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Student income and expenditure survey, 2021 to 2022: Welsh report

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Views expressed in this report are those of the researcher and not necessarily those of the Welsh Government

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Glossary of key words, acronyms and definitions

Eligible Student

To be included in the survey, students must meet all of the following criteria:

- Registered at a publicly funded English or Welsh higher education provider (HEP), English or Welsh further education institution (FEI) or registered with the Open University. Students are sampled against their registered institution not their teaching institution.
- Ordinarily resident in the UK for three years before starting the course, and be ordinarily resident (normally live) in England or Wales before starting their course.
- Studying on an undergraduate level course (Bachelor's degree, Foundation degree, HND, HNC, HE diploma/certificate, integrated Master's degree, pre-registration healthcare course) or on a PGCE/initial teacher training course. This includes all subjects and all years of study. It however excludes those in their placement year of a sandwich course or those on their year abroad in 2021/22, those on a Degree Apprenticeship, or those on a one-year standalone foundation course that is not part of a longer course.
- Studying on a full-time course or part-time course (including distance learning) that is equivalent to at least 25% of a full-time equivalent course (see part-time student).
- Have started their programme/course during or after the 2016/17 academic year.

Part-time student

Part-time students are defined as those on courses which are equivalent to at least 0.25 of a full-time course. This can be based on the time the course takes in an academic year OR the proportion in terms of academic value e.g. credits or modules (e.g. 30 or more credit points).

Academic Year

The academic year lasts approximately nine months (October to June) but term dates vary between institutions. Where possible accurate start and end dates for the 2021/22 academic year were gathered for each participating institution, but in calculation of estimates the academic year was set at 39 weeks.

Term-time refers to the periods in which students are studying, and usually there are three terms per academic year. Some institutions however have two terms or semesters, including examination periods where students are not being taught.

Accelerated degree

Accelerated degrees offer the same qualifications and are quality-assured in the same way as a standard degree, but are delivered over a short, more intense time-span. For example, a two-year accelerated degree will condense three-year degrees with 30 weeks' teaching into 2 years with 45 weeks' teaching per academic year. Students on accelerated degree courses can access the same package of financial support as students on standard length courses. However, the maximum fee for accelerated degree courses in England is £11,100. The maximum fee loan available to Welsh-domiciled students is £9,250 and any shortfall must be met by the student.

Married/joint financial responsibility

This category of students are those who are either married, regularly share the cost of housing or other essential expenditure with a partner, or have a joint bank or building society account with a partner. For these students, their personal income and expenditure is affected by that of their partner, and so an adjustment is made to reflect their shared finances. The resulting level of income can be positive (indicating that the student receives more from their partner than they contribute) or negative (indicating that the student contributes more to their partner than they receive). The adjustment procedure was to divide joint income or expenditure by two.

Dependent/independent student (referred to as student status)

Dependent students are all full-time students who meet all the following criteria: aged under 25, unmarried (or not in a civil partnership), not financially independent for three years prior to starting their course, and who do not have children of their own living with them who are aged 16 or under, or in full-time education and aged 17 or 18.

Independent students are all part-time students or full-time students who meet any of the following criteria: aged at least 25, married (or in a civil partnership), are financially independent (and have been for at least three years prior to starting their course), or who have children of their own living with them who are aged 16 or under/or aged 17 or 18 and in full-time education.

Status is derived from a number of variables in the questionnaire: whether full-time or part-time; whether aged under 25, or 25 and older; whether married/in a civil partnership; whether any dependent children living with them; and whether financially independent for 3 or more years prior to starting the course.

Socio-economic group (or social class)

The categorisation of socio-economic group or social class is based on a number of questions and follows that used in national surveys. The classification used is the National Statistics Socio-Economic Classification (NS-SEC) and is derived in the following way:

- Full-time independent students: NS-SEC is based on the student's last paid occupation before they started their course.
- Full-time dependent students: NS-SEC is based on the occupation of the main income earner in the house where the student lived before starting their course.
- Part-time students: NS-SEC is based on the student's current or last paid occupation.
- The NS-SEC has been grouped into three categories for analysis: managerial and professional (NS-SEC 1&2), intermediate (NS-SEC 3&4), and routine and manual (NS-SEC 5 to 8).

Household/family type

This refers to term-time living arrangements, and depends on the extent to which people were sharing accommodation and financial responsibilities, or had financial responsibilities for others. From several questions, students were recorded into the following categories:

- Two-adult family: a student living in a household with another adult partner plus child(ren).
- Lone-parent family: a single adult student living in a household with child(ren). Also referred to as single-parent or lone-parent.
- Couple: a student who is married/living with adult partner but with no children.
- Single: a single student who is not sharing accommodation/financial responsibilities, and has no child(ren). Single students are likely to live in shared accommodation i.e. to rent with family or friends, or live in university accommodation, and they may also be in a permanent relationship.

