Equality analysis: higher education tuition fee limits and fee loans for the 2019 to 2020 academic year

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Public sector equality duty

Under the Equality Act 2010, the Department for Education (DfE), as a public authority, is legally obliged to give due regard to equality issues when making policy decisions – the public sector equality duty, also called the general equality duty. Analysing the effects on equality of these policy proposals through developing an equality analysis is one method of ensuring that consideration of equality issues feeds into policy formation, and informs Ministers’ decision making.

DfE as a public authority, must in the exercise of its functions, have due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation and other conduct prohibited by the Act;
- Advance equality of opportunity between people who share a protected characteristic and those who do not; and
- Foster good relations between people who share a protected characteristic and those who do not.

Having due regard to the need to advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it involves having due regard to the need to:

a) Remove or minimise disadvantages suffered by persons with protected characteristics;
b) Take steps to meet the needs of persons who share a relevant protected characteristic; and
c) Encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons it disproportionately low.

The general equality duty covers the following protected characteristics: age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

To date we are yet to find evidence to suggest that the characteristics of gender reassignment, pregnancy and maternity and sexual orientation have an impact on the likelihood of a student to receive certain student support products beyond the assumption that pregnant women or mothers would be more likely to receive or go on to receive certain targeted grants designed to support those with dependants or childcare. There is no robust data collected on religion or belief at undergraduate level and so there are limitations in assessing the effect of policy changes for 2019/20 on different religious groups. However, student groups who are more averse to taking on debt may be dissuaded from taking a loan, and thus may feel an unequal impact from changes to the student finance system to those more accepting of debt. As debt averse students tend to be those that fall into the protected characteristic categories, the Department will continue to monitor the impact of changes brought in under the Higher Education and Research Act on protected groups.

As disadvantage in education is still apparent in connection to family income and economic status we will also look at the impact on individuals from lower income groups. We will use the terms protected and disadvantaged groups as well as protected
characteristics. Protected groups are a reference to people with protected characteristics, and disadvantaged groups refer to low income groups with low participation rates more widely.

Any queries or comments about this Equality Assessment should be addressed to: Linda Brennan, Department for Education, Great Smith Street, London, SW1P 3BT, linda.brennan@education.gov.uk
Summary of equality impacts across the proposed changes

The student finance system

The policy proposals considered in this analysis concern student finance arrangements for the 2019/20 academic year. In particular, we are looking at the impact on those with protected characteristics, of a proposal that maximum fees and fee loans will be maintained at existing 2018/19 levels in 2019/20.

Our assessment is that these proposals will have a marginally positive impact for those with and without protected characteristics. Frozen maximum tuition fees and fee loans will mean students will face a lower real terms debt burden; marginally improving the attractiveness of the student loan offer.

Background

The overall intention of support for living and tuition costs is to ensure that finance is not a barrier to entry into higher education. We expect to publish a separate equalities analysis on living cost support for academic year 2019/20 early in 2019. The intention is that no eligible student in England should be deterred from attending higher education on the grounds of affordability; that attendance in higher education is based on the ability to learn, not the ability to pay; and that spending power is placed in the hands of the students.

This continues to be a guiding principle for the Government’s reforms to the Higher Education Student Funding system, reforms that have aimed to expand and widen participation in Higher Education, ensure that higher education institutions in England have the funding they need to remain world class, whilst ensuring financial sustainability for the taxpayer.

The Government is committed to maintaining the UK’s world class higher education system while living within its means. Graduates generally earn considerably more than people without a degree and therefore the system is designed to ensure that those who benefit most contribute most towards the cost of their higher education.
Section 1: Maximum fees and fee loans for non-accelerated courses at Approved (Fee Cap) and Approved providers in 2019/20.

For the 2018/19 academic year, the Student Fees (Amounts) (England) Regulations 2004, the Higher Education (Basic Amount) (England) Regulations 2016 and the Higher Education (Higher Amount) (England) Regulations 2016 set a limit on the maximum fees which higher education providers funded by the Higher Education Funding Council for England (HEFCE) may charge. However, for the 2019/20 academic year from 1 August 2019 onwards, these Regulations and their enabling powers under the Higher Education Act 2004 are to be revoked as part of the implementation of a new regulatory regime which is set out in the Higher Education and Research Act 2017 (“the Act”). Despite this change in regulatory regime, maximum fees for the academic year 2019/20 will remain at the same levels as 2018/19.

