	273	448	-	518
	<i>Unweighted</i>	134	103	20	86
Personal items	Mean	2,370	2,524	-	2,081
	Median	1,912	1,878	-	1,718
	SE	217	264	-	278
	<i>Unweighted</i>	121	100	20	83
Entertainment	Mean	1,706	1,574	-	1,180
	Median	975	1,080	-	429
	SE	226	224	-	182
	<i>Unweighted</i>	130	102	18	84
Household goods	Mean	984	847	-	496
	Median	473	384	-	39
	SE	155	168	-	138
	<i>Unweighted</i>	132	101	20	86
Non-course travel	Mean	3,566	2,403	-	2,819
	Median	3,360	2,239	-	2,872
	SE	230	224	-	280
	<i>Unweighted</i>	125	99	20	82
Other living costs	Mean	111	61	-	21
	Median	0	0	-	0
	SE	55	35	-	16
	<i>Unweighted</i>	134	103	20	86
Total living costs*	Mean	12,427	11,062	-	8,904
	Median	11,845	9,554	-	8,890
	SE	810	1,026	-	818
	<i>Unweighted</i>	118	96	18	80

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled part-time students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.30: Total student living costs and main sources of student living costs for English-domiciled students, by whether student lives in London (£)

		Full-time		Part-time	
		Elsewhere	London	Elsewhere	London
Food	Mean	1,895	1,826	3,305	3,701
	Median	1,484	1,560	2,972	2,900
	SE	81	98	194	532
	<i>Unweighted</i>	<i>1,473</i>	<i>221</i>	<i>312</i>	<i>54</i>
Personal items	Mean	1,791	2,083	2,448	2,690
	Median	1,220	1,139	1,912	2,013
	SE	87	258	172	236
	<i>Unweighted</i>	<i>1,435</i>	<i>214</i>	<i>295</i>	<i>52</i>
Entertainment	Mean	1,112	932	1,588	1,737
	Median	749	543	995	1,359
	SE	51	114	150	197
	<i>Unweighted</i>	<i>1,454</i>	<i>220</i>	<i>305</i>	<i>52</i>
Household goods	Mean	339	370	911	882
	Median	43	50	410	215
	SE	39	68	102	354
	<i>Unweighted</i>	<i>1,466</i>	<i>216</i>	<i>308</i>	<i>54</i>
Non-course travel	Mean	1,593	1,437	3,212	2,499
	Median	975	1,017	3,255	2,000
	SE	84	136	181	334
	<i>Unweighted</i>	<i>1,442</i>	<i>216</i>	<i>294</i>	<i>54</i>
Other living costs	Mean	35	49	68	78
	Median	0	0	0	0
	SE	7	19	29	70
	<i>Unweighted</i>	<i>1,473</i>	<i>221</i>	<i>312</i>	<i>54</i>
Total living costs*	Mean	6,735	6,560	11,570	11,402
	Median	5,549	5,313	11,233	9,631
	SE	216	494	489	1,493
	<i>Unweighted</i>	<i>1,411</i>	<i>209</i>	<i>284</i>	<i>50</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.31: Total student living costs and main sources of student living costs for English-domiciled students, by institution type (£)

		Full-time			Part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Food	Mean	1,879	1,645	2,327	3,618	-	3,021	2,549
	Median	1,500	1,417	1,961	3,062	-	2,627	2,102
	SE	74	69	221	248	-	386	238
	<i>Unweighted</i>	<i>1,157</i>	<i>353</i>	<i>184</i>	<i>195</i>	<i>8</i>	<i>66</i>	<i>97</i>
Personal items	Mean	1,835	1,424	2,482	2,601	-	1,808	2,347
	Median	1,205	903	1,981	2,013	-	1,669	1,878
	SE	93	98	239	184	-	201	210
	<i>Unweighted</i>	<i>1,126</i>	<i>345</i>	<i>178</i>	<i>182</i>	<i>7</i>	<i>66</i>	<i>92</i>
Entertainment	Mean	1,074	1,147	1,300	1,713	-	1,728	1,178
	Median	702	780	826	1,122	-	975	778
	SE	49	87	184	164	-	315	151
	<i>Unweighted</i>	<i>1,147</i>	<i>349</i>	<i>178</i>	<i>191</i>	<i>8</i>	<i>64</i>	<i>94</i>
Household goods	Mean	339	188	727	925	-	1,237	718
	Median	40	39	140	410	-	585	253
	SE	36	38	201	142	-	368	138
	<i>Unweighted</i>	<i>1,148</i>	<i>351</i>	<i>183</i>	<i>193</i>	<i>8</i>	<i>65</i>	<i>96</i>
Non-course travel	Mean	1,555	1,207	2,379	3,281	-	3,066	2,118
	Median	994	645	2,200	3,240	-	3,010	1,736
	SE	79	66	228	242	-	223	176
	<i>Unweighted</i>	<i>1,133</i>	<i>347</i>	<i>178</i>	<i>184</i>	<i>8</i>	<i>63</i>	<i>93</i>
Other living costs	Mean	36	55	46	84	-	13	32
	Median	0	0	0	0	-	0	0
	SE	7	17	38	35	-	9	15
	<i>Unweighted</i>	<i>1,157</i>	<i>353</i>	<i>184</i>	<i>195</i>	<i>8</i>	<i>66</i>	<i>97</i>
Total living costs*	Mean	6,666	5,650	9,286	12,208	-	10,990	9,073
	Median	5,494	4,794	8,821	11,364	-	9,750	7,965
	SE	210	235	706	696	-	1,001	592
	<i>Unweighted</i>	<i>1,109</i>	<i>338</i>	<i>173</i>	<i>175</i>	<i>7</i>	<i>62</i>	<i>90</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.32: Total student living costs and main sources of student living costs for full-time English-domiciled students, by subject of study (£)

		Medicine/ Dentistry	Allied to medic	Science/ Eng/ Tech/ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum.	Educ	Comb/ other
Food	Mean	1,972	2,048	1,714	2,003	1,770	2,461	(1,370)
	Median	1,755	1,550	1,404	1,599	1,465	1,560	(1,121)
	SE	281	213	96	99	103	437	(194)
	<i>Unweighted</i>	<i>175</i>	<i>106</i>	<i>540</i>	<i>347</i>	<i>394</i>	<i>92</i>	<i>40</i>
Personal items	Mean	2,231	1,740	1,599	1,903	1,902	2,585	(1,200)
	Median	987	1,276	1,020	1,246	1,205	2,153	(801)
	SE	496	233	124	153	162	291	(196)
	<i>Unweighted</i>	<i>173</i>	<i>103</i>	<i>528</i>	<i>334</i>	<i>382</i>	<i>90</i>	<i>39</i>
Entertainment	Mean	1,329	950	1,116	1,171	991	1,112	(755)
	Median	780	751	720	749	615	510	(464)
	SE	345	103	80	94	80	220	(150)
	<i>Unweighted</i>	<i>174</i>	<i>106</i>	<i>533</i>	<i>343</i>	<i>387</i>	<i>92</i>	<i>39</i>
Household goods	Mean	560	335	242	410	288	669	(177)
	Median	100	98	0	0	78	156	(50)
	SE	232	69	37	74	45	256	(38)
	<i>Unweighted</i>	<i>174</i>	<i>106</i>	<i>536</i>	<i>343</i>	<i>391</i>	<i>92</i>	<i>40</i>
Non-course travel	Mean	1,896	1,956	1,527	1,485	1,351	2,204	(1,002)
	Median	1,455	1,500	1,005	894	740	1,745	(340)
	SE	247	285	127	114	137	253	(256)
	<i>Unweighted</i>	<i>172</i>	<i>105</i>	<i>531</i>	<i>336</i>	<i>385</i>	<i>90</i>	<i>39</i>
Other living costs	Mean	27	50	29	52	38	22	(14)
	Median	0	0	0	0	0	0	(0)
	SE	12	29	8	20	14	16	(15)
	<i>Unweighted</i>	<i>175</i>	<i>106</i>	<i>540</i>	<i>347</i>	<i>394</i>	<i>92</i>	<i>40</i>
Total living costs*	Mean	8,027	6,912	6,239	7,032	6,347	8,678	(4,559)
	Median	6,650	6,036	5,222	5,575	5,263	7,873	(4,463)
	SE	1,063	577	330	352	305	649	(417)
	<i>Unweighted</i>	<i>169</i>	<i>102</i>	<i>520</i>	<i>329</i>	<i>373</i>	<i>88</i>	<i>39</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled full-time students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.32b: Total student living costs and main sources of student living costs for part-time English-domiciled students, by subject of study (£)

		Medicine/ Dentistry	Allied to medicine	Science/ Eng/ Tech./ IT	Human/ Social/ Sci/ Bus/ Law	Creat/ Art/ Lang/ Hum	Educ	Comb/ other
Food	Mean	-	-	3,380	3,770	2,539	3,420	-
	Median	-	-	2,594	3,978	2,145	3,031	-
	SE	-	-	379	409	239	470	-
	<i>Unweighted</i>	9	23	125	56	81	58	14
Personal items	Mean	-	-	2,273	2,638	2,176	2,748	-
	Median	-	-	1,873	1,855	1,825	2,579	-
	SE	-	-	188	485	227	371	-
	<i>Unweighted</i>	9	21	120	54	75	54	14
Entertainment	Mean	-	-	1,974	1,574	1,287	1,236	-
	Median	-	-	1,261	1,014	585	854	-
	SE	-	-	189	386	219	211	-
	<i>Unweighted</i>	9	23	123	55	77	56	14
Household goods	Mean	-	-	827	721	866	965	-
	Median	-	-	367	400	250	473	-
	SE	-	-	155	211	224	226	-
	<i>Unweighted</i>	9	23	124	55	79	58	14
Non-course travel	Mean	-	-	3,377	2,589	2,442	2,935	-
	Median	-	-	3,095	2,667	1,832	2,872	-
	SE	-	-	287	400	386	275	-
	<i>Unweighted</i>	8	23	120	55	74	54	14
Other living costs	Mean	-	-	115	32	27	19	-
	Median	-	-	0	0	0	0	-
	SE	-	-	58	31	14	12	-
	<i>Unweighted</i>	9	23	125	56	81	58	14
Total living costs*	Mean	-	-	12,159	11,547	9,369	11,245	-
	Median	-	-	11,364	10,984	8,597	11,386	-
	SE	-	-	767	1,408	775	1,102	-
	<i>Unweighted</i>	8	21	116	54	71	50	14

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled part-time students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.33: Total student living costs and main sources of student living costs for English-domiciled students, by qualification type (£)

		Full-time			Part-time		
		Bachelors degree	Other undergraduate	PGCE/ITT	Bachelors degree	Other undergraduate	PGCE/ITT
Food	Mean	1,770	2,937	-	3,236	3,451	-
	Median	1,477	2,379	-	2,635	3,334	-
	SE	49	423	-	231	360	-
	<i>Unweighted</i>	<i>1,496</i>	<i>180</i>	<i>18</i>	<i>225</i>	<i>122</i>	<i>19</i>
Personal items	Mean	1,744	2,700	-	2,450	2,687	-
	Median	1,127	1,733	-	1,881	2,106	-
	SE	83	390	-	149	362	-
	<i>Unweighted</i>	<i>1,462</i>	<i>170</i>	<i>17</i>	<i>214</i>	<i>114</i>	<i>19</i>
Entertainment	Mean	1,097	980	-	1,468	1,711	-
	Median	724	590	-	1,014	975	-
	SE	50	123	-	130	300	-
	<i>Unweighted</i>	<i>1,481</i>	<i>175</i>	<i>18</i>	<i>219</i>	<i>119</i>	<i>19</i>
Household goods	Mean	315	619	-	867	931	-
	Median	20	343	-	320	440	-
	SE	36	97	-	146	183	-
	<i>Unweighted</i>	<i>1,485</i>	<i>179</i>	<i>18</i>	<i>224</i>	<i>119</i>	<i>19</i>
Non-course travel	Mean	1,491	2,245	-	3,043	3,175	-
	Median	937	2,031	-	2,785	3,347	-
	SE	68	299	-	214	313	-
	<i>Unweighted</i>	<i>1,469</i>	<i>172</i>	<i>17</i>	<i>224</i>	<i>119</i>	<i>19</i>
Other living costs	Mean	34	72	-	97	33	-
	Median	0	0	-	0	0	-
	SE	6	35	-	42	22	-
	<i>Unweighted</i>	<i>1,496</i>	<i>180</i>	<i>18</i>	<i>225</i>	<i>122</i>	<i>19</i>
Total living costs*	Mean	6,445	9,251	-	10,996	12,430	-
	Median	5,419	7,778	-	9,734	11,459	-
	SE	185	821	-	639	825	-
	<i>Unweighted</i>	<i>1,437</i>	<i>167</i>	<i>16</i>	<i>208</i>	<i>109</i>	<i>17</i>

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.34: Total student living costs and main sources of student living costs for English-domiciled students, by year of study (£)

		Full-time			Part-time		
		1st year	2 nd year or other	Final year or 1 year course	1st year	2 nd year or other	Final year or 1 year course
Food	Mean	1,794	1,816	2,012	3,719	3,348	3,267
	Median	1,351	1,443	1,626	2,808	3,186	2,594
	SE	86	127	98	432	272	294
	<i>Unweighted</i>	573	618	499	133	130	102
Personal items	Mean	1,687	1,888	1,889	2,776	2,676	2,095
	Median	1,151	1,218	1,259	2,050	2,074	1,855
	SE	124	140	143	293	238	204
	<i>Unweighted</i>	561	602	482	126	122	99
Entertainment	Mean	1,146	1,032	1,094	1,543	1,618	1,672
	Median	826	624	702	1,080	1,107	856
	SE	77	65	84	150	230	233
	<i>Unweighted</i>	566	613	491	130	126	101
Household goods	Mean	317	321	388	976	954	794
	Median	86	20	39	504	364	390
	SE	57	42	70	241	162	150
	<i>Unweighted</i>	568	613	497	132	128	102
Non-course travel	Mean	1,368	1,617	1,629	2,667	3,081	3,298
	Median	782	1,080	1,050	2,631	2,990	2,930
	SE	114	108	126	272	308	301
	<i>Unweighted</i>	563	604	487	127	122	99
Other living costs	Mean	45	44	26	107	50	71
	Median	0	0	0	0	0	0
	SE	15	10	11	77	29	46
	<i>Unweighted</i>	573	618	499	133	130	102
Total living costs*	Mean	6,375	6,545	7,082	11,790	11,505	11,388
	Median	5,053	5,515	5,700	9,164	11,274	10,984
	SE	312	295	329	1,185	795	741
	<i>Unweighted</i>	553	590	473	121	116	97

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.35: Total student living costs and main sources of student living costs for part-time English-domiciled students, by study intensity (£)

		Over 50% FTE or above	25% to 49% FTE
Food	Mean	3,258	3,941
	Median	2,890	3,676
	SE	206	496
	<i>Unweighted</i>	301	65
Personal items	Mean	2,370	3,037
	Median	1,897	2,280
	SE	120	525
	<i>Unweighted</i>	285	62
Entertainment	Mean	865	1,074
	Median	390	440
	SE	122	327
	<i>Unweighted</i>	293	64
Household goods	Mean	865	1,074
	Median	390	440
	SE	115	327
	<i>Unweighted</i>	297	65
Non-course travel	Mean	2,951	3,481
	Median	2,785	3,347
	SE	196	414
	<i>Unweighted</i>	285	63
Other living costs	Mean	60	114
	Median	0	0
	SE	24	100
	<i>Unweighted</i>	301	65
Total living costs*	Mean	10,881	14,067
	Median	9,695	13,487
	SE	505	1,233
	<i>Unweighted</i>	273	61

*Note: figures adjusted for joint financial responsibility where relevant. Adjustments for joint financial responsibility are made at the overall (total) level. Therefore, the sum of contributing items may not be equal to the total.

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table A5.36: Total student living costs and main sources of student participation for English-domiciled students, by disability (£)

		Full-time		Part-time	
		Disabled	No disability	Disabled	No disability
Food*	Mean	2,244	1,786	2,162	3,616
	Median	1,626	1,495	1,850	3,167
	SE	218	53	254	198
	<i>Unweighted</i>	326	1,353	66	297
Personal items*	Mean	2,178	1,744	1,809	2,661
	Median	1,598	1,098	1,355	2,022
	SE	160	85	240	161
	<i>Unweighted</i>	314	1,320	61	284
Entertain-ment*	Mean	992	1,115	1,231	1,716
	Median	593	720	741	1,122
	SE	87	55	219	146
	<i>Unweighted</i>	321	1,338	64	292
Household goods*	Mean	483	308	1,094	849
	Median	144	0	390	390
	SE	104	33	254	117
	<i>Unweighted</i>	322	1,345	64	295
Non-course travel*	Mean	1,819	1,506	2,522	3,189
	Median	1,071	963	2,085	3,060
	SE	146	81	309	187
	<i>Unweighted</i>	314	1,329	63	284
Other living costs*	Mean	34	37	121	60
	Median	0	0	0	0
	SE	14	7	99	24
	<i>Unweighted</i>	326	1,353	66	297
Total living costs*	Mean	7,456	6,515	9,199	12,087
	Median	6,095	5,440	7,651	11,239
	SE	369	210	885	523
	<i>Unweighted</i>	306	1,299	60	274

*Note figure adjusted for joint financial responsibility where relevant

Base: All English-domiciled students who completed a diary

Source: NatCen/IES SIES 2011/12

Table 5.37: Total student costs for landline telephones, broadband, Wi-Fi and television packages and main sources for full-time English-domiciled students, by tenure (£)

		Full-time					
		Owning	Renting (alone/ family)	Univ. accom.	Renting (friend)	Lives with parents	Parent owned accom.
Total spending on landline telephones, broadband, Wi-Fi and television packages	Mean	55.3	31.1	1.6	9.3	6.0	-
	Median	40.0	25.0	.0	6.0	.0	-
	SE	11.0	2.5	.5	1.4	1.4	-
	<i>Unweighted</i>	<i>112</i>	<i>273</i>	<i>629</i>	<i>1,120</i>	<i>706</i>	<i>29</i>

Base: All English-domiciled students full-time

Source: NatCen/IES SIES 2011/12

6 Overall financial position

6.1 Summary of key findings

- Predictions for savings levels at the end of the academic year were slightly lower among full-time students compared with part-time students at £1,510 and £1,953 respectively. Among both full- and part-time students, savings levels were projected to remain steady over time as the year progressed.
- Key differences in the level of savings were found for students from different socio-economic backgrounds, different family circumstances and different ethnic backgrounds. Levels of savings also varied by gender, whether a student's parents had gone to university, qualification type and subject study.
- Levels of borrowing among full-time students were around three times higher (at £9,721) than found among part-time students. In addition, full-time students were considerably more likely to borrow money (91 per cent had some form of borrowing compared to 63 per cent of part-time students). Full-time students' borrowing was predominantly made up of student loans (£8,812 out of £9,721). However, some full-time students had borrowed from commercial or 'higher cost' sources such as commercial credit companies (14 per cent) and via bank overdrafts (39 per cent), and where students had made use of these sources, the average amounts involved were substantial (£3,131 and £894 respectively).
- Borrowing patterns among full-time students varied according to a range of characteristics, with greatest differences according to: age; family status; ethnicity; living arrangements; type of institution; and year of study.
- Part-time students borrowed less heavily than full-time students (£3,361 on average), but tended to make more use of commercial credit, which accounted for 62 per cent (£2,192) of part-time students' borrowing. Average borrowings in the form of student loans were small.
- Estimated net debt on graduation varied considerably, reflecting many of the patterns noticed for savings and borrowing. In particular, for full-time students, relatively higher net debt was predicted among students from certain ethnic backgrounds and those studying particular subjects.

6.2 Introduction

Having considered students' income and expenditure in previous chapters, it is important to focus on the gap between the two, if any, and how students meet it from savings or borrowings. In this chapter we concentrate on students' overall financial position. In particular, we discuss: how students use, build up and deplete savings while studying in HE; how much students are borrowing and from which sources; and the extent of the debt they expect to have by the end of their course.

It is important to note that this analysis does not look at the net difference between students' reported total income and expenditure but savings and borrowing were examined separately from income and expenditure. This is in keeping with the established methodology set out in the Family Expenditure Survey and the previous waves of SIES. The main reasons for this are:

- It reflects the aggregate nature of the data - looking at total income and expenditure across all students (or groups of students) rather than incomings and outgoings of an average student. Students bridge the gap between income and expenditure in a number of ways, using savings, borrowing from family, banks or credit cards. In some cases the gap may be temporary and can be dealt with by simply 'doing without', delaying payments or economising on certain items.
- The survey accepts estimates and there will always be some measurement errors due to the process itself (relying on memory/accuracy of recall of facts during interviews and diary keeping). Furthermore, while we imputed for missing values on income sources we have not imputed for missing values on savings or most types of debt.¹ We have also made assumptions about how income is shared between partners. Any detailed comparisons between income and expenditure of students are likely to exacerbate any measurement inaccuracies, and could lead to spurious results.

This chapter includes:

- An examination of savings or money 'set aside' at the beginning of the academic year, and students' estimates of their levels of savings by the end of the academic year.
- Analysis of borrowing levels and sources.
- An assessment of the overall financial position of the student body - taking into account savings and borrowing to identify net debt.

6.3 Savings

6.3.1 Introduction

There are several ways of off-setting the financial demands of being a student, including taking on paid work to increase income (as discussed in Section 3.5). However, another way is to rely on savings. This section examines how students use savings while studying in HE.

Savings are defined in this section as money that students have 'set aside' and this could be money kept in banks, building society accounts or ISAs. It may also be money that students have set aside in their current accounts that they do not intend to spend. Some

¹ The only debt variables to include imputed values are the student loan and Career Development Loan (CDL) which are both a source of income and debt. As savings and other sources of debt discussed in this chapter do not include imputed values, the base sizes in this chapter differ somewhat from those in the income chapters.

individuals are defined as having shared financial responsibility with a partner (see Glossary in Chapter 1) - in these circumstances, joint savings are taken into account, but the overall amount has been divided into two to provide individual estimates of savings.

6.3.2 Savings over time

Overall, about half of students had savings at the beginning of the academic year: 56 per cent of full-time students and 47 per cent of part-time students. These represent a fall from the previous survey, where 65 per cent of full-time and 55 per cent of part-time students reported having savings at the start of the year. Predictions for the end of the year suggest that only a few full-time and part-time students will have exhausted their savings by then, as 54 per cent of full-time students and 49 per cent of part-time students still expected to have savings at this point (again these proportions are lower than found in the previous survey, 60 and 52 per cent respectively). As the proportion of students reporting savings at different times varies only very slightly, this suggests that there are not huge swings between being a saver and a non-saver over time.

Estimates of the levels of total savings by the end of the current academic year varied greatly, however. The average (mean) was £1,510 for full-time students and somewhat higher for part-time students at £1,953. Looking at the median figures indicates that half of full-time students predicted having £100 or less set aside while half of part-time students predicted having no savings at all by the end of the year. A minority predicted very high levels of savings (ten per cent of full-time students predicted £4,000 or more, and 10 per cent of part-time students predicted £6,000 or more).

Full-time students

Savings remained steady over time. On average, full-time continuing students (i.e. those who had already started HE, not first year or one year only students) started the current academic year with an average of £1,577 and predicted they would end the year with £1,600. Overall, full-time students (whether continuing or not) started this current academic year with an average of £1,513 in savings and predicted that by the end of the year they would have £1,510 on average (Table 6.1).

Table 6.1: Levels of savings (£): all English-domiciled students

		All full-time ¹	Continuing full-time ²	All part-time ¹	Continuing part-time ²
Savings at the start of academic year*	Mean	1,513	1,577	2,010	1,583
	Median	200	100	0	0
	SE	113	134	219	244
	<i>Unweighted bases</i>	<i>2,848</i>	<i>1,777</i>	<i>877</i>	<i>385</i>
Predicted savings at end of academic year*	Mean	1,510	1,600	1,953	1,616
	Median	100	100	0	0
	SE	109	130	204	190
	<i>Unweighted bases</i>	<i>2,839</i>	<i>1,775</i>	<i>875</i>	<i>385</i>

* Note: Figures adjusted for partner contribution where relevant

1. Base: all English-domiciled students (answering the question)

2. Base: all English-domiciled students in their second year or above (answering the question)

Source: NatCen/IES SIES 2011/12

A focus on those with savings

However, if we consider just those students with savings (56 per cent at the start of the year and 54 per cent at the end of the year), the average levels are much higher. Half of full-time student 'savers' started the year with more than £1,000 in savings, and the average (mean) amount put aside at the start was £2,699. Half of these 'savers' predicted they would still have at least £1,000 by the end of the year, with the average predicted at year-end remaining relatively steady and increasing only slightly to £2,774 (Table 6.2).

Part-time students

Among part-time continuing students, the average savings at the start of the academic year of £1,583 were predicted to remain quite steady at £1,616 by the end of the year (Table 6.1). Looking at all part-time students (whether continuing or not), levels of savings were also predicted to remain steady over the coming year - with average savings at the start of the academic year at £2,010 predicted to fall only slightly to £1,953 on average.

A focus on those with savings

However, restricting the analysis to looking at levels of saving among 'savers' only (Table 6.2) shows a small decrease in savings levels predicted over the coming academic year. On average, continuing students with savings began the current academic year with £3,564 set aside, but this was predicted to fall by about £180 to an average per saver of £3,382 at the end of the academic year. Among all part-time students, the average predicted depletion of savings was slightly higher, at about £300, from £4,302 at the beginning of the year to a predicted £3,997.

Table 6.2: Levels of savings (£): all English-domiciled students with savings

		All full-time ¹	Continuing full-time ²	All part-time ¹	Continuing part-time ²
Savings at the start of academic year*	Mean	2,699	2,913	4,302	3,564
	Median	1,000	1,200	2,000	1,500
	SE	164	197	395	483
	<i>Unweighted bases</i>	1,666	984	434	201
Predicted savings at end of academic year*	Mean	2,774	2,968	3,997	3,382
	Median	1,000	1,000	1,500	1,500
	SE	162	193	394	379
	<i>Unweighted bases</i>	1,606	976	435	203

* Note: Figures adjusted for partner contribution where relevant

1. Base: English-domiciled students with savings (answering the question)

2. Base: English-domiciled students in their second year or above with savings (answering the question)

Source: NatCen/IES SIES 2011/12

Overall, average levels of savings were lower in 2011/12 than in 2007/08, particularly among full-time students. This is discussed in more detail in Chapter 7.

6.3.3 Predicted savings by end of the academic year

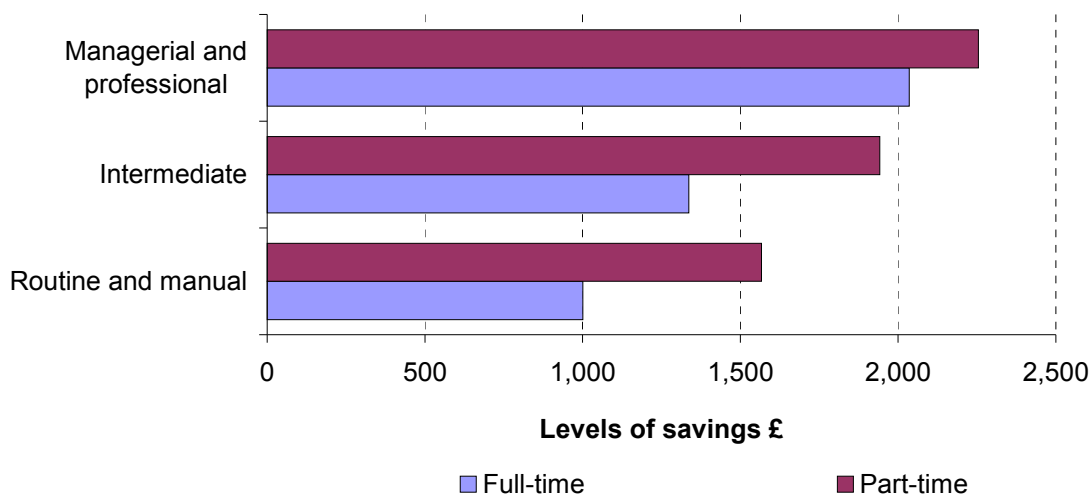
The amount of savings students estimated that they would have accrued or retained by the end of the current academic year varied according to a number of individual and study-related characteristics. The clearest trends for both full and part-time students are that both family type and socio-economic group have a major bearing on an individual's access to savings: parents studying full-time were particularly short of savings. This largely follows patterns noticed in the previous survey. However, housing tenure, the subject studied and, for part-time students, gender also played a role. These, along with other characteristics significantly related to predicted year-end savings levels in the bivariate analysis, are discussed towards the end of this section.

Socio-economic background

Students from managerial and professional backgrounds predicted average savings levels of £2,035 (Table A6.1), which were more than twice as high as those found across students from routine and manual work backgrounds (only £1,001). Those in the higher socio-economic group were also more likely to predict they would have any savings at the end of the year than those from routine or manual backgrounds (61 per cent compared with 46 per cent).

Among part-time students, the difference was smaller between the average amount students from managerial and professional backgrounds (£2,254) and those from routine or manual backgrounds (£1,567) predicted they would have set aside by the end of the year. In fact, about half of part-time students in both categories predicted that they would have some savings at the end of the year (51 per cent and 48 per cent respectively; Table A6.1).

Figure 6.1: Levels of savings (£) at the end of the year by socio-economic background, English-domiciled full-time and part-time students



Unweighted bases: full-time 2,839; part-time 875

* Note: Figures adjusted for joint finances where relevant

Base: All English-domiciled students (answering the question)

Source: NatCen/IES SIES 2011/12

Family circumstances

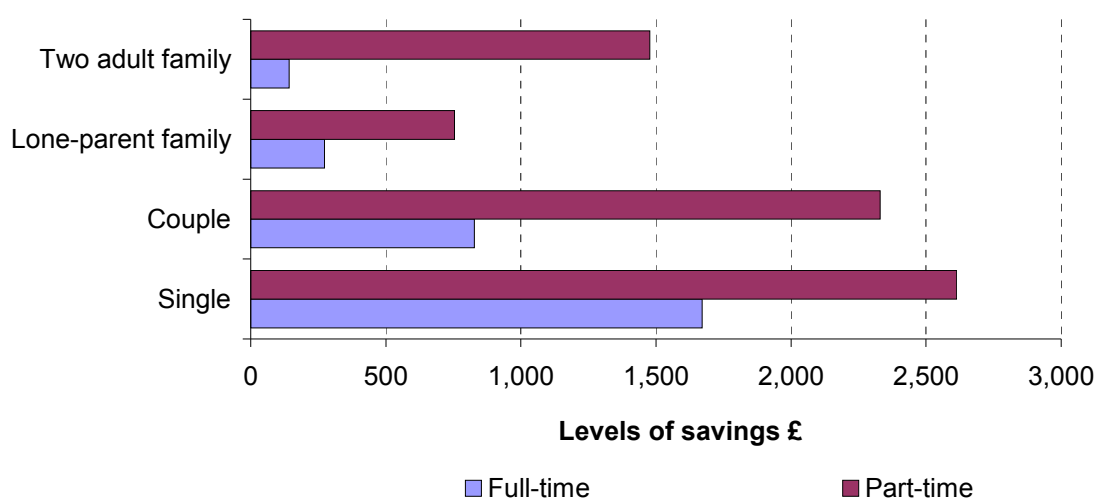
Among full-time students, those in two-parent families were the least likely to predict having any savings by the end of the year (at just 18 per cent, considerably lower than

found in the previous survey), while 27 per cent of lone parents predicted having some savings at the end of the academic year. This compares with 42 per cent of full-time students in childless couples and 58 per cent of single full-time students.

Partly due to the lower proportion of full-time students in two-parent families who predicted having any savings, this group also predicted having the lowest average level of savings at the end of the year at just £142¹, compared with £273 among lone parents, £828 among childless couples and £1,671 among single students.