Domicile

Domicile is taken to mean a student's normal residence prior to commencing their programme of HE study (which may differ from their nationality). References to English students or students from England equate to English-domicile; and similarly Welsh students or students from Wales equate to Welsh-domicile.

Parental experience of HE

Students were asked whether their parents had attended a university or college of higher education, including polytechnics. This included step-parents as well if the student felt that they had been brought up by them.

Casual work

This is referred to as 'Other paid work (excluding summer vacation) in the 'Sources of Income' tables.

Sources of income

The income of students is divided into six sub-categories: main sources of student support, other sources of student support, earning from paid work, family financial support, benefits and related financial support, and other miscellaneous support.

Main sources of student support

The main sources of student support are referred to as 'main sources' because they form the central elements of Welsh Government Student Finance. This does not necessarily mean they are proportionally the largest sources of income for all or some students. These main sources of student support comprise: repayable Tuition Fee loans and non-repayable Fee Grants (grants for continuing students only who started before the 2018 to 2019 academic year); repayable Maintenance Loans and non-repayable Maintenance Grants to support living costs, and Hardship Funds/Financial Contingency Funds (termed Hardship Funds in England).

Main sources of expenditure

This refers to expenditure sources collected from either the survey or the diary data. Tables that present diary data are referring to living and participation costs as main sources of expenditure, while tables that present survey data are referring to housing costs and spending on children as main sources of student expenditure. This is reflected in the table titles, footnotes and row headings of all applicable tables.

Executive summary

- 1.1 The 2021 to 2022 Student Income and Expenditure Survey (SIES) was commissioned by the Department for Education with support from the Welsh Government. The study was conducted in partnership by NatCen Social Research (NatCen) and the Institute for Employment Studies (IES). This summary presents key findings for students from Wales.¹ A technical report² and full set of tables are also available³, along with a separate summary covering students from England.⁴
- 1.2 The aim of the survey was to provide an authoritative report on the financial position of higher education (HE) students in Wales and England in the 2021 to 2022 academic year. It also sought to measure the impact of changes to the student financial support package by comparing results with the previous survey undertaken in 2014 to 2015. The main changes to student support policy in Wales were:
- Freezing of tuition fee charges for full-time students studying in Welsh institutions at 2012 to 2013 levels (maximum of £9,000 a year⁵).
 - Removing the non-means-tested fee grant for students starting their HE programme from 1st September 2018 replacing this with tuition loans, and refocusing support towards helping with living costs for those most in need through means-tested tapered maintenance grants⁶ and maintenance loans.
 - Introduction of support for the living costs for part-time students starting their HE programme from 1st September 2018, through grants and loans.

¹ Welsh-domiciled students, those who lived in Wales before starting their HE programme, and who study at English or Welsh institutions.

² The technical report provides a full description of the sample design, data collection and content of the dataset for both the England and Wales SIES and is available at [Student income and expenditure survey: 2021 to 2022 - GOV.UK \(www.gov.uk\)](http://www.gov.uk). Welsh-only technical data is provided in Annex A of this report.

³ The tables provide a greater level of detail including information on the sources and amounts of student income and expenditure, and analysis by key student demographic characteristics such as gender and socio-economic group, and key study characteristics such as year of study and type of course.

⁴ [Student Income and Expenditure Survey 2021 to 2022 Report \(publishing.service.gov.uk\)](http://publishing.service.gov.uk)

⁵ Tuition fees were changed in 2012 to 2013 to increase the maximum amount that Welsh institutions could charge up to £9,000 a year for full-time undergraduate courses.

⁶ The package of support included a means tested tapered maintenance grant and maintenance loans. All students were entitled to a maintenance grant of £1,000.

Method

- 1.3 The 2021 to 2022 survey covered both full-time and part-time students at higher education providers (HEPs) including the Open University (OU), and further education institutions (FEIs) who were participating in undergraduate courses during the 2021 to 2022 academic year. Data were collected between April and June 2022 via:
- A 30-minute online survey or telephone interview with a randomly selected representative sample⁷ of 1,414 full-time and 739 part-time Welsh-domiciled students at 78 institutions in Wales and England (including the OU)⁸.
 - Online expenditure diaries detailing the expenses incurred by full-time and part-time students over the course of 7 days, completed by 851 Welsh-domiciled students. The 7 day average is multiplied by 39 to represent spending across the academic year.

