



Department
for Business
Innovation & Skills

Higher Education

**Annex 5: Evidence Related to
Age Eligibility Criteria**

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1. Introduction

At Autumn Statement 2014, Government announced its intention to introduce a new loan system for postgraduate taught Master's students. For the first time, anyone under age 30 who is eligible and accepted to study a postgraduate taught Master's course, in any subject, will be able to access an income contingent loan of up to £10,000.

The Chancellor set out a proposal at Autumn Statement 2014 underpinned by a number of key principles, which were that the new postgraduate taught Master's loan delivers a scheme whereby, on average, individuals will repay in full; provides individuals with a contribution to the cost of postgraduate study at the time they need funding; and with the safeguard that they will only repay once they are earning a salary above £21,000. The proposed loan is not intended to be a universal offer available to all postgraduate students, but targeted towards those who face the greatest barriers to accessing finance without duplicating the provision of support available through existing funding mechanisms.¹

This paper outlines the evidence used to make the assessment of the age eligibility. It is based on secondary data analysis from the following four key sources of evidence:

1. Data from the forthcoming BIS commissioned *Understanding Mature Entrants' Transitions to Postgraduate Taught Study*
2. HEFCE data from the 2014 *Intentions After Graduation Survey*
3. Data on the age of postgraduates students who receive Professional and Career Development Loans (PCDLs)
4. Higher Education Statistical Analysis (HESA) student record data from the 2013/14 academic year

The evidence shows that young students face the greatest financial barriers to pursuing postgraduate Master's study. We have concluded that those under age 30 would benefit most from the availability of a postgraduate Master's loan scheme. We will continue to develop the evidence base and draw upon the responses from the consultation exercise to explore the age eligibility criteria.

¹ Government does not want to duplicate existing funding provisions, for example, undergraduate fees supporting integrated Master's; research councils support for Postgraduate Research; employer support and other finance available for Other postgraduate courses.

2. Understanding Mature Entrants' Transitions to Postgraduate Taught Study

The BIS commissioned research *Understanding Mature Entrants' Transitions to Postgraduate Study* (forthcoming) was conducted through a large scale national survey of postgraduate students, involving almost 4,000 UK domiciled postgraduate taught Master's (PGT) students across more than 40 English universities. The survey was weighted to be representative of the postgraduate population (in 2012/13).²

The study provides evidence on the transitions of students into full-time and part-time PGT study and provides insights into students' sources of funding and barriers to pursuing postgraduate study. Results are broken down by age bands beginning with students aged 25 and under and then at four year age intervals upwards, to students who are aged 56 and over.

The relevant questions, the key findings and our interpretation of the data is set out in Table 1. The results are for UK domiciled Full-time and Part-time Postgraduate Taught Master's students studying at English HEIs. Tables 4 to 21 show all survey responses.

The evidence suggests that, overall, mature postgraduate taught Master's students are in a more solid financial situation than younger students. Young students under aged 26 and, to a lesser extent, students aged 26-30 years were more likely to cite struggling to cope financially and having a lack of sufficient funding as a barrier to pursuing postgraduate taught Master's study.

² Weights were produced by performing a post-survey adjustment on the respondent sample known as calibration weighting. Further information is contained in the forthcoming report.

Table 1: Key points from the Mature Entrants' Transitions to Postgraduate Taught Study

| Table number | Survey question | Findings | Interpretation |
|-------------------------------|---|---|---|
| Struggling Financially | | | |
| Table 4 | Agreement with: I am struggling to cope financially at the moment | <p>Responses show that a greater proportion of postgraduate students aged 30 and under strongly agree or agree with the statement compared with students 31 and over (41% compared with 30%).</p> <p>Of the aged 30 and under group, students who are considered young (aged 25 and under) are slightly more likely to strongly agree or agree with the statement (42%).</p> | Younger postgraduate students face the greatest financial pressures during study. We interpret this to mean they are less able to secure the required amount of finance compared with older students. |
| Sources of Finance | | | |
| Tables 5 and 6 | Did you apply for a loan from a bank or another financial organisation? If yes, did you apply for a PCDL? | <p>Young students (25 and under) are more likely to apply to a bank or another financial organisation to fund their postgraduate studies: around 17% of young students apply (aged 25 and under), compared with 8% for students aged 26 and over.</p> <p>Of those applying for loans, younger students are more reliant on PCDLs compared with other loan sources. Altogether, around 13% of all young students apply for PCDLs, whereas it is around 6% for students aged 26 and over.</p> | <p>The evidence suggests that younger students are more reliant on bank and PCDL loans for funding.</p> <p>Further analysis also finds that a larger proportion of younger students are rejected for bank finance as a result of having a poor credit history compared with older students.</p> |
| Table 7 | Why did you not apply for a loan from a bank or another financial organisation? | <p>The majority of respondents cite 'I did not need a loan or found another source of finance' (63%). Young students are the least likely of all age groups to cite this, with 57% of students aged 25 and under citing this compared with 67% of students aged 26 and over.</p> <p>A large proportion of students cite they did not want more debt (47%). Young students are more likely to cite this (57%) compared with students aged 26 and over (41%). Young students are also the most likely of all age groups to cite the loan was too costly and they could not afford the repayments (17%).</p> | <p>Young students are the most likely to be in need of a loan or unable to find another source of finance compared with other students.</p> <p>Although young students are more likely to be concerned about debt when considering a loan, in the absence of a postgraduate loan we assume respondents refer to traditional commercial debt or a PCDL loan rather than a 'student loan debt' with income contingent repayments.</p> |

| | | | |
|------------------|---|--|---|
| Tables 8,9,10 | Sources of funding for fees | <p>Self-funding, which includes savings and PCDLs is the most commonly cited source of funding for fees. The greatest proportion of students who rely on self-funding are those aged 56 and older (86%) followed by those who are aged 25 and under (81%).</p> <p>Young students are the least likely to receive employer funding (8% compared with the average of 20%), although they are the most likely to receive funding from an institution, albeit a relatively small proportion (9%).</p> <p>Of those self-funding, students predominately rely on their own savings or help from family.</p> <p>Students aged 25 and under are significantly more likely to rely on help from their families than on average (57%), along with students aged 26-30 (36%). Young students are also more likely to rely on PCDLs and other bank loans.</p> <p>Young students are less likely to use their own savings or wages from current employment, with the likelihood of using their own savings increasing with age.</p> | <p>Given younger students are less likely to rely on their own savings (suggesting they do not have sufficient savings for fees) and are more reliant on help from their families, the evidence suggests that those students from disadvantaged backgrounds in particular may have less access to personal finance to fund their tuition fees.</p> |
| Table 11 | Sources of funding for living costs | <p>The most cited response across all students are wages from current employment, help from family and use of own savings.</p> <p>Young students are significantly more reliant on help from family (around half of young students cite this as a main source of funding for living costs) and are more likely to use their own savings. They are also more likely to cite PCDL loans and other bank loans as a source of funding for living costs compared with the general student population, whilst being less likely to use wages from current employment compared with other students.</p> <p>Young students are more likely to study full-time, and this could explain why the proportion citing wages from current employment is significantly lower compared with older students.</p> | <p>In contrast to sources of funding for tuition fees, young students are more reliant on own savings for living costs. However, they are still significantly more reliant on help from family compared with older students.</p> <p>This suggests that while students may have access to some savings for living costs, they are less likely to have the bulk of savings required for tuition fees.</p> |
| Tables 12 and 13 | The use of wages from current employment to fund their course by study mode | <p>Part-time students are more likely to cite using wages from current employment to fund their fees and living costs compared with full-time students: 50% and 83% respectively for part-time students and 15% and 31% respectively for full-time students.</p> <p>The survey data shows students who study part-time are more likely to be older, with the proportion increasing by age. For example, 31% of young students study part-time, whereas around 80% of students aged 25 and over study part-time.</p> | <p>Young students are less likely to study part-time and therefore less likely to use wages from current employment to fund their studies.</p> |

| Employer support | | | |
|---------------------------------|--|---|--|
| Table 14 | Does your employer provide you with any support with your study? | <p>Young students and students aged 56 and over are the most likely to not be in employment.</p> <p>The most cited type of support received from an employer is paid study leave (19% of all respondents). However, there is a large variation by age, with 8% of students aged 25 and under citing paid study leave.</p> <p>In general, young students (and students aged 56 and over) are less likely to receive any form of support compared with other students.</p> | The data suggest that young students are the least likely to receive paid study leave. We assume demand for a postgraduate loan is likely to be higher amongst those not receiving paid study leave. |
| Barriers to studying PGT | | | |
| Table 15 | Financial barriers and challenges to PG study | When asked what challenges postgraduates faced when they were thinking about undertaking a postgraduate course, financial barriers were amongst the most cited barriers to PG study (around 30%). Students aged 30 and under were the most likely to cite 'Lack of sufficient funding' as a barrier compared with other age groups. They were also more likely to be concerned about getting into debt and increasing their existing levels of debt compared with older students. | Finance is a key barrier to pursuing postgraduate taught study which particularly affects students aged thirty and under. |
| Table 16 | Other barriers and challenges to PG study | <p>Other barriers that were commonly cited include difficulties in fitting the course around existing work commitments (35%), concerns about committing a number of years to study (32%), lack of confidence in study abilities (26%) and lack of information about funding (26%).</p> <p>The responses show older students, aged 31 and over are more likely to be concerned with these issues. Around 50% of students aged 31 to 55 cite difficulties in fitting the course around my existing work commitments as a barrier. The proportion for students aged 25 and under is 17%.</p> | In general, students aged 31 and over are more likely to cite non-financial barriers than financial barriers. |
| Table 17 | Agreement with: I nearly did not do a PG course because I was concerned about the debts I would build up | Students above the age of 31 are the most likely to disagree or strongly disagree with the statement. | The evidence suggests students aged 30 and under are the most debt adverse group of students and are more likely to be influenced by existing debt when considering undertaking a PG course. This group of students are likely to have had higher levels of existing student debt compared with their older peers. |