These regulatory changes deliver the Government’s new, risk-based approach to regulation. Through HERA the Government has created an independent regulator, the Office for Students, that puts the interests of students and value for money at its heart. It stands for a new, outcome-driven approach to regulation which seeks to open up university opportunities to all, improve the accountability and transparency of providers, promote the quality and flexibility of higher education choices and crucially, protect students’ interests.

Through the Higher Education and Research Act 2017 (HERA) the Government placed a statutory duty on the OfS, as the independent regulator for English Higher Education providers to promote equality of opportunity across the whole lifecycle for disadvantaged students, not just access. As a result, widening access and participation is at the core of the OfS’ functions. HERA also introduced a Transparency Duty. This requires HE providers to publish application, offer, acceptance, dropout and attainment rates of students by ethnicity, gender and socio-economic background. Greater transparency will shine a spotlight on where higher education providers need to do more to widen the access and success of students from disadvantaged and under-represented groups.

For the 2019/20 academic year, the Higher Education (Fee Limits)(England) and the Higher Education (Fee Limit Condition) (England)(Amendment) Regulations 2018 (‘the Fees Regulations’) will set maximum fees for those providers registered in the Approved (Fee Cap) part of the OfS register.

The maximum tuition fee an Approved (Fee Cap) provider can charge depends on i) if they have a current Teaching Excellence and Student Outcomes Framework (TEF) award for 2019/201, and ii) if they have agreed an Access and Participation plan with OfS. Access and Participation plans cover admissions, retention, attainment and progression of disadvantaged and under-represented groups. The plans contain the funding measures and targets agreed with the OfS by the provider in order to make

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1 Approved (Fee Cap) providers that have a TEF award can charge up to 2.8% more in tuition fees than those without a TEF award. The TEF uplift was based on forecast inflation figures published by the Office for Budget Responsibility, and has been fixed at the same amount for AY 2018/19 and 2019/20. An example of TEF and no TEF fee caps are given in Table 1.
further progress. Approved (Fee Cap) providers with an Access and Participation plan will be able to charge higher maximum fees than those that do not. Approved (Fee Cap) providers without an Access and Participation plan will be able to charge lower maximum fees. Approved (Fee Cap) providers with a 2019/20 TEF award will be able to charge higher maximum fees than approved providers without a TEF rating. Students undertaking courses at Approved (Fee Cap) providers will be able to access fee loans to meet the full costs of their tuition in 2019/20. Maximum fees and fee loans for Approved (Fee Cap) providers in 2019/20 are set out in Table 1.

Providers registered in the Approved part of the OfS Register (‘Approved providers’) will not be subject to maximum fees set in Regulations and will not be required to submit Access and Participation plans to OfS. However, students undertaking courses at these providers will be able to access fee loans only up to a level equivalent to the maximum fees that apply to Approved (Fee Cap) providers without an Access and Participation plan. Approved providers with a 2019/20 TEF award will attract higher maximum fee loans for their courses than approved providers without a TEF rating. Maximum fee loans for Approved providers in 2019/20 are set out in Table 1.

Maximum fee loans for Approved (Fee Cap) Providers and Approved Providers for 2019/20 will be set through the Education (Student Support) Regulations 2011.

Table 1: Maximum fees and fee loans for full-time and part-time courses in 2019/20

| Mode of Study | Approved (Fee Cap) providers | | | |
| | | Maximum Fees | Maximum Fee Loan | |
| | | With TEF | Without TEF | With TEF | Without TEF |
| With Access and Participation plan | Full-time | £9,250 | £9,000 | £9,250 | £9,000 |
| Without Access and Participation plan | Full-time | £6,165 | £6,000 | £6,165 | £6,000 |
| With Access and Participation plan | Part-time | £6,935 | £6,750 | £6,935 | £6,750 |
| Without Access and Participation plan | Part-time | £4,625 | £4,500 | £4,625 | £4,500 |

2 Access and participation plans continue the successful approach to widening access and success for students from disadvantaged backgrounds previously undertaken through access agreements.

3 For a more detailed description around Higher and Basic fee caps, please see the Explanatory Memorandum to the 2019/20 Regulations.
Maximum tuition fees for full and part time courses in 2019/20 academic year at Approved (Fee Cap) and Approved providers are described in detail in Sections 1.1 & 1.2, and set out in full in the table at Annex A.