Descriptive statistics used

- 1.4 This summary presents findings for the 2021 to 2022 academic year, which is assumed to be 39 weeks for all students (following the approach in previous SIES).⁹ In this summary, median average values are presented for income and expenditure data (continuous data).¹⁰ Median average amounts are presented across all students (which can include students who do not receive a certain type of income or students who do not have a certain type of expenditure and thus have a zero value for that source of income or type of expenditure), along with the median average amounts for students who do actually incur those costs or receive those sources of income. These figures can vary considerably, particularly when the proportion of all students who are affected is very small, thus in some instances the median across all students is £0 (and not reported in this summary, however £0 data is reported in the tables). The summary report also indicates the composition of total spending

⁷ The data is representative of the student population due to the sampling and the weighting which adjusts for the probability of selection, non-response bias and the weight is then calibrated to the known age and sex of the student population. Further details on the sampling and weighting are detailed in the technical report which is available here [Student income and expenditure survey: 2021 to 2022 - GOV.UK \(www.gov.uk\)](http://www.gov.uk).

⁸ 1,790 respondents completed via web and 363 completed via telephone.

⁹ The SIES 2014 to 2015 report is available here [Student income and expenditure survey 2014 to 2015 - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

¹⁰ Medians are used, as in some areas the income and expenditure data are not symmetrically or 'normally' distributed, for example the distribution of total income was positively skewed with a long 'tail' of high values. The median value is the middle value, where 50% of values are above it and 50% of values are below it and it provides a better idea of general tendencies in the data. In the full table set, means, standard errors and unweighted bases are provided along with median values.

and total income across all students, this is based on mean averages as these have a direct relationship with totals (which medians do not). The section exploring the influences of finances (categorical data) presents percentages and uses chi-squared tests to indicate statistically significant differences in responses.

Making comparisons

- 1.5 In this summary the results for 2021 to 2022 are compared with those from the previous survey undertaken in 2014 to 2015. The research method for the 2021 to 2022 survey followed the approach taken in the 2014 to 2015 specifically to allow for comparison. For that purpose, the 2014 to 2015 figures have been up-rated¹¹ to account for real world changes in costs and inflation. The up-rating approach taken reflects the changes in the Retail Price Index (RPI) or Average Weekly Earnings (AWE) between April 2015 and April 2022 (the start of the relative fieldwork periods) and follows the approach used in previous SIES, but costs of living continued to increase beyond the fieldwork period, with inflation reaching a peak in October 2022. This would have affected the affordability of goods and services for students including increases in rent and food prices.¹² It should also be noted that in some places, figures for 2014 to 2015 have been corrected for errors¹³ and that the samples for 2021 to 2022 and 2014 to 2015 surveys differed. The 2021 to 2022

¹¹ It is not appropriate to compare 2014 to 2015 figures with 2021 to 2022 figures without making some adjustment for inflation. Adjusting or up-rating the 2014 to 2015 figures helps to ensure that any changes detected are real movements in income profile or spending behaviour rather than an artefact of generally increased prices. All monetary values relating to 2014 to 2015 including the total income and total expenditure have therefore been up-rated by 1.297, reflecting the changes in the Retail Price Index (RPI) between April 2015 and April 2022 (the start of the relative fieldwork periods). The exceptions are, a) when dealing solely with values relating to income from paid work which have been up-rated by the Average Weekly Earnings (AWE) Total Pay index of 1.255, and ii) when dealing solely with values relating to fees (Tuition Fee Loan income, Fee Grant income and tuition fees paid) where these were not subject to inflation and did not increase for Welsh students studying at Welsh institutions between the two surveys although did increase by 2.8% between the two surveys for Welsh students studying at English institutions and so a weighted index was calculated to account for this. Movements in the indices may not reflect the actual change in costs or earnings by students but give a better idea of real changes in the levels and composition of student income and expenditure, especially when the cost of living was changing so rapidly at the time of the survey fieldwork.

¹² The peak, measured using the Consumer Prices Index, was 11.2%, See [Consumer price inflation, UK - Office for National Statistics](#)

¹³ Since the publication of the 2014 to 2015 report, an error was identified in how housing costs were calculated. This error, related to spending on council tax, meant that housing costs were under-reported in the 2014 to 2015 report. This mainly affected part-time students who were more likely than full-time students to incur council tax. This error has been corrected in the 2014 to 2015 housing figures reported in this summary. The 2021 to 2022 figures presented here may underrepresent total expenditure and specifically spending on living costs relative to 2014 to 2015, this is due to a difference in the way 'other living costs' were treated between the two surveys. In both survey years, respondents who completed a spending diary could record any spending on other living costs not previously mentioned. Based on 2014 to 2015 survey findings, we know that in practice much of this 'other' expenditure will not be additional spending, but rather duplicate spending, already recorded elsewhere in the questionnaire. Data processing in 2021 to 2022 did not account for this possible duplication, and so rather than over-reporting expenditure in 2021 to 2022 it was decided not to include any of the expenditure included under 'other living costs' in the reported totals.

survey included students on longer programmes,¹⁴ whereas the 2014 to 2015 survey excluded those in year 4 or above. For a full description of the method see the technical report.