| | | | |
|------------------|--|---|--|
| Table 18 | <p>Agreement with: If I had paid £9,000 per year in tuition fees for my UG course I would still want to undertake PGT study</p> | <p>Young students are the most likely to agree with the statement, with around 42% aged 25 and under considering undertaking PG study if they had paid £9,000 tuition fees per year. The likelihood of agreement is lowest amongst students aged 41 and over.</p> | <p>The previous response suggests that young students are more likely to be concerned about their debts when considering PGT study, yet they are more likely to consider studying than other groups if they had paid £9k tuition fees. We interpret this as meaning that although young students are concerned with 'traditional' debt, they are less likely to be concerned by an increase in student debt with repayments based on income.</p> <p>This suggests affordability and repayment of debt matters to younger students. The design of the postgraduate taught Master's loan proposal seeks to address this.</p> |
| Tables 19 and 20 | <p>Did the funding and support available to you affect your decisions about study in any way? If so, how were you affected?</p> <ul style="list-style-type: none"> • I decided to study at a local university to live with... • It affected my decision to study in London or not • It affected my decision about what course to take • It affected my decision about what institution to attend • I would not have studied without funding <p>Note: Other survey responses are listed in Table 20.</p> | <p>In general, across all age groups a broadly similar proportion of students say funding and support affected their decision to study (however those 56 years and older are considerably less likely to say yes, whilst those aged 26-30 are marginally more likely to respond yes compared with the overall population).</p> <p>Of those who said they were affected, when asked how they were affected, 'I would not have studied without funding' was the most popular response (47% of all students). Although still a high proportion, students aged 25 and under were the least likely to cite this response (42%) compared with all students. On responses to funding support affecting study choices (either local university, London, course or institution) a greater proportion of these students said they were affected compared with the overall student population.</p> | <p>The data suggests that young students are more likely to pursue PGT study without funding support compared with other students. However as a result they are more likely to make compromises with their choice of study, with funding and support more likely to affect their decision to study at a local university or in London than compared with older students.</p> |

| Transitions | | | |
|--------------------|--|---|--|
| Table 21 | <p>Why did you take a break of three years or more between UG and PG study?</p> <ul style="list-style-type: none"> • I couldn't afford to • I needed to get a job to earn money • I wanted to save money to cover PG study costs <p>Note: Other responses are listed as survey responses (shown in Annex)</p> | <p>Needing a job to earn money and 'I couldn't afford to' and 'I wanted to save money to cover PG study costs' were amongst the most cited reasons, alongside wanting to build work experience and not considering the option of postgraduate study.</p> <p>More than half of students aged 25 and under (59%) cited needing to get a job to earn money. Students aged 30 and under were also more likely to cite they 'couldn't afford to' study as a reason for a break between undergraduate and postgraduate study compared with other age groups (52% compared with the average of 31%). Similarly, they were more likely to cite wanting to 'save money to cover PG study costs', with the likelihood of responses reducing with age.</p> | <p>The evidence does suggest that financial considerations have more of an impact on the decision to take a break between undergraduate and postgraduate studies for younger students than older students.</p> <p>Students aged 30 and under do not appear to have the savings or other personal resources to fund postgraduate taught Master's study immediately.</p> |

3. Intentions After Graduation Survey

The 2014 Intentions After Graduation Survey (IAGS) asks final-year undergraduate students about their plans for what they will do after graduation, including whether they might consider pursuing postgraduate study.³ Data with the breakdown by age is contained in Tables 22 to 25.

Unlike the forthcoming Understanding Mature Entrants' Transitions to Postgraduate Taught Study research, which looks at the existing postgraduate student population, this survey is useful in understanding the decision making of undergraduate students who either intend or do not intend to pursue postgraduate level education.

The survey provides evidence that course fees and the cost of living are significant factors affecting students' decisions to pursue postgraduate qualifications. Similarly, financial support is the most cited factor which would encourage students to undertake a postgraduate level qualification.

Although the evidence by age is complex, this survey does suggest that in general younger students (i.e. those aged under 26), and in some instances, students aged up to 33 are more likely to cite financial factors influencing their decision to study compared with the broader population.

Table 2 below sets out the key conclusions according to each survey question.

³ <http://www.hefce.ac.uk/whatwedo/crosscutting/pg/iags/>

The survey results displayed here consider all type of postgraduate study and not just PGT

Table 2: Key points from the 2014 Intentions After Graduation Survey

| Table number | Survey question | Findings |
|--|--|---|
| Factors affecting decision to study at postgraduate level | | |
| Table 23 | Of those students who intend or are likely to go into PG study, what factors could affect your decision to study PG? | <p>Overall the evidence suggests that financial factors have a strong effect on the decision to study for all students intending to undertake PG study.</p> <p>Course fees and the cost of living are the most cited factors, mentioned by 67% and 48% of all respondents.</p> <p>The breakdown of responses by age is broadly similar. In general, a greater percentage of students aged 25 and under mention course fees and the cost of living.</p> |
| Table 24 | Of those students who are unlikely, or definitely not going into PG study, what factors are putting you off PG study? | <p>Across all students, the most commonly cited factor discouraging students from PG study is course fees and the cost of living, followed by the fear of debt.</p> <p>Overall, the data suggests that students aged under 33 are the most likely to be discouraged by course fees, the cost of living and the fear of debt.</p> <p>The fear of debt is more likely to be cited by students aged 32 and under with students aged 33 and over less likely.</p> |
| Table 25 | Of those students who are unlikely or definitely not going into PG, what factors could encourage you to study at PG level? | <p>Additional financial support is by far the most cited response, mentioned by around 60% of all students. A greater proportion of students aged between 25 to 33 cite additional financial support compared with any other age groups.</p> <p>This suggests that this group of students are particularly discouraged by the lack of finance and would be the most likely to undertake PG study if further financial support was introduced.</p> |

4. Professional and Career Development Loans

Professional and Career Development Loans (PCDL) are commercial bank loans supported by Government. The approval of a loan is a decision for Banks. PCDLs were not designed specifically for postgraduate students. Data from the Skills Funding Agency shows the average number of students over the past five years who used a PCDL to support their postgraduate taught Master's study was around 6,300 per year. Borrowers undertaking a postgraduate Master's currently account for approximately 75% of all PCDL borrowers.⁴

Table 3: Average number of PCDL borrowers

| Level | Current English Student Entrants | PCDL take-up |
|---|----------------------------------|--------------|
| Postgraduate Research | c16,000 | c150 |
| Postgraduate Taught | c65,000 | c6,300 |
| Other Postgraduate | c65,000 | c1,000 |
| Further Education and Higher Education: Level 5/6 (HND's) | c45,000 | c250 |
| Further Education: up to level 4 | c3m | c700 |

Source: Skills Funding Agency (borrowers per year, averaged over five years) and HESA Data

Around 80% of all PCDL borrowers are aged 30 and below, with a significant proportion aged 21 to 23 years. The distribution by age is shown in Figure 1 and 2.⁵

Around 50% of students borrow the full £10,000 amount available to them (Figure 3).⁶ There does not appear to be a correlation between age and the amount of PCDL finance borrowed (Figure 4).