### 1.1 Full Time Tuition Fees and Fee Loans for new and continuing students

**Approved (Fee Cap) providers**

- Maximum tuition fees for full-time courses and full time distance learning courses starting on or after 1 September 2012 at Approved (Fee Cap) providers will be set at (i) £9,250 in 2019/20 for providers that have an OfS Access and Participation Plan and a TEF award or at (ii) £9,000 in 2019/20 for Approved (Fee Cap) providers that have an OfS Access and Participation Plan but do not have a TEF award.

- Maximum tuition fees for full-time courses and full time distance learning courses starting on or after 1 September 2012 at Approved (Fee Cap) providers will be set at (i) £6,165 in 2019/20 for providers that have a TEF award but do not have an OfS Access and Participation Plan or at (ii) £6,000 in 2019/20 for providers that have neither a TEF award nor an OfS Access and Participation Plan.

- Maximum tuition fees for students undertaking a work placement year of a Sandwich course either in the UK or abroad will remain at 20% of the maximum applicable full-time fees and fee loans for Approved (Fee Cap) providers in 2018/19.

- Maximum tuition fees for students undertaking an Erasmus study or Erasmus work placement year or a period of study at an overseas provider that is not an Erasmus year will remain at 15% of the maximum applicable full-time fees and fee loans for Approved (Fee Cap) providers in 2019/20.

- For full time courses starting before 1 September 2012, the maximum tuition fee at Approved (Fee Cap) providers will be £3,465 in 2019/2010, the same as in 2018/19.
• Maximum full-time tuition fee loans will remain at 2018/19 levels in 2019/20.

Approved providers

• Providers registered in the ‘Approved’ part of the OfS Register are not subject to maximum fees and are not subject to the conditions for access and participation plans.

• Students undertaking full-time courses at Approved Providers will be able to apply for fee loans towards their tuition fees. Maximum fee loans will be capped at the same levels as maximum fees for Approved (Fee Cap) providers without an access and participation plan. For example, Approved providers that have a TEF award in 2019/20, maximum full-time fee loans will be £6,165 in 2019/20. For Approved providers that do not have a TEF award, maximum full-time fee loans will be £6,000 in 2019/20.

1.2 Part Time Tuition Fees and Fee Loans for part time higher education courses.

Approved (Fee Cap) providers

• Maximum tuition fees for part-time courses starting on or after 1 September 2012 at Approved (Fee Cap) providers will be set at (i) £6,935 in 2019/20 for providers that have an OfS Access and Participation Plan and a TEF award or at (ii) £6,750 in 2019/20 for Approved (Fee Cap) providers that have an OfS Access and Participation Plan but do not have a TEF award.

• Maximum tuition fees for part-time courses starting on or after 1 September 2012 at Approved (fee cap) providers will be set at (i) £4,625 in 2019/20 for providers that have TEF award but do not have an OfS Access and Participation Plan or at (ii) £4,500 in 2019/20 for Approved (Fee Cap) providers that have neither a TEF award nor an OfS Access and Participation Plan.

Approved providers

• Students undertaking part-time courses at Approved Providers will be able to apply for fee loans towards their tuition fees. Maximum fee loans will be capped at the same levels as maximum fees for Approved (Fee Cap) providers without an access and participation plan. For Approved providers that have a TEF award in 2019/20, maximum part-time fee loans will be £4,625 in 2019/20. For Approved providers that do not have a TEF award, maximum part-time fee loans will be £4,500 in 2019/20.
1.3 Analysis of proposals for maximum fees and fee loans and regulation changes for 2019/20

Our assessment is that maintaining maximum fees at 2018/19 levels in 2019/20 for Approved (Fee Cap) providers will not significantly alter participation decisions. Eligible students charged up to unchanged maximum fees will see a small real terms decrease in the value of the tuition fees they pay and the maximum value of the loans they can take out to cover these fees. This real terms decrease will have the marginal benefit of reducing the cost of HE for these students in the long run.

Although fee caps and fee loans will remain the same in 2019/20, wider changes to Higher Education regulation through the introduction of the OfS register could have an impact on participation from students with protected characteristics or those from underrepresented groups. For example, the mandatory introduction of TEF from 2019/20 as an OfS registration condition, could lead to a small increase in the number of high level TEF rated providers. There may also be a very small number of providers whose 2019/20 TEF status has changed with respect to the 2018/19 academic year.

A potential increase in the number of providers able to charge the higher fee amounts, in comparison with previous academic years, may result in an increase in the number of students taking on larger amounts of debt in order to meet the costs of their fees. This may deter a small number of students from entering Higher Education, most likely those that evidence suggests are more debt averse, such as students from ethnic minorities, less advantaged backgrounds, mature students, single parents and female students. For those concerned about any fee or loan cap rise, they may also have the option to attend a lower cost provider.