Among part-time students, lone-parents reported the most precarious financial circumstances, mostly due to the more favourable savings situation among part-time student couple families. As with full-time students, 27 per cent of lone parent part-time students predicted having some savings at the end of the academic year and an average level of £754 of savings was predicted. This compares with 45 per cent of part-time students in couple families predicting some savings by the end of the year with an average level of end-of-year predicted savings of £1,477. As with full-time students, childless part-time students were the most likely to predict having some savings (57 per cent among couples and 54 per cent among single students) and these students also predicted the highest levels of savings at £2,330 and £2,614 on average students living with a partner and single students respectively (Figure 6.2).

Figure 6.2: Levels of savings (£) at the end of the year by family circumstances, English-domiciled full-time and part-time students



Unweighted bases: full-time 2,839; part-time 875

* Note: Figures adjusted for joint finances where relevant
Base: All English-domiciled students (answering the question)

Source: NatCen/IES SIES 2011/12

¹ This group predicted the lowest level of savings even when the analysis was restricted to only include 'savers'.

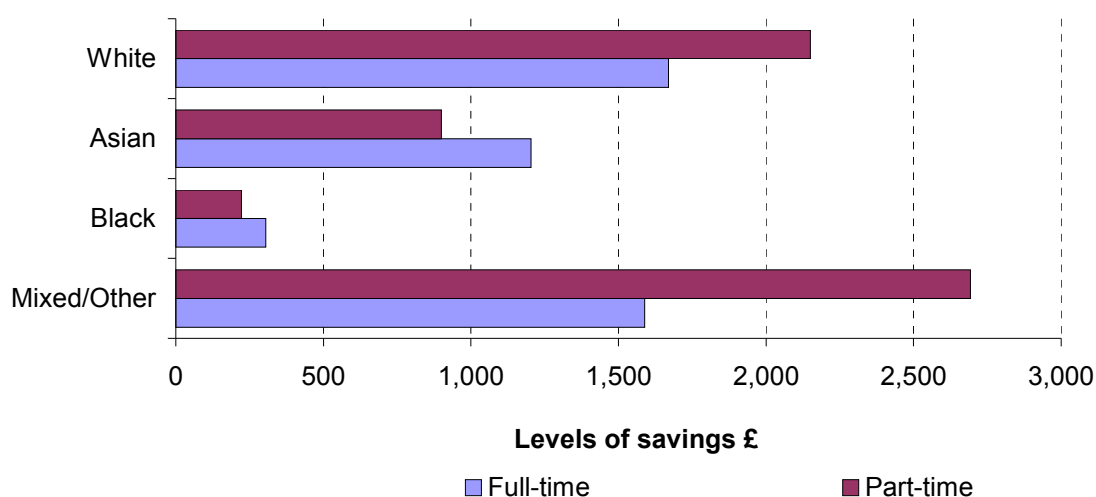
Ethnic background

Predicted savings at the end of the academic year were considerably lower among students from black and minority ethnic backgrounds (Figure 6.3). Indeed among full-time students the average level among students from BME groups (£1,024) was approximately 60 per cent of the average level predicted by white students (£1,670). Among part-time students, the level of savings predicted by BME students was less than half (£941) that predicted by white students (£2,150).

However, this comparison masks considerable differences between different ethnic minority groups. Black/black British students had the lowest average savings of only £305 on average among full-time students and £222 among part-time students. These students were also the least likely to predict having any savings (51 per cent of full-time students and 30 per cent of part-time students). This compared with 54 per cent of full-time and 51 per cent of part-time white students and 63 per cent of full-time and 44 per cent of part-time Asian/Asian British students.

These differences in average levels of savings remain statistically significant even when taking into account differences in socio-economic background.

Figure 6.3: Levels of savings (£) at the end of the year by ethnicity, English-domiciled full-time and part-time students



Unweighted bases: full-time 3,372; part-time 1,148

* Note: Figures adjusted for joint finances where relevant

Base: All English-domiciled students (answering the question)

Source: NatCen/IES SIES 2011/12

Other characteristics

Predicted savings levels were also related to a number of other characteristics. Among part-time students, men predicted higher levels of savings at the end of the year (£2,578) compared with women (£1,549). The same pattern emerged among full-time students, although the difference was smaller and not statistically significant (£1,644 on average predicted by men and £1,402 on average predicted by women).

Students whose parents had attended university had higher levels of savings on average (£1,861 for full-time students and £2,121 for part-time students) compared with those whose parents had not (£1,116 for full-time students and £1,894 for part-time students).

Among both full-time and part-time students, predicted year-end levels of savings were lowest among students living in rented accommodation alone or with their family (£867 for full-time and £1,252 for part-time students). Among full-time students those living in university accommodation predicted the highest levels of savings (£1,736), while among part-time students it was those living with their parents who predicted the highest levels of savings (£2,883). The relationship between tenure and predicted savings levels could be due to the association between housing tenure and family circumstances as this has not been controlled for.

HE-study related factors associated with predicted levels of savings at the end of the academic year included the qualification studied for and the course subject. Among full-time students, those studying medicine (£2,039) or science, engineering or technology (£1,847) predicted the highest levels of savings, while the lowest levels of predicted savings were reported by students studying education (£978) or combined or other degrees (£561). The variation in predicted savings by subject studied was less extreme for part-time students but a similar pattern emerged. Those studying science, engineering or technology on a part-time basis also predicted high levels of savings (£2,628 on average), while those studying education part-time predicted the lowest average savings among part-time students (£1,420).

Students studying towards Bachelors degrees predicted higher levels of savings at the end of the academic year (£1,595 among full-time and £1,923 among part-time students on average) compared with those studying other undergraduate degrees (£785 for full-time students and £1,663 for part-time students)¹ (Table A6.1).

6.4 Borrowings

6.4.1 Introduction

Students have access to a wide range of borrowing options and can accrue substantial debt over the duration of their course. This section discusses the sources and levels of borrowing students predicted they would have at the end of the academic year.

The main categories of debt discussed in this section are:

- Commercial sources of credit, such as bank loans, credit cards and any hire-purchase agreements
- Bank overdrafts
- Arrears, including any outstanding unpaid bills

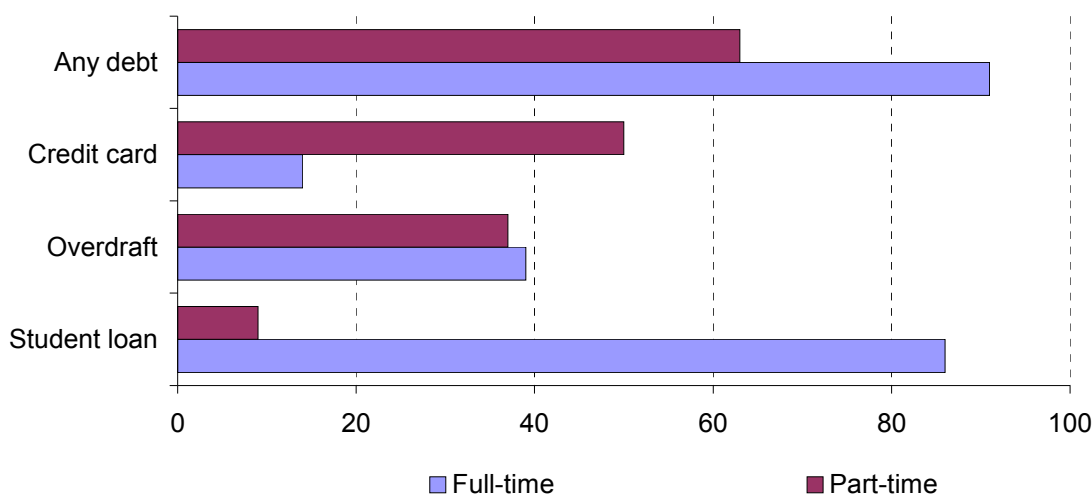
¹ Those studying towards their PGCE or ITT also reported relatively high levels of savings (£1,150 full-time and £3,237 part-time), although the relatively small numbers of students studying towards these qualifications means these findings should be interpreted with caution.

- Career Development Loans
- Student loans, including Student Loan for Maintenance and Student Loan for Fees (for the current academic year) as well as amounts owing from previous years
- Any outstanding (and repayable) Access to Learning Funds (ALF) for those studying in an HEI in England, or Financial Contingency Funds (FCF) for those studying in an HEI in Wales.

Study related borrowings, such as student loans, career development loans and repayable ALF/FCF loans have not been adjusted for students living as a couple but other sources of debt have been adjusted for joint finances. As with income, expenditure and savings, these types of debt have been halved for students living with a partner to reflect the student's individual share.

Full-time students were much more likely to have some form of borrowing, with 91 per cent of full-time students having some debt, compared with 63 per cent of part-time students (Table 6.3, these proportions are very similar to those found in the previous survey of 93 and 62 per cent respectively). Average levels of total borrowing among full-time students were also nearly three times higher than found among part-time students but full-time and part-time students generally drew on different sources of borrowing (Figure 6.4). The sources of borrowing and levels of debt are discussed separately for full-time and part-time students below.

Figure 6.4: Prevalence of student debt and main sources of borrowing, English-domiciled students



Unweighted bases: full-time 2,939; part-time 884

* Note: Figures adjusted for partner contribution where relevant

Base: All English-domiciled students (answering the question)

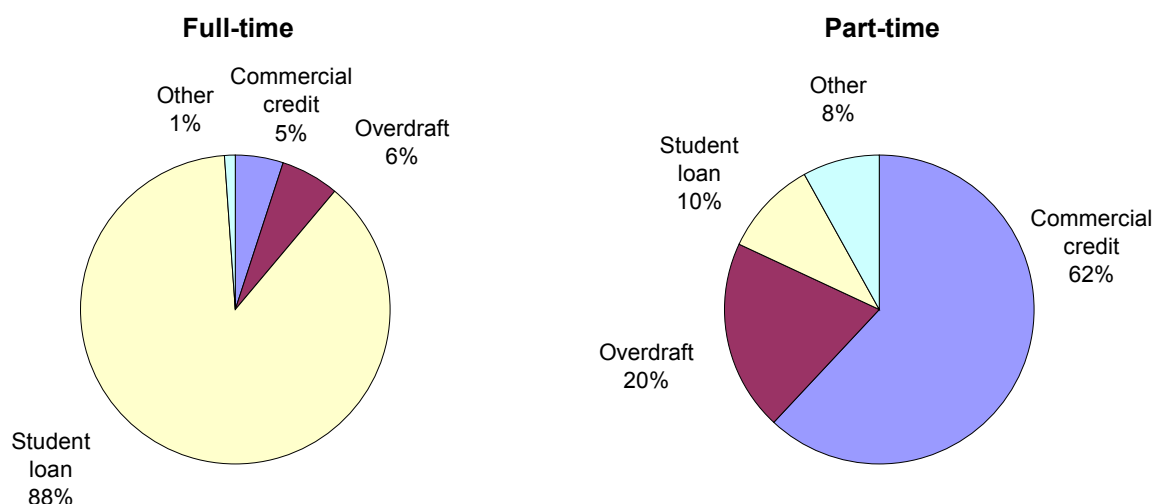
Source: NatCen/IES SIES 2011/12

Full-time students

Full-time students' predicted levels of borrowing by the end of the academic year were, on average, £9,721¹; half would owe £7,775 or more (Table 6.3). For full-time students the key component of borrowing is student loan debt – comprising the Student Loan for Fees and Student Loan for Maintenance for the current academic year, plus any unpaid student loans from previous years – which accounted for 88 per cent of all borrowing (Figure 6.5, this figure is very similar to that found in the previous survey of 90 per cent). The average amount of student loan debt was £8,812 and half of all full-time students owed £6,912 or more. Levels of student loan take-up were high (see Chapter 3) and 86 per cent had outstanding loan debt (Table 6.3).

Other sources contributed very little to the overall level of predicted borrowing for full-time students. Overall, average levels of commercial credit and overdrafts (together referred to as borrowing from commercial sources) were similar at around £400 each (£446 and £349 respectively).

Figure 6.5: Main sources of borrowing, full-time and part-time English-domiciled students



Unweighted bases: full-time 2,690; part-time 491

* Note: Figures adjusted for partner contribution where relevant

Base: All English-domiciled students

Source: NatCen/IES SIES 2011/12

A focus on those with commercial debt and overdrafts

Two-fifths of full-time students had an overdraft (39 per cent) while less than one-fifth (14 per cent) had taken out commercial credit (Table 6.3, both these figures represent a slight fall from the proportions found in the previous survey of 41 and 16 per cent respectively). However, where students had used these sources, they tended to borrow

¹ This includes those students without borrowings (9 per cent of all full-time students); for whom the value for borrowing is zero.

relatively heavily from them: the average amount owed in commercial credit was £3,131 and in overdrafts £894 (Table 6.4).

Amounts owing in arrears were relatively small, while Career Development Loans and outstanding Access to Learning Funds or Financial Contingency Funds had virtually no impact on predicted average overall borrowing levels.

Table 6.3: Total student borrowing and main sources of student borrowing for English-domiciled students, by full-time and part-time status (£)

		Full-time	Part-time
Commercial credit	Mean	446	2,192
	Median	0	100
	SE	62	139
	Percentage with borrowing	14	50
Overdraft	Mean	349	300
	Median	0	0
	SE	18	31
	Percentage with borrowing	39	37
Arrears	Mean	67	121
	Median	0	0
	SE	10	19
	Percentage with borrowing	12	15
Career Development Loan	Mean	0	7
	Median	0	0
	SE	0	6
	Percentage with borrowing	0	0
Outstanding student loan debt	Mean	8,812	662
	Median	6,912	0
	SE	259	106
	Percentage with borrowing	86	9
Access to Finance	Mean	0	2
	Median	0	0
	SE	0	2
	Percentage with borrowing	0	0
Total borrowing	Mean	9,721	3,361
	Median	7,775	800
	SE	266	194
	Percentage with borrowing	91	63
	<i>Unweighted bases</i>	2,900	872

*Note: figures adjusted for partner contributions where relevant
Base: all English-domiciled students (answering the question)

Source: NatCen/IES SIES 2011/12

Differences by student and study characteristics

Predicted borrowing patterns among full-time students varied according to a range of characteristics, with the greatest differences according to: age, family status, ethnicity, living arrangements, type of institution and qualification, and year of study. Statistical significance tests were undertaken to identify key differences but it should be noted that these differences do not control for other characteristics and so some may be due to associations with other characteristics that are related to borrowing levels.

Total borrowing was lowest among students under the age of 20 at £7,639, and highest for those aged 20-24 at £11,282. This reflects the higher level of outstanding student loan debt for those aged 20-24 and is thus likely to reflect the increase in debt over the course of HE studies as those aged under 20 are less likely to be final year students. Mature students, aged 25 and over, predicted total borrowings of £9,731 on average. This age pattern in borrowing levels remained when controlling for the presence of children in the household or for whether the student was single or living as part of a couple (Table A6.3).

Predicted borrowing from commercial sources (that is, commercial credit plus bank overdraft) significantly increased with age, with mature students having an average of £1,959 of commercial loan debt and an average of £450 owed on their bank overdraft (compared with £242 and £439 respectively among students aged 20-24 and £79 and £183 respectively among students aged under 20). Mature students also reported the highest levels of arrears on average (£260, compared with £44 and £13 on average among those aged 20-24 and those aged under 20 respectively) (Table A6.3).

Borrowing levels predicted by students of different ethnic backgrounds varied significantly, with full-time Asian/Asian British students reporting the lowest average levels of borrowing from all sources (Table A6.5). Asian/Asian British students reported particularly low levels of commercial credit borrowing (£104), while black/black British students had the highest levels of this type of debt (£1,033 on average, they also had the highest levels of arrears at £284). White students and students of mixed heritage or of other minority ethnic backgrounds reported the highest total levels of borrowing, driven by higher levels of outstanding student loan debt among these students: loan debts of £9,169 and £9,393 respectively, compared with £6,567 among Asian/Asian British students and £7,942 among black/black British students on average.

Lone parent students predicted the highest levels of borrowing (averaging £12,404), in contrast to students in couple families (£7,725) who had the lowest levels of borrowing of any family type (due to their low levels of student loan debt) (Table A6.7). However, both students in two-parent families and lone parent students had similarly high levels of borrowing from commercial sources, including an average of £2,465 of commercial credit and £548 of overdraft debt among students with a partner and children and £2,485 of commercial credit and £426 of overdraft debt among lone parent students. Predicted levels of commercial credit borrowing in particular were substantially lower on average among childless students (£1,019 among those with a partner and £251 among single students).

Levels of predicted borrowing were greatest among full-time students in rented accommodation (£11,099 among those renting alone or with their family and £11,234 among those sharing with friends) and lowest among those living in university accommodation (£7,919) or with their parents or in parent-owned accommodation (£7,744). This is largely explained by differences in student loan debt (Table A6.9), and reflects maximum maintenance loan rates which are considerably smaller for students living in their parents' home (see Section 3.3.1).

Full-time (English-domiciled) students at Welsh HEIs predicted the highest levels of borrowing, on average £10,670, compared with £9,736 on average among those at English HEIs and £8,176 among students at FECs. This was largely explained by differences in student loans (Table A6.12).

Medical students and those studying education predicted the highest average borrowing levels, at £11,655 and £11,208, mainly due to having the highest levels of estimated student loan debt. This reflects the greater number of student loans that medical students can take out as a result of the longer length of their courses, and the sample including those studying for PGCEs who have particularly high levels of borrowing (see below). Those studying subjects allied to medicine had the lowest average borrowing, mainly due to their small student loan debt – just over a quarter of the level found amongst medical students (£2,870 compared to £10,459). This could be explained by the levels of sponsorship available to these students from the NHS (see Chapter 3), reducing the need to take out a student loan. Total levels of predicted borrowing for students studying other subjects were on average in the region of £9,000 to £10,500 (Table A6.13).

As noted above, those studying for PGCEs recorded higher average levels of borrowing, at £13,234 compared with £10,000 for Bachelors degree students and £6,394 for foundation course and other undergraduate students. These differences were largely explained by differences in student loan debts, as these students are likely to have accrued student loan debt from their previous undergraduate studies (Table A6.15).

Unsurprisingly, predicted levels of total debt increased with study duration (Table A6.16). Full-time students in their first year recorded average total borrowings of £6,831, students in their second or other year reported £9,567 and finalists £11,758. This was largely due to increases in student loan debt, although overdraft debt also increased significantly over the course of the studies.

All these patterns follow those found in the previous survey. However, in contrast to the findings of the previous survey, in the 2011/12 survey total borrowing levels were not found to vary significantly by social class. Indeed the overall borrowing levels of students from managerial and professional backgrounds were very similar to those from routine and manual work backgrounds (£10,110 and £10,249 respectively), as were the levels of outstanding student loan debt (£9,236 and £9,051). Borrowing levels also did not vary significantly by dependent student status.

However there were statistically significant differences in some of the individual sources of predicted borrowing including variations in arrears by social class and dependent student status, and variations in commercial borrowing by dependent student status:

- Students from routine and manual work backgrounds owed higher amounts in arrears on average (£107) compared with other students (£51 on average for students from managerial and professional backgrounds and £68 for those from intermediate occupational backgrounds; Table A6.6).
- Dependent students reported lower levels of arrears (£23 on average compared with £74 among independent students) and lower levels of commercial credit (£120 compared with £398 among independent students; Table A6.8).

6.4.2 Part-time students

As discussed above, there were considerable differences in both the level and make-up of predicted borrowing amongst part-time students compared to full-time students. Among part-time students, the predicted levels of borrowing by the end of the academic year were, on average, £3,361 but half predicted they would owe only £800 or less (Table 6.3). Indeed only 63 per cent of part-time students had some form of borrowing, compared to 91 per cent of full-time students.

For part-time students the key component of predicted borrowing was commercial credit, at £2,192 on average, which accounted for 62 per cent of total average borrowing (Figure 6.5). This represents a much smaller proportion of overall borrowing than found in the previous survey, in 2007/08 commercial credit accounted for almost 75 per cent of total average borrowing among part-time students.

In contrast to full-time students, average borrowings in the form of student loans were small (presumably accrued during earlier periods of study as in 2011/12, part-time students were not eligible for student loan support), at around £662. Only a small proportion, 9 per cent of part-time students, had outstanding student loans, but for this group they represented a significant debt, on average £7,399 (Table 6.4).

Table 6.4: Total student borrowing and main sources of student borrowing for English-domiciled students with debt, by full-time and part-time status (£)

		Full-time	Part-time
Commercial credit	Mean	3,131	4,346
	Median	1,500	3,000
	SE	329	264
	<i>Unweighted bases</i>	344	389
Overdraft	Mean	894	822
	Median	800	600
	SE	28	52
	<i>Unweighted bases</i>	1,053	268
Arrears	Mean	555	818
	Median	300	500
	SE	54	124
	<i>Unweighted bases</i>	271	116
Career Development Loan	Mean	-	-
	Median	-	-
	SE	-	-
	<i>Unweighted bases</i>	3	3
Outstanding student loan debt	Mean	10,280	7,399
	Median	7,375	6,000
	SE	245	942
	<i>Unweighted bases</i>	2,658	80
Access to Finance	Mean	-	-
	Median	-	-
	SE	-	-
	<i>Unweighted bases</i>	3	1

		Full-time	Part-time
Total borrowing	Mean	10,638	5,359
	Median	8,186	3,750
	SE	264	284
	<i>Unweighted bases</i>	2,690	491

*Note: figures adjusted for partner contributions where relevant

Base: all English-domiciled students with borrowing (and answering the question)

Source: NatGen/IES SIES 2011/12

Differences by student and study characteristics

The main variations in borrowing among part-time students related to their age, ethnicity, family circumstances, housing tenure, institution type, qualification and time on course, discussed in turn below.

Total average levels of predicted debt were highest for part-time students aged 25-29 (£4,053) and lowest among students aged under 25 (£2,029). This was mainly explained by differences in student loan debt and commercial credit debt. Students aged 30 and over had lower student loan debt (£462 among those aged 30-39 and £239 among those aged 40 and over) and the total average debt for these age groups was mainly made up of relatively high levels of commercial credit and overdraft borrowing (Table A6.4).

Average levels of predicted borrowing among part-time students varied by ethnic background, with black/black British students reporting the highest average levels of borrowing (£5,619) and students of mixed heritage or other ethnic minority backgrounds reporting the lowest levels of borrowing (£1,832) (Table A6.5). However, these figures should be interpreted with some caution as there are fewer than 50 part-time respondents in each of the black and minority ethnic categories.

Part-time lone parent students reported the highest predicted levels of total borrowing on average (£5,479), with particularly high levels of commercial credit (£3,842) and overdraft (£492) debt. This compared with total borrowings in the region of £3,000 for part-time students in other family types (£3,144 on average for students in couple families with children, £3,310 for students living as a couple and £2,892 for single students) (Table A6.7).

Students living in rented accommodation, either alone or with their family, predicted the highest levels of borrowing by the end of the year, at £4,025, while part-time students living with parents or in parent-owned accommodation predicted the lowest levels of borrowing (£2,244). Owner occupiers and renters reported higher levels of commercial credit and overdraft debt, compared with those living with parents, and renters predicted higher levels of arrears than other part-time students (Table A6.10).

Part-time students in English HEIs had the highest levels of average borrowing (£3,714), compared with the £2,145 and £2,421 reported by students at FECs and the OU¹ (Table A6.12). Students at English HEIs reported the highest levels of student loan debt, but also the highest levels of commercial credit, overdraft and arrears debt.

¹ The predicted levels of borrowing for students at Welsh HEIs cannot be reported due to small sample size.

Part-time students studying for their PGCE had the highest predicted levels of total borrowing (£4,705), followed by part-time Bachelors students (£3,640), while those studying foundation and other undergraduate degrees (£2,442) had the lowest. While the average total borrowing for PGCE students was relatively evenly split between student loan debt (£1,982) and commercial credit (£1,579), the total borrowings of part-time Bachelors degree students and part-time students on other undergraduate courses were mainly made up of commercial credit debt (£2,356 and £2,010 respectively; see Table A6.15). Student loan debt varied significantly by the subject of the course studied, with the highest levels reported by those studying education and the lowest levels reported by those studying subjects allied to medicine¹. Many students of subjects allied to medicine will have been eligible for a bursary and so may not have needed or have been able to take out a student loan. Total borrowing overall however did not vary significantly by subject among part-time students (Table A6.14, this differs to the findings of the previous survey).

6.5 Estimated student net debt

6.5.1 Introduction

By comparing student savings and borrowings, it is possible to consider a student's overall financial position. Student net debt has been calculated for each student by subtracting the amount of savings that the student predicted that he or she would have accrued by the end of the academic year, from the amount of debt or borrowing the student predicted he or she would owe by the same point.

The length of time that a student has been studying is such a major factor in the levels of debt among full-time students that this overshadows all other student characteristics. Additionally, the estimates of final year students are potentially the most interesting as they provide a reasonably accurate estimate of a student's average (net) debt on graduation, regardless of the length of their course. In this section, therefore, the situation for all students is examined in brief but the main focus is placed on the overall financial situation of final year students.

6.5.2 All students

Full-time students estimated that their overall levels of net debt would be £8,316 by the end of the academic year (Table 6.5). However, levels of debt for full-time students increased dramatically by year of study (Table 6.6). First year students estimated that they would owe an average of £5,576, those mid-course £7,997, and final year students £10,428.

¹ The predicted levels of borrowing for part-time medicine and dentistry students cannot be reported due to small sample size.

Table 6.5: Student net debt for all English-domiciled students (£)

		Full-time	Part-time
Estimated savings at end of year	Mean	1,510	1,953
	Median	100	0
	SE	109	204
Estimated total borrowing at end of year	Mean	9,721	3,361
	Median	7,775	800
	SE	266	194
Estimated net debt at end of year	Mean	8,316	1,418
	Median	7,222	500
	SE	302	318
<i>Unweighted bases</i>		2,793	837

*Note: figures adjusted for partner contributions where relevant
 Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Part-time students had much smaller net debts (an average of £1,418), and half reported they would owe just £500 or less by the end of the year (Table 6.5). Debt levels however also varied across the years of study (Table 6.6). Those in their first year had predicted an average net debt of £469, those mid course £2,177, and those in their final year of study owed on average £1,166.

Table 6.6: Student net debt for English-domiciled students, by year of study (£)

		Full-time				Part-time			
		1st Year	2nd Year or other	Final Year or 1 Year course	Final Year	1st Year	2nd Year or other	Final Year or 1 Year course	Final Year
Total savings	Mean	1,314	1,603	1,537	1,587	2,467	1,537	2,113	1,922
	Median	150	150	50	100	0	5	0	0
	SE	161	180	147	154	191	356	0	370
Total borrowing	Mean	6,831	9,567	11,758	11,663	2,810	3,711	3,358	3,486
	Median	6,939	7,996	9,000	8,875	250	1,000	750	675
	SE	231	350	468	480	383	412	0	450
Net debt	Mean	5,576	7,997	10,428	10,299	469	2,177	1,166	1,495
	Median	6,325	7,375	8,455	8,375	0	650	300	400
	SE	318	408	484	501	470	686	0	734
<i>Unweighted bases</i>		<i>968</i>	<i>948</i>	<i>869</i>	<i>808</i>	<i>292</i>	<i>278</i>	<i>266</i>	<i>205</i>

*Note: figures adjusted for partner contributions where relevant
 Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

6.5.3 Final year students

As we have seen, net debt levels of full-time students were much higher than part-time students. This is particularly marked when considering final year students. The final year net debt figures include results for those full-time and part-time students who are taking one-year courses (following the methodology established in the 2004/05 SIES analysis and also adopted in the 2007/08 SIES analysis). This ensures that the estimates for savings, borrowings and net debt are reflective of students' final position on leaving HE regardless of length of course. The average level of net debt for full-time students on one-year courses was £13,917: this is somewhat higher than found for those full-time students in the final year of a longer course (£10,299) (although the difference is not statistically significant). Over half of these students were doing PGCE courses and hence their net debt figure would include debt accrued over previous years of study. The average level of net debt for part-time students on one-year courses was £752, about half of the £1,495 found for part-time students in the final year of a longer course.

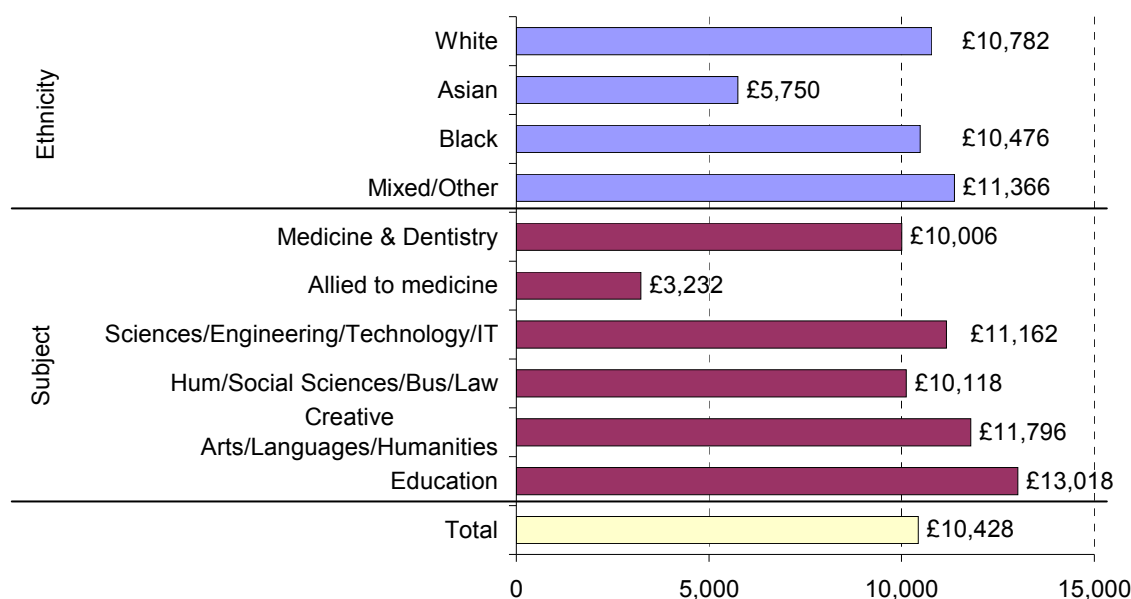
Full-time students

Overall, 87 per cent of final year full-time students predicted some level of net debt at the end of the year. Estimated net debt among final year full-time students varied according to a range of characteristics. These reflect some of the differences already outlined in levels of savings and borrowing for different groups. A multiple linear regression model (Table A6.17) was used to determine which student and study characteristics were significantly associated with variations in overall net debt when controlling for other potentially confounding factors. Levels of net debt were found to vary significantly by student ethnic background and the subject studied, when controlling for other factors.

Asian and Asian British full-time final year students predicted lower levels of net debt at the end of the year (£5,750) compared with students from other ethnic backgrounds (£10,476¹ among black/black British, £11,366 among mixed/other backgrounds and £10,792 on average among white full-time final year students). This was due to Asian/Asian British students' low levels of borrowing on average (Figure 6.6; Table A6.20). This finding differs to that in the previous survey where differences in net debt levels among final year students from different ethnic backgrounds were not found to be significant in the regression model (and thus, in the previous survey, the differences noticed were explained by other factors).

Predicted net debt at the end of the final year varied significantly by subject studied, with those studying subjects allied to medicine (such as nursing) predicting substantially lower levels of net debt, at £3,232 on average, than other students. Those studying other subjects predicted net end-of-studies levels of debt over £10,000 on average, with the highest levels of net debt predicted by those studying education (£13,018; Figure 6.6 and Table A6.28). Again, the low level of predicted net debt among those studying subjects allied to medicine was explained by the substantially lower levels of borrowings compared with students studying other subjects. Again, this finding differs from the previous survey, where subject of study was not found to be significantly associated with net debt levels once other factors were controlled for.

¹ This figure should be treated with caution as the unweighted base size is less than 50 (N=39).

Figure 6.6: Average predicted year-end net debt of final-year full-time English-domiciled students

Unweighted bases: 866

Note: Figures for black students and medicine and dentistry figure should be treated with caution as the unweighted base sizes are less than 50 respectively.