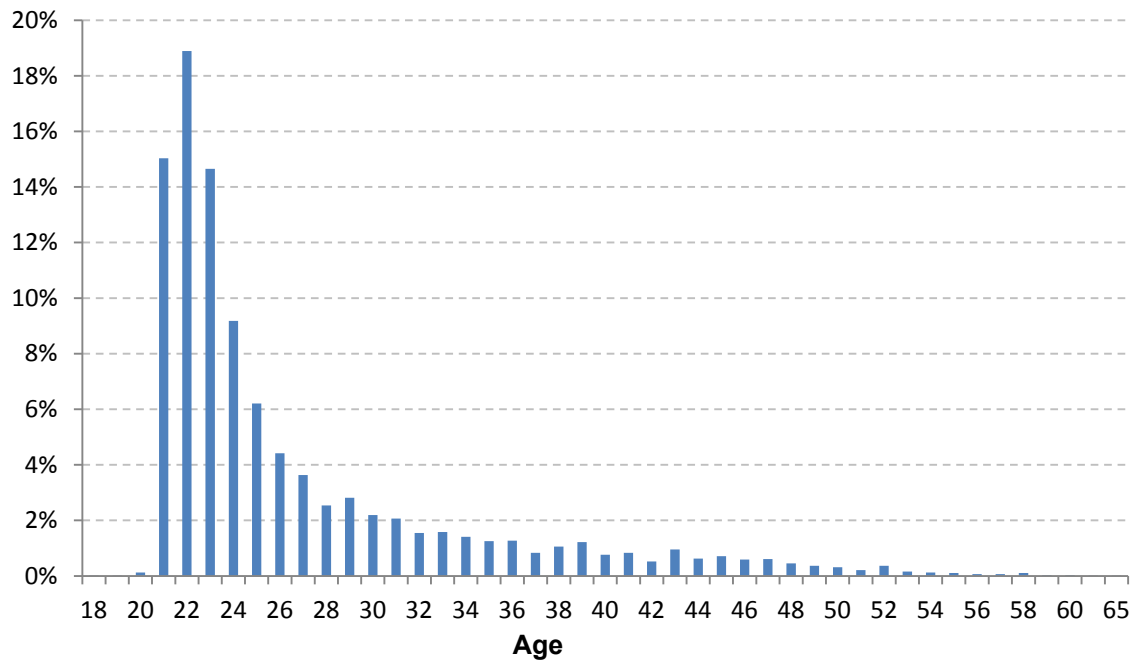
The main criticisms of PCDLs are that repayments are not income contingent and commence four weeks after course completion, making affordability of repayments a key concern.⁷ Further details about PCDLs, including key eligibility criteria can be found at www.gov.uk/career-development-loan.

⁴ Figures supplied by the Skills Funding Agency. Figures reflect academic year 2013/14.

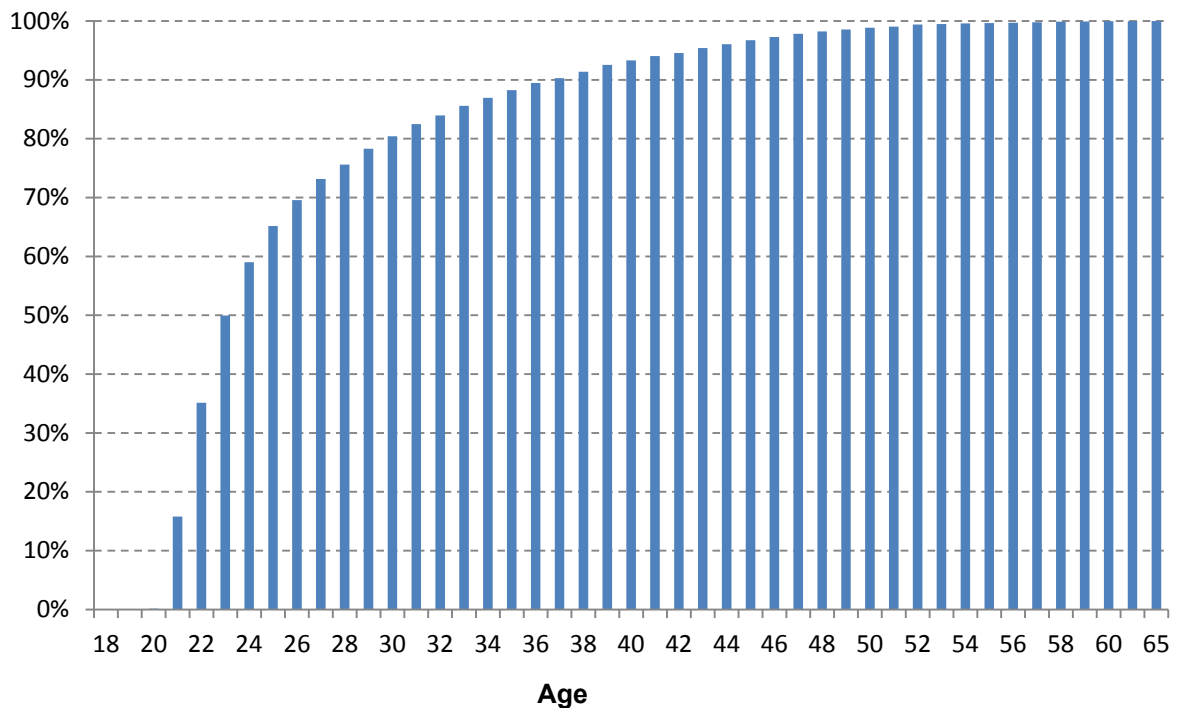
⁵ Based on HEFCE fundable PGT students only, 2013/14

⁶ Ibid

⁷ CentreForum report (2013) 'Postgraduate Education: better funding and better access'

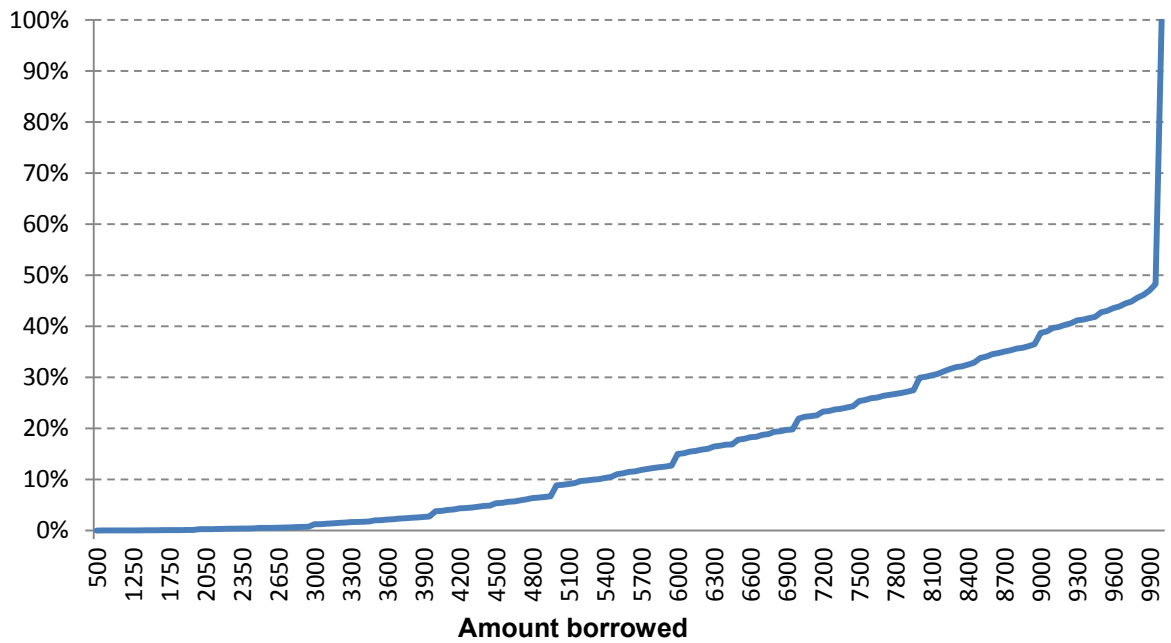
Figure 1: Share of PCDL borrowers by Age

Source: BIS internal analysis of Skills Funding Agency data 2013/14. Data is based on HEFCE fundable PGT Master's students only.

Figure 2: Cumulative share of PCDL borrowers by Age

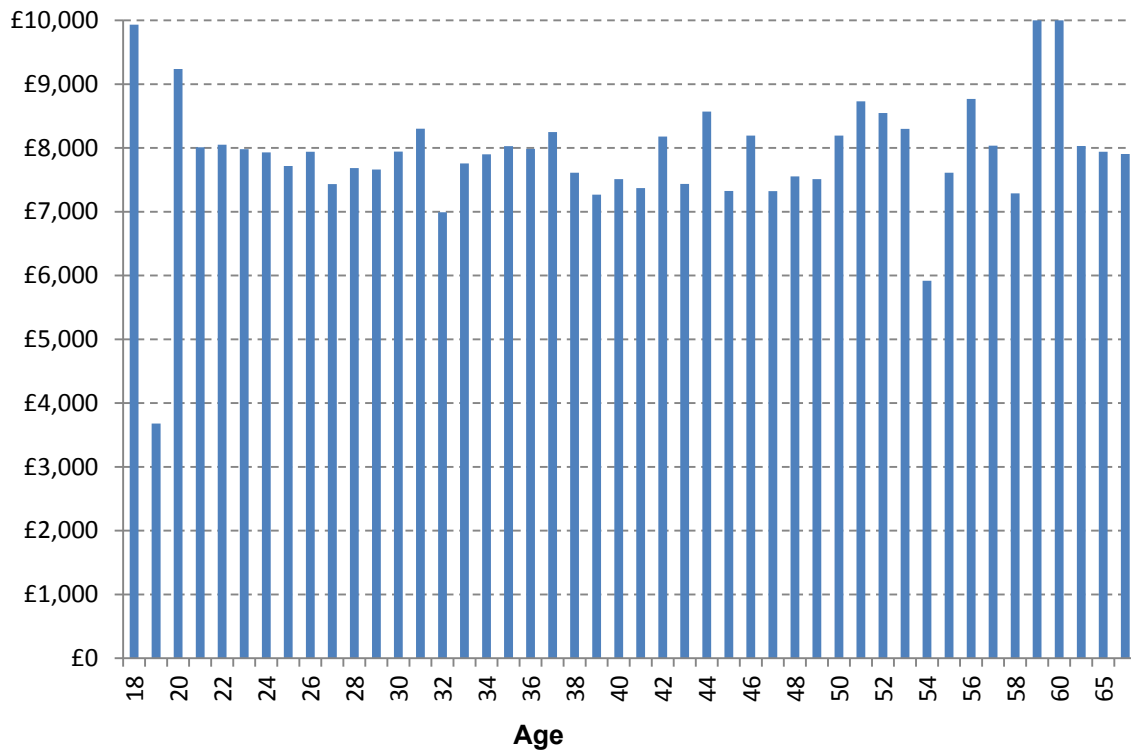
Source: BIS internal analysis of Skills Funding Agency data 2013/14. Data is based on HEFCE fundable PGT Master's students only.