2. Key findings

Total income

- 2.1 The median total income across all full-time students (excluding any income from Tuition Fee Loans and Fee Grants) increased by 9% from £12,267 in 2014 to 2015 (adjusted for inflation) to £13,425 in 2021 to 2022.
- 2.2 The median total income across all part-time students (excluding Tuition Fee Loan income and Fee Grant income) increased by 12% from £15,581 (adjusted) in 2014 to 2015 to £17,490 in 2021 to 2022.

Maintenance support (government support for living costs)

- 2.3 Welsh Government support for full-time students' living costs is provided by repayable Maintenance Loans and the Maintenance Grant¹⁵ (or Special Support Grant). All Welsh-domiciled students are entitled to a minimum grant of £1,000 and can receive additional grant amounts depending on their household income.
- 2.4 The median income across all full-time students from Maintenance Loans in 2021 to 2022 was £6,000, this represented an increase of 42% from £4,215 (adjusted for inflation) in 2014 to 2015. The median income across all full-time students from Maintenance Grants in 2021 to 2022 was £1,000, a more than three-fold increase from 2014 to 2015 where this was £289 (adjusted). The median income across all full-time students from loans and grants combined was £9,000, an increase of 51% from £5,966 in 2014 to 2015 (adjusted).
- 2.5 Not all students took out a maintenance loan or received a grant. In 2021 to 2022 77% of full-time students took out a loan, receiving a median of £8,000. This compares with 81% of full-time students in 2014 to 2015 with a median of £4,687 (adjusted), almost half the amount received in 2021 to 2022. Whereas in 2021 to

¹⁴ The proportion of students who were in year 4 or above in 2021 to 2022, was 6.5% of full-time students and 14.2% of part-time students domiciled in Wales. The 2021 to 2022 survey, for the first time, included students on accelerated degree programmes, essentially shorter programmes. The data tables published separately provide findings for these students.

¹⁵ For students who started their HE programme before August 2018 the grant is termed the Welsh Government Learning Grant

2022, 66% of full-time students received a grant, receiving a median of £3,000, in 2014 to 2015, 51% received a grant, on average this was £4,669 (adjusted). This represents a fall of 36%.

2.6 Across all part-time students the median income from maintenance loans and grants combined was £1,500. No comparison with 2014 to 2015 is possible as part-time students were ineligible for Maintenance Loans and Maintenance Grants in 2014 to 2015. However, in 2014 to 2015, part-time students but could receive a Course Grant to help with living costs. In 2014 to 2015, 27% received a Course Grant, the median received was £1,355 (adjusted to 2021 to 2022 equivalent). Whereas in 2021 to 2022, 39% of students took out a Maintenance Loan receiving a median of £3,000, and 51% received a Maintenance Grant with a median of £2,700. Just 2% (of continuing part-time students) received a Course Grant in 2021 to 2022.¹⁶

Income from paid work

2.7 Between the two surveys, income from paid work across all full-time students increased and contributed a larger proportion of overall income. The proportion of full-time students working alongside their studies remained fairly stable (55% in 2014 to 2015, and 54% in 2021 to 2022) but the median earnings for those in paid work increased by 37% from £2,692 in 2014 to 2015 (adjusted for inflation) to £3,700 in 2021 to 2022. The hours worked increased slightly between the two surveys for full-time students in casual jobs during term-times but fell during vacations. For all full-time students in paid work, the median hours worked in the week before they were surveyed remained the same in 2014 to 2015 and in 2021 to 2022 at 8 hours.

2.8 The largest proportion of part-time students' income continued to come from paid work, following patterns found in previous SIES. As found for full-time students, the proportion of part-time students in paid work remained consistent from 2014 to 2015 to 2021 to 2022, and the median earnings increased (although not as dramatically). Median earnings for those in paid work increased by 14% from £15,060 in 2014 to 2015 (adjusted) to £17,100 in 2021 to 2022.

¹⁶ The number of recipients was too small to be able to reliably provide a median for the amount received

Expenditure

- 2.9 The median total expenditure (excluding the cost of tuition fees) for full-time students stayed approximately the same between 2014 to 2015 and 2021 to 2022 after adjusting for inflationary changes through uprating, with an adjusted median of £13,113 in 2014 to 2015 compared with £12,878 in 2021 to 2022.
- 2.10 Part-time students' median total expenditure (excluding the cost of tuition fees) fell by 27.5% between 2014 to 2015 and 2021 to 2022, from an adjusted median of £19,897 to £14,425 in 2021 to 2022.