Base: Full-time final-year English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

While institution type, qualification studied towards and housing tenure (including those living with parents during term-time) appeared to be related to predicted net debt levels in the bivariate analyses (Tables A6.24, A6.29 and A6.27), none of these factors were significant in the regression model when other factors were accounted for. In the previous survey whether or not the student lived with their parents during term-time was however found to be significant in the regression model and thus associated with net debt level. Those living with their parents had significantly lower levels of net debt due to much lower levels of borrowing and appeared to be a successful strategy for reducing student debt.

It is interesting to note that in the 2011/12 survey social class was not found to be significant in the regression model; whereas this was found to be associated with estimated net debt among final year students in the previous survey. In the 2007/08 survey, final year students from lower socio-economic backgrounds had significantly higher levels of net debt than those from managerial and professional backgrounds (driven by lower levels of savings).

Part-time students

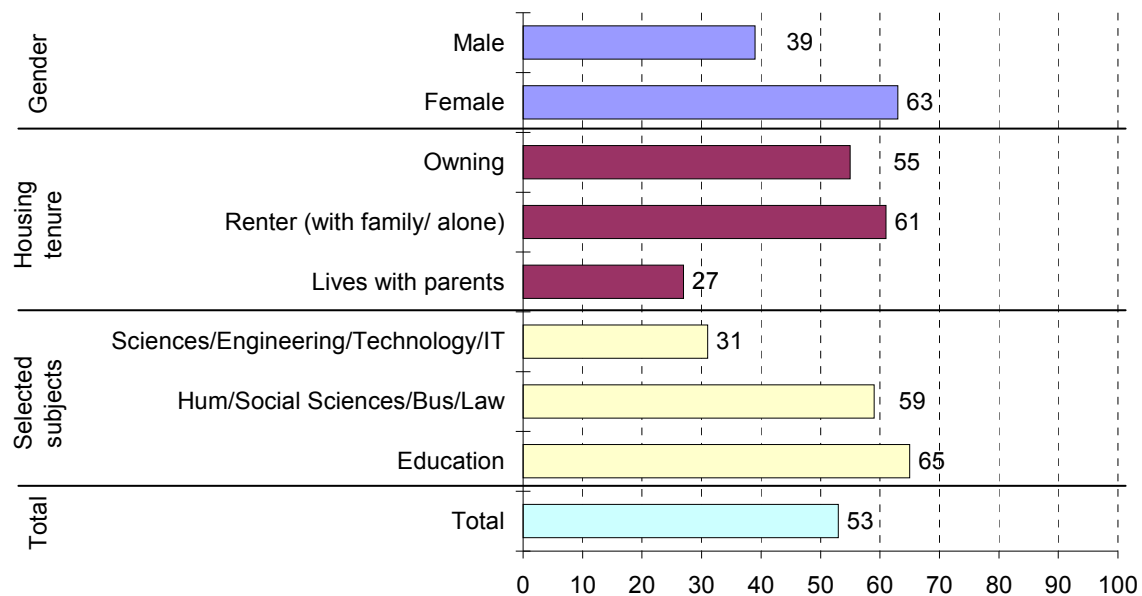
As noted, savings among part-time students were somewhat higher on average compared to those of full-time students and part-time students were less likely to borrow money and, when they did, borrowed smaller amounts. This results in predicted levels of average net debt which are substantially smaller for part-time compared to full-time students (averaging £1,166 compared with £10,428 among all final-year students, and £1,495 compared with £10,299 for finalists on courses lasting longer than a year, see Table 6.6). Indeed, nearly

half of part-time students (47 per cent) completed their course with no net debt at all, compared with 13 per cent of final year full-time students.

Because of the substantially lower likelihood of being in a net debt position at the end of the final year among part-time students, the analysis for part-time students focussed on subgroup differences in proportions predicting net debt rather than the level of net debt.

Predictions of being in net debt at the end of the final year varied by both student background and study-related characteristics (Figure 6.7; Table A6.30). Women were significantly more likely to end their final year of part-time studies in debt, with 63 per cent predicting some debt, compared with 39 per cent of men. Predictions of net debt were substantially less prevalent among part-time students living with their parents (or in parent-owned accommodation); 27 per cent compared with over half of part-time students who owned or rented their accommodation (55 per cent and 61 per cent respectively). While under a third of part-time students from courses in science, engineering and technology subjects predicted ending the year with any net debt (31 per cent), the majority of part-time human/social sciences, business and law students (59 per cent) and education students (65 per cent) predicted ending their final year in debt.

Figure 6.7: Per cent of final-year English-domiciled part-time students in predicted net debt at the end of the year



Unweighted bases: 392

Base: Part-time final-year English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

6.6 Additional tables

Table A6.1 Predicted savings at the end of the year, by student and HE-study characteristics (£)

		Full-time				Part-time			
		Mean	Median	SE	<i>Unwtd bases</i>	Mean	Median	SE	<i>Unwtd bases</i>
Sex	Male	1,644	200	166	1,256	2,578	250	309	371
	Female	1,402	100	118	1,580	1,549	0	237	503
Age group	Under 20	1,575	450	144	1,239	-	-	-	-
	20 - 24	1,638	100	145	1,260	-	-	-	-
	25+	983	0	299	339	-	-	-	-
	Under 25	-	-	-	-	2,273	100	344	248
	25 -29	-	-	-	-	1,656	200	531	156
	30-39	-	-	-	-	2,049	0	303	242
	40+	-	-	-	-	1,874	0	366	229
Ethnicity	White	1,670	120	127	2,241	2,150	50	254	751
	Asian	1,203	300	222	272	(900)	(0)	(337)	43
	Black	305	20	79	160	(222)	(0)	(76)	41
	Mixed/Other	1,589	200	449	158	(2,693)	(10)	(1,160)	37
Social class	Managerial and professional	2,035	400	178	1,270	2,254	50	290	353
	Intermediate	1,337	110	230	454	1,942	0	406	189
	Routine and manual	1,001	0	137	653	1,567	0	312	291
Parent attended HE	Yes	1,861	300	157	1,561	2,121	120	334	315
	No	1,116	0	112	1,258	1,894	0	263	551
Family situation summary	Two adult family	142	0	56	85	1,477	0	312	235
	One adult family	273	0	111	74	754	0	422	87
	Married or living in a couple	828	0	203	182	2,330	250	349	206
	Single	1,671	200	118	2,498	2,614	100	390	347
Living with parents	Lives with parents	1,634	400	205	679	2,866	500	417	198
	Does not	1,472	50	129	2,158	1,821	0	225	675
Housing Tenure	Owning	974	0	344	108	2,218	50	349	362
	Renter (with family/alone)	867	0	263	265	1,252	0	239	226
	University accommodation	1,736	300	298	617	-	-	-	2
	Renter (with friends)	1,576	150	161	1,099	(2,374)	(0)	(1,185)	43
	Lives with parents	1,639	400	207	668	2,883	500	423	196
	Parent owned accommodation	-	-	-	28	-	-	-	6
Whether lives London	London	1,493	200	230	400	2,517	50	691	116
	Elsewhere	1,513	100	119	2,439	1,805	0	162	758

		Full-time				Part-time			
		Mean	Median	SE	<i>Unwtd bases</i>	Mean	Median	SE	<i>Unwtd bases</i>
Institution type	English HEI	1,525	100	115	1,866	1,816	0	255	461
	Welsh HEI	1,669	200	279	516	-	-	-	19
	FEC	788	0	112	457	2,669	0	424	182
	OU					2,241	0	349	213
Subject	Medicine & Dentistry	2,039	200	463	226	-	-	-	21
	Subjects allied to medicine	1,428	0	398	190	1,487	200	459	66
	Sciences/Engineering/Technology/IT	1,847	350	219	843	2,628	0	444	273
	Human/Social Sciences/Business/Law	1,618	200	189	636	1,716	0	371	177
	Creative Arts/Languages/Hum.	1,225	200	127	699	2,133	5	418	146
	Education	978	0	257	164	1,420	0	430	158
	Combined/other	561	50	122	81	(2,832)	(0)	(1,174)	34
	Qualification from course	Bachelors	1,595	200	115	2,388	1,923	0	222
	Other undergraduate	785	0	275	414	1,663	0	355	330
	PGCE/ITT	(1,150)	(0)	(417)	37	3,237	150	977	54
Year of study	1st Year	1,314	150	161	982	2,467	0	492	301
	2nd Year or other	1,603	150	180	963	1,537	5	191	286
	Final Year or 1 Year course	1,537	50	147	885	2,113	0	356	287

*Note: figures adjusted for partner contributions where relevant
Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.2 Total student borrowing and main sources of student borrowing for English-domiciled students, by gender (£)

		Full-time		Part-time	
		Male	Female	Male	Female
Commercial credit	Mean	346	526	1,937	2,367
	Median	0	0	0	300
	SE	72	95	239	235
Overdraft	Mean	341	356	271	321
	Median	0	0	0	0
	SE	24	20	49	34
Arrears	Mean	58	74	113	127
	Median	0	0	0	0
	SE	9	14	26	27
Career Development Loan	Mean	0	0	1	10
	Median	0	0	0	0
	SE	0	0	1	9
Outstanding student loan debt	Mean	9,218	8,512	831	563
	Median	6,975	6,875	0	0
	SE	301	323	201	131
Access to Finance	Mean	0	0	0	3
	Median	0	0	0	0
	SE	0	0	0	3
Total borrowing	Mean	10,018	9,502	3,244	3,455
	Median	7,989	7,475	350	1,000
	SE	313	338	362	292
<i>Unweighted bases</i>		<i>1,287</i>	<i>1,610</i>	<i>375</i>	<i>496</i>

*Note: figures adjusted for partner contributions where relevant

Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.3 Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by age group at the start of the academic year (£)

		Full-time		
		Under 20	20-24	25+
Commercial credit	Mean	79	242	1,959
	Median	0	0	0
	SE	29	50	327
Overdraft	Mean	183	439	450
	Median	0	0	0
	SE	19	24	48
Arrears	Mean	13	44	260
	Median	0	0	0
	SE	4	8	41
Career Development Loan	Mean	0	0	0
	Median	0	0	0
	SE	0	0	0
Outstanding student loan debt	Mean	7,347	10,443	7,123
	Median	6,875	7,611	6,375
	SE	193	383	548
Access to Finance	Mean	0	0	0
	Median	0	0	0
	SE	0	0	0
Total borrowing	Mean	7,639	11,282	9,731
	Median	6,975	8,662	8,052
	SE	209	395	630
<i>Unweighted bases</i>		<i>1,274</i>	<i>1,288</i>	<i>336</i>

*Note: figures adjusted for partner contributions where relevant

Base: Full-time English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.4 Total student borrowing and main sources of student borrowing for part-time English-domiciled students, by age group at the start of the academic year (£)

		Part-time			
		Under 25	25-29	30-39	40+
Commercial credit	Mean	824	2,047	2,337	2,774
	Median	0	350	500	0
	SE	134	313	266	361
Overdraft	Mean	179	329	315	320
	Median	0	0	0	0
	SE	33	61	51	51
Arrears	Mean	42	125	91	195
	Median	0	0	0	0
	SE	13	44	22	51
Career Development Loan	Mean	42	0	0	3
	Median	0	0	0	0
	SE	42	0	0	2
Outstanding student loan debt	Mean	979	1,462	462	239
	Median	0	0	0	0
	SE	259	425	159	118
Access to Finance	Mean	0	0	5	0
	Median	0	0	0	0
	SE	0	0	5	0
Total borrowing	Mean	2,029	4,053	3,286	3,647
	Median	0	1,000	1,575	500
	SE	294	664	341	421
<i>Unweighted bases</i>		<i>249</i>	<i>157</i>	<i>238</i>	<i>228</i>

*Note: figures adjusted for partner contributions where relevant

Base: Part-time English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.5 Total student borrowing and main sources of student borrowing for English-domiciled students, by ethnicity (£)

		Full-time				Part-time			
		White	Asian	Black	Mixed/ Other	White	Asian	Black	Mixed/ Other
Commercial credit	Mean	426	104	1,033	557	2,164	(1,883)	(3,278)	(985)
	Median	0	0	0	0	20	(0)	(2,100)	(0)
	SE	61	40	364	243	166	(887)	(586)	(382)
Overdraft	Mean	361	250	351	355	291	(190)	(541)	(125)
	Median	0	0	0	0	0	(0)	(200)	(0)
	SE	20	38	44	64	35	(86)	(131)	(65)
Arrears	Mean	46	38	284	96	85	(250)	(377)	(234)
	Median	0	0	0	0	0	(0)	(100)	(0)
	SE	8	9	53	37	21	(119)	(89)	(84)
Career Development Loan	Mean	0	0	0	0	8	(0)	(0)	(0)
	Median	0	0	0	0	0	(0)	(0)	(0)
	SE	0	0	0	0	7	(0)	(0)	(0)
Outstanding student loan debt	Mean	9,169	6,567	7,942	9,393	671	(473)	(802)	(484)
	Median	6,939	6,375	6,903	6,875	0	(0)	(0)	(0)
	SE	292	330	556	837	121	(221)	(473)	(275)
Access to Finance	Mean	0	0	0	0	0	(0)	(22)	(0)
	Median	0	0	0	0	0	(0)	(0)	(0)
	SE	0	0	0	0	0	(0)	(20)	(0)
Total borrowing	Mean	10,042	6,964	9,618	10,737	3,276	(2,741)	(5,619)	(1,832)
	Median	7,875	6,806	8,075	8,075	750	(150)	(4,500)	(130)
	SE	319	351	622	888	219	(905)	(946)	(395)
<i>Base (N) unweighted</i>		<i>2,301</i>	<i>271</i>	<i>158</i>	<i>162</i>	<i>750</i>	<i>43</i>	<i>39</i>	<i>37</i>

*Note: figures adjusted for partner contributions where relevant
 Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.6 Total student borrowing and main sources of student borrowing for English-domiciled students, by social class (£)

		Full-time			Part-time		
		Managerial and professional	Inter-mediate	Routine and manual	Managerial and professional	Inter-mediate	Routine and manual
Commercial credit	Mean	480	465	592	2,333	2,190	1,925
	Median	0	0	0	100	0	250
	Standard Error	95	118	136	235	368	275
Overdraft	Mean	347	348	391	310	357	268
	Median	0	0	0	0	0	0
	Standard Error	21	35	36	55	64	40
Arrears	Mean	51	68	107	91	110	176
	Median	0	0	0	0	0	0
	Standard Error	0	0	0	1	0	1
Career Development Loan	Mean	0	0	0	1	0	1
	Median	0	0	0	0	0	0
	Standard Error	0	0	0	1	0	1
Outstanding student loan debt	Mean	9,236	8,015	9,051	459	1,126	572
	Median	6,939	6,875	6,939	0	0	0
	Standard Error	332	553	375	148	362	138
Access to Finance	Mean	0	0	0	0	0	6
	Median	0	0	0	0	0	0
	Standard Error	0	0	0	0	0	6
Total borrowing	Mean	10,110	8,937	10,249	3,272	3,917	2,994
	Median	7,939	7,275	8,052	1,000	750	900
	Standard Error	345	575	385	309	606	319
<i>Unweighted bases</i>		<i>1,295</i>	<i>459</i>	<i>656</i>	<i>353</i>	<i>184</i>	<i>294</i>

*Note: figures adjusted for partner contributions where relevant
 Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.7 Total student borrowing and main sources of student borrowing for English-domiciled students, by family type (£)

		Full-time				Part-time			
		Two adult family	Single parent family	Couple	Single	Two adult family	Single parent family	Couple	Single
Commercial credit	Mean	2,465	2,485	1,019	251	1,933	3,842	2,388	1,691
	Median	850	300	0	0	100	2,000	500	0
	SE	557	798	348	39	253	685	2,388	1,691
Overdraft	Mean	548	426	380	335	298	492	249	277
	Median	50	50	250	0	0	0	0	0
	SE	109	99	50	20	52	104	249	276
Arrears	Mean	221	295	77	51	90	370	69	108
	Median	0	0	0	0	0	0	0	0
	SE	77	127	21	8	27	133	69	108
Career Development Loan	Mean	0	0	0	0	0	0	3	21
	Median	0	0	0	0	0	0	0	0
	SE	0	0	0	0	0	0	3	21
Outstanding student loan debt	Mean	4,549	9,055	9,535	8,925	709	405	566	794
	Median	3,815	7,125	6,750	6,939	0	0	0	0
	SE	769	987	1,049	262	215	193	566	794
Access to Finance	Mean	0	0	0	0	0	15	0	0
	Median	0	0	0	0	0	0	0	0
	SE	0	0	0	0	0	14	0	0
Total borrowing	Mean	7,725	12,404	11,188	9,578	3,144	5,479	3,310	2,892
	Median	6,875	10,875	8,375	7,675	625	4,000	1,000	300
	SE	1,168	1,326	1,136	261	411	777	3,310	2,892
<i>Base (N) unweighted</i>		79	73	183	2,564	232	82	213	345

*Note: figures adjusted for partner contributions where relevant
 Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.8 Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by financial independence status (£)

		Full-time	
		Independent	Dependent
Commercial credit	Mean	398	120
	Median	0	0
	SE	123	27
Overdraft	Mean	392	317
	Median	0	0
	SE	46	20
Arrears	Mean	74	23
	Median	0	0
	SE	20	4
Career Development Loan	Mean	0	0
	Median	0	0
	SE	0	0
Outstanding student loan debt	Mean	9,145	9,093
	Median	6,875	6,975
	SE	475	273
Access to Finance	Mean	0	0
	Median	0	0
	SE	0	0
Total borrowing	Mean	10,268	9,572
	Median	8,200	7,639
	SE	525	289
<i>Base (N) unweighted</i>		<i>387</i>	<i>2,161</i>

*Note: figures adjusted for partner contributions where relevant

Base: all full-time English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.9 Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by housing tenure (£)

		Full-time				
		Owning	Renter (with family/ alone)	University accomm.	Renter (with friends)	Lives with parents
Commercial credit	Mean	2,445	1,523	68	170	233
	Median	75	0	0	0	0
	SE	499	352	29	47	65
Overdraft	Mean	597	384	236	471	169
	Median	200	50	0	0	0
	SE	102	51	29	30	20
Arrears	Mean	217	217	24	45	30
	Median	0	0	0	0	0
	SE	64	47	9	9	8
Career Development Loan	Mean	0	0	0	0	0
	Median	0	0	0	0	0
	SE	0	0	0	0	0
Outstanding student loan debt	Mean	6,355	8,849	7,593	10,553	7,340
	Median	6,000	6,903	6,939	7,850	6,108
	SE	980	573	336	408	320
Access to Finance	Mean	0	0	0	0	0
	Median	0	0	0	0	0
	SE	0	0	0	0	0
Total borrowing	Mean	9,975	11,099	7,919	11,234	7,744
	Median	8,500	9,375	7,238	8,679	6,325
	SE	1,298	632	367	394	354
<i>Base (N) unweighted</i>		<i>104</i>	<i>268</i>	<i>628</i>	<i>1,122</i>	<i>724</i>

*Note: figures adjusted for partner contributions where relevant

Base: Full-time English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.10 Total student borrowing and main sources of student borrowing for part-time English-domiciled students, by housing tenure (£)

		Part-time				
		Owning	Renter (with family/ alone)	University accomm.	Renter (with friends)	Lives with parents
Commercial credit	Mean	2,385	2,520	-	(1,625)	1,282
	Median	125	250	-	(350)	0
	SE	226	336	-	(356)	241
Overdraft	Mean	293	375	-	(445)	115
	Median	0	0	-	(250)	0
	SE	41	52	-	(136)	29
Arrears	Mean	74	224	-	(117)	49
	Median	0	0	-	(0)	0
	SE	22	57	-	(54)	19
Career Development Loan	Mean	1	1	-	(0)	44
	Median	0	0	-	(0)	0
	SE	1	1	-	(0)	44
Outstanding student loan debt	Mean	534	742	-	(1,529)	783
	Median	0	0	-	(0)	0
	SE	158	194	-	(678)	258
Access to Finance	Mean	0	7	-	(0)	0
	Median	0	0	-	(0)	0
	SE	0	6	-	(0)	0
Total borrowing	Mean	3,364	4,025	-	(3,719)	2,244
	Median	1,000	1,000	-	(2,200)	0
	SE	300	444	-	(739)	335
<i>Base (N) unweighted</i>		<i>368</i>	<i>217</i>	<i>2</i>	<i>43</i>	<i>203</i>

*Note: figures adjusted for partner contributions where relevant

Base: Part-time English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.11 Total student borrowing and main sources of student borrowing for English-domiciled students, by whether lives in London (£)

		Full-time		Part-time	
		London	Elsewhere	London	Elsewhere
Commercial credit	Mean	478	439	2,500	2,110
	Median	0	0	400	0
	SE	198	59	281	168
Overdraft	Mean	249	371	442	264
	Median	0	0	0	0
	SE	28	18	64	30
Arrears	Mean	123	54	197	102
	Median	0	0	0	0
	SE	33	7	66	18
Career Development Loan	Mean	0	0	0	8
	Median	0	0	0	0
	SE	0	0	0	7
Outstanding student loan debt	Mean	8,850	8,803	597	679
	Median	7,375	6,890	0	0
	SE	531	276	185	120
Access to Finance	Mean	0	0	9	0
	Median	0	0	0	0
	SE	0	0	8	0
Total borrowing	Mean	9,522	9,765	3,947	3,212
	Median	8,175	7,685	2,725	750
	SE	508	290	362	232
<i>Base (N) unweighted</i>		402	2,498	116	755

*Note: figures adjusted for partner contributions where relevant

Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.12 Total student borrowing and main sources of student borrowing for English-domiciled students, by institution type (£)

		Full-time			Part-time			
		English HEI	Welsh HEI	FEC	English HEI	Welsh HEI	FEC	OU
Commercial credit	Mean	444	187	805	2,373	-	1,657	1,687
	Median	0	0	0	250	-	0	0
	SE	65	77	162	172	-	279	240
Overdraft	Mean	351	358	257	338	-	156	204
	Median	0	0	0	0	-	0	0
	SE	19	46	42	39	-	36	35
Arrears	Mean	65	32	182	132	-	29	114
	Median	0	0	0	0	-	0	0
	SE	10	13	47	25	-	15	31
Career Development Loan	Mean	0	3	1	9	-	0	1
	Median	0	0	0	0	-	0	0
	SE	0	3	1	8	-	0	1
Outstanding student loan debt	Mean	8,830	10,046	6,850	742	-	326	427
	Median	6,929	6,975	6,375	0	-	0	0
	SE	274	409	320	136	-	142	162
Access to Finance	Mean	0	0	1	2	-	0	0
	Median	0	0	0	0	-	0	0
	SE	0	0	0	2	-	0	0
Total borrowing	Mean	9,736	10,670	8,176	3,714	-	2,145	2,421
	Median	7,825	7,787	6,825	1,000	-	0	500
	SE	281	445	412	244	-	314	297
<i>Base (N) unweighted</i>		<i>1,897</i>	<i>533</i>	<i>470</i>	<i>458</i>	<i>22</i>	<i>182</i>	<i>210</i>

*Note: figures adjusted for partner contributions where relevant
 Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.13 Total student borrowing and main sources of student borrowing for full-time English-domiciled students, by subject (£)

		Medicine/ Dentistry	Allied to medicine	Sciences /Eng/ Tech/IT	Full-time Human/ Social Sci/Bus/ Law	Creative Art/Lan/ Hum	Educ	Comb./ other
Commercial credit	Mean	651	932	339	508	274	651	42
	Median	0	0	0	0	0	0	0
	SE	262	326	86	147	28	0	0
Overdraft	Mean	455	429	319	325	359	348	353
	Median	0	0	0	0	0	0	0
	SE	89	49	27	33	53	0	0
Arrears	Mean	84	128	42	63	55	103	115
	Median	0	0	0	0	0	0	0
	SE	73	34	10	13	62	0	0
Career Development Loan	Mean	0	0	0	0	0	0	1
	Median	0	0	0	0	0	0	0
	SE	0	0	0	0	1	0	0
Outstanding student loan debt	Mean	10,459	2,870	9,894	8,506	9,548	10,036	9,529
	Median	7,875	0	7,075	6,875	7,375	6,875	7,375
	SE	1,318	503	457	337	824	0	0
Access to Finance	Mean	0	0	0	0	0	0	0
	Median	0	0	0	0	0	0	0
	SE	0	0	0	0	0	0	0
Total borrowing	Mean	11,655	4,421	10,594	9,373	10,324	11,208	10,415
	Median	8,490	2,200	8,175	7,375	8,370	7,475	8,330
	SE	1,414	587	457	393	744	0	0
<i>Base (N) unweighted</i>		236	189	866	644	719	165	80

*Note: figures adjusted for partner contributions where relevant
 Base: Full-time English-domiciled students (answering the questions)

Source: NatGen/IES SIES 2011/12

Table A6.14 Total student borrowing and main sources of student borrowing for part-time English-domiciled students, by subject (£)

					Part-time			
		Medicine/ Dentistry	Allied to medic	Sciences/ Eng/ Tech/IT	Human/ Social/ Sci/ Bus/ Law	Creative Arts/ Lan/Hum	Educ	Comb/ other
Commercial credit	Mean	-	1,683	1,664	2,596	2,395	2,412	(1,987)
	Median	-	0	0	500	0	400	(0)
	SE	-	462	283	405	442	0	(0)
Overdraft	Mean	-	303	197	383	332	249	(306)
	Median	-	0	0	0	0	0	(0)
	SE	-	81	41	93	66	0	(0)
Arrears	Mean	-	100	98	111	130	146	(186)
	Median	-	0	0	0	0	0	(0)
	SE	-	38	26	31	56	0	(0)
Career Developme nt Loan	Mean	-	0	25	1	0	0	(0)
	Median	-	0	0	0	0	0	(0)
	SE	-	0	23	1	0	0	(0)
Outstanding student loan debt	Mean	-	0	865	341	848	950	(802)
	Median	-	0	0	0	0	0	(0)
	SE	-	0	252	118	263	0	(0)
Access to Finance	Mean	-	0	0	7	0	0	(0)
	Median	-	0	0	0	0	0	(0)
	SE	-	0	0	7	0	0	(0)
Total borrowing	Mean	-	2,088	2,910	3,605	3,676	3,860	(3,281)
	Median	-	250	100	2,000	800	1,000	(1,650)
	SE	-	540	453	498	526	599	(878)
<i>Base (N) unweighted</i>		<i>19</i>	<i>65</i>	<i>276</i>	<i>173</i>	<i>148</i>	<i>156</i>	<i>35</i>

*Note: figures adjusted for partner contributions where relevant

Base: Part-time English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.15 Total student borrowing and main sources of student borrowing for English-domiciled students, by qualification (£)

		Full-time			Part-time		
		Bachelors degree	Other undergrad	PGCE / ITT	Bachelors degree	Other undergrad	PGCE / ITT
Commercial credit	Mean	369	1,156	(671)	2,356	2,010	1,579
	Median	0	0	(0)	150	0	400
	SE	50	313	(351)	191	284	323
Overdraft	Mean	352	319	(326)	327	150	655
	Median	0	0	(0)	0	0	275
	SE	19	49	(151)	42	26	167
Arrears	Mean	53	183	(151)	125	117	107
	Median	0	0	(0)	0	0	0
	SE	8	52	(91)	23	43	60
Career Development Loan	Mean	0	0	(0)	0	2	73
	Median	0	0	(0)	0	0	0
	SE	0	0	(0)	0	2	75
Outstanding student loan debt	Mean	9,205	4,598	(11,719)	737	150	1,982
	Median	6,966	3,900	(8,575)	0	0	0
	SE	257	447	(2,101)	132	70	655
Access to Finance	Mean	0	0	(0)	3	0	0
	Median	0	0	(0)	0	0	0
	SE	0	0	(0)	3	0	0
Total borrowing	Mean	10,000	6,394	(13,234)	3,640	2,442	4,705
	Median	7,875	5,875	(10,611)	1,000	300	2,500
	SE	266	613	(2,422)	270	306	905
<i>Base (N) unweighted</i>		2443	419	38	490	332	50

*Note: figures adjusted for partner contributions where relevant

Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.16 Total student borrowing and main sources of student borrowing for English-domiciled students, by year of study (£)

		Full-time			Part-time		
		1st Year	2nd Year or other	Final Year or 1 Year course	1st Year	2nd Year or other	Final Year or 1 Year course
Commercial credit	Mean	378	403	541	1,787	2,516	2,120
	Median	0	0	0	0	300	0
	SE	109	77	100	268	316	274
Overdraft	Mean	189	361	437	245	308	324
	Median	0	0	0	0	0	0
	SE	18	28	28	45	48	58
Arrears	Mean	65	58	75	128	155	83
	Median	0	0	0	0	0	0
	SE	16	11	16	32	34	34
Career Development Loan	Mean	0	0	0	3	15	1
	Median	0	0	0	0	0	0
	SE	0	0	0	3	15	1
Outstanding student loan debt	Mean	6,194	8,742	10,565	602	662	705
	Median	6,850	6,939	7,375	0	0	0
	SE	187	336	465	210	150	177
Access to Finance	Mean	0	0	0	8	0	0
	Median	0	0	0	0	0	0
	SE	0	0	0	7	0	0
Total borrowing	Mean	6,831	9,567	11,758	2,810	3,711	3,358
	Median	6,939	7,996	9,000	250	1,000	750
	SE	231	350	468	413	383	412
<i>Base (N) unweighted</i>		<i>1,003</i>	<i>986</i>	<i>903</i>	<i>306</i>	<i>283</i>	<i>282</i>

*Note: figures adjusted for partner contributions where relevant
 Base: all English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.17: Multiple linear regression, net debt among English-domiciled full-time final year students

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Intercept	7,852	0.000	4,196	11,508
Gender				
Female	-335	0.687	-1,976	1,305
Male (ref. category)	.000			
Age group				
20-24	1,039	0.511	-2,085	4,164
25+	438	0.853	-4,236	5,111
Under 20 (ref. category)	.000			
Ethnicity **				
Asian	-4,001	0.004	-6,707	-1,295
Black	455	0.793	-2,961	3,871
Mixed/Other	336	0.828	-2,714	3,386
White (ref. category)	.000			
Socio-economic group				
Routine/manual/unemployed	540	0.601	-1,496	2,575
Intermediate	-714	0.525	-2,930	1,502
Not classifiable	281	0.861	-2,888	3,451
Managerial and professional (ref. category)	.000			
Parental experience of HE				
No	364	0.185	-1,314	2,043
Yes (ref. category)	.000			
Status				
Independent	1,533	0.191	-777	3,844
Dependent (ref. category)	.000			
Family type				
Two adult family	-886	0.739	-6,136	4,364
One adult family	5,973	0.037	353	11,593
Married or living in a couple	978	0.539	-2,168	4,124
Single (ref. category)	.000			
Housing tenure				
Owning	-711	0.782	-5,783	4,361
Renter (with family/alone)	1,882	0.253	-1,361	5,125
University accommodation	853	0.643	-2,783	4,490
Renter (with friends)	2,362	0.038	133	4,591
Lives with parents (ref. category)	.000			
Whether lives London				
London	-686	0.548	-2,939	1,567
Elsewhere (ref. category)	.000			

	Regression coefficient	Significance level	95% Confidence limit	
			Lower	Upper
Institution type				
Welsh HEI	281	0.819	-2,145	2,708
FEC	-1,365	0.199	-3,458	728
English HEI (ref. category)	.000			
Subject ***				
Medicine & Dentistry	2,648	0.362	-3,082	8,378
Subjects allied to medicine	-6,873	0.000	-9,581	-4,165
Sciences/Engineering/Technology/IT	1,070	0.342	-1,151	3,292
Creative Arts/Languages/Humanities	1,326	0.144	-457	3,109
Education	2,542	0.145	-889	5,973
Combined/other	3,081	0.102	-618	6,780
Human/Social Sciences/Business/Law (ref. category)	.000			
Qualification level				
Other undergraduate	-1,728	0.093	-3,748	292
PGCE/ITT	-1,008	0.671	-5,686	3,671
Bachelors (ref. category)	.000			

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

Note: ¹ Housing tenure category living with parents includes those who live in parent-owned accommodation.
 Base: All English-domiciled full-time students in their final year or on a one-year course (answering the questions) (845)