Figure 3: Cumulative share of PCDL borrowers by amount borrowed



Source: BIS internal analysis of Skills Funding Agency data 2013/14. Data is based on HEFCE fundable PGT Master's students only.

Figure 4: Average amount of PCDL borrowed by age



Source: BIS internal analysis of Skills Funding Agency data 2013/14. Data is based on HEFCE fundable PGT Master's students only.

5. Data from the Higher Education Statistical Analysis (HESA) student record (2013/14)

HESA data records the major source of finance for tuition fees. Analysing the responses of postgraduate taught Master's English domiciled and EU domiciled students, the majority are of 'no award or financial backing'. This means that the majority of students self-fund – on average 68% for English domiciled students and higher, at 86% for EU domiciled students.

Observing English domiciled students' responses by age, the HESA data suggests the greatest proportion listing 'no award' are students aged under 30, and in particular those aged under 23. Similarly, a high proportion of students aged 55 and over list 'no award'. Students in these age groups are also generally less likely to report receiving employer support or funding by the UK government as a source of tuition fees, although students aged 21 to 23 are more likely to report receiving institutional funding (although the share is relatively low, at 10%).

In comparison, the responses of EU domiciled students' are broadly similar by age, with EU domiciled students aged 37 to 46 slightly less likely to cite 'no award' compared with other students.

Tables 26 and 27 provide a breakdown of responses by age.

6. Data Tables

6.1 Mature Entrants' Transitions to Postgraduate Taught Study survey (forthcoming)

Note: Some figures are based on small sample sizes (particularly for students aged 51-55 and 56 and over) and therefore estimates need to be treated with caution. Base numbers contained within the tables are weighted.

Table 4: Agreement with 'I am struggling to cope financially at the moment'

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|----------------------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| Strongly agree | 16% | 14% | 12% | 14% | 14% | 11% | 9% | 8% | 14% |
| Agree | 26% | 26% | 19% | 21% | 16% | 21% | 14% | 8% | 23% |
| Neither agree nor disagree | 21% | 18% | 15% | 15% | 23% | 16% | 18% | 15% | 19% |
| Disagree | 22% | 24% | 23% | 22% | 25% | 21% | 25% | 18% | 23% |
| Strongly disagree | 12% | 16% | 27% | 24% | 14% | 25% | 24% | 35% | 17% |
| Not applicable | 2% | 2% | 4% | 4% | 7% | 7% | 9% | 15% | 4% |
| Total | 1320 | 530 | 360 | 270 | 250 | 180 | 100 | 70 | 3090 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Unweighted base: 3,960

Table 5: Did you apply for a loan from a bank or other financial organisation?

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|--------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| Yes | 17% | 9% | 11% | 8% | 7% | 6% | 4% | 3% | 12% |
| No | 83% | 91% | 89% | 92% | 93% | 94% | 96% | 97% | 88% |
| Total | 1320 | 535 | 360 | 270 | 250 | 180 | 100 | 70 | 3085 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Unweighted base: 3,960

Table 6: Of those that applied for a loan, did you apply for A Professional and Career Development Loan?

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|--------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| No mention | 21% | 28% | 21% | 35% | - | - | - | - | 25% |
| Mentioned | 79% | 72% | 79% | 65% | - | - | - | - | 75% |
| Total | 220 | 45 | 40 | 25 | 20 | 10 | 5 | 0 | 360 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | - | 100% |

Unweighted base: 465

Table 7: Why did you not apply for funding from a bank or another organisation?

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|---|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| I did not need a loan / found another source of finance | 57% | 64% | 67% | 66% | 66% | 68% | 74% | 80% | 63% |
| I did not want (more) debt | 57% | 49% | 43% | 43% | 35% | 34% | 31% | 23% | 47% |
| The loan was too costly | 17% | 11% | 9% | 9% | 9% | 6% | 6% | 1% | 12% |
| I could not afford the repayments | 15% | 9% | 6% | 6% | 10% | 6% | 6% | 0% | 10% |
| I did not think I would be successful in getting a loan | 12% | 12% | 8% | 13% | 10% | 13% | 12% | 10% | 11% |
| Total | 1100 | 485 | 320 | 245 | 235 | 165 | 95 | 70 | 2715 |

Multiple response question so sum may be greater than 100%. Unweighted base = 3,470.

Table 8: Sources of funding for fee costs: Who pays for the current year of programme?

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|--|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|-------------|
| Self-funded (e.g. loan, Professional and Career Development Loan) | 81% | 63% | 63% | 71% | 60% | 63% | 65% | 86% | 72% |
| Charity | 1% | 1% | 0% | 0% | 1% | 1% | 0% | 1% | 1% |
| Research council | 1% | 1% | 1% | 1% | 1% | 1% | 0% | 0% | 1% |
| Institution/University (bursary, scholarship, waiver) | 9% | 7% | 6% | 6% | 4% | 3% | 3% | 4% | 7% |
| Employer | 8% | 29% | 31% | 31% | 30% | 31% | 28% | 11% | 20% |
| UK Government | 8% | 8% | 9% | 7% | 13% | 10% | 9% | 3% | 8% |
| Other overseas Government | 1% | 2% | 1% | 0% | 1% | 0% | 0% | 0% | 1% |
| Other | 2% | 3% | 4% | 3% | 3% | 5% | 5% | 1% | 3% |
| Total | 1320 | 530 | 360 | 270 | 250 | 180 | 100 | 70 | 3090 |

Multiple response question so sum may be greater than 100%. Unweighted base: 3,960

Table 9: Of those that self-fund (along with other ways of funding), how do they self-fund?

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|-------------------------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| PCDL | 13% | 7% | 10% | 8% | 7% | 4% | 3% | 0% | 10% |
| Other Bank Loan | 5% | 2% | 2% | 3% | 5% | 3% | 0% | 2% | 4% |
| Credit card/commercial credit | 3% | 8% | 8% | 8% | 9% | 6% | 6% | 2% | 5% |
| Use own savings | 44% | 52% | 50% | 57% | 53% | 60% | 63% | 81% | 50% |
| Wages from current employment | 26% | 44% | 46% | 36% | 38% | 44% | 38% | 16% | 33% |
| Help from family | 55% | 34% | 23% | 17% | 18% | 13% | 9% | 8% | 38% |
| Other | 2% | 2% | 3% | 2% | 2% | 5% | 2% | 10% | 3% |
| Total | 1070 | 335 | 225 | 190 | 155 | 115 | 65 | 60 | 2215 |

Multiple response question so sum may be greater than 100%. Unweighted base: 2,910

Table 10: Of those self-funding only for fees (no other source of funding), how do they self-fund?

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|-------------------------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| PCDL | 12% | 7% | 11% | 9% | 7% | 5% | 4% | 0% | 10% |
| Other Bank Loan | 5% | 3% | 1% | 4% | 4% | 3% | 0% | 2% | 4% |
| Credit card/commercial credit | 3% | 8% | 9% | 8% | 11% | 6% | 5% | 2% | 5% |
| Use own savings | 44% | 51% | 49% | 57% | 54% | 59% | 60% | 81% | 49% |
| Wages from current employment | 25% | 44% | 44% | 36% | 38% | 43% | 35% | 16% | 32% |
| Help from family | 57% | 36% | 24% | 18% | 20% | 14% | 9% | 9% | 40% |
| Other | 2% | 2% | 3% | 2% | 2% | 5% | 2% | 9% | 2% |
| Total | 955 | 285 | 190 | 155 | 130 | 100 | 55 | 60 | 1930 |

Multiple response question so sum may be greater than 100%.