3. Income (excluding Tuition Fee Loans and Fee Grants)

- 3.1 This section examines students' incomes from the 2021 to 2022 academic year, looking separately at full-time and part-time students. The estimates of student income use information collected in the questionnaire only. 30% of students share joint financial responsibility. Income for students who shared joint financial responsibility with a partner has been adjusted (where that income was judged to be joint rather than individual) following the procedure used in previous surveys.¹⁷
- 3.2 Median average amounts for total income and key elements of student income, excluding the influence of Tuition Fee Loans and Fee Grants are presented. Additionally, the composition of student total income (the proportion that each element contributes towards total income excluding the Tuition Fee Loans and Fee Grants) is given, this is calculated using mean values. Tuition Fee Loans are loans available to students to pay for their tuition fee costs, but this is money the student does not actually see or physically get to spend (if they take out the loan) as it is paid directly to their HEP. Similarly, Tuition Fee Grants were paid directly to HEPs but these were stopped for new students starting courses on or after the 2018 to 2019 academic year.
- 3.3 Student income is comprised of six subcategories of income, each is explored below:

¹⁷ Joint financial responsibility was defined as either regularly sharing the costs of housing or other essential expenditure with a partner. The adjustment procedure was to divide joint income by two. This was used in calculations of benefit income and share of partners' income (which feeds into income from family). Full details are provided in the technical report.

- 3.4 Main sources of student support. These form the central elements of Welsh Government Student Finance and comprise: repayable Tuition Fee loans and non-repayable Fee Grants (grants for continuing students only who started before the 2018 to 2019 academic year), these are explored in a separate section (Section 4); repayable Maintenance Loans and non-repayable Maintenance Grants to support living costs, and Hardship Funds/Financial Contingency Funds (termed Hardship Funds in England).
- 3.5 Other sources of student support are different to those counted as main sources of student support. These tend to be targeted at particular groups of students according to personal characteristics or subject of study, and include child-related support, Disabled Students' Allowance, NHS support, HEP bursaries and scholarships, and support from employers, charities and other organisations.
- 3.6 Earnings from paid work, from continuous jobs (work across the full-academic year)¹⁸ and more casual jobs (working taking place at some point during the academic year).
- 3.7 Family financial support, including support from parents, partners and other relatives, with support in the form of financial contributions towards the costs of study (including tuition fees), rent and living costs, gifts of money, and the value of other gifts such as computers, household goods, clothes etc.
- 3.8 Benefits and related financial support, such as Child Benefit, Universal Credit and Child Tax Credit.
- 3.9 Other miscellaneous income including maintenance payments for children, money from pensions or shares, rent from lodgers and money generated through the sale of books, computers, equipment etc.¹⁹

¹⁸ With earnings from continuous jobs calculated for 39 weeks, earnings during the summer vacation are not included in this analysis but are presented in the table set.

¹⁹ The statistics for miscellaneous income are provided in the table set.

Main sources of student support

Full-time students

- 3.10 The main sources of student support from Government student finance support and HEIs include the Tuition Fee Loan, the Fee Grant, the Maintenance Loan and the Maintenance Grant²⁰ to support living costs, and Hardship Funds/Financial Contingency Funds for emergency help if a student is in hardship and needs extra financial support (these are different to university or college bursaries or scholarships)²¹. When Tuition Fee Loan and Fee Grant income are removed from the calculation of total income, the remaining main sources of student support still contribute the largest proportion of full-time students' income. These accounted for 55% of mean total income the student had to spend in 2021 to 2022 and was 45% in 2014 to 2015.
- 3.11 The median income across all full-time students from the main sources of student support (excluding Tuition Fee Loans and Fee Grants) in 2021 to 2022 was £9,000, compared with £6,027 in 2014 to 2015 (adjusted for inflation), an increase in real terms of 49%.
- 3.12 The median income from Maintenance Loans across all full-time students was £6,000 compared with a median in 2014 to 2015 of £4,215 (adjusted for inflation) representing an increase of 42%.
- 3.13 77% of full-time students took out a Maintenance Loan in 2021 to 2022 (81% in 2014 to 2015) and the median among those taking out the loan was £8,000. This represents an increase of 71% on the median of £4,687 (adjusted) in 2014 to 2015 but also represents greater debt for students in 2021 to 2022.

²⁰ Grants for living costs were previously known as the Assembly Learning Grant (prior to 2014) and the Welsh Government Grant (from 2014). Students who are eligible for certain benefits, are single parents with dependent children or have dependent children but their partner is also a student can receive a Special Support Grant (rather than a maintenance grant). More information on eligibility criteria can be found here [Guidance chapters for student finance practitioners | Student Finance Wales](#) at chapter Assessing Eligibility guidance.