Source: NatCen/IES SIES 2011/12

Table A6.18: Student net debt for English-domiciled full-time final year students, by gender (£)

		Female	Male
Total savings	Mean	1,448	1,660
	Median	50	100
	SE	188	217
Total borrowing	Mean	11,352	12,332
	Median	8,375	9,700
	SE	642	571
Predicted net debt at end of year	Mean	10,082	10,923
	Median	7,975	8,975
	SE	681	616
<i>Base (N) unweighted</i>		482	385

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.19: Student net debt for English-domiciled full-time final year students, by age group at the start of the academic year (£)

		Under 20	20-24	25+
Total savings	Mean	1,249	1,769	776
	Median	200	200	0
	SE	495	184	282
Total borrowing	Mean	10,155	12,173	10,757
	Median	7,716	9,375	8,575
	SE	1,285	524	1,155
Predicted net debt at end of year	Mean	8,904	10,675	10,089
	Median	6,675	8,580	8,575
	SE	1,471	538	1,210
<i>Base (N) unweighted</i>		95	636	138

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.20: Student net debt for English-domiciled full-time final year students, by ethnicity (£)

		White	Asian	Black	Mixed/ Other
Total savings	Mean	1,717	1,008	(420)	1,219
	Median	50	200	(50)	400
	SE	182	316	(171)	326
Total borrowing	Mean	12,305	6,418	(10,747)	12,587
	Median	9,824	6,075	(8,375)	9,425
	SE	504	841	(1,519)	1,490
Predicted net debt at end of year	Mean	10,792	5,750	(10,476)	11,366
	Median	8,775	5,014	(8,250)	8,825
	SE	531	1,047	(1,522)	1,563
<i>Base (N) unweighted</i>		<i>720</i>	<i>57</i>	<i>39</i>	<i>50</i>

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.21 Student net debt for English-domiciled full-time final year students, by social class (£)

		Managerial and professional	Intermediate	Routine, manual & unemployed
Total savings	Mean	2,015	1,302	1,115
	Median	440	0	0
	SE	264	362	269
Total borrowing	Mean	12,405	10,158	11,812
	Median	9,824	8,330	9,375
	SE	534	1,065	705
Predicted net debt at end of year	Mean	10,649	8,924	10,838
	Median	8,875	7,705	8,750
	SE	563	1,112	815
<i>Base (N) unweighted</i>		<i>374</i>	<i>137</i>	<i>232</i>

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.22 Student net debt for English-domiciled full-time final year students, by parental experience of HE (£)

		Parent attended HE	
		No	Yes
Total savings	Mean	1,329	1,721
	Median	50	100
	SE	197	224
Total borrowing	Mean	11,956	11,601
	Median	9,529	8,575
	SE	678	568
Predicted net debt at end of year	Mean	10,854	10,062
	Median	8,825	8,115
	SE	712	610
<i>Base (N) unweighted</i>		<i>418</i>	<i>448</i>

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.23 Student net debt for English-domiciled full-time final year students, by family circumstances (£)

		Two adult family	One adult family	Parents	Married or living in a couple	Single
Total savings	Mean	-	-	244	787	1,733
	Median	-	-	0	0	200
	SE	-	-	113	243	169
Total borrowing	Mean	-	-	11,250	11,236	11,858
	Median	-	-	8,875	8,750	9,100
	SE	-	-	1,788	1,525	469
Predicted net debt at end of year	Mean	-	-	11,014	10,691	10,355
	Median	-	-	8,875	8,750	8,375
	SE	-	-	1,804	1,596	504
<i>Base (N) unweighted</i>		<i>29</i>	<i>21</i>	<i>50</i>	<i>90</i>	<i>729</i>

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.24 Student net debt for English-domiciled full-time final year students, by housing tenure (£)

		Owning/ buying	Renter (with family/ alone)	Univ. accom.	Renter (with friends)	Lives with parents/ Parent- owned accom.
Total savings	Mean	(749)	681	2,152	1,740	1,629
	Median	(0)	0	300	200	300
	SE	(302)	181	524	226	291
Total borrowing	Mean	(9,273)	11,882	11,285	13,267	9,719
	Median	(6,588)	9,529	9,475	10,975	6,806
	SE	(1,999)	1,015	1,497	556	782
Predicted net debt at end of year	Mean	(8,854)	11,276	9,468	11,642	8,459
	Median	(7,573)	8,875	8,975	9,675	6,375
	SE	(2,197)	1,067	1,981	616	821
<i>Base (N) unweighted</i>		<i>48</i>	<i>104</i>	<i>55</i>	<i>405</i>	<i>239</i>

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.25 Student net debt for English-domiciled full-time final year students, by whether lives in London (£)

		London	Elsewhere
Total savings	Mean	1,371	1,570
	Median	200	50
	SE	251	168
Total borrowing	Mean	10,628	11,978
	Median	8,475	9,025
	SE	942	522
Predicted net debt at end of year	Mean	9,499	10,607
	Median	8,175	8,575
	SE	1,084	535
<i>Base (N) unweighted</i>		<i>98</i>	<i>771</i>

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.26 Student net debt for English-domiciled full-time final year students, by financial independence status (£)

		Independent	Dependent
Total savings	Mean	750	1,945
	Median	0	400
	Estimate	750	1,945
Total borrowing	Mean	11,366	11,957
	Median	8,575	9,425
	Estimate	11,366	11,957
Predicted net debt at end of year	Mean	10,858	10,213
	Median	8,575	8,375
	SE	828	523
<i>Base (N) unweighted</i>		277	592

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.27 Student net debt for English-domiciled full-time final year students, by institution type (£)

		English HEI	Welsh HEI	FEC
Total savings	Mean	1,563	1,579	857
	Median	100	150	0
	SE	157	305	164
Total borrowing	Mean	11,823	13,881	8,783
	Median	9,025	13,741	6,950
	SE	498	887	600
Predicted net debt at end of year	Mean	10,468	12,380	8,100
	Median	8,575	10,375	6,675
	SE	515	932	608
<i>Base (N) unweighted</i>		528	154	187

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.28 Student net debt for English-domiciled full-time final year students, by subject (£)

		Medicine/ Dentistry	Allied to medicine	Sciences /Eng/ Tech/IT	Human/ Social Sci/Bus/ Law	Creative Art/ Lan/ Hum	Educ	Comb/ other
Total savings	Mean	(1,303)	1,245	2,266	1,740	1,206	726	-
	Median	(200)	0	400	200	200	0	-
	SE	(522)	376	424	245	188	233	-
Total borrowing	Mean	(10,651)	4,341	13,255	11,625	12,939	13,526	-
	Median	(10,000)	1,500	10,692	9,000	9,875	8,875	-
	SE	(3,168)	891	721	677	640	1,509	-
Predicted net debt at end of year	Mean	(10,006)	3,232	11,162	10,118	11,796	13,018	-
	Median	(10,000)	1,500	8,750	8,575	9,275	8,875	-
	SE	(3,637)	1,112	850	659	646	1,545	-
<i>Base (N) unweighted</i>		40	59	232	203	241	75	19

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.29 Student net debt for English-domiciled full-time final year students, by qualification (£)

		Bachelors degree	Other undergraduate	PGCE / ITT
Total savings	Mean	1,668	785	(1,161)
	Median	200	0	(0)
	SE	170	316	(444)
Total borrowing	Mean	12,329	7,274	(13,181)
	Median	9,675	6,075	(10,611)
	SE	498	837	(2,564)
Predicted net debt at end of year	Mean	10,900	6,598	(11,952)
	Median	8,775	5,872	(9,960)
	SE	532	1,013	(2,396)
<i>Base (N) unweighted</i>		659	178	32

*Note: figures adjusted for partner contributions where relevant

Base: English-domiciled full-time students in their final year (answering the questions)

Source: NatCen/IES SIES 2011/12

Table A6.30 Predicted net debt at the end of the year for English-domiciled part-time students in their final year by student and HE-study characteristics

		Whether predicts having any net debt		
		No	Yes	<i>Unweighted bases</i>
Sex	Male	61	39	129
	Female	37	63	137
Age group	Under 25	62	38	81
	25 -29	(49)	(51)	48
	30-39	45	55	72
	40+	39	61	65
Ethnicity	White	45	55	239
	BME	-	-	27
Social class	Managerial and professional	48	52	120
	Intermediate	54	46	55
	Routine and manual	37	63	82
Parent attended HE	Yes	51	49	94
	No	45	55	169
Family situation summary	Two adult family	43	57	74
	One adult family	-	-	25
	Married or living in a couple	47	53	64
	Single	59	41	103
Housing Tenure	Owning	45	55	132
	Renter (with family/alone)	39	61	52
	Renter (with friends)	-	-	11
	Lives with parents	73	27	65
Whether lives London	London	-	-	26
	Elsewhere	46	54	239
Institution type	English HEI	47	53	167
	Welsh HEI	-	-	10
	FEC	52	48	72
	OU	-	-	17
Subject	Medicine & Dentistry	-	-	6
	Subjects allied to medicine	-	-	26
	Sciences/Engineering/Technology/IT	69	31	99
	Human/Social Sciences/Business/Law	41	59	52
	Creative Arts/Languages/Hum.	-	-	18
	Education	35	65	59
	Combined/other	-	-	6

		Whether predicts having any net debt		
		No	Yes	<i>Unweighted bases</i>
Level of qualification	Bachelors degree	43	57	117
	Other undergraduate	54	46	127
	PGCE / ITT	-	-	22
Study intensity	50% FTE or above	48	52	202
	25-49% FTE	43	57	64

*Note: figures adjusted for partner contributions where relevant

Base: all part-time English-domiciled students (answering the questions)

Source: NatCen/IES SIES 2011/12

7 Comparison with 2007/08

7.1 Summary of key findings

7.1.1 Income

- Average income among first year full-time students fell from £12,659 to £10,839 between 2007/08 and 2011/12: a decrease of 14 per cent (taking account of inflation). The income from the main state-funded sources of student support (Fee Loans, Maintenance Loans and Maintenance Grants) largely kept pace with inflation, whereas income from paid work fell by 37 per cent in real-terms, and from families also fell by 37 per cent. This means that the average student saw a decrease in the money they had available to spend. The shift towards main sources of support and away from work earnings and family support continues trends noticed between the 2007/08 and 2004/05 surveys. It is important to note that the decline in earnings income among full-time students appears to be related to a change in the quality and duration of job opportunities rather than in any change in the proportion of students working or the hours worked whilst studying. Instead we find more students working in casual jobs rather than in continuous jobs, and the pay in these casual jobs seems to be falling in real terms.
- The average income for part-time students (those on higher intensity study programmes of 50 per cent FTE and over) also fell slightly between the two surveys. It fell from £15,308 (adjusted) to £14,983, a decrease of just two per cent in real terms. This virtual maintenance of overall income levels over time in fact hides two distinct trends: the increasing importance of work earnings, and an improvement in the quality of work among part-time students, which increases overall income; and at the same time a shift from part-time students gaining income from their families to actually contributing income, which has the effect of removing or suppressing overall income.

7.1.2 Expenditure

- The total average expenditure across all full-time first year students fell by eight per cent between 2007/08 and 2011/12, from £14,158 to £13,095. This decrease in total spending was driven by a 12 per cent decrease in living costs (although this may be accounted for, in part, by a change in methodology between the two surveys). Housing costs rose by 18 per cent among full-time students in their first year across the same period.
- Total average expenditure among part-time students, studying with an intensity of at least 50 per cent of a full-time equivalent course, remained virtually static between the two studies (£18,292 in 2007/08 and £18,408 in 2011/12). Among part-time students, the amount spent on tuition fees rose by 35 per cent between 2007/08 and 2011/12.

7.1.3 Savings, borrowing and debt

- Average net debt among both full- and part-time students increased between 2007/08 and 2011/12.

- Among full-time students in their first year, net debt rose by 42 per cent (from £3,916 in 2007/08 to £5,576 in 2011/12). This was mainly driven by a 49 per cent decrease in savings. Average borrowings fell by five per cent.
- Among part-timers, net debt rose from £299 to £1,608, mainly driven by higher levels of outstanding student loan debt, continued high levels of commercial credit and a 31 per cent decrease in savings.

7.2 Making comparisons

There are a number of caveats that should be borne in mind when making comparisons between the 2007/08 survey and the current 2011/12 survey.

Different financial regimes

The first caveat is that the funding of higher education has undergone marked changes in recent years, as has the way that students fund their studies. Changes in the HE funding package made in the run up to the 2007/08 survey (introduced in 2006 and resulting from the Higher Education Act) were outlined in Chapter 1. The changes included: the introduction of variable tuition fees; the abolition of the fee grant along with the requirement to pay fees upfront (which instead could be deferred until after leaving HE) and the introduction of student loans to cover the full balance of fees; increasing Maintenance Loan rates; reinstating the means-tested Maintenance Grant (replacing the Higher Education Grant) and Special Support Grant (for eligible benefit recipients); and introduction of institutional support via bursaries.

This meant that at the time of the 2007/08 survey, two systems of financial support were available depending on when students started their course. Those starting before September 2006 operated under the *old* regime, and, for example, had tuition fees capped at £1,225. Those starting in or after September 2006 operated under the *new* regime and were eligible for the new package of support (take out loans for fees, receive Maintenance Grants/Special Support Grants) but could be charged 'variable tuition fees' of up to £3,070 per year. The 2007/08 survey therefore included students covered by different arrangements depending on their year of study and the overall figures hid a wide distribution of financial circumstances. In contrast, virtually all students in the 2011/12 survey were operating under the same financial regime (equivalent to the 'new' regime outlined in the 2007/08 survey) and under a fairly consistent set of support arrangements¹.

The different financial regimes in operation and the change in sample coverage had an impact on the comparisons that could be made in the results of the 2007/08 and 2011/12 surveys. In this chapter we therefore compare students operating under the same financial and funding support arrangements in both surveys to be able to explore differences over time in the extent and nature of students' financial incomings and outgoings and their net debt. The most suitable groups to compare for full-time students are those in the first year of their course² as we know that all students in their first year of study in 2007/08 would be

¹ Relatively few changes have been made to the student financial and support arrangements since the 2007/08 survey, these are noted in Chapter 1.

² First year only, excludes those on one year courses, as they are deemed to be in the final year of their course.

operating under largely the same financial arrangements (it would not be a mixture of 'old' and 'new' regime students). We need to compare this group with students at a similar point in their student journey in 2011/12, so will compare with first year students in order to compare like with like (as we know that spending behaviour and income sources vary across years of study).

Change in survey methodology

The second and most critical caveat is that the research method for SIES 2011/12 differs substantially from the approach used in the 2007/08 and 2004/05 surveys. The changes were introduced in response to recommendations of a methodological review of the SIES series which looked at ways to reduce the burden placed on individuals and institutions, to increase the resource efficiency of the survey, and to establish a baseline in order to measure the impact of changes to the student financial package from 2012/13.

The methodology adopted for the 2011/12 survey included: a) a move from an opt-in to an opt-out approach, and (where possible) direct sampling from HESA records to gather the student sample; b) a move from 60 minute face-to-face interviews to a shorter 30 minute online self-completion survey and/or telephone survey, with an online expenditure diary; and, as noted above, c) the inclusion of part-time students on courses of lower intensity (measured in terms of Full-time Equivalence or FTE). The move from a survey lasting 60 minutes to one that can be completed in less than 30 minutes has required a substantial redesign of the questionnaire (affecting the comparability and accuracy of question items) and has led to some questions being dropped altogether. In addition, the move from interviewer supported data collection (via face to face interview) to online self completion is likely to have increased data entry errors, for example students are more likely to estimate rather than be guided through a more considered calculation of amounts.

Change in sample eligibility and approach

The third caveat is that with the change in methodology (and focus) there has also been a change in sample eligibility and approach. Eligibility for the 2011/12 survey was extended to include part-time students on courses of lower intensity, and these students are likely to be older, to have existing careers (and higher earnings), to own their own homes and have dependent children. This move was taken to establish a base line against which to measure the changes introduced in 2012/13 which would affect part-time students on these types of courses. In addition, for the 2011/12 survey, students in their second year and above were sampled from anonymised HESA and ILR records, this is likely to increase sampling accuracy and improve weighting procedures. Also for the 2011/12 survey, an opt-out approach was used which is likely to reduce response bias.

The change in sample coverage has an impact on the comparisons that can be made in the results of the 2007/08 and 2011/12 surveys for part-time students. The most suitable groups to compare are those studying on higher intensity courses (studying at 50%+ FTE) – all of those in the 2007/08 survey and 77 per cent of the part-time cohort in the 11/12 survey.

Change in real-world prices

Lastly, it is not appropriate to compare 2007/08 figures with 2011/12 figures without making some adjustment for inflation. Adjusting or up-rating the 2007/08 figures ensures that any changes detected are real movements in income profile or spending behaviour rather than an artefact of generally increased prices. All monetary values relating to SIES 2007/08 have therefore been up-rated by 1.133, reflecting changes in the Retail Price

Index (RPI) between April 2008 and April 2012, with the exception of values relating to income from paid work which have been up-rated by the Average Earnings Index (AEI) of 1.073.

The most important thing to note is that essentially the 2011/12 survey represents a break in the SIES series due to the significant changes to the methodology and so any conclusions drawn from making comparisons should be treated with caution.

Given these caveats, only key headline figures are compared and data are presented for first year full-time students, and 50 per cent FTE+ part-time students; and all 2007/08 monetary amounts have been up-rated to account for inflation.

This chapter is divided into several main parts, as follows:

- a brief comparison of the sample profiles across the two surveys
- comparisons over time of income
- comparisons over time of expenditure
- and comparisons over time of savings, borrowing and debt.

7.3 Socio-demographic characteristics

The sample profiles for the 2011/12 survey and the 2007/08 survey are presented in the tables below. The first table (Table 7.1) shows the profile of the entire responding samples (after weighting), and the second (Table 7.2) shows the profile of the key comparison groups (i.e. first year full-time students, and part-time students on 50 per cent FTE+ programmes again after weighting).

The weighting process was designed so that the weighted sample matched the population of students as closely as possible on a number of key observed characteristics (e.g. age, gender, study mode, domicile and institution type). However, there have been some (generally small) changes among full-time students (the whole weighted cohorts), with an increase in the proportion of students from: black and minority ethnic backgrounds; of independent status; and from later years of study; and a slight reduction in the proportion from managerial and professional work backgrounds, and from initial year of study. Focusing upon our comparison groups (first year students only), these patterns are also present. These are likely to represent real change in the student population over time.

The changes for part-time students have been more pronounced which is understandable given the change in scope of the 2011/12 survey. Looking across the whole part-time student survey cohorts, there has been an increase in female students, those in the mid age range (25 to 39), those with dependent children, those studying with the OU, and a fall in the proportion living at home with their parents during term-time; and, as found for the full-time sample, there has been an increase in BME students and a fall in those from managerial and professional work groups and in the first year of an HE programme. However, when focusing on those studying at 50 per cent FTE and over, these patterns are still present (although the differences are less extreme).

Table 7.1: Comparison of sample profiles, SIES 2007/08 and 2011/12, key student and HE study characteristics for all English-domiciled students

	All full-time		All part-time	
	2011/12	2007/08	2011/12	2007/08
Gender				
Male	44	43	38	41
Female	56	57	62	59
Age group (full-time)				
under 25	84	83	-	-
25 and older	16	17	-	-
Age group (part-time)				
under 25	-	-	14	28
25 to 39	-	-	56	38
40+	-	-	30	35
Ethnicity				
White	75	83	84	89
Black/black British	8	4	8	4
Asian/Asian British	11	7	5	3
Mixed	7	5	3	2
Socio-economic group				
Professional/managerial	53	57	48	55
Intermediate	20	18	21	19
Routine/manual	27	24	31	29
Status				
Dependent	70	77	na	na
Independent	30	23	100	100
Family type				
Single	86	85	30	39
Couple without children	7	7	26	26
Lone parent family	3	2	12	10
Two-adult family	4	6	33	26
Location of study				
England	97	97	81	84
Wales	3	3	<1	1
OU	na	na	19	15
Year of study				
First year	23	32	23	33
Intermediate years	41	32	39	31
Final year/one-year course	36	35	38	36
Whether lives with parents				
Lives at home/with parents	25	24	13	23
Lives away from home	75	76	87	77
<i>Base (N) unweighted</i>	<i>2,985</i>	<i>2,045</i>	<i>927</i>	<i>680</i>

Base: all English-domiciled students

Source: NatCen/IES SIES 2007/08 and 2011/12

Table 7.2: Comparison of sample profiles, SIES 2007/08 and 2011/12, key student and HE study characteristics: Full-time students 1st year students only, Part-time students 50 per cent FTE study only

	Full-time 1st years		Part-time (50%+ FTE)	
	2011/12	2007/08	2011/12	2007/08
Gender				
Male	46	44	39	41
Female	54	56	61	59
Age group (full-time)				
under 25	88	84	-	-
25 and older	12	16	-	-
Age group (part-time)				
under 25	-	-	15	28
25 to 39	-	-	58	38
40+	-	-	28	35
Ethnicity				
White	74	82	84	89
Black/black British	7	6	8	4
Asian/Asian British	14	8	5	3
Mixed	4	5	3	2
Socio-economic group				
Managerial/professional	51	58	47	55
Intermediate	21	18	23	19
Routine/manual	28	25	30	29
Family type				
Single	90	85	31	39
Couple without children	3	6	27	26
Lone parent family	4	3	10	10
Two-adult family	3	6	31	26
Location of study				
England	97	98	81	84
Wales	3	2	<1	1
OU	na	na	19	15
Year of study				
First year	100	100	23	33
Intermediate years	0	na	40	31
Final year/one-year course	0	na	38	36
Whether lives with parents				
Lives at home/with parents	24	25	14	23
Lives away from home	76	75	86	77
	1,030	680	713	680

Base: English-domiciled students

Source: NatCen/IES SIES 2007/08 and 2011/12

7.4 Change over time in average total income

7.4.1 Full-time first year students

Average income among all full-time first year students has fallen from £12,659¹ to £10,839 between 2007/08 and 2011/12: a fall of 14 per cent taking account of inflation² (Table 7.3).

- The income from the main sources of student support have remained consistent across the surveys at approximately £6,500 (taking account of inflation, Table 7.3). This indicates that state funded support for students has kept pace with inflation and remained stable over time; and as overall income has fallen, this element of students' finances has become even more central and critical to students.
- The largest fall was in income from other miscellaneous sources (i.e. miscellaneous income, see Section 3.8). This category includes maintenance payments for students' own or their partners' children (from a former partner), money from private pensions or shares, rent from lodgers, and money generated from the sale of books, computers, course equipment etc. This is a category which changed somewhat in its make-up and questioning approach between the two surveys, and one which has very little impact on overall income on average.
- Large falls, however, were also noticed for income from paid work and income from families, both of which fell by over one third (37 per cent each); and together these categories of income account for a substantial proportion of overall student income (26 per cent in 2011/12 and 35 per cent in 2007/08). This indicates that the average student may well have seen a decrease in the money they had to spend, as earnings from paid work and support from families tends to come directly to the student and to help with living costs whilst studying.

These patterns - the shift towards main sources of student support, the fall in income from paid work and the fall in income from families - continues trends noticed in the previous survey.

¹ This figure and all subsequent monetary amounts represented in the text or tables for 2007/08 have been up-rated by a factor of 1.133, to reflect increases in the RPI between the two studies. When referring to a 'real terms' increase or decrease, this means a change based on the up-rated figure, ie taking account of inflation.

² The decrease is indicated by the index figure in the table. An index of one means no change. An index of less than one indicates a fall/decrease in the value over time (of $((1-N) \times 100)$ per cent). An index of greater than one indicates an increase in the value over time $((N-1) \times 100)$ per cent.

Table 7.3: Comparison of average total income figures (£): 2011/12 and 2007/08 (adjusted), 1st year English-domiciled full-time students

	Full-time 1st year students		
	SIES 2011/12	SIES 2007/08**	Index (12/08)
Main sources of student support	6,500	6,481	1.00
Other sources of student support	781	1,108	0.70
Income from paid work	1,301	2,075	0.63
Income from family*	1,522	2,397	0.63
Social security benefits*	612	358	1.71
Other income*	123	241	0.51
Estimated total income*	10,839	12,659	0.86
<i>Base (N) unweighted</i>	<i>1,030</i>	<i>680</i>	

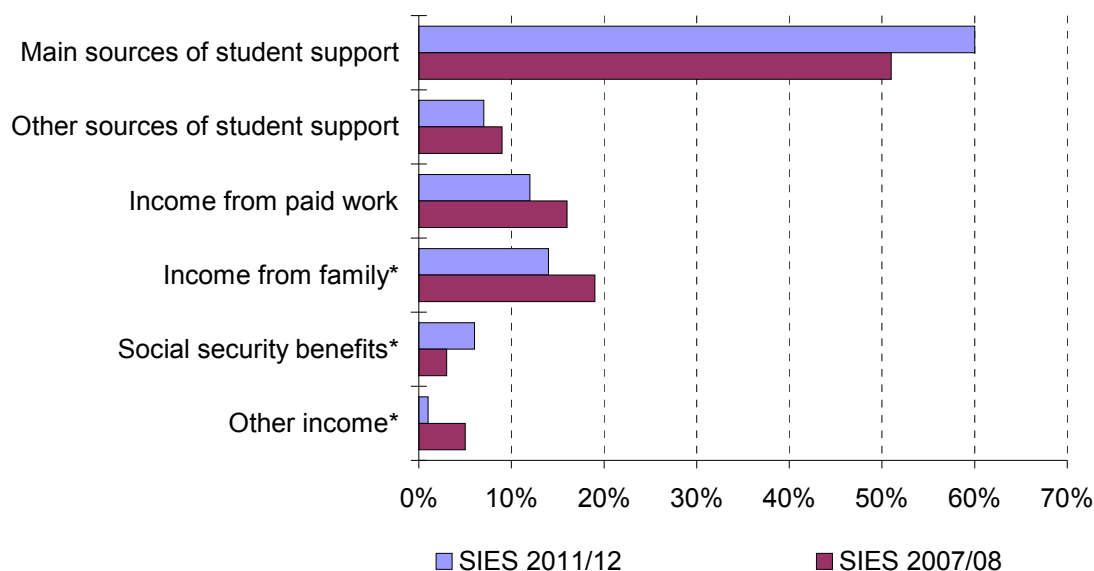
Note: *figures adjusted for partner contributions where relevant

** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Figure 7.1 illustrates the changes to the relative composition of average total income over time for first year full-time students. It shows how the distribution of average income has shifted towards main sources of student support and away from paid work earnings and income from families, and also indicates the slight rise in the contribution of benefit income to overall income.

Figure 7.1: Components of 1st year English-domiciled full-time students' average total income, 2011/12 and 2007/08

Note: *figures adjusted for partner contributions where relevant

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

7.4.2 Part-time students

Shifting focus to part-time students (those studying 50 per cent + FTE), we find that the average total income also fell slightly, from £15,308 (taking account of inflation) to £14,984: a smaller decrease than among our comparison groups of full-time students (first year only), at just two per cent (Table 7.4). The greatest rise was in other sources of student support (which on average contribute only a small amount towards total income, but can contribute quite substantial amounts for specific, targeted groups of students). The rise that had the greatest impact was the increase in average income from paid work which increased by 15 per cent between 2007/08 and 2011/12; and work earnings now account for an even higher proportion of the average total income of part-time students (increasing from 71 per cent in 2007/08 to 83 per cent in 2011/12). This represents a change from previous trends which saw the average amount of earnings from paid work earnings remaining stable over time and reducing in terms of the contribution made to overall income. This seems to have been driven by an increase in earnings from continuous work, rather than either an increase in hours worked (which approached full-time work at 36 hours a week for the majority of part-time students in work) or a shift towards continuous work (which has remained stable over time, see Section 7.5.2).

Another key change is the shift from a positive contribution towards overall income from the families of part-time students in 2007/08 to a negative amount in 2011/12, representing a contribution to (rather than from) their families. It is likely that this is influenced by changes in the composition of the part-time student sample (even when focusing on those studying on higher intensity programmes). As noted above, the 2011/12 included more students from the mid age range and with dependent children, and in later years of their programme, all factors associated with negative income from families. This change in income from families more than offsets the increased earnings from paid work and leads to the overall decrease in total income among part-time students over time.

Table 7.4: Comparison of average total income figures (£): 2011/12 and 2007/08 (adjusted), 50%+ FTE English-domiciled part-time students

	Part-time (50% FTE+) students		
	SIES 2011/12	SIES 2007/08**	Index (12/08)
Main sources of student support	336	290	1.16
Other sources of student support	868	687	1.26
Income from paid work	12,474	10,854	1.15
Income from family*	-624	1,174	-0.53
Social security benefits*	1,479	1,604	0.92
Other income*	449	700	0.64
Estimated total income*	14,984	15,308	0.98
<i>Base (N) unweighted</i>	<i>546</i>	<i>641</i>	

Note: *figures adjusted for partner contributions where relevant

** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

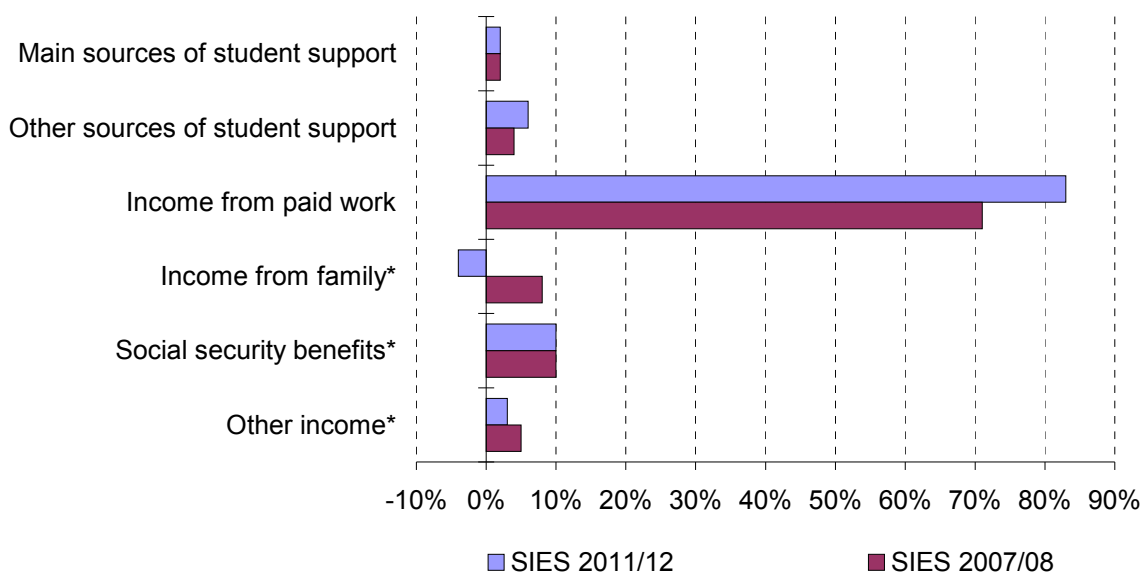
Base: all English-domiciled students part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

Figure 7.2 illustrates the change in the relative composition of average total income over time for part-time students on higher study intensity programmes. It shows how the distribution of average income has shifted towards earnings from paid work as family income reduces the overall income. It also shows that the relative contribution from social

security benefits have remained stable, as have the main sources of student support (although contributing only a very small proportion towards overall income).

Figure 7.2: Components of 50%+ FTE English-domiciled part-time students' average total income, 2011/12 and 2007/08



Note: *figures adjusted for partner contributions where relevant

Base: all English-domiciled students part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

7.4.3 Changes in average total income for different groups

Full-time students

Looking at trends across key groups of first year full-time students, we can see that the average total income has fallen for almost all groups of students between 2007/08 and 2011/12 (Table 7.5). There is little variation in this decrease, but those experiencing the greatest fall in income are: English-domiciled students studying in Welsh HEIs, those living at home with their parents during term-time, students from Asian/Asian British or mixed ethnic backgrounds, and students with a partner and dependent children. Not all student groups saw a decrease over time, indeed the average total income has remained stable for older students (those aged 25 or older) and single parents, and has fallen only marginally for those from intermediate work backgrounds, from black/black British backgrounds or those studying in FECs.