Table 11: Sources of funding for living costs

| | 25 years old or younger | 26- 30 years old | 31- 35 years old | 36- 40 years old | 41- 45 years old | 46- 50 years old | 51-55 years old | 56 years old or older | ALL |
|---|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-----------------------|-----------------------------------|-------------|
| PCDL | 6% | 2% | 3% | 3% | 2% | 1% | 1% | 0% | 4% |
| Other Bank Loan | 2% | 2% | 1% | 3% | 2% | 2% | 0% | 0% | 2% |
| Credit card/commercial credit | 5% | 6% | 6% | 6% | 4% | 4% | 5% | 1% | 5% |
| Use own savings | 39% | 29% | 25% | 29% | 23% | 23% | 25% | 43% | 32% |
| Wages from current employment | 46% | 73% | 77% | 73% | 74% | 76% | 70% | 43% | 61% |
| Help from family | 49% | 21% | 16% | 22% | 20% | 15% | 15% | 15% | 32% |
| Money from charity | 1% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Research Council | 1% | 1% | 1% | 0% | 0% | 0% | 0% | 0% | 1% |
| Institution/University (bursary, scholarship, waiver) | 2% | 1% | 1% | 1% | 0% | 0% | 2% | 0% | 1% |
| Employer | 2% | 3% | 3% | 3% | 2% | 5% | 3% | 3% | 3% |
| UK Government | 4% | 3% | 5% | 3% | 2% | 3% | 1% | 3% | 4% |
| Other overseas Government | 1% | 2% | 1% | 0% | 1% | 0% | 0% | 0% | 1% |
| Other | 2% | 1% | 4% | 2% | 3% | 5% | 6% | 25% | 3% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |

Multiple response question so sum may be greater than 100%. Unweighted base: 3,960

Table 12 : Use of wages from current employment as funding for:

| | Full-time | Part-time | All | Weighted Base | Unweighted base |
|--------------------------|-----------|-----------|-----|---------------|-----------------|
| Funding for fees* | 15% | 50% | 33% | 2210 | 2900 |
| Funding for living costs | 31% | 83% | 61% | 3075 | 3935 |

*From those who reported self-funding for fees. E.g. Of students who cited self-funding as a major source of finance for tuition fees, 15% of full-time students used wages from current employment.

Table 13 : Mode of PGT study

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|--------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| Full-time | 69% | 31% | 22% | 18% | 15% | 11% | 13% | 6% | 42% |
| Part-time | 31% | 69% | 78% | 82% | 85% | 89% | 87% | 94% | 58% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Unweighted base: 3,960

Table 14 : Support from employer

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|--|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| Not applicable - I am not in employment | 41% | 17% | 11% | 17% | 15% | 11% | 22% | 49% | 27% |
| No - I don't receive any help from my employer | 26% | 26% | 27% | 29% | 24% | 34% | 26% | 21% | 26% |
| Paid study leave | 8% | 27% | 30% | 28% | 28% | 25% | 26% | 10% | 19% |
| Unpaid study leave | 4% | 7% | 6% | 8% | 9% | 7% | 6% | 4% | 6% |
| IT equipment, such as a laptop for us in your studies | 2% | 7% | 10% | 11% | 11% | 6% | 7% | 1% | 6% |
| Access to resources, such as books, materials, equipment etc | 5% | 15% | 17% | 19% | 17% | 14% | 15% | 7% | 11% |
| Allowed you to work part time/ reduced your hours | 13% | 12% | 12% | 6% | 10% | 6% | 4% | 7% | 11% |
| Allowed you to change the days that you work | 14% | 13% | 15% | 12% | 15% | 8% | 10% | 7% | 13% |
| Allowed you to work flexi-time | 9% | 21% | 20% | 17% | 19% | 15% | 13% | 4% | 14% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |

Multiple response question so sum may be greater than 100%. Unweighted base: 3,960

Table 15: Financial barriers and challenges to Postgraduate study

| | 25 years old or younger | 26- 30 years old | 31- 35 years old | 36- 40 years old | 41- 45 years old | 46- 50 years old | 51- 55 years old | 56 years old or older | ALL |
|--|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|--------------------------------|-------------|
| Lack of sufficient funding | 41% | 34% | 27% | 30% | 27% | 22% | 17% | 15% | 34% |
| Concerns about getting into debt | 38% | 30% | 27% | 30% | 28% | 24% | 20% | 14% | 32% |
| Concerns about increasing my existing levels of debt | 38% | 28% | 23% | 19% | 20% | 15% | 12% | 7% | 29% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |

Multiple response question so sum may be greater than 100%. Unweighted base: 3,960

Table 16 : Other barriers and challenges to Postgraduate study

| | 25 years old or younger | 26-30 years old | 31- 35 years old | 36-40 years old | 41-45 years old | 46- 50 years old | 51-55 years old | 56 years old or older | ALL |
|--|----------------------------------|-----------------------|---------------------------|-----------------------|-----------------------|---------------------------|-----------------------|--------------------------------|------------|
| Lack of information about study opportunities | 15% | 15% | 11% | 12% | 12% | 12% | 13% | 8% | 14% |
| Limited availability of suitable courses nearby | 21% | 27% | 23% | 28% | 23% | 24% | 28% | 31% | 24% |
| Difficulties in fitting the course around my existing work commitments | 17% | 46% | 50% | 50% | 55% | 56% | 47% | 24% | 35% |
| Difficulties in fitting the course around my family commitments | 4% | 12% | 29% | 37% | 46% | 38% | 26% | 18% | 18% |
| Lack of affordable childcare | 1% | 4% | 9% | 10% | 7% | 2% | 3% | 0% | 4% |
| Lack of suitable childcare | 1% | 3% | 6% | 8% | 6% | 3% | 2% | 0% | 3% |

| | | | | | | | | | |
|--|-------------|------------|------------|------------|------------|------------|------------|-----------|-------------|
| Lack of information about funding support | 31% | 28% | 18% | 22% | 22% | 18% | 18% | 10% | 26% |
| Difficulties in getting the information I need to calculate study costs involved | 17% | 12% | 10% | 10% | 9% | 8% | 8% | 1% | 13% |
| Lack of support / encouragement from my employer | 4% | 13% | 14% | 15% | 15% | 19% | 11% | 6% | 10% |
| Lack of support / encouragement from my family and friends | 4% | 4% | 5% | 4% | 7% | 6% | 8% | 3% | 4% |
| Lack of confidence in my study abilities | 22% | 26% | 27% | 29% | 29% | 30% | 32% | 28% | 26% |
| Concerns about committing a number of years to study | 23% | 39% | 40% | 41% | 34% | 39% | 37% | 22% | 32% |
| Complex course application process | 8% | 9% | 7% | 9% | 6% | 6% | 9% | 13% | 8% |
| Other | 2% | 3% | 3% | 3% | 4% | 3% | 4% | 1% | 3% |
| None of the above | 16% | 11% | 12% | 12% | 11% | 12% | 14% | 27% | 14% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |

Multiple response question so sum may be greater than 100%. Unweighted base: 3,960

Table 17: Agreement with 'I nearly did not do a postgraduate course because I was concerned about the debts I would build up'

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|----------------------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| Strongly agree | 20% | 17% | 13% | 15% | 14% | 11% | 9% | 8% | 17% |
| Agree | 25% | 23% | 18% | 24% | 15% | 16% | 13% | 7% | 22% |
| Neither agree nor disagree | 11% | 10% | 11% | 10% | 13% | 11% | 15% | 10% | 11% |
| Disagree | 21% | 24% | 22% | 22% | 22% | 25% | 22% | 18% | 22% |
| Strongly disagree | 17% | 18% | 25% | 24% | 19% | 25% | 24% | 32% | 20% |
| Not applicable | 7% | 9% | 10% | 6% | 17% | 13% | 15% | 25% | 9% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

*Unweighted base: 3,960***Table 18: Agreement with 'If I had paid £9k per year in tuition fees for my UG course I would still want to undertake PG study'**

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|----------------------------|-------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|
| Strongly agree | 15% | 9% | 16% | 10% | 10% | 11% | 8% | 11% | 13% |
| Agree | 28% | 24% | 19% | 21% | 20% | 19% | 17% | 18% | 24% |
| Neither agree nor disagree | 18% | 17% | 16% | 17% | 16% | 14% | 24% | 21% | 17% |
| Disagree | 21% | 24% | 19% | 23% | 19% | 22% | 12% | 13% | 21% |
| Strongly disagree | 17% | 22% | 25% | 24% | 30% | 29% | 29% | 24% | 22% |
| Not applicable | 2% | 4% | 5% | 5% | 6% | 4% | 9% | 13% | 4% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Unweighted base: 3,960

Table 19: Did the funding and support available to you affect your decisions about study in any way?

| | 25 years old or younger | 26-30 years old | 31-35 years old | 36-40 years old | 41-45 years old | 46-50 years old | 51-55 years old | 56 years old or older | ALL |
|--------------|----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|--------------------------------|-------------|
| Yes | 48% | 55% | 48% | 52% | 52% | 42% | 45% | 23% | 49% |
| No | 52% | 45% | 52% | 48% | 48% | 58% | 55% | 77% | 51% |
| Total | 1320 | 535 | 355 | 270 | 255 | 180 | 100 | 70 | 3085 |
| | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Unweighted base: 3,960