²¹ Financial Contingency Funds were available to those studying in FEIs and the Open University, and Hardship Funds were available to those studying in English HEIs, Welsh HEIs and English FEIs. Hardship funds are support that universities and colleges can provide for emergency help if a student is in hardship and needs extra financial support. Students may get help for course or living costs not already covered by other forms of financial help, help for emergency payments to cover unexpected financial crises or exceptional costs such as repairs to essential household equipment, and help if they are thinking of giving up their course because of financial problems and need extra support to help keep them studying. Students can apply directly to their university or college, the amount paid can be a lump sum or instalments and it may be a loan which the student will have to re-pay or they will not need to pay it back. The Welsh Government provides funding to colleges so that they can give extra help if students are in hardship and need extra support, these are known as Financial Contingency Funds.

- 3.14 The median income from Maintenance Grants across all full-time students was £1,000 compared with a median in 2014 to 2015 of £289 (adjusted), representing more than a three-fold increase.
- 3.15 66% of full-time students received a Maintenance Grant in 2021 to 2022 (up from 51% in 2014 to 2015) and the median among those receiving a grant was £3,000. This represents a decrease of 36% on the median of £4,669 (adjusted for inflation) in 2014 to 2015. This indicates that more full-time Welsh students were benefiting from maintenance support in the form of grants in 2021 to 2022, relative to 2014 to 2015, but the average amount received was smaller.
- 3.16 Very few students received support through Hardship Funds/Financial Contingency Funds (funding for emergency help if a student is in hardship and needs extra financial support, these are different to, and should not be confused with, university or college bursaries or scholarships): 4% of full-time students received a median of £500 (this was 3% in 2014 to 2015) and just 1% of part-time students (3% in 2014 to 2015).

Part-time students

- 3.17 The main sources of student support (excluding Tuition Fee Loan and Fee Grant income) were less important components of income for the majority of part-time students compared with full-time students. When Tuition Fee Loan and Fee Grant income are removed from the calculation of total income, the remaining main sources of student support accounted for 13% of mean total income the student had to spend in 2021 to 2022 and this was 2% in 2014 to 2015.
- 3.18 Between the two surveys, part-time students (studying at least 25% of full-time equivalent or FTE) became eligible for Maintenance Loans.²² 39% of part-time students had a Maintenance Loan in 2021 to 2022 and those taking out a Maintenance Loan received a median of £3,000. Part-time students were not eligible for these loans in 2014 to 2015 so a comparison over time is not possible.
- 3.19 51% of part-time students received a Maintenance Grant²³ in 2021 to 2022, receiving on average £2,700. Part-time students were not eligible for Maintenance

²² Eligibility was extended to part-time students starting their course on or after 1 August 2018, who were studying at least 25% of an equivalent full-time course. All part-time students in the sample were studying at least 25% FTE. However to be classed as a part-time course the maximum hours of study was 75% of those on a full-time course, this effectively creates a cap on the level of maintenance support that can be received.

²³ Eligible part-time students starting their courses on or after 1 August 2018 were entitled to maintenance support via a pro-rata non-means tested base grant, a means-test maintenance grant and a maintenance loan.

Grants (or Welsh Government Learning Grant as it was then known as) in 2014 to 2015, however continuing students in 2014 to 2015 were eligible for a Course Grant. In 2014 to 2015, 27% of part-time students received a Course Grant with a median of £1,355 (adjusted). This indicates that part-time students received considerably more support for living costs in 2021 to 2022 than in 2014 to 2015.

Other sources of student finance support

Full-time students

- 3.20 Income from other sources of targeted support included state funded support aimed at supporting parents with childcare, carers with care costs, disabled students with the costs of their study, and those studying certain health-related courses and certain teaching courses. It also included support from HEPs, employers and charities. Across all full-time students, in 2021 to 2022 income from across all these other potential sources contributed 14% of mean total income (excluding Tuition Fee Loan and Fee Grant income), down from 17% in 2014 to 2015.
- 3.21 The majority of full-time students did not receive income from these other sources of student finance, in keeping with the targeted nature of these funds. In 2021 to 2022, 45% of all full-time students received some income from these other sources (very similar to the 46% in 2014 to 2015). The median for those who received some income from this category was £2,000 in 2021 to 2022 compared with £2,254 (adjusted) in 2014 to 2015.
- 3.22 Within this category of support the most commonly reported was support from the students' university or college. In 2021 to 2022, 21% of full-time students gained support (bursary or scholarship) from their HEP, down from 24% in 2014 to 2015. The median received in 2021 to 2022 was £1,000, a decrease from the median of £1,297 (after adjusting for inflation) in 2014 to 2015.
- 3.23 9% of full-time students in both 2021 to 2022 and 2014 to 2015 received NHS related support. In 2021 to 2022 this group received a median of £10,364, a decrease from £12,560 (adjusted for inflation) in 2014 to 2015, a fall of 17%.