Table 7.5: Comparison of SIES average total income figures (£): 2011/12 data for English-domiciled full-time students compared with adjusted 2007/08 data for key groups (mean) (1st year only)

	Full-time 1st years		
	2011/12	2007/08**	Index (12/08)
Gender			
Male	10,452	11,950	0.87
Female	11,172	13,206	0.85
Age group (full-time)			
under 20	10,168	12,113	0.84
20-24	9,755	11,333	0.86
25 and older	16,130	16,144	1.00
Age group (part-time)			
under 25	-	-	-
25-29	-	-	-
30-39	-	-	-
40+	-	-	-
Socio-economic group			
Managerial/professional	10,976	12,717	0.86
Intermediate	12,636	12,860	0.98
Routine/manual	10,818	13,045	0.83
Ethnicity			
White	11,152	12,803	0.87
Black/black British	12,124	12,657	0.96
Asian/Asian British	8764	10,938	0.80
Mixed	10,137	12,843	0.79
BME	na	na	na
Family type			
Single	10,248	12,043	0.85
Couple without children	11,198	12,928	0.87
Lone parent family	21,017	20,804	1.01
Two-adult family	13,147	17,061	0.77
Location of study			
English HEI	10,846	12,729	0.85
Welsh HEI	10,301	12,710	0.81
FEC	11,159	11,561	0.97
OU	na	na	na
Year of study			
First year	10,839	12,659	0.86
Intermediate years	na	na	na
Final year/one-year course	na	na	na
Whether lives with parents			
Lives at home/with parents	8,826	10,947	0.81
Lives away from home	11,490	13,221	0.87

	Full-time 1st years		
	2011/12	2007/08**	Index (12/08)
Living in London			
London	11,806	12,707	0.93
Elsewhere	10,636	12,651	0.84
<i>Base (N) unweighted</i>	<i>1,030</i>	<i>680</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases
Base: all English-domiciled students: Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Part-time students

Among part-time students studying on high intensity programmes, some categories of students saw an increase in the average total income whereas others saw a decrease between 2007/08 and 2011/12 (Table 7.6). Those groups of students experiencing an increase include: female students, those in their 30s, in the higher social class groups (managerial and professional work groups), those from BME backgrounds, couples without children, those studying in FECs, and those at the start or end of their course. These patterns are likely to reflect the growing importance of income from paid work for part-time students, and increases in other sources of student support. Student groups experiencing a decrease between the two surveys include: males, those under 25, from lower socio-economic groups, those with children, studying at English HEIs including the OU, those mid course and those living at home with their parents during term-time. Some of the decreases for these groups could be explained by the shift towards income from families being a negative amount.

Table 7.6: Comparison of SIES average total income figures (£): 2011/12 data for English-domiciled part-time students compared with adjusted 2007/08 data for key groups (mean) (50% FTE+ only)

	Part-time (50% FTE+)		
	2011/12	2007/08**	Index (12/08)
Gender			
Male	13,499	14,561	0.93
Female	16,069	15,821	1.02
Age group (full-time)			
under 20	-	-	-
20-24	-	-	-
25 and older	-	-	-
Age group (part-time)			
under 25	11,746	13,827	0.85
25-29	14,847	15,624	0.95
30-39	16,348	15,676	1.04
40+	15,272	16,131	0.95
Socio-economic group			
Managerial/professional	17,808	16,605	1.07
Intermediate	13,551	14,226	0.95
Routine/manual	12,599	13,394	0.94

	Part-time (50% FTE+)		
	2011/12	2007/08**	Index (12/08)
Ethnicity			
White	15,414	15,826	0.97
Black/black British	-	-	-
Asian/Asian British	-	-	-
Mixed	-	-	-
BME	13,270	11,031	1.20
Family type			
Single	14,030	13,831	1.01
Couple without children	16,231	15,096	1.08
Lone parent family	16,619	17,720	0.94
Two-adult family	14,498	16,830	0.86
Location of study			
English HEI	15,160	16,365	0.93
Welsh HEI	-	-	-
FEC	13,003	11,851	1.10
OU	15,039	16,344	0.92
Year of study			
First year	14,891	13,704	1.09
Intermediate years	14,482	17,278	0.84
Final year/one-year course	15,851	15,098	1.05
Whether lives with parents			
Lives at home/with parents	11,916	13,755	0.87
Lives away from home	15,589	15,765	0.99
Living in London			
London	15,692	15,265	1.03
Elsewhere	14,867	15,311	0.97
<i>Base (N) unweighted</i>	<i>546</i>	<i>641</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students: 50%+ FTE part-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

7.5 Changes over time in the sources of student income

In this section we provide a breakdown of each of the main components of total student income, and explore how they have changed since 2007/08. Comparisons focus on first year full-time students and part-time students of high intensity programmes (50 per cent FTE plus).

7.5.1 Main and other sources of student support

Full-time students

Table 7.7 compares income from the main and other sources of student support among first year full-time students across the two surveys, and shows that the Student Loan for Fees has remained stable over time (essentially keeping pace with inflation). However the average income from the Student Loan for Maintenance has increased by four per cent between 2007/08 and 2011/12, which might reflect the slight increase in take up of loans

between the two surveys (from 73 per cent to 76 per cent). The increase in take-up reverses the trend noticed between the 2004/05 and 2007/08 surveys.

The average income from Maintenance and Special Support Grants has also increased by four per cent between 2007/08 and 2011/12. This is despite the proportion in receipt of a grant remaining fairly stable: 41 per cent of new system students in 2007/08 received a Maintenance Grant and 39 per cent of first year students received either a Maintenance or Special Support Grant in 2011/12.

The income from Access to Learning Funds has fallen by 18 per cent, and continues the trend found between the 2004/05 and 2007/08 surveys.

Table 7.7: Comparison of average income from the main and other sources of student support (£): 2011/12 and 2007/08 (adjusted), 1st year English-domiciled full-time students.

Main sources of student support	Full-time 1st years		
	2011/12	2007/08**	Index (12/08)
Student loan for fees	6,500	6,481	1.00
Student loan for maintenance	2,665	2,566	1.04
Maintenance or Special Support Grant	2,972	2,871	1.04
Access to Learning Funds	848	1,029	0.82
Other sources of student support	781	1,108	0.70
- of which, institutional support	290	383	0.76
<i>Base (N) unweighted</i>	<i>1,030</i>	<i>680</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

The average income from the other sources of student support has fallen by almost one third (30 per cent) among first year students since 2007/08. This source includes more targeted funds such as child-related support and support related to particular degree subjects such as medicine or other health-related subjects and teacher training. The fall might be explained by the change in profile of first year full-time students between 2007/08 and 2011/12: less older students, more single students, and fewer studying towards a teaching qualification; and tightening of eligibility for some support (e.g. Teacher Training Bursaries).

Other sources also includes support from the students' institution (including bursaries and scholarships), and this element of other support also fell between the two surveys, but by a slightly smaller degree, by 24 per cent.

Part-time students

Focusing on part-time students on higher intensity programmes, between 2007/08 and 2011/12, the average income from the main sources of student support increased by four per cent in real terms, driven in particular by a 38 per cent increase in the Course Grant (however this was from a relatively low base in monetary terms of £50, in 2011/12 prices, Table 7.8). The increase in the average income from Course Grants across the part-time

cohort can be explained by an increase in recipients rather than an increase in the support received by individuals, as the proportion receiving this support increased from 19 per cent to over one quarter (27 per cent, for those on higher intensity programmes).

The increase in Course Grant more than offsets the slight decrease in the average value of the Fee Grant (tuition fee support). This reduction can be partly explained by the fall in the proportion of part-time students receiving this type of support (from 28 to 23 per cent among those on higher intensity courses), which in turn might be explained by excluding OU students from the questions concerned with Fee Grants as it was deemed that this group of students would not be aware of this type of funding support (with this particular label)¹.

Average income from other sources of support also increased between the two surveys, rising by 23 per cent in real terms; and this is despite a slight fall in the average amount received from employers. A slighter higher proportion of part-time students were found to have received other sources of support (such as support from their institutions and/or help from charities) in the 2011/12 survey than in the 2007/08 survey, but the proportion receiving support from their employers has fallen (from 33 to 26 per cent among those on higher intensity courses²).

Table 7.8: Comparison of average income from the main and other sources of student support (£): 2011/12 and 2007/08 (adjusted), 50%+ FTE English-domiciled part-time students.

	Part-time (50%+ FTE)		Index (12/08)
	2011/12	2007/08**	
Main sources of student support	303	290	1.04
Course grant	69	50	1.38
Tuition fee support	218	225	0.97
Access to Learning Funds	15	15	1.02
Other sources of student support	847	687	1.23
- of which, employer support	425	446	0.95
<i>Base (N) unweighted</i>	<i>713</i>	<i>641</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

¹ The question about receipt of a course grant was asked of OU students, but the question about fee grant receipt was not as the OU advised that students may not be aware of the source of any financial support towards fees. OU students however were asked about Tuition fee support in the 07/08 survey, this will affect comparisons between the 07/08 and 11/12 findings.

² It is interesting to note that the proportion of part-time students on courses of lower intensity (25 to 50 per cent FTE) receiving support from an employer was 33 per cent.

7.5.2 Income from paid work

Full-time students

The average income from paid work among first year full-time students declined in real terms between the two surveys: with first year students in 2011/12 earning £1,301 on average compared to £1,965 on average among first years in 2007/08 (up-rated to reflect earnings growth). This represents a reduction of 34 per cent in real terms in average earnings¹ (Table 7.9).

Table 7.9: Average income across first year English-domiciled full-time students, proportion working and average income for those in work, 2011/12 and 2007/08 (adjusted)

	Full-time 1 st years		
	2011/12	2007/08	Index (12/08)**
All students mean earnings	1,301	1,965	0.66
N (unweighted)	1,030	680	
% working	51	49	
Mean earnings (for those working)	2,559	3,996	0.64
<i>N working (unweighted)</i>	<i>513</i>	<i>336</i>	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Among first year full-time students, this decline in earnings income appears to be related to a change in the quality and duration of jobs students are engaging in, rather than any change in the overall proportion working whilst studying. Indeed, in 2011/12, 51 per cent of students were working which is very similar to the 49 per cent who were working in 2007/08. Instead we see a reduction in the proportion reporting continuous work (from 35 per cent in 2007/08 to 25 per cent in 2011/12) and an increase in more casual non-continuous work (from 20 per cent in 2007/08 to 32 per cent in 2011/12) which tends to be increasingly less well paid (see Tables 7.10 and 7.11). For those who did have a continuous job, earnings remained relatively stable between the two surveys at £3,758 on average in 2011/12 compared to £3,993 in 2007/08 (up-rated). However, income from the more common casual type of work was considerably lower comparing the two surveys, earnings from casual jobs fell by 57 per cent from £2,723 (up-rated) in 2007/08 to £1,172 in 2011/12 – this is despite students apparently working similar hours for a longer period on average (Table 7.11).

Looking at the changes over time, the 2011/12 survey suggests that approximately half of full-time students undertake paid work whilst studying, and working continues to be a

¹ As outlined earlier in Chapter 3 and in the introduction to this chapter, changes to the work section of the questionnaire between the 2007/08 and 2011/12 surveys mean that direct comparisons of earnings figures are challenging and should be treated as indicative only. Key changes to note in the survey and in treatment of data are: changes in the questions relating to when jobs started and ended; and changes in the line of questioning to allow flexibility in measurement of hours and pay during term time and vacation for all reported jobs. In the 2007/08 survey, for additional or non-continuous jobs it was assumed that students had the same pay and hours during term-times and vacations. A detailed description of changes to the questionnaire and treatment of data can be found in the technical appendix.

common practice. However it would appear that the quality of work opportunities for full-time students has decreased over time: more students are working in casual jobs than in continuous jobs, and the pay in these casual jobs seems to be falling in real terms.

Table 7.10: Proportion of first year English-domiciled full-time students with continuous jobs, average earnings and weekly hours worked for those in continuous jobs, 2011/12 and 2007/08 (adjusted)

	Full-time 1 st years		
	2011/12	2007/08	Index (12/08)**
% with continuous job	25	35	
Mean earnings (for those with continuous job)	3,758	3,993	0.94
% reporting consistent hours	47	35	
- Mean hours per week (term and vacation)	19	17	
% reporting different hours	53	65	
- Mean hours per week (term-time)	10	11	
- Mean hours per week (vacation)	20	24	
<i>N working (unweighted)</i>	250	247	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Table 7.11: Proportion of first year English-domiciled full-time students with other jobs, average earnings and weekly hours worked for those in other jobs, 2011/12 and 2007/08 (adjusted)

	Full-time 1 st years		
	2011/12	2007/08	Index (12/08)
% with 'other' work	32	20	
Mean earnings (for those with other jobs)	1,172	2,723	0.43
% reporting consistent hours (job 1)**	36	na	
- Mean hours per week (term and vacation – job 1)	14	13	
% reporting different hours (job 1)	64	N/a	
- Mean hours per week (term-time – job 1)	6	(-)	
- Mean hours per week (vacation – job 1)	17	(-)	
Duration in weeks	17	14	
<i>N working (unweighted)</i>	317(263)*	132	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases

Note: % working and Mean earnings for 'other' work is for all those with 'other' work, hours and job duration are for those who only reported 'other' work (i.e. without continuous work). Hours and duration of work are for first/main 'other' job only. In 2007/08 students were assumed to do the same hours during term-times and vacations.

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Part-time students

The opposite pattern is found among part-time students over time. Here income from paid work increased by 17 per cent for comparable part-time students (i.e. those studying 0.5

FTE or above) between the two surveys: with students earning on average £11,976 in 2011/12 compared with £10,279 (up-rated) in the 2007/08 academic year (Table 7.12).

This increase has largely been driven by an increase in earnings from continuous work rather than any increase in the proportion working or the proportion with a continuous job. The proportion working in any job remained stable between the two surveys (82 per cent in 2011/12 and 81 per cent in 2007/08), and although the proportion working in a continuous job declined slightly from 78 per cent to 72 per cent in 2011/12, earnings for those with a continuous job increased by 27 per cent from £12,021 to £15,306. This increase in earnings among those with continuous work would appear to be due to higher pay rather than any increase in the hours worked which remained fairly constant between the two surveys (Table 7.13).

Table 7.12: Average income across English-domiciled part-time students (50%+ FTE), proportion working and average income for those in work, 2011/12 and 2007/08 (adjusted)

	Part-time (50% FTE+)		
	2011/12	2007/08	Index (12/08)
All students mean earnings	11,976	10,279	1.17
N (unweighted)	713	641	
% working	82	81	
Mean earnings (for those working)	14,578	12,742	1.14
<i>N working (unweighted)</i>	<i>568</i>	<i>521</i>	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases
Base: all English-domiciled students 50%+ FTE part-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Table 7.13: Proportion of English-domiciled part-time students (50%+ FTE) with continuous jobs, average earnings and weekly hours worked for those in continuous jobs, 2011/12 and 2007/08 (adjusted)

	Part-time (50% FTE+)		
	2011/12	2007/08	Index (12/08)**
% with continuous job	72	78	
Mean earnings (for those with continuous job)	15,306	12,021	1.27
% reporting consistent hours	76	78	
- Mean hours per week (term and vacation)	36	35	
% reporting different hours	24	22	
- Mean hours per week (term-time)	27	28	
- Mean hours per week (vacation)	10	24	
<i>N working (unweighted)</i>	<i>488</i>	<i>502</i>	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases
Base: all English-domiciled students part-time 50%+ FTE students

Source: NatCen/IES SIES 2007/08 and 2011/12

Table 7.14: Proportion of English-domiciled part-time students (50%+ FTE) with other jobs, average earnings and weekly hours worked for those in other jobs, 2011/12 and 2007/08 (adjusted)

	Part-time (50% FTE+)		
	2011/12	2007/08	Index (12/08)**
% with 'other' work	19	14	
Mean earnings (for those with other jobs)	5,212	6,569	0.79
% reporting consistent hours (job 1)**	63	na	
- Mean hours per week (term and vacation – job 1)	(29)	21	
% reporting different hours (job 1)	37	na	
- Mean hours per week (term-time – job 1)	(-)	-	
- Mean hours per week (vacation – job 1)	(-)	-	
Duration in weeks	28	25	
<i>N working (unweighted)</i>	<i>137(80)</i>	<i>86</i>	

Note: ** 2007/08 figures were multiplied by 1.073 to reflect AEI increases

Note: % working and Mean earnings for 'other' work is for all those with 'other' work, hours and job duration are for those who only reported 'other' work (i.e. without continuous work). Hours and duration of work are for first/main 'other' job only. In 2007/08 students were assumed to do the same hours during term-times and vacations.

Base: all English-domiciled students part-time 50%+ FTE students

Source: NatCen/IES SIES 2007/08 and 2011/12

7.5.3 Income from family

Full-time students

Among full-time first year students, income from families declined substantially from £2,397 (adjusted to 11/12 prices) to £1,522 between the two surveys – falling by over one third (37 per cent, Table 7.15). Contributions from parents/other relations fell by 20 per cent, following the trend noticed between the 2004/05 survey and the 2007/08 survey (a similar fall of 15 per cent). This was exacerbated by the change from a positive contribution towards income from students' partners found in the 2007/08 survey to a negative contribution in the 2011/12 survey (reverting back to the situation noted in the 2004/05 survey).

Table 7.15: Comparison of average income from families (£): 2011/12 and 2007/08 (adjusted), 1st year English-domiciled full-time students.

	Full-time 1st years		
	2011/12	2007/08**	Index (12/08)
Income from family	1,522	2,397	0.63
Contributions from parents/other relatives	1,535	1,917	0.80
Contributions from non-relatives	na	18	na
Gifts in kind	na	317	na
Contributions from partner	3	3	0.88
Share of partners' income	-16	142	-0.11
<i>Base (N) unweighted</i>	<i>1,030</i>	<i>680</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students Year 1 full-time students

Source: NatCen/IES SIES 2007/08 and 2011/12

Part-time students

Among part-time students on higher intensity programmes, income from families also fell but much more sharply than for full-time students. Here the switch from a positive contribution towards income from partners to a negative one (indicating that students contributed more on average than they received) was more pronounced, with students in the current survey contributing almost as much to their partners as they had received in the previous survey. At the same time, the contributions from parents and other relatives also declined (by 27 per cent, Table 7.16), following trends noticed in the full-time student population. These changes are related to complex differences within the profile of part-time students:

- A lower proportion of under 25s among the part-time (high study intensity) population helps to explain the decrease in average contributions from parents
- And the negative contribution from partners is associated with age, and in the 2011/12 part-time population (on higher intensity programmes) there is a much greater proportion aged between 25 and 39 than found in the 2007/08 survey population.

Table 7.16: Comparison of average income from families (£): 2011/12 and 2007/08 (adjusted), 50%+ FTE English-domiciled part-time students.

	Part-time (50% FTE+)		
	2011/12	2007/08**	Index (12/08)
Income from family	-342	1,174	-0.29
Contributions from parents/other relatives	258	355	0.73
Contributions from non-relatives	na	10	na
Gifts in kind	na	157	na
Contributions from partner	21	9	2.32
Share of partners' income	-621	641	-0.97
<i>Base (N) unweighted</i>	<i>713</i>	<i>641</i>	

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students part-time students, studying at 50% FTE+

Source: NatCen/IES SIES 2007/08 and 2011/12

7.5.4 Social security benefits

Social security benefits that students could receive included: Child Benefit, Child Tax Credit, Carers Allowance, Working Tax Credit, Job Seekers Allowance, Employment Support Allowance (formerly Incapacity Benefit and Income Support paid on incapacity grounds), Income Support, Housing Benefit, Local Housing Allowance, Pension Credit and Retirement or Widow's Pension.

Full-time students

Comparing income from social security benefits finds that the overall level of income received across full-time first year students has increased substantially (even when taking into account inflation). The average amount received in 2007/08 was £358 (up-rated) and in 2011/12 was £612 (Table 7.17). This is an increase of 71 per cent. The proportion of students receiving benefits remained relatively stable between the two surveys, but the

amounts received increased considerably. However caution should be used when interpreting these results as the benefits section of the questionnaire was considerably truncated in the 2011/12 survey, required self-completion which leads to estimation rather than accurate figures, and the figures given were adjusted to cover the full academic year.

Table 7.17: Average income from benefits among full-time students (£): 2011/12 and 2007/08 (adjusted), 1st year English-domiciled full-time students

	Full-time 1 st years	
	SIES 2011/12	SIES 2007/08**
Average income from benefits (£)	612	358
% students in receipt	10	12
Average income, those receiving (£)	6,246	3,091
<i>Base (N) unweighted</i>	1030	680

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students Year 1 full-time students

Source: NatGen/IES SIES 2007/08 and 2011/12

Part-time students

Part-time students also saw an increase in benefit income (those on high intensity courses), although this increase was somewhat lower at 26 per cent than found for full-time students. It increased from £1,416 (up-rated) in 2007/08 to £1,784 in 2011/12 (Table 7.18). This increase is due to an increase in income from benefits of 40 per cent in real terms for those who receive them, rather than an increase in the proportion receiving benefits (which actually declined slightly over the period from 42 per cent to 47 per cent).

Table 7.18: Average income from benefits among part-time students, 2011/12 and 2007/08 (adjusted): 50%+ FTE students only

	Part-time (50% FTE+)	
	SIES 2011/12	SIES 2007/08**
Average income from benefits (£)	1,784	1,416
% students in receipt	42	47
Average income, those receiving (£)	4,204	3,003
<i>Base (N) unweighted</i>	713	641

Note: ** 2007/08 figures were multiplied by 1.133 to reflect RPI increases

Base: all English-domiciled students part-time students, studying at 50% FTE+

Source: NatGen/IES SIES 2007/08 and 2011/12

7.6 Change over time in total student expenditure

7.6.1 Changes in total student expenditure and the main categories of spending

Full-time students

The total average expenditure of full-time first year students appears to have fallen by around eight per cent between 2007/08 and 2011/12, from £14,158 in today's money to £13,095 (Table 7.19). However, as mentioned, the SIES methodology in 2011/12 was

considerably different to that used in 2007/08 and, as such, measures of spending in the two studies may not be directly comparable.

Table 7.19: Comparison of SIES expenditure figures (£): 2011/12 data for all English-domiciled students compared with adjusted 2007/08 data for all students[#] (mean)

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES 2011/12	SIES 2007/08 [#]	Index (12/08)	SIES 2011/12	SIES 2007/08 [#]	Index (12/08)
Living costs* <i>N=Unweighted</i>	6,375 553	7,250 424	0.88	10,881 273	11,711 543	0.93
Housing costs* <i>N=Unweighted</i>	2,837 942	2,401 424	1.18	3,983 600	3,625 543	1.10
Participation costs <i>N=Unweighted</i>	3,957 537	4,323 424	0.92	2,438 264	2,104 543	1.16
Spending on children <i>N=Unweighted</i>	306 1,025	185 424	1.66	1,085 694	853 543	1.27
Estimated total expenditure*	13,095	14,158	0.92	18,408	18,292	1.01
<i>Base (N) unweighted</i>	530	602		251	543	

N=(1,353) unweighted

*Note: figures adjusted for partner contributions where relevant

[#]2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All English-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES 2011/12 and 2007/08

Living costs seem to have fallen by 12 per cent between 2011/12 and 2007/08, and although this may provide some evidence of a real decrease in spending (reflecting the fall in full-time student income), the change in methodology may also have had an impact on these figures. Information in this report about living costs has been derived from both the main SIES survey questionnaire and the seven-day diary. Given its reduced length, there was less scope in the main questionnaire for probing respondents about their spending on living costs, although the questions asked in the spending diary were the same as in 2007/8. Less prompting may have resulted in students reporting fewer costs in some areas. (More details about the change in methodology can be found in the Technical Appendix, Chapter 10). Most of the categories of living costs (such as personal spending and entertainment) use measures from the main questionnaire, and so will have been affected by the changes to this. One exception, however, is the cost of food, which is collected using diary information alone (and thus has been collected in a very similar way in 2011/12 compared with 2007/08). In 2011/12, first year students spent an average of £1,794 on food, compared with £1,939 in 2007/08 (adjusted to reflect RPI increases). This represents a seven per cent decrease in real terms – and may be indicative of a real fall in spending, given that the way in which this spending category was measured was similar in the different waves of the SIES survey.

Housing costs rose by 18 per cent between 2007/08 and 2011/12. Again, this change may be partly attributable to the different methodologies used, although the 2011/12 questions on housing were similar to those used in 2007/08. Moreover, this finding is supported by evidence from a recent survey by the National Union of Students (NUS) and Unipol

Student Housing, which found that average weekly rent among students increased by 25 per cent between 2009/10 and 2012/13.¹

Participation costs, as measured by SIES, fell by nine per cent between 2007/08 and 2011/12. This fall is likely to be due to the change in the SIES methodology. Specifically, the calculation of participation costs in 2011/12 did not include the cost of childcare or petrol relating to study, as it was not possible to differentiate participation costs in these areas from costs relating to work or leisure. In 2011/12, all childcare costs were grouped together in a single category, hence a rise of 49 per cent in real terms in average spending on children, from the 2007/08 figure of £2,178 to £4,232 in 2011/12, among those students who incurred child-related costs.

Part-time students

Between 2007/08 and 2011/12, total average expenditure among part-time students in all years, studying with an intensity of at least 50 per cent of a full-time equivalent course, stayed fairly stable in real terms (at £18,292 in 2007/08 compared with £18,408 in 2011/12; Table 7.19). Some of the differences in particular categories of expenditure (for example, the rise in spending on children) may be accounted for by the methodological factors described above. Housing costs appear to have risen by 10 per cent between 2007/08 and 2011/12, while participation costs rose by 16 per cent over this period. The increase in participation costs among part-time students is discussed below in Section 7.6.4.

7.6.2 Changes in spending profile

Full-time students

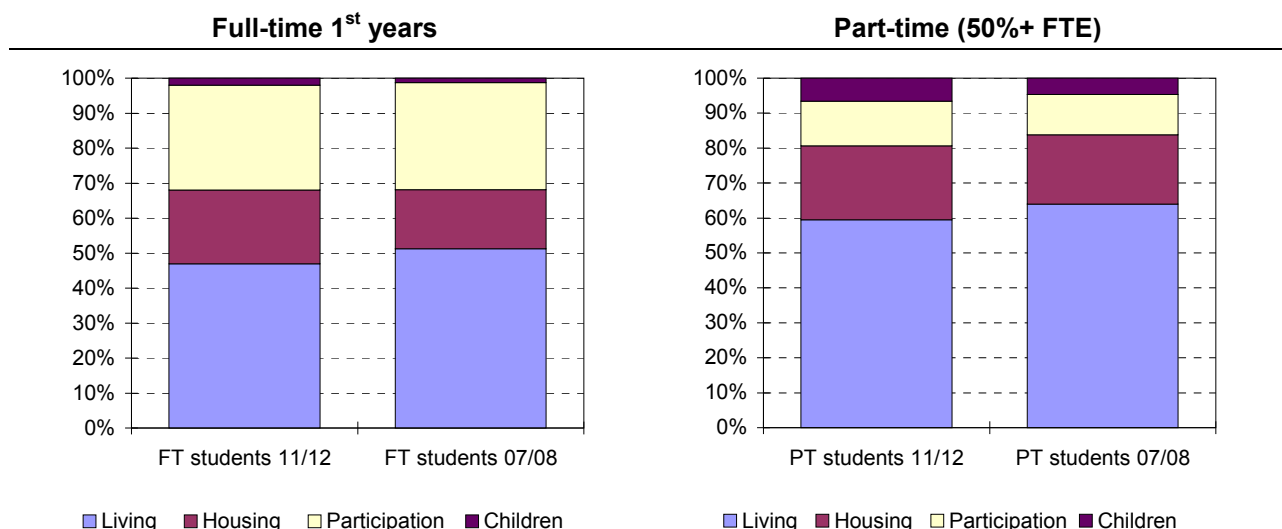
Reflecting the issues described above, the spending profiles of full-time first year students are slightly different in 2011/12 compared with 2007/08 (Figure 7.3). In 2011/12, housing costs accounted for 21 per cent of spending, compared with 17 per cent in 2007/08. Living costs fell from 51 per cent to 47 per cent of total spending over the same period.

Part-time students

Among part-time students, the proportion of spending accounted for by living costs fell from 64 per cent in 2007/08 to 60 per cent in 2011/12 (Figure 7.4).

¹ Accommodation Costs Survey 2012/13: National Union of Students and Unipol Student Homes.

Figure 7.3: Changes in profile of expenditure (%): 2011/12 and 2007/08 data for full-time first year English-domiciled students and part-time English-domiciled students studying at least 50% FTE



*Note: figures adjusted for partner contributions where relevant

2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All English-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES 2011/12 and 2007/08

7.6.3 Changes in total expenditure for different groups

This section considers whether trends in expenditure vary for different types of students. Table 7.20 looks at trends across key groups of full-time students. Comparisons are not shown for part-time students due to the small numbers in many of the groups.

Table 7.20: Comparison of total SIES expenditure figures (£): 2011/12 data for English-domiciled full-time first year students compared with adjusted 2007/08 data for key subgroups (mean)[#]

	SIES 2011/12	SIES 2007/08	Index (12/08)
Gender			
Male	13,196	12,901	1.02
Female	13,001	14,180	0.92
Age group			
Under 20	12,668	12,613	1.00
20-24	12,605	12,610	1.00
25+	16,486	18,742	0.88
Whether living in London			
Living in London	13,217	13,907	0.95
Living elsewhere	13,074	13,596	0.96

2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: all English-domiciled, 1st year, full-time students

Source: NatCen/IES SIES 2011/12

Among full-time first year students, there was some difference in trends in expenditure for men and women. While women's expenditure decreased by eight per cent between 2007/08 and 2011/12, spending among men appeared more stable. Differences were also pronounced by age, with those over 25 experiencing a 12 per cent decrease in spending, compared with a more stable picture among those aged 24 and under. Spending fell by a similar proportion between 2007/08 and 2011/12 among those living in London and those living elsewhere.

7.6.4 Changes in participation costs

Full-time students

Table 7.21 documents the change in participation costs between 2007/08 and 2011/12. As noted above, the 38 per cent decrease in facilitation costs is likely to be due to the change in the methodology and the different way in which this figure was calculated in 2011/12. Specifically, childcare costs and petrol costs relating to study have not been included in the 2011/12 figure, but were included in 2007/08. Course fees and direct course costs were five per cent lower in 2011/12 compared with 2007/08. The lower average fees in 2011/12 may be due in part to 2007/08 course fees having been adjusted for inflation. First year students in 2007/08 could be charged 'variable tuition fees' of up to £3,070 per year. By adjusting this figure to reflect RPI increases, we arrive at a figure (£3,416) that is actually higher than the standard tuition fee rate charged in 2011/12 (£3,375). Another explanation for the lower average tuition fees in 2011/12 is that the sample for the most recent SIES contains a higher proportion of students who were not eligible to pay tuition fees, compared with the 2007/08 sample (seven per cent compared with one per cent). Those students who were not eligible for fees include, for example, those receiving NHS bursaries.

Table 7.21: Comparison of SIES participation costs (£): 2011/12 data for English-domiciled full-time first year students compared with adjusted 2007/08 data (mean)[#]

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES 2011/12	SIES 2007/08	Index (12/08)	SIES 2011/12	SIES 2007/08	Index (12/08)
Tuition fee cost	3,085	3,258	0.95	1,512	1,120	1.35
	1,024	536		679	543	
Direct course costs	489	514	0.95	426	353	1.21
	1,000	536		694	543	
Costs of facilitating participation	342	551	0.62	513	631	0.81
	566	536		300	543	
Total participation costs	3,957	4,323	0.92	2,438	2,104	1.16
<i>Base (N) unweighted</i>	537	536		264	543	

[#] 2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All English-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatGen/IES SIES 2011/12

Part-time students

The cost of tuition fees among part time students rose by 35 per cent between 2007/08 and 2011/12. The figures for 2007/08 part-time students presented in Table 7.21 are for all part-time students surveyed in that year. Among those part-time students who began courses after 2006/07, fees were slightly higher than the 2007/08 average of £1,120, at

£1,198 (adjusted for inflation). This higher figure is 26 per cent lower than the 2011/12 average of £1,512. This may be evidence of a real rise in tuition fees among part time students. Moreover, spending on direct course costs (such as books and equipment) rose by 21 per cent during this period. As above, the decrease in the costs of facilitating participation is likely to be due to the change in methodology.