Table 20: How funding and support available affected decisions about PG study? (based on those who responded being affected)

| | 25 years old or younger | 26- 30 years old | 31- 35 years old | 36- 40 years old | 41- 45 years old | 46- 50 years old | 51- 55 years old | 56 years old or older | ALL |
|--|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|--------------------------------|-------------|
| Decided to study full-time | 30% | 13% | 9% | 14% | 8% | 8% | 5% | - | 19% |
| Decided to study part-time | 20% | 32% | 44% | 44% | 40% | 49% | 41% | - | 32% |
| I decided to study at a local university to live with... | 19% | 8% | 11% | 13% | 11% | 16% | 23% | - | 15% |
| It affected my decision to study in London or not | 17% | 11% | 11% | 7% | 2% | 5% | 7% | - | 12% |
| It affected my decision about what course to take | 14% | 14% | 12% | 13% | 17% | 15% | 9% | - | 14% |
| It affected my decision about what institution to attend | 33% | 30% | 26% | 27% | 24% | 23% | 20% | - | 29% |
| I decided to a distance learning course | 4% | 10% | 11% | 11% | 15% | 11% | 11% | - | 8% |
| It affected my decision in another way | 5% | 3% | 4% | 1% | 2% | 4% | 9% | - | 4% |
| I would not have studied without funding | 42% | 53% | 51% | 45% | 54% | 52% | 56% | - | 47% |
| None of these | 5% | 6% | 6% | 5% | 5% | 7% | 5% | - | 5% |
| Total | 640 | 290 | 170 | 140 | 135 | 75 | 45 | 15 | 1510 |

Multiple response question so sum may be greater than 100%. Unweighted base =1,930

Table 21: Why did you take a break of three years or more between UG and PG study?

| | 25 years old or younger | 26- 30 years old | 31- 35 years old | 36- 40 years old | 41- 45 years old | 46- 50 years old | 51- 55 years old | 56 years old or older | ALL |
|---|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-----------------------------------|-------------|
| I just didn't consider the option of PG study | 24% | 31% | 27% | 27% | 35% | 31% | 22% | 18% | 29% |
| I needed to get a job to earn money | 59% | 42% | 34% | 33% | 31% | 21% | 21% | 32% | 34% |
| I wanted to get a job and work on my career / build work experience | 69% | 56% | 47% | 42% | 38% | 31% | 29% | 37% | 45% |
| I didn't want to study at postgraduate level when I finished my undergrad studies | 28% | 33% | 27% | 21% | 26% | 25% | 18% | 18% | 26% |
| I had childcare commitments | 0% | 2% | 12% | 21% | 22% | 31% | 24% | 18% | 15% |
| I couldn't afford to | 52% | 36% | 34% | 32% | 21% | 27% | 19% | 18% | 31% |
| I needed to/wanted to do another qualification first | 7% | 5% | 6% | 9% | 2% | 7% | 6% | 5% | 6% |
| I wanted to save money to cover PG study costs | 34% | 13% | 12% | 7% | 4% | 4% | 1% | 3% | 9% |
| I applied for funding and I didn't get it | 3% | 4% | 4% | 4% | 3% | 1% | 1% | 5% | 3% |
| I didn't know what I wanted to study at PG level | 17% | 31% | 21% | 21% | 18% | 11% | 10% | 5% | 21% |
| Lack of confidence in my study abilities / suitability for postgrad study | 17% | 15% | 12% | 10% | 15% | 14% | 15% | 10% | 14% |
| Other reason | 17% | 9% | 12% | 13% | 11% | 20% | 25% | 21% | 13% |
| Total | 30 | 285 | 225 | 180 | 145 | 105 | 70 | 40 | 1075 |

Multiple response question so sum may be greater than 100%. Unweighted base: 1,465

6.2 Intentions After Graduation Survey (HEFCE)

Table 22: Likelihood of undertaking PG study - Percentages by each age group

| Age | Certain | Likely | Not sure | Unlikely | Definitely not | Base |
|-----------------------|---------|--------|----------|----------|----------------|--------|
| Under 18 years | 43% | 57% | - | - | - | 70 |
| 18 | 15% | 26% | 25% | 23% | 11% | 25,090 |
| 19 | 15% | 26% | 26% | 22% | 10% | 44,720 |
| 20 | 15% | 27% | 27% | 20% | 10% | 19,200 |
| 21 | 18% | 29% | 27% | 17% | 8% | 6,490 |
| 22 | 18% | 33% | 28% | 15% | 7% | 3,730 |
| 23 | 18% | 34% | 27% | 14% | 8% | 2,530 |
| 24 | 19% | 31% | 29% | 14% | 6% | 1,935 |
| 25 | 20% | 35% | 29% | 13% | 4% | 1,585 |
| 26 | 24% | 28% | 22% | 18% | 8% | 1,570 |
| 27 | 24% | 41% | 23% | 9% | 3% | 1,580 |
| 28 | 42% | 26% | 19% | 9% | 3% | 1,565 |
| 29 | 26% | 27% | 25% | 19% | 3% | 1,210 |
| 30 | 23% | 41% | 22% | 9% | 6% | 1,270 |
| 31 | 17% | 42% | 29% | 9% | 3% | 975 |
| 32 | 25% | 45% | 20% | 9% | - | 1,220 |
| 33 | 23% | 37% | 32% | 8% | - | 1,040 |
| 34 | 15% | 29% | 41% | 10% | 4% | 900 |
| 35 | 27% | 35% | 26% | 11% | - | 1,080 |
| 36 | 24% | 35% | 31% | 9% | - | 910 |
| 37 | 18% | 34% | 34% | 11% | 3% | 910 |
| 38 | 16% | 43% | 29% | 13% | - | 830 |
| 39 | 11% | 51% | 29% | 10% | - | 890 |

| | | | | | | |
|--------------------------|-----|-----|-----|-----|----|-------|
| 40 - 44 years | 42% | 21% | 22% | 12% | 2% | 5,595 |
| 45 - 49 years | 31% | 20% | 29% | 17% | 3% | 3,170 |
| 50 - 54 years | 25% | 42% | 23% | 8% | 2% | 2,535 |
| 55 - 59 years | - | 48% | 33% | 13% | 7% | 915 |
| 60 years and over | 11% | 42% | 21% | 19% | 8% | 745 |

Base = 134,260.

Percentages calculated on populations which containing fewer than 22.5 individuals are suppressed and represented as "-".

Table 23: Factors affecting the decision to enter postgraduate study

| Age | Cost of living | Course fees | Offered a job | Personal commitments | Not knowing what to study | No appropriate course | No longer wish to study | Lack of information | Time commitments | Lack of flexibility in timetable | Lack of flexibility in delivery method | Other | Not applicable |
|----------------|----------------|-------------|---------------|----------------------|---------------------------|-----------------------|-------------------------|---------------------|------------------|----------------------------------|--|-------|----------------|
| Under 18 years | 36% | 79% | 50% | - | - | - | - | - | - | - | - | - | - |
| 18 | 55% | 66% | 40% | 22% | 8% | 12% | 10% | 4% | 12% | 7% | 3% | 6% | 7% |
| 19 | 55% | 66% | 38% | 22% | 8% | 12% | 10% | 4% | 12% | 7% | 4% | 6% | 7% |
| 20 | 55% | 68% | 37% | 21% | 9% | 10% | 7% | 4% | 12% | 7% | 4% | 5% | 7% |
| 21 | 53% | 67% | 32% | 26% | 6% | 11% | 6% | 4% | 13% | 7% | 6% | 5% | 7% |
| 22 | 49% | 67% | 29% | 31% | 4% | 11% | 5% | 2% | 17% | 12% | 11% | 4% | 7% |
| 23 | 52% | 70% | 28% | 35% | 4% | 13% | 4% | 4% | 18% | 14% | 7% | 5% | 7% |
| 24 | 52% | 70% | 26% | 33% | 4% | 10% | 4% | 4% | 22% | 11% | 8% | 6% | 6% |
| 25 | 51% | 70% | 25% | 39% | 5% | 15% | 3% | - | 14% | 13% | 12% | 6% | 3% |
| 26 | 59% | 73% | 20% | 44% | - | 8% | - | 3% | 25% | 23% | 8% | 3% | 5% |
| 27 | 40% | 71% | 18% | 36% | 3% | 10% | - | - | 14% | 11% | 2% | 5% | 2% |
| 28 | 29% | 59% | 12% | 26% | - | 5% | 2% | - | 14% | 8% | 21% | 2% | 27% |
| 29 | 45% | 78% | 17% | 55% | - | 5% | - | - | 15% | 10% | 9% | - | 4% |
| 30 | 41% | 68% | 14% | 38% | - | 11% | - | 3% | 19% | 9% | 20% | 4% | - |

| | | | | | | | | | | | | | |
|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| 31 | 47% | 79% | 17% | 42% | 5% | 11% | 5% | 11% | 17% | 13% | 17% | 8% | - |
| 32 | 63% | 85% | 22% | 38% | 13% | 17% | - | 14% | 27% | 23% | 32% | 5% | 3% |
| 33 | 54% | 75% | 10% | 43% | 6% | 12% | - | - | 32% | 12% | 13% | - | - |
| 34 | 50% | 73% | 14% | 36% | - | 8% | - | - | 15% | 6% | 10% | 9% | - |
| 35 | 60% | 75% | 13% | 48% | - | 6% | - | - | 30% | 8% | 10% | - | - |
| 36 | 42% | 72% | 20% | 40% | - | 6% | - | - | 19% | 20% | 26% | 6% | 9% |
| 37 | 43% | 80% | 16% | 46% | - | - | - | - | 20% | 15% | 12% | 11% | - |
| 38 | 38% | 70% | 15% | 41% | - | 9% | - | - | 23% | 14% | 14% | 5% | - |
| 39 | 50% | 83% | 7% | 29% | - | 24% | - | - | 25% | 23% | 26% | 19% | - |
| 40 - 44 | 18% | 46% | 12% | 63% | 1% | 52% | - | 1% | 8% | 6% | 8% | 2% | 2% |
| 45 - 49 | 20% | 54% | 7% | 21% | 2% | 35% | 26% | 2% | 14% | 32% | 7% | 4% | 2% |
| 50 - 54 | 9% | 91% | 14% | 10% | - | 24% | - | 2% | 9% | 7% | 7% | 3% | 2% |
| 55 - 59 | 7% | 92% | - | 16% | - | 16% | - | - | 17% | 13% | 13% | 9% | - |
| 60 years and over | - | 64% | - | 33% | - | 9% | - | 10% | 24% | - | 6% | 6% | - |

Multiple response question so sum may be greater than 100%. Base = 62,350.