For part-time and distance learners (studying an intensity of 50% or more) who began their courses after 1st September but before 1st August 2018 were eligible for the means-tested Course Grant.

- 3.24 In 2021 to 2022 the proportion of full-time students receiving support from the Disabled Students' Allowance²⁴ was 8%, and they received a median of £1,483. In 2014 to 2015 the proportion of students receiving support was 5%, with a median amount of £1,224 (adjusted).²⁵
- 3.25 In 2021 to 2022, 5% of full-time students received child-related support, receiving a median of £1,821, this compares to 4% in 2014 to 2015 with a median amount of £2,019 (adjusted).

Part-time students

- 3.26 In 2021 to 2022, other (more targeted) sources of student support (described below) accounted for 8% of mean total income (excluding Tuition Fee Loan and Tuition Fee Grant income) across the whole part-time student cohort, very similar to the position in 2014 to 2015 where these sources contributed 9%. In contrast to the position in England, part-time students are eligible for all or most of the government products within this category such as Adult Dependant's Grant, Childcare Grant, Parents' Learning Allowance or Grant, and Disabled Students Allowance²⁶. They are also eligible for subject specific bursaries²⁷, HEP bursaries and scholarships, and employer support.
- 3.27 37% of part-time students received any income from these other (targeted) sources of student finance, compared with 58% in 2014 to 2015.²⁸ Among those who received any income from these other (combined) sources, the median amount was £2,625, up from £1,879 (adjusted for inflation) in 2014 to 2015, an increase of 40%.
- 3.28 Within other sources, the most commonly reported was support from the student's employer. In 2021 to 2022, 24% of part-time students received support from their employers, largely unchanged from 25% reported in 2014 to 2015. The median received in 2021 to 2022 was £2,625, an increase of 57% from the median of £1,675 (adjusted for inflation) in 2014 to 2015.

²⁴ Disabled Students' Allowance (DSA) is a grant to help students with the additional costs that they may face while studying in higher education because of a disability.

²⁵ In 2021 to 2022 42% of full-time students reported a (self-declared) disability and, of these, 19% accessed DSA support. In 2014 to 2015 23% of full-time students reported a (self-declared) disability and, of these 17% accessed DSA support.

²⁶ English domiciled part-time students are however eligible for Disabled Students' Allowance.

²⁷ Subject to meeting relevant conditions attached to each source.

²⁸ It should be noted that in 2014 to 2015 the Fee Grant for part-time students was calculated as part of other sources of the student support package.

- 3.29 The proportion of part-time students receiving support from Disabled Students' Allowance was 4% in 2021 to 2022 (down from 8% in 2014 to 2015), and they received a median of £2,116.²⁹ It is not possible to make a comparison with the median received in 2014 to 2015 as the numbers were too small.³⁰
- 3.30 In 2021 to 2022, 3% of part-time students received child-related support, a fall from 12% in 2014 to 2015, the median received was £2,123 a change from £1,514 (adjusted) in 2014 to 2015.³¹

Income from paid work

Full-time students

- 3.31 In 2021 to 2022, across all full-time students, income from paid work increased and these earnings contributed more towards total income. In 2021 to 2022 paid work earnings accounted for 20% of mean total income (excluding Tuition Fee Loan income) and was the second largest source of income for full-time students, this was 17% in 2014 to 2015. The median earnings for those in work were £3,700 compared with £2,692 (adjusted) in 2014 to 2015, this represents an increase of 37%.
- 3.32 This increase in the mean contribution to overall income, and in median earnings has been driven by increases in the amounts earned by those in work, rather than more students working, or students working more hours.
- 3.33 The proportion of full-time students in paid work alongside their studies has remained largely unchanged from 55% in 2014 to 2015 to 54% in 2021 to 2022: 32% worked in continuous jobs (that is work that continues across the full academic year,³² this was 34% in 2014 to 2015) and 29% had other more casual paid work (this was also 29% in 2014 to 2015). For both continuous work and casual work, median earnings increased between the two surveys. The median earnings in 2021

²⁹ These figures should be treated with caution due to the small base size (N=38)

³⁰ In 2021 to 2022 37% of part-time students reported a (self-declared) disability and, of these, 9% accessed DSA support. In 2014 to 2015 30% of part-time students reported a (self-declared) disability and, of these 29% accessed DSA support.