The potential impact of TEF and other reforms brought in under Higher Education and Research Act (HERA) on protected and underrepresented student groups were published during the passing of the Bill. This analysis was recently updated by the OfS, focusing specifically on the potential impact of registration conditions: i) Access and Participation plans, ii) Quality, reliable standards and positive outcomes for all students (including TEF), and iii) Information for students.

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4 Participation in TEF from the 2019/20 academic year is a condition of registration with the OfS for providers over a certain size. See [https://www.officeforstudents.org.uk/publications/securing-student-success-regulatory-framework-for-higher-education-in-england/](https://www.officeforstudents.org.uk/publications/securing-student-success-regulatory-framework-for-higher-education-in-england/) (see Paragraph 43, Page 24). Smaller providers, for whom the cost of participation might be disproportionate, may participate on a voluntary basis if they meet the eligibility criteria.

5 According to the OfS, making the TEF compulsory for most higher education providers will bring a further 10 Further Education Colleges (FEC), three alternative providers and one HEI into the TEF that had not previously participated in the TEF in the first year the condition is in place. Therefore extending the reach of the benefits of TEF to students at these providers.


8 Published February 2018. See [http://dera.ioe.ac.uk/31307/1/ofS2018_09.pdf](http://dera.ioe.ac.uk/31307/1/ofS2018_09.pdf)

9 Registration conditions A1, A2, B1-6, F1, F3 and F4, respectively.
The overall impact of these registration measures was considered to be positive, in terms of:

- Reducing the disparities in access, success and progression between different groups, and extending equality of opportunity for students from underrepresented backgrounds, including those with protected characteristics.
- Achieving a positive impact on underrepresented students and those with protected characteristics.
- The Teaching Excellence and Student Outcomes Framework (TEF), which is expected to provide a benefit to current and potential students regardless of their individual equality protected characteristics or social background.

The Government places great importance on supporting the aspirations and achievement of students from a diversity of backgrounds. The assessment framework for the TEF includes a specific criterion on the outcomes achieved by students from disadvantaged backgrounds and equality protected characteristics (age, disability, ethnicity and gender). We also expect providers applying for assessment to show how they support the experiences, development, attainment and progression of all students, including identifying and addressing any differences in the outcomes achieved by specific groups.

According to the OfS it is still too early in the development of TEF to report evidenced impact. However, recent evidence from students highlighted an unintended consequence of TEF, which was that some groups of students are more likely to be deterred by a Gold rating. The commissioned survey found that 11 per cent of responding students from ethnic minority groups would have reconsidered applying or not applied to their university if it had been rated Gold, compared to only 5 per cent of white students.

In conclusion, we do not expect that the proposed maximum fees and fee loans for the 2019/20 academic year and the transition to OfS registration will significantly alter participation decisions or have a significant equality impact on protected groups. Analysis published by the OfS indicates that registration conditions are likely to have a positive impact on students. However, if the number of institutions accessing tuition fees and fee loans of up to £9,250 increases, those who are more averse to taking on debt may be dissuaded from taking a loan, and thus may feel an unequal impact, than those more accepting of debt. Any Approved (Fee Cap) Provider wishing to access fees and fee loans up to the maximum full-time tuition fee of £9,250 must have an Access and Participation Plan and a TEF award. These OfS requirements for Approved (Fee Cap) status may limit the number of providers currently not subject to maximum fee limits that choose to register in the Approved (Fee Cap) section of the OfS register for 2019/20. As debt averse students tend to be those that fall into the protected characteristic

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10 Ethnicity, age, sex and disability of students are taken into consideration when developing the unique benchmark for a provider that reflects the characteristics of the providers’ student body. See https://www.gov.uk/government/publications/teaching-excellence-and-student-outcomes-frameworkSpecification

11 See https://studentsunionresearch.files.wordpress.com/2017/11/tef-pr-research-report.pdf
categories\textsuperscript{12}, we will continue to monitor the impact of changes brought in under the HERA on these protected groups.

**Role of debt aversion**

Attitudes to student debt have changed over time; in 2002 only 52\% of applicants to HE considered borrowing money for university to be a good investment, whereas this had risen to 74\% in 2015\textsuperscript{13}. However these attitudes are not uniform across the population of applicants; mature students and those from ethnic minority and disadvantaged backgrounds tend to be more debt averse than other students.