Percentages calculated on populations which containing fewer than 22.5 individuals are suppressed and represented as "-".

Table 24: Factors discouraging entry to postgraduate study

| Age | Cost of living | Course fees | Fear of debt | Being in a job | Personal commitments | Not knowing what to study | Lack of information | Time consuming | Lack of flexibility in timetable | Lack of flexibility in delivery method | Not a requirement | Don't want to study | Other | Not applicable |
|----------------|----------------|-------------|--------------|----------------|----------------------|---------------------------|---------------------|----------------|----------------------------------|--|-------------------|---------------------|-------|----------------|
| Under 18 years | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | 21% | 60% | 30% | 23% | 10% | 21% | 8% | 19% | 4% | 2% | 18% | 28% | 6% | 2% |
| 19 | 43% | 61% | 32% | 22% | 11% | 20% | 8% | 17% | 4% | 2% | 17% | 27% | 7% | 2% |
| 20 | 46% | 63% | 34% | 20% | 11% | 18% | 8% | 16% | 4% | 2% | 15% | 23% | 7% | 2% |
| 21 | 45% | 62% | 31% | 22% | 16% | 14% | 7% | 16% | 5% | 3% | 13% | 19% | 7% | 2% |
| 22 | 45% | 63% | 33% | 24% | 17% | 12% | 6% | 15% | 4% | 2% | 12% | 15% | 7% | 3% |
| 23 | 40% | 59% | 28% | 24% | 24% | 12% | 4% | 15% | 4% | 2% | 12% | 14% | 10% | 2% |
| 24 | 46% | 61% | 26% | 22% | 26% | 10% | 5% | 16% | 3% | | 10% | 11% | 10% | 3% |
| 25 | 42% | 65% | 30% | 24% | 30% | 6% | 5% | 16% | 7% | 4% | 11% | 11% | 8% | - |
| 26 | 34% | 58% | 24% | 24% | 33% | 8% | 5% | 16% | 5% | 3% | 10% | 11% | 15% | - |
| 27 | 41% | 61% | 27% | 28% | 41% | 18% | 6% | 22% | 15% | 13% | 6% | 9% | 7% | - |
| 28 | 42% | 57% | 26% | 28% | 46% | 11% | 6% | 19% | 9% | 8% | 9% | 7% | 11% | - |
| 29 | 30% | 69% | 15% | 17% | 48% | 7% | 5% | 39% | - | 6% | 7% | 5% | 8% | - |
| 30 | 40% | 61% | 29% | 29% | 38% | 6% | - | 12% | - | - | - | 8% | 15% | - |

| | | | | | | | | | | | | | | |
|--------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| 31 | 35% | 58% | 26% | 26% | 43% | 16% | 6% | 20% | - | - | - | 8% | 6% | - |
| 32 | 35% | 66% | 37% | 20% | 34% | 8% | - | 25% | - | - | - | - | 10% | - |
| 33 | 27% | 75% | 18% | 16% | 36% | 6% | 6% | 11% | - | - | - | - | 45% | -- |
| 34 | 24% | 77% | 22% | 29% | 24% | 10% | - | 7% | - | - | 20% | 7% | - | - |
| 35 | 28% | 64% | 22% | 30% | 44% | - | - | 19% | - | - | 16% | 14% | - | - |
| 36 | 31% | 66% | 14% | 14% | 38% | 9% | - | 16% | - | - | 8% | - | 7% | - |
| 37 | 30% | 66% | 29% | 14% | 31% | - | - | 22% | - | - | - | - | 11% | - |
| 38 | 25% | 68% | 14% | 16% | 29% | - | - | 26% | 9% | 9% | - | - | 29% | - |
| 39 | 34% | 63% | 18% | 21% | 46% | 9% | - | 26% | 12% | 13% | 7% | 13% | - | - |
| 40 - 44 | 33% | 53% | 23% | 27% | 36% | 5% | 5% | 24% | 5% | 4% | 4% | 7% | 17% | - |
| 45 - 49 | 24% | 59% | 16% | 18% | 26% | 17% | 14% | 24% | 2% | - | 2% | 7% | 14% | - |
| 50 - 54 | 17% | 71% | 10% | 14% | 16% | 16% | 7% | 16% | 4% | - | 4% | 7% | 9% | - |
| 55 - 59 | 6% | 65% | - | 6% | 19% | 23% | - | 7% | - | - | - | 18% | 14% | - |
| 60 years and over | 7% | 42% | - | - | 24% | 10% | - | 13% | - | - | 7% | 14% | 23% | 8% |

Multiple response question so sum may be greater than 100%. Base = 71,730

Percentages calculated on populations which containing fewer than 22.5 individuals are suppressed and represented as "-".

Table 25: Factors that would encourage entry to PG study

| Age | Prerequisite for job | Membership of a professional body | Struggled to find employment | Specialise in a particular area | Change career path | Funded by my employer | Better advice was available | Accepted into a regarded institution | Accepted onto a scholarship | Additional financial support | Other | None |
|----------------|----------------------|-----------------------------------|------------------------------|---------------------------------|--------------------|-----------------------|-----------------------------|--------------------------------------|-----------------------------|------------------------------|-------|------|
| Under 18 years | - | - | - | - | - | - | - | - | - | - | - | - |
| 18 | 39% | 11% | 31% | 41% | 29% | 39% | 12% | 11% | 24% | 58% | 1% | 8% |
| 19 | 38% | 11% | 30% | 40% | 28% | 39% | 12% | 11% | 25% | 60% | 1% | 8% |
| 20 | 35% | 10% | 27% | 38% | 26% | 36% | 12% | 11% | 25% | 62% | 2% | 8% |
| 21 | 31% | 9% | 24% | 35% | 24% | 33% | 10% | 10% | 23% | 62% | 2% | 10% |
| 22 | 31% | 10% | 23% | 38% | 23% | 38% | 11% | 8% | 24% | 63% | 1% | 9% |
| 23 | 30% | 12% | 22% | 38% | 22% | 35% | 9% | 7% | 21% | 63% | 2% | 11% |
| 24 | 28% | 10% | 18% | 34% | 24% | 37% | 8% | 10% | 22% | 62% | - | 9% |
| 25 | 28% | 10% | 18% | 36% | 19% | 38% | 7% | 8% | 22% | 71% | 3% | 6% |
| 26 | 25% | 7% | 23% | 33% | 20% | 35% | 9% | 7% | 20% | 71% | - | 9% |
| 27 | 22% | 7% | 21% | 34% | 28% | 43% | 10% | 8% | 29% | 69% | 5% | 5% |
| 28 | 30% | 7% | 24% | 30% | 23% | 37% | 7% | 7% | 15% | 60% | 8% | 6% |
| 29 | 24% | - | 14% | 26% | 10% | 33% | 10% | - | 15% | 75% | - | 4% |
| 30 | 28% | 10% | 23% | 31% | 20% | 29% | 5% | 5% | 18% | 68% | 9% | 5% |

| | | | | | | | | | | | | |
|--------------------------|-----|----|-----|-----|-----|-----|-----|----|-----|-----|-----|-----|
| 31 | 26% | 9% | 13% | 33% | 24% | 34% | 21% | - | 14% | 70% | - | - |
| 32 | 32% | 7% | 10% | 35% | 11% | 30% | 8% | - | 20% | 75% | - | - |
| 33 | 12% | - | 11% | 25% | 10% | 27% | 7% | - | 45% | 77% | 37% | |
| 34 | 19% | 9% | 8% | 20% | 10% | 38% | 12% | - | 12% | 42% | 22% | 10% |
| 35 | 20% | 9% | 9% | 25% | 17% | 40% | 11% | - | 14% | 54% | - | - |
| 36 | 23% | - | 19% | 32% | 16% | 27% | 11% | - | 19% | 66% | - | - |
| 37 | 29% | 7% | 15% | 23% | 14% | 32% | 7% | - | 16% | 56% | 21% | - |
| 38 | 33% | - | 17% | 30% | 20% | 29% | 14% | - | 30% | 74% | 23% | 10% |
| 39 | 25% | - | 7% | 41% | 21% | 29% | 21% | 9% | 19% | 69% | 12% | 7% |
| 40 - 44 | 19% | 4% | 9% | 33% | 30% | 32% | 11% | 3% | 20% | 64% | 7% | 9% |
| 45 - 49 | 19% | 3% | 7% | 24% | 17% | 22% | 19% | 4% | 16% | 65% | 4% | 10% |
| 50 - 54 | 5% | - | 4% | 11% | 6% | 8% | 22% | - | 15% | 41% | 11% | 28% |
| 55 - 59 years | - | - | - | 14% | 7% | - | 20% | - | 13% | 36% | 6% | 20% |
| 60 years and over | - | - | - | - | - | - | - | - | - | 32% | 21% | 39% |

Multiple response question so sum may be greater than 100%. Base = 71,730

Percentages calculated on populations which containing fewer than 22.5 individuals are suppressed and represented as "-".