7.7 Change over time in students' overall financial position

7.7.1 Borrowing

Full-time students

Average borrowing across full-time first year students was predicted to be £6,831 by the end of the 2011/12 academic year. Taking account of changes in prices (using, as noted earlier, the Retail Price Index), borrowing in 2007/08 was five per cent lower at £6,494. Outstanding student loan debt rose by six per cent between 2007/08 and 2011/12, while the amount owing on commercial credit remained stable and overdrafts fell by 26 per cent. Full-time students owed a higher amount in arrears in 2011/12 compared with 2007/08.

Table 7.22: Net borrowing comparison, English-domiciled full-time and part-time students[#]

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES 2011/12	SIES 2007/08	Index (12/08)	SIES 2011/12	SIES 2007/08	Index (12/08)
Commercial credit	378	370	1.02	2,141	2,316	0.92
Overdraft	189	255	0.74	324	214	1.52
Arrears	65	32	2.00	119	77	1.55
Career Development Loans	0	0	-	0	0	-
Outstanding student loan debt	6,194	5,823	1.06	845	479	1.77
Outstanding Access to Learning Funds	0	2	0.04	2	2	1.03
Estimated borrowing	6,831	6,494	1.05	3,515	3,097	1.13
<i>Base (N) unweighted</i>	<i>1,003</i>	<i>680</i>		<i>675</i>	<i>641</i>	

[#] 2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All English-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES SIES 2011/12

Part-time students

Among part-time students, the average level of borrowing was predicted to be £3,515 by the end of the 2011/12 academic year, 13 per cent higher than the adjusted 2007/08 figure of £3,097. Student loan debt had risen by 77 per cent between 2007/08 and 2011/12. Part time students also owed a higher amount in arrears and on overdraft in 2011/12 compared with 2007/08 but owed a lower amount in commercial credit.

7.7.2 Savings

Full-time students

Full-time first year students appear to be saving less. The average expected amount of savings at the end of the 2011/12 academic year was £1,314, 49 per cent lower than found in 2007/08 (Table 7.23).

Table 7.23: Net saving comparison, English-domiciled full-time and part-time students #

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES	SIES	Index	SIES	SIES	Index
	2011/12	2007/08	(11/07)	2011/12	2007/08	(12/07)
Savings at the end of the year	1,314	2,580	0.51	1,918	2,797	0.69
<i>Base (N) unweighted</i>	762	680		677	641	

2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All English-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES SIES 2011/12

Part-time students

Part-time students, studying with an intensity of at least 50 per cent of a full-time equivalent course, had higher predicted savings than full-time students, at £1,918 at the end of the academic year 2011/12; however, this was 31 per cent lower than the equivalent figure for 2007/08 (Table 7.23).

7.7.3 Net debt

Full-time students

Deducting savings from borrowing gives predicted net debt for the academic year. Net debt in 2011/12 was predicted to average £5,576 across English-domiciled full-time first year students (Table 7.24). This compares to an average net debt of £3,916 in 2007/08: an increase of 42 per cent, allowing for inflation.

Part-time students

Among part-time students in their first year, net debt was predicted to be £1,608 in 2011/12, over five times higher than the 2007/08 figure of £299. Higher levels of net debt may have been driven by higher levels of student loan debt and higher tuition fee costs in 2011/12 compared with 2007/08 (see Tables 7.21 and 7.22).

Table 7.24: Net saving comparison, English-domiciled full-time and part-time students #

	Full-time 1 st years			Part-time (50%+ FTE)		
	SIES 2011/12	SIES 2007/08	Index (12/08)	SIES 2011/12	SIES 2007/08	Index (12/08)
Savings	1,314	2,580	0.51	1,918	2,797	0.69
<i>N=Unweighted</i>	762	680		677	641	
Borrowing	6,831	6,494	1.05	3,515	3,097	1.13
<i>N=Unweighted</i>	797	680		675	641	
Net Debt	5,576	3,916	1.42	1,608	299	5.37
<i>Base (N) unweighted</i>	968	680		652	641	

2007/08 data were multiplied by 1.113 to reflect RPI increases

Base: All English-domiciled students: Year 1 full-time students, 50% FTE+ part-time students

Source: NatCen/IES SIES 2011/12

8 Comparison of English and Welsh-domiciled students

8.1 Summary of key findings

- As in the previous two surveys, there was no significant difference in the level of full-time student income between Welsh and English-domiciled students (£10,730 and £10,931); and there was generally little difference in the main sources of income between the two. The exception relates to paid work earnings, where Welsh-domiciled full-time students earned considerably less than their English counterparts.
- The average income of Welsh-domiciled part-time students at £11,555 was considerably lower than that found for English-domiciled part-time students (£15,198) – as the latter earned more from paid work and contributed less income to their families.
- Spending levels for Welsh-domiciled students were slightly lower than those found for English-domiciled students – for both full-time students and part-time students.
- Estimated graduate debt was marginally higher for Welsh-domiciled full-time students in their final year of study compared to their English counterparts, driven by lower levels of savings among Welsh-domiciled students.

8.2 Introduction

In this chapter we provide a summary overview of student income and expenditure among Welsh-domiciled and English-domiciled students in the academic year 2011/12. As discussed in Chapter 1, there have been several changes to the financial arrangements of Welsh-domiciled full-time higher education students from the support system in place at the 2007/08 survey. These include: the abolition of the Tuition Fee Grant for new students from 2011/12; increased tuition fee loans (to ensure all students could cover the cost of their fees); and a substantial increase in the amount available from the Assembly Learning Grant (to incorporate the Welsh National Bursary). It is worth noting that since the Higher Education Act 2004 devolved to the Welsh Assembly the responsibility of funding students in higher education in Wales, there has been some divergence between the systems of student finance in Wales and England. In 2011/12, the systems were very similar with full-time undergraduate fees capped at £3,375 and Student Loans for Fees available to cover the full cost of these fees, however there were some differences including:

- Maximum levels of Student Loans for Maintenance were marginally lower among Welsh-domiciled students compared with English-domiciled students.
- In both Wales and England, some grants towards maintenance were available for lower income students. In Wales this comes via the Assembly Learning Grant or Special Support Grant, and in England this comes via the Maintenance Grant. The maximum Assembly Learning Grant (or Special Support Grant for Welsh-domiciled students) available was considerably higher than that available via the Maintenance Grant (£5,600 compared to £2,906).
- Maximum Childcare Grants were marginally higher among Welsh-domiciled students compared with English-domiciled students.

- Support from institutions is termed Financial Contingency Fund in Welsh institutions and Access to Learning Funds in English Institutions.
- For part-time students, maximum levels of Tuition Fee Grants were marginally lower among Welsh-domiciled students compared with English-domiciled students; but the Course Grant maximum available was considerably higher among Welsh-domiciled students (£1,125 compared to £265). In addition, Welsh-domiciled part-time students were eligible for the Childcare Grant, Parents' Learning Allowance and Adult Dependants' Grant – these forms of support were not available to English-domiciled part-time students.

In the rest of this chapter we provide an overview of comparisons between Welsh- and English-domiciled students, focusing on income, expenditure and overall financial position.

8.3 Total student income

In this section we compare total income and also income levels from various sources including state-funded support for students, paid work, income from family and friends, and income from social security benefits for Welsh and English-domiciled students.

8.3.1 Full-time students

English and Welsh-domiciled full-time students had comparable income during the 2011/12 academic year (Table 8.1): although there is a small difference between the two this was not statistically significant. The composition of average income was also broadly similar. In both cases, the sources of student support provided the largest share of total average income.

8.3.2 Part-time students

Table 8.1 also reveals that Welsh-domiciled part-time students had lower income than English-domiciled students – on average £11,555 compared with £15,198. This follows patterns noticed in the 2007/08 survey. The differences were mainly driven by English-domiciled students earning more from paid work and this disparity in average earnings has increased since the previous survey (where average English-domiciled earnings were 14 per cent higher in 2007/08 but were 45 per cent higher in 2011/12).

Table 8.1: Total student income and main sources of income by domicile and by full-time and part-time status (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Main sources of student support	Mean	6,410	6,293	432	273
	Median	6,934	6,875	0	0
	SE	217	101	61	41
	Mean % of total income	59.7	57.6	3.7	1.8
Other sources of student support	Mean	1,286	1,001	942	835
	Median	1	0	600	400
	SE	178	73	196	64
	Mean % of total income	12.0	9.2	8.2	5.5
Income from paid work	Mean	1,292	1,662	8,307	12,083
	Median	120	150	8,820	10,800
	SE	153	140	962	553
	Mean % of total income	12.0	15.2	71.9	79.5
Income from family*	Mean	1,431	1,497	-442	-200
	Median	770	500	0	0
	SE	208	138	565	344
	Mean % of total income	13.3	13.7	-3.8	-1.3
Social security benefits*	Mean	217	356	1,895	1,822
	Median	0	0	410	0
	SE	58	66	293	157
	Mean % of total income	2.0	3.3	16.4	12.0
Other miscellaneous income*	Mean	94	121	422	385
	Median	0	0	0	0
	SE	21	22	150	89
	Mean % of total income	0.9	1.1	3.7	2.5
Total income	Mean	10,730	10,931	11,555	15,198
	Median	10,480	10,437	11,170	13,913
	SE	226	169	837	421
<i>Base (N) unweighted</i>		<i>914</i>	<i>2,985</i>	<i>180</i>	<i>927</i>

*Note: figures adjusted for partner contributions where relevant

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

8.3.3 Influence of finance on student choices

There were no major differences between the Welsh and English-domiciled full-time students in the influence of finance (funding and financial support) on decisions about HE. Approximately one third of both cohorts reported that their decisions had been affected; and, of those, the ways in which their decisions were affected were similar. There were however two exceptions: i) English-domiciled students who said their decisions were affected were considerably more likely than their Welsh peers to then say that they would not have studied without the funding (69.9 compared with 58.4 per cent); and ii) Welsh-domiciled students were considerably more likely to be influenced by the financial support to study in Wales than English-domiciled students were to study in England (47.7 compared with 8.8 per cent).

When comparing part-time students, the overall proportion reporting that the funding and financial support available had influenced their HE decisions were almost identical. Again English-domiciled part-time students affected by the HE financial system were more likely than Welsh-domiciled part-time students to say that they would not have studied without the funding (65.0 compared with 55.7 per cent). Another difference noticed is the considerably smaller proportion of English-domiciled part-time students who report being influenced to study at a local institution (13.9 per cent compared with 33.9 per cent).

Table 8.2: Influence of financial support on decisions about HE, all students by mode of study and domicile (%)

	Full-time		Part-time	
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
% affected by available funding and support	33.4	33.4	39.0	38.5
<i>Base (N) all students</i>	914	2,983	180	922
% would not have studied without funding	58.4	69.9	55.7	65.0
<i>Base (N) all those who feel their study decisions were affected</i>	319	932	55	342

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

8.4 Sources of student income

8.4.1 Main sources of student support

The average income gained from the main sources of student support was very similar across the two cohorts. Also the overall proportion of Welsh and English-domiciled full-time students receiving income from the main sources of student support were very similar (83 and 85 per cent respectively). However comparisons between Welsh and English-domiciled full-time students in terms of income from the main sources of student support showed that:

- Take up of Student Loans for Maintenance was similar between the two domiciles (73 per cent among Welsh-domiciled and 74 per cent among English-domiciled students) which follows findings in the previous survey. The amounts received were also broadly similar (Welsh-domiciled students received marginally less on average which reflects

the slightly lower levels available to these students when compared to English students). Subject of study was, for both cohorts, a key determinant of maintenance loan take up.

- As with maintenance loans, the take up of Student Loans for Fees was again similar between the two domiciles (77 per cent among Welsh-domiciled and 79 per cent among English-domiciled students). This differs to the pattern found in the previous survey but reflects the harmonisation in fee levels and support between the two countries in the period between 2007/08 and 2011/12. The average amounts received from fee loans were also almost identical.
- As noted above, the grant support between the two administrations differed in 2011/12, however the proportions receiving state-funded grants were very similar with 44 per cent of Welsh-domiciled students receiving Assembly Learning Grants (or Special Support Grants) and 40 per cent of English-domiciled students receiving Maintenance Grants (or Special Support Grants). It is interesting to note that despite the substantially higher maximum grant available to Welsh-domiciled students, the actual amounts received among grants recipients were similar (£2,923 among Welsh-domiciled students and £2,700 among English-domiciled students). For both cohorts, social class was a key determinant in the likelihood of receiving a grant which reflects the targeting of these forms of support.

Looking at part-time students, the average income from the main sources of student support was considerably higher for Welsh-domiciled students. Although a small amount in relation to the total average income, among Welsh-domiciled students, money from the main sources of support was almost double that found among English-domiciled students. This may be partly explained by the higher proportion of part-time Welsh-domiciled students who received income from this source (40 per cent compared with 33 per cent).

8.4.2 Other sources of student support

The average income from other more targeted state support was again very similar between the two cohorts. Among full-time students, approximately half of both English-domiciled and Welsh-domiciled students received support from these sources, but the average amount received was higher among Welsh-domiciled students (£2,557 compared with £2,073). This is likely to reflect the subject make-up among the cohorts – indeed 14 per cent of Welsh-domiciled students received NHS related support compared with seven per cent of English-domiciled students (and there were indications of a higher take up of such support among Welsh-domiciled students studying the relevant subjects of medicine and dentistry, and subjects allied to medicine).

It is interesting to note that Welsh-domiciled part-time students were marginally less likely to receive employer support than English-domiciled part-time students (23 per cent compared with 28 per cent), and the amounts received from employers were also marginally lower.

8.4.3 Income from paid work

Across all students, English-domiciled full-time students earned more from paid work than Welsh-domiciled students (£1,662 compared with £1,292), this was despite an identical proportion engaging in paid work (52 per cent, Table 8.3). Earnings therefore contributed a higher proportion of total income among English-domiciled students than among Welsh-domiciled students (15 per cent compared with 12 per cent). The difference in average earnings was even more pronounced when comparing the earnings among those in work

only: £3,201 for English-domiciled students and £2,498 for Welsh-domiciled students (a difference of 28 per cent). This follows patterns found in the previous survey but the gap in earnings has increased since 2007/08. The difference in work income between the two cohorts appears to be driven by earnings from continuous jobs (see Table 8.4). Welsh-domiciled students earned considerably less than English-domiciled students from continuous jobs, those jobs held throughout the academic year (£2,864 compared with £4,020), whereas the earnings from other/casual work were similar. There are indications that Welsh-domiciled students were working slightly fewer hours per week than English-domiciled students but this is unlikely to account for the magnitude of the difference.

English-domiciled part-time students also earned more on average than Welsh-domiciled part-time students. Some of the difference was due to a higher proportion of English-domiciled part-time students being in employment (82 per cent compared with 73 per cent). However, when focusing on those in work only, average earnings are lower among Welsh-domiciled students, particularly earnings from continuous work. This fits with the patterns found for full-time students, and is perhaps worth further investigation.

Table 8.3: Average income from paid work (all types), for Welsh and English-domiciled students (£), and proportion working (%)

	Full-time		Part-time	
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Average earnings (£)	1,292	1,662	8,307	12,083
Proportion working (%)	52	52	73	82
<i>Base (N) unweighted</i>	914	2,985	180	927
Average income, those working (£)	2,498	3,201	11,421	14,695
<i>Base (N) unweighted</i>	471	1,507	129	746

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

Table 8.4: Proportion of students working in different types of job and average earnings for (£) for those working, by mode of study and domicile

	Full-time		Part-time	
	Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Income from continuous work – mean	2,864	4,020	12,211	15,458
median	2,000	2,830	11,115	13,680
SE	412	370	1,281	609
<i>unweighted count</i>	263	828	116	647
proportion working (%)	29	28	62	71
Income from casual work – mean	1,501	1,757	4,591	5,191
median	804	1,103	1,204	3,272
SE	203	139	2,003	549
<i>unweighted count</i>	265	852	28	180
proportion working (%)	30	29	16	20

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

8.4.4 Income from family and friends

Overall, Welsh-domiciled full-time students and English-domiciled full-time students received an almost identical average level of income from their family and friends (£1,431 and £1,497 respectively). This differs from the pattern noticed in the previous survey, where Welsh-domiciled students received lower levels of income on average from this source of support compared to English-domiciled students.

As noted in Chapter 3, part-time students tended to contribute income to their families rather than receive any from this source. On average Welsh-domiciled students received slightly less than English-students from their parents or wider family and contributed more towards their partners' income and so had a greater negative net average when compared to English-domiciled students. It is interesting to note that a higher proportion of English-domiciled students than Welsh-domiciled students exchanged income with a partner (58 per cent and 48 per cent respectively) a reversal of the pattern noticed in the 2007/08 survey.

8.4.5 Social security income

Similar proportions of Welsh and English-domiciled full-time students received income from social security benefits (seven and eight per cent respectively), this represents a fall on the proportions found in the previous survey (11 and 13 per cent). However the average amounts received were substantially different, with English benefit recipients gaining considerably more on average (£4,312 compared with £3,299).

Social security benefits were much more important for part-time students in both cohorts. A slightly higher proportion of Welsh-domiciled part-time students received income from benefits than did English-domiciled part-time students (53 per cent compared with 46 per cent), reflecting patterns found in the previous survey. However among recipients, the average amounts received by English-domiciled students were greater at £3,982 compared to £3,577 among Welsh-domiciled part-time students.

8.5 Total student expenditure

In this section we compare total expenditure and spending within the main categories of living, housing, participation, personal and child-related costs for Welsh-domiciled and English-domiciled students.

8.5.1 Full-time students

Full-time students' levels of overall expenditure were very similar regardless of where they were domiciled prior to their course (Table 8.5). Overall expenditure for Welsh-domiciled full-time students was £13,591, slightly lower than the average recorded for English-domiciled full-time students of £13,909. As found in the previous two surveys (2007/08 and 2004/05), spending levels within each of the main categories of living costs, housing costs, participation costs and child-related costs were also very similar between the two groups.

- It is interesting to note that in this survey, Welsh-domiciled full-time students reported higher housing costs on average than were reported by English-domiciled students. This is opposite to the pattern noticed in the 2007/08 survey. This may be partly explained by differences in housing tenure: a greater proportion of Welsh-domiciled full-time students lived in privately rented property with friends/other students than found for English-domiciled students (49 and 41 per cent respectively); and a smaller proportion

lived at home with their parents (18 and 25 per cent respectively). This is reflected in higher average levels of all housing costs (mortgage and rent costs, other costs and particularly in retainer costs).

- Welsh-domiciled students also reported marginally lower participation costs on average (lower tuition fees, direct course costs, and facilitation costs) than found among English-domiciled students – whereas in the previous survey, spending on participation was almost identical.

Table 8.5: Total student expenditure and costs by domicile and by full-time and part-time status (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Living costs*	Mean	6,687	6,705	11,775	11,534
	Median	5,506	5,502	11,909	10,984
	SE	429	200	764	517
	Mean % of total expenditure	50	48	63	60
	Unweighted N	473	1,620	66	334
Housing costs*	Mean	3,256	3,002	3,295	3,995
	Median	3,200	3,240	3,317	3,870
	SE	228	97	188	136
	Mean % of total expenditure	22	22	19	21
	Unweighted N	831	2,700	148	776
Participation costs	Mean	3,684	3,973	1,940	2,420
	Median	3,680	3,811	1,669	1,941
	SE	97	72	173	136
	Mean % of total expenditure	27	26	11	12
	Unweighted N	461	1,578	55	321
Spending on children*	Mean	199	238	1,085	1,178
	Median	0	0	0	0
	SE	37	42	160	81
	Mean % of total expenditure	1	28	7	7
	Unweighted N	911	2,971	177	901
Estimated total expenditure	Mean	13,591	13,909	18,236	18,946
	Median	12,459	12,726	18,682	17,879
	SE	481	257	1,257	601
	Unweighted N	453	1,542	54	307

*Note: figures adjusted for partner contributions where relevant.

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

Source: NatCen/IES SIES 2011/12

8.5.2 Part-time students

Among Welsh-domiciled part-time students, average spending was £18,236 which was marginally lower than found for English-domiciled part-time students (£18,946). This follows the pattern found in the previous survey but the difference has narrowed. In most categories of expenditure, Welsh-domiciled students had a marginally lower average spend than English-domiciled students, with the exception of living costs (£11,775 compared with £11,534).

8.6 Overall financial position

Table 8.6: Student net debt for all students by domicile and mode of study (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Estimated savings at the end of the year	Mean	1,155	1,510	1,569	1,953
	Median	0	100	75	0
	SE	107	109	390	204
Estimated total borrowing at the end of the year	Mean	10,082	9,721	2,004	3,361
	Median	7,975	7,775	250	800
	SE	585	266	395	194
Estimated net debt at the end of the year	Mean	8,971	8,316	552	1,418
	Median	7,385	7,222	0	500
	SE	594	302	524	318
<i>Base (N) unweighted</i>		<i>858</i>	<i>2,793</i>	<i>155</i>	<i>837</i>

Base: all Welsh and English-domiciled students

Source: NatCen/IES SIES 2011/12

8.6.1 Savings

English-domiciled full-time students predicted average savings of approximately £400 more by the end of the year than Welsh-domiciled full-time students (£1,510 compared with £1,155, Table 8.6), and this pattern is also noticed when focusing on part-time students. Here the average savings (although higher than found for full-time students in each case) were £1,953 for English-domiciled part-time students and £1,569 for Welsh-domiciled part-time students. It is worth noting that for both cohorts, levels of savings have fallen substantially since the previous survey in 2007/08, but this follows the downward trend noticed in the previous survey when focusing on students funded under the financial system introduced in 2006.

8.6.2 Borrowing

On average, borrowing levels were very similar among full-time students regardless of domicile, and as noted in Chapter 6 were high (£10,082 among Welsh-domiciled full-time students and £9,721 among English-domiciled full-time students, Table 8.6). This reverts to the pattern found in the 2004/05 survey. Outstanding student loan debts were at a

similar level, as was the average level of commercial credit for the two cohorts. However average overdraft levels and arrears were marginally higher among Welsh-domiciled part-time students.

Part-time levels of borrowing were considerably lower than found for full-time students among both cohorts, but English-domiciled part-time students had much high levels of borrowing (or debt) than Welsh-domiciled part-time students (£3,361 compared with £2,004, Table 8.6). Again this reverts to the pattern found in the 2004/05 survey. This is driven by a higher proportion of English-domiciled students with some form of borrowing (63 per cent compared with 53 per cent) and much higher average levels of commercial credit among English-domiciled part-time students (£2,192 compared with £1,324).

8.6.3 Estimated net debt

Subtracting predicted year-end savings from borrowing gives an estimate for student net debt. Across both Welsh and English-domiciled students, there were higher levels of net debt among full-time than part-time students (see Table 8.6).

Across all full-time students, net debt levels were on average slightly higher for Welsh-domiciled students than for English-domiciled students (£8,971 compared with £8,316). This is also true when focusing on final year full-time students to get an estimate of graduate debt, however the gap narrows to less than £300 (£10,716 for Welsh-domiciled full-time students and £10,428 for English-domiciled full-time students). This differs to the patterns found in the previous surveys, and was driven by higher levels of savings among final year English-domiciled students (as borrowing levels were similar).

Across all part-time students, average levels of net debt were considerably higher among English-domiciled students compared with Welsh-domiciled students (£1,418 and £552 respectively). This follows patterns found in the previous survey, although the difference in net debt between the two cohorts has increased substantially. The difference was driven by the higher average level of borrowing among English-domiciled students (as noted above). This small number of part-time students in the final year of study makes it difficult to compare graduate debt figures for Welsh-domiciled and English-domiciled students, but it would appear that Welsh-domiciled students finished with virtually zero net debt whereas English-domiciled students finished with just over £1,000 net debt on average.

Table 8.7: Student net debt for final year students* by domicile and mode of study (£)

		Full-time		Part-time	
		Welsh-domiciled	English-domiciled	Welsh-domiciled	English-domiciled
Estimated savings at the end of the year	Mean	1,025	1,537	(2,351)	2,113
	Median	0	50	(1,000)	0
	SE	1,025	147	(0)	0
Estimated total borrowing at the end of the year	Mean	11,668	11,758	(2,120)	3,358
	Median	8,775	9,000	(0)	750
	SE	11,668	468	(0)	0
Estimated net debt at the end of the year	Mean	10,716	10,428	(31)	1,166
	Median	8,500	8,455	(0)	300
	SE	10,715	484	(0)	0
<i>Base (N) unweighted</i>		<i>277</i>	<i>869</i>	<i>49</i>	<i>266</i>

*Note: includes students on one year only courses
 Base: all Welsh and English-domiciled students

Source: NatGen/IES

9 Conclusions

The aim of the study was to provide an authoritative report on the financial position of HE students in England and Wales in the academic year 2011/12 and provide a baseline against which to measure and evaluate future changes in the separate student financial support regimes.

In addition it was the intention, where possible, to monitor students' financial position over time by comparing the results with previous surveys. The challenge facing the research team was to meet these aims and maintain as much consistency as possible with previous surveys while using a substantially different approach to data collection. Compared with previous surveys, the approach to sampling was different, with potential respondents opting out rather than into the survey and with a wider group of part-time students eligible to take part in the most recent survey. Data were collected on-line and/or by telephone, rather than primarily face-to-face as in the previous two surveys (in 2007/08 and 2004/05) and the questionnaire was just 30 minutes long, rather than almost an hour.

The 2011/12 results have been analysed extensively and the findings have checked to ensure that they are internally consistent and robust. The approach to collecting data, coding and deriving variables, dealing with missing values and undertaking the analysis has been fully documented to ensure that the methodology can be replicated, if required, in future surveys.

Compared with previous surveys, some detail has been lost but all the key elements of past surveys have been included in order to estimate student income and expenditure¹. The latest results have been compared with those found in the 2007/08 survey and while they are broadly consistent, allowing for inflation, it is not always clear whether changes in the results between the surveys are due to actual changes in practice, differences in the sample profiles of the two surveys or other changes to the methodology. The 2011/12 survey therefore represents a break in the series and although, where possible, adjustments have been made to the sample to facilitate comparisons with previous surveys, any such analyses, particularly of absolute figures, should be treated with caution. Overall student income, in real terms, appears to have fallen between that measured in the 2007/08 survey and the 2011/12 survey and expenditure also fell, but by a smaller amount. In broad terms, the pattern of expenditure and income seem largely consistent and in line with the data collected on borrowing and debt. More interesting perhaps are the broad trends that can be discerned from the latest survey and, for example, changes in the make-up of income and expenditure.

Starting first with income, the benchmark set by this survey is that average total income for full-time students in 2011/12 is £10,931 and £15,198 for part-time students. It would seem that state financial support is becoming a more important source of income for most full-time students over time and income from paid work and family is less important. This suggests that the main trends identified from the results of the 2007/08 and 2004/05 surveys have continued.

¹ Unfortunately it was not possible to retain all the attitudinal/experiential data in this more compact form of the survey, as these data can provide valuable contextual information to accompany the monetary estimates.

Part-time students, on the other hand, appear to be even more reliant on income from paid work, compared with previous surveys and the gap between full-time and part-time students' income has widened.

Four in five full-time students take out a tuition fee loan and almost the same proportion take out a loan for maintenance, marginally more than in the previous survey. The proportion of full-timers in receipt of Maintenance Grants is similar to previous surveys (at around 40 per cent), although the amount received has increased slightly. Students with parents from routine/manual work backgrounds are more likely than those from other backgrounds to take out a Maintenance Loan. On the other hand, students whose parents worked in a professional or managerial occupation received the highest levels of financial support from their families. Thus although on average students are becoming more dependent on state financial support, this is even more important for students from lower socio-economic backgrounds.

Income from paid work remains a significant source for many students, with just over half taking a term-time job at some point over the year and earning an average of £3,200 in the process. The likelihood of term-time working varies by a number of factors, generally relating to the student's family and housing circumstances, but with no obvious consistent pattern. Thus independent students and those living at home with their parents are among those most likely to work during term-time. As in previous surveys, social class was not found to be significantly associated with the likelihood of working. One of the reasons that income from paid work appears to have declined is related to the quality of the work that students find to do. Compared with previous surveys, more students appear to be working in casual jobs and their pay in these types of jobs appears to be falling in real terms.

Part-time students, on the other hand, appear to be following a different trend. Income from paid work among this group is up as a proportion of total income, driven mainly by increased earnings from continuous (as opposed to casual) jobs.

Average expenditure amounts to £13,909 for full-time students and £18,946 for part-time students. Both full and part-time students appear to be spending proportionally more on housing than in previous surveys and less on living and participation costs. Housing costs are highest for students on their own in private rented accommodation and lowest for those sharing with friends in private rented housing (other than those living at home or in parent-owned accommodation who spend even less on housing).

Most students are in debt, due primarily to taking out student loans. Debt levels (i.e. savings less borrowings) rise with the number of years of study and average at £10,299 for full-time final year students in 2011/12 and £1,495 for part-time final year students. Debt levels are lowest among students from Asian and Asian British backgrounds (due to low levels of borrowing) and students living at home with their parents. Debt levels among a comparable group of students, full- and part-time students in their first year of study, have increased since the previous survey, driven primarily by a fall in savings. Students in the 2011/12 survey appear to have half the level of savings reported in the previous survey.

For full-time students, on average, overdrafts and commercial credit make up only 10 per cent of total borrowing in 2011/12. Most full-time students do not resort to commercial borrowing. Two out of five students had an overdraft, similar to 2007/08 and one out of seven have taken out a commercial loan, down slightly on 2007/08. While overall borrowing levels appear to have risen since the last survey, the value of the amounts borrowed commercially appear to have changed little, with those taking out a commercial

loan borrowing around £3,000, while those with an overdraft owing less than £1,000. Subsidised student loans have become a more important way of students financing their debt.

Students' income, expenditure and debt levels vary across the student population and tend to move in similar directions. For example, older students generally have higher income levels but also spend more and so debt levels do not vary significantly by age. Similarly lone parents have significantly higher income levels, mainly due to higher benefits but similarly spend more and do not have significantly higher debt levels. The subject studied also appears to make a significant difference. Students following subjects allied to medicine (such as nursing) as well as medical/dentistry courses and students on STEM (science, technology engineering or mathematics) courses generally had the lowest income levels. However when it comes to spending, only those students studying subjects allied to medicine have significantly lower spending levels and also significantly lower debt levels too.

This survey has set an authoritative baseline from which future changes in student financial support arrangements can be assessed. It will be interesting to see whether some of the general trends outlined above continue or whether the new system marks a step change in student income and expenditure patterns.

10 Technical appendix

10.1 Background to the study

This is a report on the research methods used in the Student Income and Expenditure Survey 2011/12 (SIES 2011/12) carried out on behalf of the Department for Business, Innovation and Skills (BIS) and the Welsh Government (WG).

SIES is a large-scale comprehensive survey that collects detailed information on the income, expenditure and debt levels of higher education (HE) students.

The 2011/12 survey is the latest in a series of surveys carried out at approximately three year intervals. However, the methodology used in the latest 2011/12 survey is very different from the previous surveys, the last of which was run in 2007/08. In previous waves of SIES, the survey consisted of a 60 minute face-to-face interview, while in 2011/12, a 25 minute web/telephone survey was used.

SIES 2011/12 will provide a baseline for assessing the impact of the greatest changes in student finance for some considerable time, changes which will be introduced in September 2012 for those starting HE in the 2012/13 academic year.

10.1.1 Collaboration

As for 2007/08, the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES) conducted the 2011/12 SIES in close collaboration. NatCen had overall responsibility for the delivery of the survey, lead responsibility for the sample design, questionnaire design, fieldwork with students and data preparation. IES had lead responsibility for collecting sample data from institutions, and data analysis and report writing.