Participation data highlights an interesting paradox in that that debt averse attitudes do not necessarily result in reduced participation in HE; since the 2012 increase in tuition fees there has not been a reduction in participation rates for full-time students. The number of part-time students has declined since 2012\textsuperscript{14}, which may suggest an increased sensitivity to financial factors amongst this group. Evidence suggests that other elements of the student support package, such as the income threshold for repayment and the debt being eventually written off, may help to reassure students about the costs of studying\textsuperscript{15}. Ultimately opinions on whether student debt is a good investment are likely related to subjective perceptions of the graduate premium, as well as confidence in the wider economy.

**Section 2: Other proposed changes to higher education student finance for 2019/20.**

**2.1 Student Finance for Stateless Persons**

A category of qualifying person is being added to the Higher Education (Fee Limit Condition) (England) Regulations 2017 (‘the Fee Limit Condition Regulations’) for the 2019/20 academic year through an amendment contained in the Fees Regulations so that those recognised and given leave by the Home Office as stateless persons, and their families may, after three years lawful residence in the UK, be subject to home fee status

\textsuperscript{12} Evidence suggests that students from ethnic minorities, less advantaged backgrounds and mature students are more debt averse and cost sensitive than others, along with single parents and female students, See https://www.gov.uk/government/publications/higher-education-student-support-regulations-2015-equality-analysis


and protected by maximum tuition fees under the Higher Education and Research Act 2017.

This change has already been introduced for the 2018/19 academic year through the Student Fees (Qualifying Courses and Persons (England) Regulations 2007 but these Regulations and their enabling powers under the Higher Education Act 2004 are to be revoked under the new regulatory framework for 2019/20 introduced by Higher Education and Research Act 2017. The change is now being added to the Fee Limit Condition Regulations for 2019/20 as part of the implementation of the new regulatory regime. This will ensure that the policy introduced for 2018/19 is maintained from 2019/20 onwards.

Eligible stateless persons, and their families will also qualify for loans for fees and living costs and grants for living and other costs where applicable.

2.2 Analysis

The limited data and evidence available means that a detailed analysis of the potential equality impacts has not been possible. However, we conclude that the inclusion of the stateless persons eligibility category in the Fee Limit Condition Regulations will have a positive impact on individuals from protected groups as it will enable them to access fee capped higher education without having to wait until they qualify for support under the Long Residence category.

The data available on those that are recognised by the Home Office as Stateless Persons shows that numbers are small. As of 31 December 2016, there have been 65 grants of leave to remain to main applicants under the Home Office’s Stateless Leave policy. The Palestinian Authority, Estonia and Kuwait are the three most frequent territories of birth for persons granted Stateless Leave up to 31 December 2016. Therefore, we consider that the change will particularly positively affect those with the protected characteristic of race (which is defined as including colour; nationality; and ethnic or national origins).

Those recognised as Stateless by the Home Office and given leave as stateless persons will be able to have more direct access to higher education student support (without having to wait until they have spent half their life in the UK under the Long Residence category, or until they achieve settled status), providing them with the opportunity to benefit from the well documented high average financial returns to obtaining a degree and from the wider, more social benefits associated with higher education study.

Students in this category will have to satisfy the requirement for three years’ ordinary lawful residence, in line with most other applicants, before they become eligible for home fee status, maximum tuition fees and student support. In some cases this may mean a gap in students’ educational progression whilst this three years’ residence is acquired; but we do not assess this will be the case for all students some of whom may need to undertake study in the UK before being admitted to higher education in any event. As stated, this policy change will facilitate quicker access to home fee status, maximum tuition fees and student support for eligible stateless persons compared to the current situation.
2.3 Pre-Registration Healthcare Courses undertaken as a Second Course

Most students undertaking a higher education course who already hold a qualification that is equivalent or higher than their second course are not qualifying persons i.e. their fees are not subject to maximum fee limits. However the Higher Education (Fee Limit Condition) (England) Regulations 2017 lists a number of exceptions to this rule for specific groups of students.

An amendment to the Fee Limit Condition Regulations is being made through the Fees Regulations for 2019/20 so that students already holding an equivalent or higher level qualification who started a full-time pre-registration course in nursing and social work, midwifery, operating department practice or the allied health professions (excluding a dental profession subject) from 1 August 2017 onwards or a full-time or part-time pre-registration course in a dental profession subject from 1 August 2018 onwards will be defined as qualifying persons and will benefit from maximum fees that apply to qualifying persons.