6.3 Major sources of tuition fees (HESA)

Table 26: Major sources of finance for Postgraduate Taught Tuition Fees: English domiciled students

| Age | No award or financial backing | UK LEA award | Institutional waiver/ award | Research Councils & British Academy | Charities & international agencies | UK central government bodies and local authorities | European Commission | Other overseas sources | UK industry/ commerce & student employer | Absent/no fees | Other/not known | Base |
|-----|-------------------------------|--------------|-----------------------------|-------------------------------------|------------------------------------|--|---------------------|------------------------|--|----------------|-----------------|-------|
| 19 | - | - | - | - | - | - | - | - | - | - | - | 20 |
| 20 | 78% | 0% | 7% | 0% | 0% | 3% | 0% | 2% | 3% | 4% | 5% | 155 |
| 21 | 77% | 1% | 11% | 1% | 0% | 2% | 0% | 0% | 3% | 1% | 5% | 7,565 |
| 22 | 75% | 1% | 9% | 1% | 1% | 4% | 0% | 0% | 4% | 1% | 4% | 7,820 |
| 23 | 74% | 1% | 7% | 1% | 0% | 5% | 0% | 0% | 6% | 1% | 5% | 5,335 |
| 24 | 71% | 1% | 5% | 1% | 1% | 7% | 0% | 0% | 7% | 2% | 5% | 3,765 |
| 25 | 69% | 1% | 5% | 1% | 1% | 8% | 0% | 0% | 8% | 2% | 5% | 3,195 |
| 26 | 68% | 1% | 4% | 0% | 1% | 9% | 0% | 0% | 10% | 2% | 5% | 2,770 |
| 27 | 68% | 1% | 4% | 0% | 0% | 9% | 0% | 0% | 11% | 2% | 4% | 2,420 |
| 28 | 66% | 1% | 4% | 1% | 0% | 9% | 0% | 1% | 12% | 2% | 4% | 2,165 |
| 29 | 68% | 1% | 4% | 0% | 0% | 9% | 0% | 1% | 11% | 2% | 5% | 2,185 |
| 30 | 65% | 1% | 5% | 0% | 1% | 10% | 0% | 1% | 12% | 3% | 4% | 1,930 |
| 31 | 65% | 1% | 4% | 0% | 0% | 8% | 0% | 0% | 12% | 2% | 5% | 1,845 |

| | | | | | | | | | | | | |
|------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|
| 32 | 63% | 1% | 4% | 0% | 0% | 10% | 0% | 0% | 13% | 3% | 5% | 1,770 |
| 33 | 65% | 1% | 4% | 0% | 0% | 10% | 0% | 0% | 13% | 3% | 4% | 1,655 |
| 34 | 63% | 1% | 4% | 0% | 1% | 10% | 0% | 0% | 13% | 3% | 6% | 1,540 |
| 35 | 63% | 1% | 4% | 0% | 0% | 11% | 0% | 0% | 12% | 4% | 5% | 1,425 |
| 36 | 64% | 1% | 5% | 0% | 0% | 11% | 0% | 0% | 13% | 3% | 4% | 1,250 |
| 37 | 62% | 1% | 6% | 0% | 0% | 11% | 0% | 0% | 11% | 4% | 4% | 1,310 |
| 38 | 59% | 1% | 6% | 0% | 0% | 11% | 0% | 1% | 13% | 4% | 5% | 1,265 |
| 39 | 61% | 0% | 5% | 0% | 0% | 10% | 0% | 0% | 14% | 5% | 4% | 1,160 |
| 40-44 | 59% | 1% | 5% | 0% | 0% | 11% | 0% | 0% | 13% | 5% | 5% | 5,390 |
| 45-49 | 59% | 1% | 4% | 0% | 0% | 13% | 0% | 0% | 13% | 5% | 4% | 4,355 |
| 50-54 | 63% | 1% | 4% | 0% | 0% | 10% | 0% | 0% | 13% | 4% | 5% | 2,445 |
| 55-59 | 71% | 0% | 5% | 0% | 1% | 6% | 0% | 0% | 10% | 2% | 4% | 1,060 |
| 60 years old and over | 89% | 0% | 3% | 0% | 0% | 2% | 0% | 0% | 2% | 2% | 3% | 735 |
| Total | 68% | 1% | 6% | 1% | 0% | 8% | 0% | 0% | 9% | 2% | 5% | 66,540 |

Source: HESA student record 13/14. Percentages calculated on populations which containing fewer than 22.5 individuals are suppressed and represented as "-".

Table 27: Major sources of finance for Postgraduate Taught Tuition Fees: EU domiciled students

| Age | No award or financial backing | UK LEA award | Institutional waiver/ award | Research Councils & British Academy | Charities & international agencies | UK central government bodies and local authorities | European Commission | Other overseas sources | UK industry/ commerce & student employer | Absent/no fees | Other/not known | Base |
|-----|-------------------------------|--------------|-----------------------------|-------------------------------------|------------------------------------|--|---------------------|------------------------|--|----------------|-----------------|-------|
| 19 | - | - | - | - | - | - | - | - | - | - | - | 10 |
| 20 | 88% | 0% | 2% | 0% | 1% | 0% | 0% | 3% | 1% | 2% | 2% | 285 |
| 21 | 86% | 0% | 5% | 1% | 1% | 0% | 0% | 3% | 1% | 1% | 2% | 1,540 |
| 22 | 88% | 0% | 5% | 0% | 0% | 1% | 0% | 2% | 1% | 1% | 2% | 2,810 |
| 23 | 89% | 0% | 4% | 0% | 1% | 1% | 0% | 2% | 1% | 1% | 2% | 3,160 |
| 24 | 88% | 0% | 4% | 0% | 1% | 1% | 0% | 2% | 1% | 1% | 2% | 2,365 |
| 25 | 87% | 0% | 5% | 0% | 1% | 1% | 0% | 2% | 1% | 1% | 2% | 1,640 |
| 26 | 87% | 0% | 3% | 0% | 0% | 1% | 0% | 2% | 2% | 1% | 3% | 990 |
| 27 | 85% | 0% | 4% | 1% | 0% | 2% | 0% | 2% | 2% | 1% | 3% | 715 |
| 28 | 81% | 0% | 4% | 1% | 0% | 3% | 0% | 3% | 3% | 1% | 3% | 510 |
| 29 | 80% | 0% | 4% | 0% | 0% | 3% | 0% | 2% | 6% | 1% | 4% | 380 |
| 30 | 82% | 0% | 2% | 0% | 1% | 2% | 0% | 3% | 4% | 2% | 4% | 290 |
| 31 | 78% | 0% | 3% | 0% | 0% | 2% | 0% | 4% | 5% | 1% | 7% | 245 |
| 32 | 79% | 1% | 3% | 1% | 1% | 2% | 0% | 5% | 6% | 1% | 4% | 200 |
| 33 | 73% | 1% | 3% | 0% | 0% | 5% | 0% | 3% | 9% | 1% | 5% | 175 |

| | | | | | | | | | | | | |
|--------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------------|
| 34 | 80% | 0% | 2% | 1% | 0% | 3% | 0% | 2% | 7% | 1% | 5% | 150 |
| 35 | 83% | 1% | 5% | 1% | 0% | 1% | 0% | 2% | 5% | 1% | 2% | 125 |
| 36 | 80% | 1% | 3% | 0% | 0% | 0% | 0% | 2% | 9% | 0% | 4% | 90 |
| 37 | 74% | 0% | 6% | 1% | 0% | 2% | 0% | 2% | 8% | 2% | 6% | 120 |
| 38 | 76% | 0% | 2% | 0% | 0% | 2% | 0% | 2% | 13% | 2% | 5% | 65 |
| 39 | 79% | 0% | 3% | 0% | 0% | 3% | 0% | 4% | 10% | 1% | 0% | 70 |
| 40-44 | 69% | 0% | 4% | 0% | 0% | 2% | 0% | 4% | 11% | 2% | 8% | 250 |
| 45-49 | 77% | 0% | 4% | 0% | 0% | 3% | 1% | 3% | 7% | 1% | 5% | 150 |
| 50-54 | 85% | 0% | 0% | 0% | 0% | 0% | 0% | 2% | 2% | 4% | 7% | 55 |
| 55-59 | 79% | 0% | 4% | 0% | 0% | 4% | 0% | 7% | 4% | 0% | 4% | 30 |
| 60 years and over | - | - | - | - | - | - | - | - | - | - | - | 15 |
| Total | 86% | 0% | 4% | 0% | 0% | 1% | 0% | 2% | 2% | 1% | 3% | 16,430 |

Source: HESA student record 13/14. Percentages calculated on populations which containing fewer than 22.5 individuals are suppressed and represented as "-".



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