10.1.2 Overview of the methodology

The SIES 2011/12 technical report gives detailed descriptions of all aspects of the survey and data collection, including the development phases. However, in order to give an overview of the research process, the key activities within the main-stage of the survey are outlined here, with the overall project timetable shown in Table 10.1 overleaf.

Table 10.1: Project timeline

Timeline	Task
September – October 2011	Start of the contract
	Design of sampling plan
	Development of interview questionnaire and expenditure diary (for pilot)
	Initial contact with institutions
November 2011 – January 2012	Sample for pilot drawn
	Cognitive testing of main questionnaire and diary
	Dress rehearsal pilot of interview and diary
	Recruitment of institutions for main-stage
	Sample for main-stage drawn
	Interview questionnaire and expenditure diary finalised for main-stage
February 2012 – June 2012	Main-stage fieldwork: web and telephone interviews with students and diary completion
July – September 2012	Data editing, coding and checking
	Preliminary analysis of the dataset
October –December 2012	Main analysis and report drafting

Source: NatCen/IES 2011/12

The main-stage of fieldwork was carried out between February and June 2012, broadly corresponding to the Spring and Summer terms in the academic year. As the student spending diary was intended to capture term-time spending only, the diary was not available to students for four weeks over the Easter holiday period. (A similar approach was trialed in the dress-rehearsal pilot, where the diary was closed to students over the Christmas holidays and was re-opened at the start of term in January.)

Sampling - selection of institutions

NatCen selected a number of institutions in England and Wales based on Higher Education Statistics Agency (HESA)¹ figures about the student populations at each.

Letters were sent from BIS and the WG to the Vice Chancellors and Principals at selected institutions containing information about the research and an invitation to take part. IES made individual contact with institutions, explained their role in sampling and secured their agreement to take part.

¹ Skills Funding Agency data were used to provide FEC information.

Sampling - selection of students

NatCen identified the numbers of full-time and part-time students to be sampled from each institution taking part (numbers differed by type and country of institution). The sample of students in their second year and above was drawn directly from HESA records. Once random selection of second year plus students was accomplished, institutions were given a list of the unique identification codes (HUSID) of the sample of students in their second year of study or above and asked to provide the research team with contact details for each of these.

For students in their first year, HESA records were not available at the time when the sample was drawn (December 2011). For these students, IES instructed institutions about the numbers of students to sample and helped institutions to do this using random selection. Institutions then produced a list of sampled students containing names and addresses.

In previous waves of SIES, an opt-in procedure was used, whereby students first had to opt into the study before their contact details were handed over from institutions to the research team at NatCen. In SIES 2011/12, this opt-in stage was not necessary as students are now asked to sign a declaration when enrolling with their college or university. This declaration (detailed below) gives students the opportunity to opt out, in a blanket fashion, from participating in any research.

'Your contact details may be passed onto survey contractors to carry out the National Study Survey and surveys of student finances, on behalf of the education organisations listed below. These organisations will use your details only for that purpose, and will then delete them.'

Extract from HESA Student Collection Notice which HESA require all HEIs to provide their students

As students were able to choose not to participate in SIES at this stage, a separate opt-in procedure was not deemed necessary.

Fieldwork and data collection

Students selected for interview were sent an advance letter containing information about the study and invited to take part (no further input from institutions was required). A few days later they were contacted by email to remind them about the study and provide them with a web link to the questionnaire and a unique password that enabled them to access an online survey.

Students received up to four emails and one text message to remind them to complete the main questionnaire. If they did not fill out the questionnaire online (or only partially completed it), they were contacted by a telephone interviewer and given the opportunity to complete the survey over the phone.

On completion of the main survey questionnaire, students were asked to fill out a seven day online spending diary. They received an email and text message every day for seven

days to remind them to do so. Students completing the diary were sent a £20 Amazon voucher to thank them for their help with the study.

10.2 Sampling

10.2.1 Background and overview of the sampling methodology

In total, the survey was designed to include 75 higher education institutions (HEIs) (65 in England and 10 in Wales), 45 further education colleges (FECs) (40 in England and 5 in Wales) and the Open University (OU), with the hope that 53 English HEIs, 10 Welsh HEIs, 20 English FECs and 5 Welsh FECs would agree to take part. In terms of student numbers, the aim was to achieve over 3,500 responses from undergraduate students in HE institutions, 2,500 full-time and 1,000 part-time (including Open University students), and a smaller number of interviews with those studying HE in an FE institution.

10.2.2 Selecting and approaching institutions and students

The target numbers of institutions for the study were 53 English HEIs, 10 Welsh HEIs, 20 English FECs, 5 Welsh FECs and the OU. Within institutions separate samples were selected across a number of student groups: medics; English-domiciled full-time and part-time; and Welsh-domiciled full-time and part-time.

English HEIs

For English HEIs, the aim was to select a total of 10,933 students from 53 institutions, with the 10,933 divided as:

- 880 medical students;
- 2,900 part-time students;
- 1,146 Welsh-domiciled full-time students; and
- 6,007 English-domiciled full-time students.

Students in each of these groups were to be selected with as close to equal probability as possible (at least for the non-medical groups), but with each institution contributing a total sample of 155, or 195 in institutions with a medical school.

Of the 130 HEIs in England, 65 were selected for the survey with the expectation that 53 would agree to take part. Institutions were selected from a stratified (sorted) list: sorted firstly by Government Office Region, then by whether pre- or post-1992, and finally by weighted size. A cumulative size column was also constructed, and a sampling interval calculated by dividing the total (cumulative) size of all institutions by the number of institutions to be selected. The 65 HEIs were then selected systematically from the sorted list using a random start (i.e. if n =the random start and k =the sampling interval, then the institutions containing the n th student, the $n+k$ th student, the $n+2k$ th student etc were selected).

Welsh HEIs

For Welsh HEIs, the aim was to select 4,361 students overall, divided as:

- 1,296 part-time students;
- 1,807 Welsh-domiciled full-time students;
- 1,218 English-domiciled full-time students; and
- 40 medical students.

All 10 Welsh HEIs were selected for the survey. In previous years, equal numbers of students were selected from the 10 Welsh HEIs. This was seen as quite inefficient due to the fact that the HEIs were selected with the same probability rather than with probability proportional to their size. In 2011/12, students in Welsh HEIs were therefore selected proportionate to their numbers in each institution.

English FECs

There were 154 English FECs with eligible students. Of these, those with less than 100 eligible students were excluded, leaving 103 FECs. This is in line with previous waves of SIES: it means that 33 per cent of FECs are excluded, but just 3.2 per cent of students. From the 103 FECs remaining, 40 were selected for the survey, with the expectation that 20 would agree to take part. Ninety three students were selected from each institution with the aim of selecting 2,473 full-time and 1,234 part-time students.

The selection followed a very similar procedure to that for English HEIs. The 40 were selected using stratification and with probability proportional to weighted size.

Welsh FECs

All five Welsh FECs were selected for the survey and all eligible students within these institutions were selected due to the low number of students in these institutions.

The OU

A separate sample of around 1,000 part-time students studying at the OU was obtained directly from the OU. The sample was designed to closely resemble the part-time student population eligible for the study, rather than to represent the overall OU population. Our sample was drawn from the group of students who fulfilled all of the following criteria: those working towards a named qualification (either a first degree, foundation degree, PGCE or ITT, Dip HE, Cert HE, HND or HNC); those working towards a qualification that made them eligible for support (registered for one or more courses worth at least 30 credits which equates to 25 per cent FTE); and resident in England or Wales only. The sample included new and continuing students, and was drawn from those with October 2011 starts. It should be noted that the sample is therefore not representative of OU students as a whole.

10.3 Questionnaire and diary of spending development

All students – whether at a higher education institution (HEI), further education college (FEC) or the Open University – were surveyed using the same methods. First, they were asked to complete a main survey, which was conducted either online (as a self-completion questionnaire) or over the phone with an interviewer. All students were then asked to complete a seven-day diary of spending after the interview. The spending diary was available online.

The combination of the main questionnaire and the seven-day diary of spending meant that all areas of income and spending could be monitored. For example, the questionnaire was able to pick up on larger and more memorable spending such as rent, travel, childcare, maintenance and holidays whilst day-to-day spending on items such as food and entertainment was recorded in the diary of spending.

The 2011/12 wave of the Student Income and Expenditure Study used a 25-30 minute web and telephone questionnaire for the main survey. This is in contrast to the 60 minute face-to-face questionnaire that was used in previous waves of the survey. As a result of the change in mode, the SIES questionnaire had to be shortened considerably. A summary of the amendments made for the 2011/12 study is provided below:

- Questions on tuition fees were simplified for SIES 2011/12. The SIES 2007/08 sample included both 'old-system' and 'new-system' students and the questionnaire had to accommodate both groups. In 2011/12, only 'new system' students were included, meaning that the section of the questionnaire relating to tuition fees was shorter.
- The section of the questionnaire on Higher Education Income (for example, income from loans and grants) was updated slightly so that questions related to the funding available to students in the 2011/12 academic year. Some funding opportunities available in 2007/08 no longer existed in 2011/12, so a couple of questions had to be deleted.
- Questions on other earnings were simplified and fewer questions were asked overall. For example, questions about the money that students received from parents were streamlined in comparison with the 2007/08 version of the survey.
- Similarly, questions on expenditure were simplified and fewer questions were asked in relation to the 2007/08 questionnaire. For example, in 2007/08, respondents received more probing about categories of spending than was possible in 2011/12, given the shorter length of the survey.
- All questions were adapted from the face-to-face mode to work as a web and telephone survey. Questions had to be simple enough for students to understand without the aid of an interviewer (as the web survey was a self-completion questionnaire). Moreover, in 2007/08 showcards were used (for example to prompt students to remember items of spending), while this was not possible in 2011/12, due to the change in methodology.

The questions included in the 2011/12 spending diary were the same as in 2007/08.

10.3.1 Development of questionnaire and diary of spending

Initial development

The 2007/08 questionnaire was taken as the starting point for the 2011/12 development. However, as detailed above, the questionnaire had to be changed considerably to reflect the change in methodology from a face-to-face interview to a web and telephone mode.

Cognitive testing

Cognitive testing was used to test the SIES 2011/12 questionnaire. There were two phases of testing. Firstly, before the main-stage of cognitive testing, NatCen researchers undertook six qualitative interviews with students (five full-timers and one part-timer), with the aims of testing that the questionnaire was generally workable and of identifying priorities for cognitive testing. These interviews took place in November 2011. Interviews lasted around one hour. In the first half of the interviews, the respondent was asked questions over the phone, for example, about their tuition fees and loans and about aspects of their expenditure; in the second half, the respondent was asked (face-to-face) about how they had found the questions/survey more generally.

The main-stage of cognitive interviewing took place between 23rd November and 8th December. Three interviewers (two based in England and one in Wales) conducted six interviews each. Interviews were held with both full-time and part-time students, and with both first year students and those in other years.

Cognitive interviewers tested an online version of the questionnaire and diary. Respondents were asked to fill in the online questionnaire and diary, thinking aloud as they did so. They were also probed at certain questions to find out more about how they had arrived at their answers. The cognitive tests had two key objectives:

- Firstly, to test the wording of new questions: Did the questionnaire accurately measure students' income and expenditure? In what ways could questions be improved?
- And secondly, to test the layout of the online questionnaire and diary: Were the questionnaire and diary as user-friendly as possible? Were they easy to navigate? What improvements could be made?

A number of changes were made to the questionnaire as a result of the cognitive testing.

- The wording of certain questions was changed to make their meaning clearer to respondents.
- Further instructions were added to some questions. For example, in response to the questions on money received from parents, it was found that some respondents forgot to mention all they had been given. Consequently, further guidance was added to these questions to prompt respondents about the type of things that should be reported.

- Several amendments were made to the layout of the main questionnaire. For example, where some questions seemed a bit repetitive to respondents, bold text was used to help differentiate one question from the next.
- Some of the instructions in the spending diary were clarified and the layout was amended (for example, by moving question and answer boxes closer together).

Dress rehearsal pilot

The dress rehearsal pilot took place between 6th and 23rd December 2011. The pilot tested both the main questionnaire and the seven-day online spending diary. The objectives of the pilot were as follows:

- To test response rates to the main questionnaire and the diary of spending.
- To check which mode students use to complete the questionnaire and to review how well the mixed web and telephone mode worked in practice.
- To test the length of the questionnaire. Reducing the length of the original questionnaire was a key challenge for this project. We aimed to reduce the length of the existing questionnaire from 60 minutes to 25 minutes. A key objective of the pilot was to check that the questionnaire had been reduced sufficiently in length.
- To review contacting procedures. Respondents were contacted at different times and in different ways to encourage them to take part in SIES 2011/12, including via advance letter, email and text message. The pilot helped us test whether the contacting procedures were appropriate.

The sample was provided to us directly by four universities: Derby, York St John, University College London and Lancaster. Respondents were in different years of study and studying a range of different courses, both full-time and part-time. There were a total of 400 cases in the pilot sample.

The pilot involved testing both the main questionnaire and the seven-day spending diary. As in the main survey, respondents were able to fill in the main questionnaire online or over the phone. The diary was only available for completion online.

The results of the pilot were as follows:

- Out of a sample of 400, 151 responses were received to the main questionnaire, representing a response rate of 38 per cent. Fourteen per cent of respondents refused to take part in the study, while no contact was made with 13 per cent of respondents. In the case of 30 per cent of respondents, contact was made – but interviewers were unable to secure an interview during the fieldwork period.
- Sixty per cent of those respondents who completed a main questionnaire (91 students) went on to fill out a spending diary.
- In terms of mode, 97 questionnaires (64 per cent) were completed fully online and 43 (28 per cent) were completed fully over the phone. Eleven (seven per cent) were started online, but completed over the phone.

- The average length of the phone interviews was 36 minutes, while the average length of the online survey was considerably shorter at 26 minutes.
- The contacting procedure for both the main survey and spending diary was found to work well in the dress rehearsal pilot.
- Several wording changes were made to the questionnaire and additional instructions were included at some questions.

10.3.2 Briefing and interviewer numbers

Forty-five telephone interviewers were briefed on 20th and 21st January 2012, in half-day briefings. These briefings took place at NatCen's dedicated telephone unit in Brentwood, Essex. The briefings covered the background to the survey, the sample of respondents, use of the study documents (for example, the advance letters and reminder letters and emails), approaching the sample, an overview of the questionnaire content and the use of the seven-day diary of spending.

10.3.3 Contact procedures

Students were informed about the study via an advance letter. The letter introduced the study, emphasised its importance and provided respondents with a unique access code to logon to the study website and complete the survey.

An email was then sent out to students providing them with information about the study, the unique access code and a web link to the survey. This email was followed with a text message (where we had students' mobile numbers) to alert respondents to the fact they had been sent an email about the study – and encouraging them to complete it.

Telephone contacts began soon after sending the email. Interviewers telephoned respondents who had not yet completed the interview online, and attempted to arrange an appointment either to complete the interview over the phone, or a reminder call to do the survey online if they preferred.

At the end of the interview, students were asked whether they would be willing to complete the seven-day online spending diary. If they agreed, they were given a web address and login details to complete the diary online. They were sent a reminder email and text message on each of the seven days.

10.3.4 Incentives

Respondents received a £20 Amazon voucher for completing all seven days of the diary. They did not receive an incentive for just completing the main questionnaire, or for only partially completing the diary.

10.3.5 Fieldwork period

Fieldwork began on 20th February 2012. Fieldwork was originally scheduled to end in the week commencing the 26th March 2012. However, the timetable was extended until 18th June 2012 for various reasons.

Firstly, there was a slight delay to launching the questionnaire. This was due to the fact that the development of the questionnaire and testing of both the web and telephone modes took longer than anticipated.

Secondly, accessing the sample from institutions and processing and editing the data was also a lengthy process. Much of the sample had not been received from institutions by the original cut-off point. Institutions were given extensions to their deadlines, and this in turn impacted on the fieldwork timetable.

Thirdly, the response rate was low among part-time students. The fieldwork period was extended into June for this group only and telephone interviewers specifically targeted part-time students to try to boost response.

10.3.6 Fieldwork monitoring

Interview response

Table 10.2 shows the final response rates for the main questionnaire. Overall, 36 per cent of the issued sample of students was interviewed. A further nine per cent of students were found to be ineligible when the interviewer contacted them or when they entered their details at the start of the questionnaire (for example, they had dropped out of their course).

Table 10.2: Final productive and unproductive interview rates

	N	%
Issued	15,467	100.0
Ineligible	1,386	9.0
Not registered at institution	627	45.2
Part time intensity less than 25%	218	15.7
Paid sandwich year	93	6.7
Not from England, Wales or CI	79	5.7
Ineligible course type	105	7.6
Has a degree already	264	19.0
Issued (in-scope)	14,081	91.0
Productive	5027	35.7
Refusals	1,460	9.4
Office refusal (e.g. via email)	119	8.2
Proxy refusal on behalf of respondent	137	9.4
Personal refusal by respondent on phone	1,164	79.7
Refusal during interview	40	2.7

	N	%
No contact/other non-response	7,594	49.1
No direct contact	6,465	85.1
Respondent ill or away during fieldwork	93	1.2
Respondent busy/number unobtainable	805	10.6
Other non-response	231	3.0

Source: NatCen/IES SIES 2011/12

Table 10.3 shows the response rates by type of institution and student. Response was lower for part-time students than for full-time students. It was also lower for older students (more of whom tended to be part-time), and older groups also had higher rates of ineligibility. Response was higher for students at English or Welsh higher education institutions (HEIs), compared with those studying at further education colleges (FECs) or the OU.

Table 10.3: Interview response rates, by institution and type of student

	Response rate (%)	Ineligibility rate (%)
All	35.7	9.0
English HEI	36.5	8.6
Welsh HEI	37.9	10.2
FEC	33.5	9.0
OU	24.2	7.2
Full-time	39.1	4.5
Part-time	27.5	17.7
Male	35.9	7.5
Female	25.2	10.0
Age at the start of the academic year:		
Under 20	45.6	2.6
20-24	35.6	5.7
25 or over	27.4	18.4

Base: Students sampled for SIES 2011/12.

Source: NatCen/IES SIES 2011/12

10.3.7 Diary response

Table 10.4 shows the level of diary returns. In total, 52 per cent of respondents who completed a full interview also returned a diary. All diaries were completed online.

Table 10.4: Final productive and unproductive diary rates

	N	% of (full) interviews
Achieved main interviews	5,007	100
Diary received	2,625	52.4

Base: Students sampled for SIES 2011/12.

Source: NatCen/IES SIES 2011/12

The level of diary returns varied by different groups (Table 10.5). Compared with those studying at English and Welsh HEIs (55.9 per cent), respondents at Further Education Colleges were less likely to complete diaries (35.9 per cent), as were those studying at the Open University (45.7 per cent). Moreover, while 56 per cent of full-time students completed a diary, this proportion fell to 38 per cent among part-time students. Those aged 25 and over (39.5 per cent) were less likely those aged under 20 (57.6 per cent) and those aged 20 to 24 (55.3 per cent) to complete a diary.

Table 10.5: Diary returns, by institution and type of student

	%
All	100
English HEI	55.9
Welsh HEI	55.9
FEC	35.9
OU	45.7
Full-time	56.2
Part-time	38.4
Male	51.8
Female	53.2
Age at the start of the academic year:	
Under 20	57.6
20-24	55.3
25 or over	39.5

Base: Students sampled for SIES 2011/12.

Source: NatCen/IES SIES 2011/12

Spending levels by timing of diary completion

As noted above, the main-stage of fieldwork was carried out between February and June 2012, but the student spending diary was intended to capture term-time spending only so the diary was unavailable to students for four weeks over the Easter holiday period.

The majority of English-domiciled students who completed the spending diary started their diary week after Easter (83 per cent). Although part-time students appeared to be somewhat more likely to complete the diary after Easter this difference was not statistically significant.

The activities undertaken by students in the summer term can be quite different from the spring term, as studies in the summer term tend to focus on revision for exams rather than lectures. This could have an impact on the levels of spending recorded before and after Easter. To check whether this was the case, we compared average spending for each of the diary items included in the reporting by whether the diary week began before or after Easter.

Average spending among English-domiciled students varied significantly by the timing of diary completion on a small number of the raw (unadjusted) diary items¹. For the overall spending categories reported on in the analysis, which have been adjusted for joint financial responsibility with a partner, where relevant, combined with sources of expenditure reported in the questionnaire significant differences by the timing of diary completion emerged in the areas of personal spending, household goods, travel and total participation costs, with higher costs on average reported in each area of spending by those students who completed their diary in the summer term. However, these differences were largely explained by differences in the types of students who completed their diaries in the summer term. When controlling for whether the students were on a full-time or part-time course, significant differences in spending by timing of diary remained for only two spending categories.

Reported personal spending and spending on household goods was higher for both full-time and part-time English-domiciled students who completed their diaries in the summer term (Table 10.6).

Table 10.6: Diary spending differences by timing of diary completion and whether full-time or part-time course

		Before Easter	After Easter
Personal spending			
Full-time	Mean	1,571	1,901
	Standard Error	122	105
Part-time	Mean	2,095	2,561
	Standard Error	313	162
<i>Unweighted bases</i>	<i>Full-time</i>	433	1,214
	<i>Part-time</i>	70	277
Household goods			
Full-time	Mean	307	348
	Standard Error	43	41
Part-time	Mean	600	948
	Standard Error	96	128
<i>Unweighted bases</i>	<i>Full-time</i>	439	1,241
	<i>Part-time</i>	72	290

Base: Students sampled for SIES 2011/12.

Source: NatCen/IES SIES 2011/12

While the majority of students did complete their diaries during the summer term, and average recorded spending was higher in the summer term, this does not appear to have had a substantial effect on the recorded expenditure levels. Furthermore, as expenditure recorded during the diary week is multiplied by 39 weeks in order to report spending for the whole academic year, it is useful to have a spending diary data from two of the three academic terms to account for seasonal variation in expenditure.

¹ These items were: Personal spending on clothes, newspapers and books, and toiletries; household spending on household goods and servicing or repairs to household equipment; and child-care related travel.

10.3.8 Interview length and mode

The majority of respondents (68 per cent) completed the questionnaire in a single session. The average length of time taken to fill in the questionnaire by those who completed it in a single session was 30 minutes and 58 seconds. Most completed the questionnaire by themselves online and these respondents took less time on average to complete the survey (28 minutes and 54 seconds) than those completing it with the assistance of a telephone interviewer (35 minutes and 55 seconds) (Table 10.7).

Table 10.7: Mode of questionnaire completion and average completion time

Mode	Frequency	Per cent	Mean time taken to complete questionnaire
Telephone	994	29	35m 55s
Web	2,385	71	28m 54s
Total	3,379	100	30m 58s

Base: All respondents completing questionnaire in single session

Multiple sessions and mode switches

Nearly a quarter of respondents completed the questionnaire in two sessions, six per cent took three sessions to complete the questionnaire and two per cent of respondents completed the questionnaire in four or more sessions. Of the respondents who completed the questionnaire in multiple sessions, over half (57 per cent) returned to the questionnaire and completed it on the same day they had started it and the majority (84 per cent) continued with and completed the questionnaire in the same mode that they had begun with (Table 10.8).

Of the respondents who did switch modes, 72 per cent began filling in the questionnaire online and completed it on the telephone while a further 10 per cent began and completed their questionnaire online after being prompted by a call from a telephone interviewer. Seventeen per cent started the interview with the assistance of a telephone interviewer but completed the questionnaire by themselves online, while one per cent started the interview on the telephone, switched to the web questionnaire and finally completed the interview on the telephone (Table 10.8).

Table 10.8: Number of sessions and modes of completion

		Frequency	Per cent
Number of sessions ¹	1	3,396	68
	2	1,193	24
	3	298	6
	4 or more	105	2
	Total	4,992	100
Whether switched modes ²	Same mode	1,334	84
	Switched modes	262	16
	Total	1,596	100

Modes used ³	Web first, complete on telephone	188	72
	Web first, then telephone, completed on web	27	10
	Telephone first, complete on web	44	17
	Telephone first, then web, completed on telephone	3	1
	Total	262	100

Bases: ¹ All respondents with interview mode recorded; ² Respondents with multiple sessions;
³ Respondents who switched modes.

10.3.9 Fieldwork and quality control procedures

As with all surveys carried out at NatCen, a programme of back-checking on the work of the telephone interviewers was carried out. (It should be noted that this was only possible for those questionnaires completed over the phone.) A subset (around 10 per cent) of respondents who completed the survey over the phone were called back to check that the interviews were conducted correctly.

10.4 Data checking, coding and editing

10.4.1 Data checking

Checks in the questionnaire programme helped to limit the number of data discrepancies. Sometimes, 'soft checks' (which could be suppressed by the respondent or telephone interviewer) were used where unusually high values or inconsistent answers were reported, so that these could be checked before the answer was confirmed. (For example, on some questions where inconsistent answers were given, respondents were asked: "Can you just check what you've recorded?") In other cases, 'hard checks' (which could not be suppressed by the respondent or interviewer) were used. Also within the programme, each numeric answer was given a set range of possible answers. This allowed only potentially valid answers. For example, if the maximum amount of Maintenance Grant received by a full-time student is £2,906, this would be the upper limit of the range within a question asking about this.

Given that spending may legitimately be very high or very low in a given week, it was not feasible to set validation checks on individual entries in the spending diary.

Interim data were also inspected by researchers from NatCen.

10.4.2 Coding and editing of data

A data processing team carried out the coding and editing of questionnaires. Coding data was necessary to enable the analysis of information collected by verbatim answers.

Factsheets were used to code and edit the data. These provided a summary of a productive interview and alerted editors to possible errors or inconsistencies that needed to be dealt with.

Code frames used in editing were developed by the researchers based in part on those used for the 2007/08 study. Where no previous list existed, researchers inspected question responses from the first completed interviews. Any complex editing decision was referred to the researchers for adjudication. These cases were documented and instructions relayed to the data processing team.

Diary of spending

A data processing team also carried out the coding and editing of the seven-day diaries of spending.

One major purpose of the diary editing was to allocate a code to any spending that students had entered as 'other' spending. Similar rules that were developed for the 2007/08 study were adopted here. They were necessarily complicated because the aim of editing was for 'other' spending to be coded back into an existing category of spending within the diary, or, categorised by both a broad *type* of spending and whether this information had already been collected in the main interview. This categorisation was needed because the diary data and the interview data were looked at in combination in the analysis. It was key that data about an item of spending was not double-counted by the interview and diary.

10.4.3 Summary measures of income, expenditure, debt and savings

Within the main report, the majority of monetary figures refer to the total amounts of money spent, received or owed over the whole academic year. However in the questionnaire and diary, these monetary amounts may have been recorded referring to a week, a month, a term or over the whole calendar year in order that students could give as accurate figures as possible. It was therefore necessary to create summary derived variables which totalled the amount of money spent or received over the full academic year, assuming that answers given in the questionnaire or diary represented average weeks.

The derived variables relating to the day-to-day spending recorded in the diary follow the same principles. Again it was assumed that spending within the recorded week was an average week. The weekly amount spent on different types of item was therefore multiplied by 39 to give the spending for college- and university-based students over an academic year.

10.5 Dataset and analysis

10.5.1 Dataset

Interview and diary data were merged together to form one complete dataset. This dataset also included all the derived variables for the interview and diary instruments.

Extreme values

Once the summary measures of income, spending, borrowing and savings were created and tested, they were reviewed by the research team. This allowed them to correct any unfeasible answers and also trim any outliers that would skew the analyses if left untreated. Trimming involved identifying outliers through boxplots and then trimming these outliers to the highest amount within the accepted range.

10.5.2 Adjustments for joint income and expenditure

In the questionnaire and diary, students were asked to give answers about their individual income and expenditure whenever this was feasible. However, for some items it was not feasible to record an individual amount when a student lived with a partner (for example, mortgage payments, social security benefits, and household spending on food and

entertainment). Therefore, joint amounts were collected and these were adjusted in analysis.

The adjustment was made where students were married or had joint financial responsibility with a partner (defined as sharing responsibility for housing and other essential expenditure). The method of adjustment was to divide the stated expenditure by half. A similar adjustment had been carried out in previous years of SIES.

10.5.3 Missing values and imputation

Missing values occur when a respondent provides no answer, or when they opt 'refuse to answer' or 'don't know'. A different approach to dealing with missing values has been used for the income section than used for the expenditure and savings and debt sections.

The SIES questionnaire includes a number of question 'sets' which build to provide a figure for each element of student income. For example, in most cases students were asked whether or not they received a particular source of income (such as a Student Maintenance Loan), how frequently they received this income, and the regular amount received. The answers to these questions were then used to calculate the total amount received for that particular source of income (this is a derived variable).

Missing values could occur in any one of the questions that make up the set, and would lead to a missing value for the derived variable and any other derived variables higher up the scale. Prior to treatment of missing values, the cumulative size of the missing data (>20 per cent) across the dataset was relatively large, potentially introducing bias and reducing the power of the statistical analysis.

Left untreated this would also have meant that a large amount of useful data would have been lost, as in many cases respondents might have only answered 'Don't know' or 'refuse to answer' to one question lower down in the hierarchy. It was decided therefore to give missing values/data an imputed value in order to retain ALL the cases for analysis, and to make full use of the data that students did provide. Imputed values were either a zero value or a median recipient value (based on the median value of a similar group of recipients).

Zero values were used when there was little additional data to be able to assume a non-zero value (either from the respondents' other answers to the questions in that 'set' or from the answers to that specific question/variable from other similar respondents). Non-zero values were used when there was sufficient additional data to be able to estimate a likely response value.

As noted, this approach is driven by the relatively large size of the cumulative missing data (>20 per cent) across the dataset, and the single source of data available for income (survey responses only). This approach follows that of the previous wave of SIES. It ensures that a consistent base is used throughout the analysis of income, and has the added benefit that the mean values of each element of student income sum to the mean value of the total student income and that it is possible to estimate the proportion of income among students coming from each source.

For the SIES analysis dealing with expenditure, missing values were treated as missing for the analysis (i.e. excluded from each relevant statistical calculation), and different bases were used depending on the most appropriate sample to use (e.g. diary responses or survey responses). This approach was driven by the relatively small size of the cumulative

missing data (<10 per cent across the entire section) and the different data sources available (diary and main-stage questionnaire).

Similarly, with the analysis relating to savings and debt, missing values were also treated as missing for the analysis, and therefore different bases were used for each derived variable. Where there were overlaps between income variables and debt variables, the cleaned and imputed variables from the income section were used to ensure consistency. The overall approach was driven by the relatively small size of cumulative missing data in this section (<10 per cent across the entire section), the difficulty in making a 'best guess' for missing data, and the case that there were relatively few contributory variables for each derived variable (i.e. few questions in each 'set').

10.5.4 Comparing diary and questionnaire data

Day-to-day spending in SIES is captured in a seven-day spending diary. The diary is intended to be completed by respondents at the end of each day, over seven days, and records information on smaller items such as food, household goods and entertainment.

As well as capturing this type of information in the spending diary, the SIES 2011/12 main questionnaire also included a series of questions on 'everyday' spending. These questions asked about expenditure on items such as food and entertainment over the 'average week'. These variables have not been used for analysis purposes.

Table 10.9 below compares the mean amounts that respondents recorded spending in both the diary and the main questionnaire. Amounts are very similar in some areas (for example, spending on cigarettes and alcohol and newspapers and stationery). By contrast, in other areas, the amount reported in the main questionnaire is higher than in the spending diary (e.g. in the case of CDs and downloaded music), while in other areas the diary amount is higher (e.g. meals and snacks eaten outside the home).