This change has already been introduced through the Student Fees (Qualifying Courses and Persons (England) Regulations 2007 but these Regulations and their enabling powers under the Higher Education Act 2004 are to be revoked under the new regulatory framework for 2019/20 introduced by Higher Education and Research Act 2017. The change is now being added to the Fee Limit Condition Regulations 2017 for 2019/20 as part of the implementation of the new regulatory regime.

We conclude that adding this category of healthcare students to the categories of students already holding higher education qualifications in the Fee Limit Condition Regulations for 2019/20 will have a positive impact on individuals from protected groups who will continue to benefit from maximum fees in 2019/10.

Detailed Equality Analyses of the wider changes to higher education student finance for students starting healthcare courses in the 2017/18 and 2018/19 academic years have already been published on the .GOV.UK\textsuperscript{16,17} website.


Annex A - Maximum tuition fees at Approved (Fee Cap) providers for the 2019/20 academic year for courses starting on or after 1 September 2012

<table>
<thead>
<tr>
<th>Rate</th>
<th>Percentage of full-time (100%) amount</th>
<th>Mode of Study</th>
<th>Access and Participation Plan</th>
<th>Maximum Fee Cap without 2019/20 TEF award (£)</th>
<th>Maximum Fee Cap with 2019/20 TEF award (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full year</td>
<td>100%</td>
<td>Full-time</td>
<td>Yes</td>
<td>£9,000</td>
<td>£9,250</td>
</tr>
<tr>
<td>Final year (&lt;15 weeks attendance)</td>
<td>50%</td>
<td>Full-time</td>
<td>Yes</td>
<td>£4,500</td>
<td>£4,625</td>
</tr>
<tr>
<td>Sandwich work placement year</td>
<td>20%</td>
<td>Full-time</td>
<td>Yes</td>
<td>£1,800</td>
<td>£1,850</td>
</tr>
<tr>
<td>Overseas study year</td>
<td>15%</td>
<td>Full-time</td>
<td>Yes</td>
<td>£1,350</td>
<td>£1,385</td>
</tr>
<tr>
<td>Erasmus year</td>
<td>15%</td>
<td>Full-time</td>
<td>Yes</td>
<td>£1,350</td>
<td>£1,385</td>
</tr>
<tr>
<td>Any year</td>
<td>100%</td>
<td>Part-time</td>
<td>Yes</td>
<td>£6,750</td>
<td>£6,935</td>
</tr>
<tr>
<td>Full year</td>
<td>100%</td>
<td>Full-time</td>
<td>No</td>
<td>£6,000</td>
<td>£6,165</td>
</tr>
<tr>
<td>Final year (&lt;15 weeks attendance)</td>
<td>50%</td>
<td>Full-time</td>
<td>No</td>
<td>£3,000</td>
<td>£3,080</td>
</tr>
<tr>
<td>Sandwich work placement year</td>
<td>20%</td>
<td>Full-time</td>
<td>No</td>
<td>£1,200</td>
<td>£1,230</td>
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<tr>
<td>Overseas study year</td>
<td>15%</td>
<td>Full-time</td>
<td>No</td>
<td>£900</td>
<td>£920</td>
</tr>
<tr>
<td>Erasmus year</td>
<td>15%</td>
<td>Full-time</td>
<td>No</td>
<td>£900</td>
<td>£920</td>
</tr>
<tr>
<td>Any Year</td>
<td>100%</td>
<td>Part-time</td>
<td>No</td>
<td>£4,500</td>
<td>£4,625</td>
</tr>
</tbody>
</table>
Annex B – The Family Test

Policy proposals considered in this analysis relates to maximum fees and fee loans for the 2019/20 academic year and a new eligibility category of student for those recognised and given leave by the Home Office as stateless persons, and their families.

Our assessment is that the proposal to maintain maximum tuition fees and fee loans at 2018/19 levels for the 2019/20 academic year will not have a particular impact on families.

Numbers of people granted leave to remain as a Stateless Person are so small that we do not have sufficient data to determine whether this category of qualifying person will have an impact on families. However, the Stateless Person eligibility category increases the number of people who are likely to benefit from home fee status, maximum tuition fees and student support to undertake higher education courses where specific grants are available for those students who are parents and those with childcare and adult dependant responsibilities.

We do not believe that the changes for students starting a nursing, midwifery, allied health profession or operating department practice course as a second course are likely to have a significant effect on family formation. However, applying maximum fees to this group of students for 2019/20 (who otherwise would have uncapped fees) would be expected to reduce the financial pressures on students’ families (who will also be able to apply for fee loans to meet the full costs of their tuition fees).