Table 10.9: Comparison of questionnaire and diary spending variables (per week)

	Questionnaire (Mean)	Diary (Mean)
CDs, downloaded music and DVDs (bought and rented)	2.2	0.2
Newspapers and stationery	2.9	3.0
Toiletries and medicine	6.5	7.1
Cigarettes, tobacco and alcohol consumed outside the home - (e.g. alcohol consumed in a bar, pub or someone else s home)	13.7	13.2
Meals and snacks from cafes, pubs, restaurants, shops, work, takeaways, college or student union premises	16.4	25.8
Entertainment, including trips to the cinema or theatre, entry to nightclubs, attending sporting events, participating in clubs and societies and religious activities	16.8	14.6
Food and drink bought to consume at home	37.5	35.9
Household goods (such as cleaning materials and pet food) and laundry or dry cleaning	6.8	14.5

Base: Diary respondents for SIES 2011/12.

Source: NatCen/IES SIES 2011/12

10.6 Weighting

10.6.1 Summary of approach

The SIES weights were calculated from the estimated probability of being both selected and responding to the survey. For the survey, this overall probability was calculated as the product of two main components:

- the probability that the institution/student was selected
- the probability of taking part in the main interview.

The weights were calculated as the *inverse* of the overall probability. Extreme weights were trimmed at each stage so as to reduce their impact. Finally, the weights were adjusted so that the characteristics of the weighted sample matched that of the student population (as recorded by HESA) in terms of age and sex.

As with the 2007/08 survey, the overall aim was to generate a weighted sample that matched the population of students as closely as possible, whilst at the same time generating weights that were not so variable that the standard errors of survey estimates were unnecessarily inflated.

10.6.2 Selection weights

Computing the probability that the institution/student was selected

Details of how institutions and students within institutions were selected, and the resulting selection probabilities, are provided below.

Probability of selection for institutions

The target numbers of institutions were 53 English HEIs, 20 English FECs, 10 Welsh HEIs, five Welsh FECs, and the OU. Within institutions, separate samples were selected across a number of student groups: medics; English-domiciled full-time; Welsh-domiciled full-time and part-time.

English HEIs

Of the 130 HEIs in England, 65 were selected for the survey with the expectation that 53 would agree to take part. These 65 institutions were selected using stratification and with probability proportional to their weighted size. The weighted size per institution was calculated as a weighted sum of three figures:

0.78 * (number of students in the institution who were full-time English-domiciled)

+ 8.8 * (number of students in the institution who were full-time Welsh-domiciled)

+ 1.29 * (number of 25 per cent + part-time students).

The weight per group (0.78, 8.8, 1.29) was calculated as the ratio of the percentage of students in the group targeted for the survey to the percentage of students in the group for the whole set of 130 institutions. The table below gives the figures based on 2010-2011 HESA data.

Table 10.10: Weighting, English HEIs

	FT English-domiciled (%)	FT Welsh-domiciled (%)	Part-time (%)
Target for survey	59.4	11.5	29.1
% in all HEIs	76.0	1.3	22.6
Weight	59.4/76.0=0.78	11.5/1.3=8.80	29.1/22.6=1.29

Source: NatCen/IES SIES 2011/12

Essentially, by applying the weights, this ‘converts’ the actual number of students in each of the 130 institutions into an adjusted number for which, when added across all 130 HEIs, the three groups are in proportion to each other exactly in line with the target proportions¹.

The largest 15 institutions (according to their weighted size) were all selected for the survey – the 15 being those institutions with a weighted size larger than the sampling interval. A further 50 HEIs were selected with probability proportional to their weighted size (the sampling interval was re-calculated after removing the largest 15).

¹ The reason for doing this is that it creates a ‘synthetic’ population per institution that exactly reflects the survey sample we are trying to select. Selection with probability proportional to this synthetic population size allows for an exactly equal number of students to be selected per institution which, at the same time, gives samples per group with equal probabilities of selection. Within each selected institution the students will be selected in proportion to their weighted group size.

Welsh HEIs

All 10 Welsh HEIs were selected for the survey.

English FECs

There were 154 English FECs with eligible students. Of these, those with less than 100 eligible students were excluded, leaving 103 FECs. This is in line with previous SIESs: it means that 33 per cent of FECs are excluded, but just 3.2 per cent of students. From the 103 FECs remaining, 40 were selected for the survey, with the expectation that 20 would agree to take part.

The selection followed a very similar procedure to that for English HEIs. The 40 were selected using stratification and with probability proportional to weighted size. The weighted size per FEC was calculated as:

$$1.16 * (\text{full-time student} + 0.78) * (\text{part-time student})$$

The table below shows how the weights were derived (using 2010-2011 ILR data).

Table 10.11: Weighting, English FECs

	Full-time (%)	Part-time (%)
Target for survey	67.0	33.0
% in all HEIs	57.7	42.3
Weight	67/57.7=1.16	33/42.3=0.78

Source: NatCen/IES SIES 2011/12

The largest nine institutions (according to their weighted size) were all selected for the survey – the nine being those FECs with a weighted size larger than the sampling interval. A further 31 HEIs were selected with probability proportional to the weighted size (the sampling interval was re-calculated after removing the largest 9).

Welsh FECs

All five Welsh FECs were selected for the survey and all eligible students within these institutions were selected due to the low number of students in these institutions. One third of all students were assigned to the main and two thirds to the reserve. Therefore for this group selection probabilities are the same for all students (1/3).

Dealing with non-response by institutions

In the 2007/08 survey, a policy was adopted of replacing any institutions that refused with other 'similar' institutions. This meant that the final sample of institutions was not a strict probability sample. We did not adopt this method in the 2011/12 survey – instead we selected a larger pool of institutions to allow for refusals. One hundred and twenty institutions were selected from which a total of 22 did not take part (a response rate of 82 per cent).

In 2007/08, due to the replacement of refusals by other institutions, the response rate was a lot higher (after replacement, only 4 institutions did not take part) and therefore no adjustment was made to account for this loss. The point was also made that, in part, the final adjustment stage of the weights is an attempt to deal with any bias this non-response introduces. In the 2011/12 survey, this final adjustment stage should deal sufficiently with any bias introduced at this stage (since all analyses will be conducted at the student level and institution information will be incorporated into the student weights) and therefore there was no need for a further step in the weighting.

Probability of selection for students within institutions

Another difference to the previous survey is that this time we were able to sample second year plus students ourselves, as the HESA data became available in time for us to do this. However, the sampling of institutions was done before this data became available, and so selection probabilities for institutions are based on the 2009-10 data. Using the latest HESA data (2011-12) we updated the sampling proportions of the groups of students selected from each institution. Therefore the sample of students was no longer an equal probability sample. However, we expect differences between the years on the weighted sizes of institutions to be minimal and therefore to approximately replicate an equal probability sample. We calculated these selection probabilities and they were included in the final weights.

For the 2007/08 survey information was obtained from the institutions directly on the size of the population groups from which the samples were selected. This time we selected the sample ourselves from HESA records for the second year plus students and so we already had this information to hand for second year plus students. For the first year students, the same approach as in 2007/08 was taken. That is, we asked each institution selected who took part in the survey for information on both the number of students per group that were selected and the size of the population groups from which the samples were selected. Not all institutions had sent us this information however. For those that did not we assumed that the actual number of students within an institution equalled their HESA count (as was done in 2007/08).

In previous years of SIES, equal numbers of students had been taken from the 10 Welsh HEIs. This is inefficient because the HEIs are all selected with the same probability rather than with probability proportional to size – so this part of the sample ended up with hugely variable weights. Therefore this time the students in Welsh HEIs were selected proportionate to their numbers.

As in 2007/08, for some institutions there was a marked difference between the HESA count and the population that institutions had told us they had drawn their sample from. We have again taken the numbers provided by the institutions as correct. But the result is that the selection probabilities, and hence the survey weights, will vary more than we might have hoped for across institutions. Below we explain how we have dealt with this.

Trimming the extreme selection weights

As noted above, the selection weights calculated for the survey (within categories defined by sector and mode of study) were very variable. Given that variance in weights tends to inflate standard errors of estimates, it is standard practice to trim the weights at the extreme tails of the distribution to reduce the variance, even at the risk of introducing a small bias.

The trimming was carried out as follows:

Individuals were listed in order of their selection weights for each of the following nine subgroups:

1. English Higher Education Institutions (HEI), medics
2. English HEIs, full-time, English-domiciled
3. English HEIs, full-time, Welsh-domiciled
4. English HEIs, part-time, English- & Welsh-domiciled
5. Welsh HEIs, full-time, English-domiciled
6. Welsh HEIs, full-time, Welsh-domiciled
7. Welsh HEIs, part-time, English- & Welsh-domiciled
8. FECs, full-time
9. FECs, part-time

For groups 1, 2, 3, 4, 7, 8 and 9, the selection weights were trimmed one per cent at each tail. For the remaining groups (Welsh HEIs), no trimming was carried out as there were no extremely large or extremely small values.

However this approach does not entirely eliminate the problem of extreme weights. As was also the case in the 2007/08 survey, we were again able to compare self-reported full-time/part-time status from the survey with that reported by the institution (either from the HESA data for second year plus students or from the data sent to us from the institution for first year students). We found that a small number of students gave a self-report different to that of the institution. As a result, students with a mismatch had selection weights very different to other students who self-reported as they did.

To deal with this the following strategy was adopted: any student with a self-report different to their sample group was given the selection weight equal to the median weight of their self-reporting equivalents. The number of students affected (151 in total) is shown in the following table.

Table 10.12: Trimming extreme selection weights

	Final sample group		
	FT English-domiciled	FT Welsh-domiciled	Part-time
FT English-domiciled	-	0	25
FT Welsh-domiciled	0	-	16
PT	98	23	-

Source: NatCen/IES SIES 2011/12

To investigate the possible bias that may have been introduced because of the trimming, a number of measures was compared before and after each stage of trimming and with the population estimates¹. As can be seen from the following table, the benefits in terms of decreased variance in the weights should compensate for any small bias that may have been introduced by trimming of the selection weights.

Table 10.13: Trimming extreme selection weights

	Before trimming	After initial trimming	After final trimming	Population estimate
Male	42.9	43.0	43.1	42.3
Part-time	15.0	15.1	15.9	26.1
Welsh-domiciled in FT HEIs or OU	9.6	9.6	9.6	3.7
Welsh-domiciled	5.6	5.6	5.6	-
Home address (HA) in London	19.4	18.4	18.4	-
HA in Wales	5.9	5.9	5.9	-
HA in East of England	9.1	9.1	9.1	-
HA in urban area (>=10k)	80.0	79.9	79.9	-
HA in town and fringe	7.8	7.8	7.8	-
HA in village	7.1	7.1	7.1	-
HA in "least deprived" IMD (England)	22.3	22.3	22.4	-
HA in "most deprived" IMD (England)	18.0	17.9	18.0	-
HA in "least deprived" IMD (Wales)	28.2	28.0	28.0	-
HA in "most deprived" IMD (Wales)	13.7	13.6	13.6	-

Source: NatCen/IES SIES 2011/12

10.6.3 Non-response weighting

Having calculated and trimmed the selection weights, the next stages for the weighting were adjustments for non-response.

The data collection methodology differed from the 2007/08 survey. In 2007/08 an initial opt-in questionnaire was sent to students. Those who returned the opt-in questionnaire were then followed-up by an interviewer for a CAPI interview. The weighting reflected the fact that there were two stages where students could refuse to take part in the survey. The non-response weights were comprised of three stages:

- adjustment for refusal to be followed-up by an interviewer (conditional on returning a postal opt-in questionnaire and being eligible for follow-up)
- adjustment for non-response to the survey (conditional on agreeing to follow-up)
- a final adjustment of the survey to the HESA age-sex distribution.

In 2011/12 there was no opt-in questionnaire. Students were asked for consent for their details to be passed onto survey contractors to carry out the National Study Survey and

¹ Population estimates were available for the first three measures reported in the table.

surveys of student finances when they enrolled for their course. Students who were selected for the survey who did not give this consent were removed from the selection. Unfortunately we have no information available on those first year students who did not give consent for their contact details to be passed on. Biases introduced at this consent stage will therefore not be adjusted for. However, it is hoped that this bias will be reduced by making a final adjustment to the HESA age-sex distribution.

Therefore in 2011/12, the non-response weighting comprised of the following two stages:

- adjustment for non-response to the survey (conditional on giving consent for us to gain their contact details)
- further adjustment of the survey respondents to match the HESA age-sex distribution.

Modelling the probability of taking part in the main interview

The probability of agreeing to take part in the main interview was estimated using a non-response model. The approach adopted was to use a logistic regression model to predict a binary variable defined as:

1 = completed questionnaire

0 = gave consent for their contact details to be given but a completed questionnaire was not obtained.

The predictors of this variable entered into the model were¹:

- Gender
- Year of study
- Government Office Region
- Sector (English/Welsh HEIs/FECs) BY full-time/part-time status BY English/Welsh-domiciled
- Medics in English/Welsh HEIs (Yes/No).

Variables were entered forward stepwise into the model so as to avoid generating an overly complex model that would lead to more variability in the non-response weights. Three variables were found to be significant: year of study, Government Office Region, and sector by status by domicile. The model coefficients are given in the table below. The non-response weight was defined as the inverse of the model-predicted probability.

¹ In 2011/12, we did not have all of the information that was available for the 2007/08 survey. Government Office Region was based on student's home address and matched from the 2011 Census of the Population, Other variables from the Census such as 'Urban/Rural Indicator' and 'IMD score (quintiles)' were checked but because of the high proportion of non-matches, only one Census variable could be used (because of high correlation).

Table 10.14: Non-response weighting

	Coefficient (log odds)	Odds	p
Year of study			<0.001
Year 1	0	1	-
Year 2	-0.46	0.63	<0.001
Open University	-1.05	0.35	<0.001
Government Office Region			<0.001
North East	0	1	-
North West	-0.22	0.80	0.034
Yorkshire and The Humber	-0.11	0.90	0.317
East Midlands	0.02	1.02	0.834
West Midlands	-0.22	0.80	0.045
East of England	-0.02	0.98	0.831
London	-0.38	0.68	<0.001
South East	-0.04	0.96	0.718
South West	-0.04	0.96	0.709
Wales	-0.40	0.67	0.012
Scotland or address not matched	-0.66	0.52	<0.001
Sector BY status BY domicile			<0.001
English HEIs, full-time, English-domiciled	0	1	-
English HEIs, full-time, Welsh-domiciled	0.17	1.19	0.372
English HEIs, part-time, English- & Welsh-domiciled	-0.33	0.72	<0.001
Welsh HEIs, full-time, English-domiciled	0.35	1.42	0.005
Welsh HEIs, full-time, Welsh-domiciled	0.12	1.13	0.409
Welsh HEIs, part-time	-0.25	0.78	0.287
FECs, full-time	-0.17	0.84	0.215
FECs, part-time	-0.31	0.73	0.080
Intercept	0.06	1.06	0.568

Source: NatCen/IES SIES 2011/12

Post-stratification to HESA totals

To reduce any residual bias, we included a final adjustment to the weights to bring the survey into line with HESA. This final stage adjusted the existing weights (the previous components of weighting described above multiplied together) to HESA counts by age and sex within each of the following nine groups:

1. English HEIs, full-time, English-domiciled
2. English HEIs, full-time, Welsh-domiciled
3. English HEIs, part-time, English- & Welsh-domiciled
4. Welsh HEIs, full-time, English-domiciled
5. Welsh HEIs, full-time, Welsh-domiciled

6. Welsh HEIs, part-time, English- & Welsh-domiciled
7. FECs, full-time
8. FECs, part-time
9. Open University

The population figures used for the calibration adjustment are shown in following table.

Table 10.15: Post-stratification

	HESA 2010/11 population estimate			
	Age		Gender	
	<=25	>26	Female	Male
English HEIs, full-time, English-domiciled	578,582	80,837	369,024	290,403
English HEIs, full-time, Welsh-domiciled	11,490	545	6,567	5,468
English HEIs, part-time, English- & Welsh-domiciled	60,139	191,151	155,060	96,334
Welsh HEIs, full-time, English-domiciled	18,774	689	9,779	9,685
Welsh HEIs, full-time, Welsh-domiciled	20,837	4,281	14,779	10,340
Welsh HEIs, part-time	1,915	6,368	5,118	3,182
FECs, full-time	13,414	6,235	11,250	8,399
FECs, part-time	6,091	11,474	9,286	8,298
Open University	10,850	38,844	32,049	17,644

Source: HESA

Distribution of the final weights

The following table gives the distribution of the final trimmed and calibrated weights.

Table 10.16: Final weight distribution

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Mean	1.45	0.19	0.18	-	0.91
Median	1.58	0.21	0.14	-	0.29
Standard Deviation	1.04	0.10	0.17	-	1.01
Minimum	0.001	0.01	0.001	-	0.001
Maximum	5.85	0.43	1.08	-	5.85
5 th percentile	0.04	0.01	0.01	-	0.01
95 th percentile	3.08	0.34	0.53	-	2.80
Part-time					
Mean	2.10	0.22	0.36	1.04	1.29
Median	2.02	0.23	0.29	1.06	0.88
Standard Deviation	1.65	0.12	0.34	0.17	1.41
Minimum	0.01	0.01	0.01	0.70	0.01
Maximum	10.36	0.77	2.50	1.39	10.36
5 th percentile	0.09	0.06	0.03	0.76	0.06
95 th percentile	4.75	0.37	0.97	1.33	3.92

Source: NatCen/IES SIES 2011/12

The effect of weights on effective sample size for key groups

The effective sample size of a given weighted base is the equivalent simple random sample size which would have the same statistical power. It is calculated as the squared sum of all weights (summed over all cases in the sample) divided by the sum of all squared weights.

The following table presents the effective sample sizes for full-time and part-time students for each sector and overall, followed by figures by domicile.

Table 10.17: Effects of weights on effective sample size for key groups

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Sample size	2,196	1,106	525	-	3,827
Effective sample size	1,450	875	276	-	1,720
Effective as % of actual	66%	79%	53%	-	45%
Part-time					
Sample size	567	175	231	225	1,198
Effective sample size	350	134	122	219	548
Effective as % of actual	62%	77%	53%	97%	46%

	English-domiciled	Welsh-domiciled
Full-time		
Sample size	2,766	1,061
Effective sample size	1,558	714
Effective as % of actual	56%	67%
Part-time		
Sample size	1,008	190
Effective sample size	514	76
Effective as % of actual	51%	40%

Source: NatCen/IES SIES 2011/12

10.6.4 Diary weights

In 2004/05 and 2007/08 separate weights for the diary analysis (which took account of non-completers) were considered but discounted due to the high diary return rate and the fact that no obvious differences were found between the profile of students being interviewed and those completing a diary.

In contrast, in 2011/12 the diary response rate was not high (52 per cent) and significant discrepancies were found in the profiles of respondents to the main questionnaire and those completing a diary (see Section 4.2). Therefore, separate non-response weights were computed for the diary analysis. The diary weighting comprised of the following two stages:

- adjustment for non-completing a diary (conditional on responding to the main survey)
- further adjustment of the diary respondents to match the HESA age-sex distribution.

Modelling the probability of completing a diary

The probability of completing a diary was estimated using a non-response model. The approach adopted was to use a logistic regression model to predict a binary variable defined as:

1 = completed diary

0 = completed main survey questionnaire but a completed diary was not obtained

The predictors of this variable entered into the model were:

- Gender
- Age group
- Location of institution
- Full-time/part-time status
- Nation of living in the UK
- Living in London (Yes/No)
- Qualification studying for
- Main course subject

- Course length
- Year of study
- Marital status
- Living with adults who are financially dependant on respondent (Yes/No)
- Having children (Yes/No)
- Ethnicity
- Religion
- Illness/disability (Yes/No)
- Sector

Variables were entered forward stepwise into the model so as to avoid generating an overly complex model that would lead to more variability in the non-response weights. Eight variables were found to be significant: age group, main subject, course length, having children, ethnicity, illness/disability, religion and sector. The model coefficients are given in the table below. The diary non-response weight was defined as the inverse of the model-predicted probability, and was trimmed at the top 0.5% to reduce variance inflation due to few very large weights.

Table 10.18: Diary non-response weighting

	Coefficient (log odds)	Odds	p
Age group			0.022
<=18	0	1	-
19	0.21	1.23	0.078
20	0.21	1.23	0.078
21	0.11	1.12	0.391
22-24	-0.03	0.97	0.799
25+	-0.12	0.89	0.361
Main subject			0.000
Biological Sciences (including Psychology)	0	1	-
Business and Administrative Studies	-0.47	0.63	0.003
Computer Sciences	0.05	1.05	0.797
Creative Arts and Design	-0.13	0.88	0.386
Education	0.01	1.01	0.964
Engineering and Technology	0.01	1.01	0.963
Historical and Philosophical studies	0.26	1.30	0.180
Mathematical and Physical Sciences (including Chemistry and Physics)	0.12	1.13	0.499
Languages (including English and Classics)	0.34	1.41	0.054
Law	-0.24	0.78	0.195
Social Studies (including Economics, Politics and Geography)	0.25	1.28	0.100
Medicine and Dentistry and allied subjects	0.03	1.03	0.843
Unsure/other	-0.41	0.66	0.001

	Coefficient (log odds)	Odds	p
Course length			0.000
1 year	0	1	-
2 years	-0.34	0.71	0.051
3 years	-0.32	0.73	0.052
4 years	-0.04	0.96	0.818
5 years	-0.09	0.92	0.665
6 years or more	0.37	1.44	0.118
Have children			0.000
Yes	0	1	-
No	0.53	1.70	0.000
Ethnicity			0.000
Other or missing	0	1	-
White	0.34	1.40	0.000
Illness or disability			0.000
Yes	0	1	-
No	-0.35	0.71	0.000
Religion			0.004
No religion	0	1	-
Christian	-0.19	0.83	0.004
Other religion or missing	-0.28	0.76	0.009
Sector			0.000
English HEIs, full-time	0	1	-
English HEIs, part-time	-0.48	0.62	0.000
Welsh HEIs	-0.15	0.86	0.275
FECs	-0.48	0.62	0.005
Open University	-0.56	0.57	0.001
Intercept	-0.02	0.98	0.935

Source: NatCen/IES SIES 2011/12

Bias due to non-response

The following table compares the profiles of respondents to the main questionnaire and those completing a diary for the variables considered for the diary non-response model (weighted by the main survey weight). As can be seen, there are large discrepancies indicating a significant non-response bias for the diary sample. After non-response weighting, bias has been vastly reduced and the profile of those completing a diary comes into line with that of the main survey respondents (last column).

Table 10.19: Diary non-response bias

	Survey respondents	Diary respondents before NR weighting	Diary respondents after NR weighting
	%	%	%
Age group			
<=18	9.4	10.2	9.4
19	17.7	20.7	17.7
20	18.1	21.0	18.2
21	10.7	12.1	10.8
22-24	10.4	10.4	10.4
25+	33.5	25.7	33.5
Location of institution			
England	94.9	94.7	94.8
Wales	5.1	5.3	5.2
Status			
Full-time	74.5	80.3	73.7
Part-time	20.8	15.6	21.4
Open University	4.7	4.2	4.9
Nation of living in the UK			
England	94.7	94.6	94.9
Wales	5.3	5.4	5.1
Living in London			
London	18.4	16.4	17.1
Elsewhere	81.6	83.6	82.9
Qualification studying for			
BA, BSc, LLB, BEd or BA Ed (i.e. any Bachelors degree)	82.2	86.2	82.1
Foundation degree	8.0	5.8	8.0
Other	9.8	8.0	9.9
Main subject			
Biological Sciences (including Psychology)	7.2	8.0	7.3
Business and Administrative Studies	7.4	5.9	7.2
Computer Sciences	3.6	3.8	3.7
Creative Arts and Design	8.5	9.0	8.6
Education	9.1	8.3	9.3
Engineering and Technology	5.5	5.9	5.6
Historical and Philosophical studies	3.5	4.4	3.5
Mathematical and Physical Sciences (including Chemistry and Physics)	4.2	5.0	4.2
Languages (including English and Classics)	4.7	5.8	4.9
Law	3.7	3.3	3.6
Social Studies (including Economics, Politics and Geography)	8.5	10.0	8.3

	Survey respondents	Diary respondents before NR weighting	Diary respondents after NR weighting
Medicine and Dentistry and allied subjects	11.7	11.8	11.5
Unsure/other	22.3	18.8	22.1
Marital status			
Married (or in a civil partnership)	15.3	11.3	15.8
Living with a partner	7.7	7.4	7.9
Single, never married	72.1	77.7	71.5
Divorced, separated or widowed	4.9	3.6	4.8
Course length			
1 year	3.8	3.6	4.1
2 years	11.1	8.3	11.3
3 years	58.3	60.2	57.5
4 years	18.5	19.5	18.9
5 years	5.1	4.9	5.0
6 years or more	3.2	3.5	3.2
Year of study			
1 st	25.6	24.7	25.8
2 nd	38.0	36.4	36.8
3 rd	26.8	28.9	27.7
4.00 4th or higher	9.6	10.0	9.7
Living with adults who are financially dependant on respondent			
Yes	5.5	4.5	5.7
No	94.5	95.5	94.3
Have children			
Yes	17.6	11.8	17.7
No	82.4	88.2	82.3
Ethnicity			
Other or missing	26.6	22.4	25.9
White	73.4	77.6	74.1
Illness or disability			
Yes	80.1	82.2	79.9
No	19.9	17.8	20.1
Religion			
No religion	44.4	49.5	44.6
Christian	42.0	38.8	41.8
Other religion or missing	13.5	11.7	13.6
Gender			
Male	42.3	43.7	43.0
Female	57.7	56.3	57.0

Sector	Survey respondents	Diary respondents before NR weighting	Diary respondents after NR weighting
English HEIs, full-time	63.2	70.6	62.9
English HEIs, part-time	23.7	17.5	23.4
Welsh HEIs	5.0	5.2	5.1
FECs	3.5	2.6	3.7
Open University	4.7	4.2	4.9

Source: NatCen/IES SIES 2011/12

Post-stratification to HESA totals

To reduce any residual bias, the final adjustment to the weights was to bring those completing a diary into line with HESA. This final stage adjusted the existing weights (the previous components of weighting described above multiplied together) to HESA counts by age and sex within each of the same nine groups used for the post-stratification of the main sample. The population figures used for the calibration adjustment are the ones shown in Section 3.2.

Distribution of the diary weights

The following table gives the distribution of the diary weights.

Table 10.20: Final distribution of diary weights

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Mean	1.33	0.17	0.25	-	0.89
Median	1.26	0.18	0.17	-	0.31
Standard Deviation	1.23	0.11	0.28	-	1.12
Minimum	0.001	0.01	0.005	-	0.001
Maximum	15.90	0.68	1.78	-	15.90
5 th percentile	0.03	0.01	0.01	-	0.01
95 th percentile	3.36	0.34	0.86	-	2.86
Part-time					
Mean	2.53	0.28	0.56	1.20	1.55
Median	1.86	0.27	0.40	1.09	0.95
Standard Deviation	2.38	0.18	0.61	0.44	1.87
Minimum	0.01	0.01	0.02	0.56	0.01
Maximum	11.61	0.80	3.48	2.40	11.61
5 th percentile	0.05	0.01	0.03	0.63	0.05
95 th percentile	7.34	0.63	1.58	2.09	5.55

Source: NatCen/IES SIES 2011/12

The effect of diary weights on effective sample size for key groups

The following table presents the effective sample sizes for full-time and part-time students for each sector and overall, followed by figures by domicile for the diary sample.

Table 10.21: Effect of diary weights on effective sample size for key groups

	English HEIs	Welsh HEIs	FECs	OU	Total
Full-time					
Sample size	1,339	648	197	-	2,184
Effective sample size	720	469	87	-	846
Effective as % of actual	54%	72%	44%	-	39%
Part-time					
Sample size	198	66	75	102	441
Effective sample size	105	48	35	90	179
Effective as % of actual	53%	72%	46%	89%	41%

	English-domiciled	Welsh-domiciled
Full-time		
Sample size	1,584	600
Effective sample size	770	346
Effective as % of actual	49%	58%
Part-time		
Sample size	367	74
Effective sample size	167	39
Effective as % of actual	46%	52%

Source: NatGen/IES SIES 2011/12

10.6.5 Profile of the weighted sample

The sample profiles for SIES 2011/12 and SIES 2007/08 are presented in Table 10.22 for all English-domiciled full-time and part-time students and in Table 10.23 for full-time first year students. There were some differences in terms of student characteristics, among full-time students overall and among first year students. For example, although the gender and age profiles were similar, the 2011/12 sample contained a higher proportion of ethnic minority students.

Differences also occurred among part-time students (namely more students aged 25-39 and, probably reflecting these differences, more couples without dependent children and fewer single students). These differences may also be attributed to the fact that in SIES 2011/12, all part-time students studying over 25 per cent of a full time equivalent course were eligible for the study. In 2007/08, only those studying over 50 per cent of a full time equivalent course were eligible.

Table 10.22: Comparison of sample profiles, SIES 2007/08 and 2011/12, key student and HE study characteristics, all English-domiciled students

	Full-time		Part-time	
	2007/8	2011/12	2007/8	2011/12
Gender				
Male	43	44	41	38
Female	57	56	59	62
Age group, full-time (at start of academic year)				
Under 25	83	84	-	-
25 and older	17	16	-	-
Age group, part-time (at start of academic year)				
Under 25	-	-	28	14
25-39	-	-	38	66
40+	-	-	35	30
Ethnicity				
White	83	75	89	84
Black/black British	4	8	4	8
Asian/Asian British	7	11	3	5
Mixed/Other	5	7	2	3
Status				
Dependent	77	70	n/a	n/a
Independent	23	30	100	100
Family type				
Single	85	86	39	30
Couple without children	7	4	26	33
Lone parent family	2	3	10	12
Two-adult family	6	7	26	26
Location of study				
England	97	97	84	81
Wales	3	3	1	+
Open University	n/a	n/a	15	19
Year of study				
First year	32	23	33	23
Intermediate years	32	41	31	39
Final year/one-year course	35	36	36	38
Whether lives with parents				
Lives at home/with parents	24	25	23	13
Lives away from home	76	75	77	87

Source: NatCen/IES SIES 2011/12, SIES 2007/08

Table 10.23: Comparison of sample profiles, SIES 2007/08 and 2011/12, key student and HE study characteristics, First Year English-domiciled full-time students

	Full-time	
	2007/8	2011/12
Gender		
Male	44	46
Female	56	54
Age group, full-time (at start of academic year)		
Under 25	84	88
25 and older	16	12
Ethnicity		
White	82	74
Black/black British	6	7
Asian/Asian British	3	14
Mixed/Other	6	4
Family type		
Single	85	90
Couple without children	6	3
Lone parent family	3	4
Two-adult family	6	3
Location of study		
England	98	97
Wales	2	3
Open University	n/a	n/a
Whether lives with parents		
Lives at home/with parents	25	25
Lives away from home	75	75

Source: NatGen/IES SIES 2011/12, SIES 2007/08

As described, the achieved sample has been weighted to match the population in terms of gender, age, part-time/full-time status, domicile and institution type. These were the variables that were deemed to be most important, in terms of measuring student finance. On other variables, such as ethnicity, there will be some differences between the achieved sample and HESA population figures (see Table 10.24 below). These differences can be attributed to either random sampling error or to non-response.

Table 10.24: Comparison of sample profile SIES 2011/12 and HESA population figures 2010/11

	SIES 2011/12 Full-time	HESA population figures	SIES 2011/12 Part-time	HESA population figures
Ethnicity				
White	75	79	84	86
Ethnic minority	25	21	16	14

Source: NatCen/IES SIES 2011/12, and HESA

10.7 Conducting analysis

In conducting analysis of SIES data for the main report, all percentages and means quoted are based on weighted data. The unweighted number of cases on which figures are based is also included. All regression analyses were also carried out on weighted data.

Thirty was taken as the minimum subgroup size for which percentages and means could be quoted. Figures based on subgroup sizes of less than 50 are shown in brackets. In the regression analysis, 30 was again taken as the minimum subgroup size that would be included in the analysis. If a category was smaller than this, it was either:

- a. merged with another category where this was meaningful to do so (and where it resulted in a larger subgroup with 30 or more respondents)
- b. excluded from the analysis, if no options for collapsing categories were available.

All cross-tabulation, description of means, regression analysis and significance testing for the main report was carried out using SPSS. Commands from the Complex Samples procedures were used, to ensure the correct treatment of complex sampling weights in these procedures.

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BIS/14/723