³¹ These figures should be treated with caution due to the small base sizes (N=31 in 2021 to 2022 and N=47 in 2014 to 2015)

³² Students were asked how many jobs they had. For each job, students were asked when the job began, when it was expected to end, how many hours they worked during term-times and where relevant during vacations, whether they worked the same hours during term-times and vacations, and how much they earned. They were also asked about whether they expected to earn anything from future jobs during the academic year. Jobs that started before the start of the academic year and expected to continue to the end of the academic year were categorised as continuous jobs. Jobs that did not cover the entire academic year were categorised as casual jobs

to 2022 for those with continuous work was £4,500 (up from £3,671 (adjusted) an increase of 23%) and the median earnings from casual work was £1,731 (up even higher from £1,224 (adjusted) an increase of 41%).

- 3.34 For those in work, the average (mean) hours worked at the time of the survey across all types of work³³ was 12 and the median was 8 per week, in 2014 to 2015 the corresponding figures were a mean of 11 and a median of 8 hours.
- 3.35 Students often work different patterns during term-time from vacation periods. Full-time students with continuous jobs tended to work longer hours during vacations³⁴ than term-times. They worked a median of 24 hours per week during vacations (this was also 24 hours per week in 2014 to 2015) and worked a median of 8 hours per week during term-time (also 8 hours in 2014 to 2015). Those full-time students who worked the same hours per week during term-time and vacations, averaged a median of 16 hours per week (this was 15 hours in 2014 to 2015).
- 3.36 Full-time students working only in casual jobs (22%) again tended to work different and longer hours during vacations (a median of 12 hours per week, whereas this was 20 hours in 2014 to 2015) than in term-times (a median of 10 hours per week compared with 8 hours per week in 2014 to 2015). Students in casual jobs who reported working the same hours, regardless of whether term-time or vacations, worked an average (median) of 16 hours (12 hours in 2014 to 2015).

Part-time students

- 3.37 Among all part-time students, the largest proportion of income continued to come from paid work, accounting for 78% of mean total average income (excluding Tuition Fee Loan and Fee Grant income) in 2021 to 2022, this was 79% in 2014 to 2015. The median earnings for those in work in 2021 to 2022 were £17,100 which compares with £15,060 (adjusted) in 2014 to 2015, this represents an increase of 14%.
- 3.38 The proportion of part-time students in paid work alongside their studies has remained unchanged from 75% in 2014 to 2015 to 75% in 2021 to 2022: 66% worked in continuous jobs (this was 67% in 2014 to 2015), and 16% had other more casual paid work (this was 14% in 2014 to 2015). For both continuous work and

³³ Students who were in work were asked how many hours they had worked in the previous week

³⁴ For the analysis of income from paid work and working patterns, the summer vacation is excluded as this falls outside of the 39 weeks of the academic year (following the analysis approach of previous SIES). Earnings from summer vacation are analysed separately and the results are included in the table set.

casual work, median earnings increased between the two surveys. The median earnings in 2021 to 2022 for those with continuous work was £17,100 (up from £15,688 (adjusted) in 2014 to 2015) and the median earnings from casual work was £6,974 (up higher from £5,036 (adjusted) in 2014 to 2015).

- 3.39 For those part-time students in work, the mean hours worked across all types of work at the time of the survey³⁵ in 2021 to 2022 was 31.5 hours per week (this was 31 hours per week in 2014 to 2015). The median was higher at 37 hours per week (this was 36 hours in 2014 to 2015).
- 3.40 Among part-time students with continuous jobs (66% of all part-time students), the majority worked the same hours during term-times and vacations - 84% of those in continuous jobs or 55% of all part-time students. This group worked a median of 37 hours a week (this was also 37 hours in 2014 to 2015). However, for those reporting working different hours (16% of those in continuous jobs or 10% of all part-time students), the median hours worked were higher during term-times, at 30 hours per week, than during vacations, at 19 hours per week (the opposite pattern was found however in 2014 to 2015, with a median average of 24 hours per week in term-time and 40 hours in vacations).
- 3.41 Few part-time students reported only working in a casual job (10% of all part-time students) and again they tended to work the same hours during term-times and vacations, a median of 37 hours (following the pattern found for continuous work in 2021 to 2022). Due to the small number of part-time students reporting working in casual jobs only in the 2014 to 2015 survey, no comparisons of working patterns or hours worked is possible.

Other income

Full-time students

- 3.42 Continuing the long-term trend noted in the SIES series, the contribution towards mean total income (excluding Tuition Fee Loan and Fee Grant income) of financial support from families across all full-time students, declined from 15% in 2014 to 2015 to 6% in 2021 to 2022.

³⁵ Students who were in work were asked how many hours they had worked in the previous week.

- 3.43 Overall, 76% of full-time students (82% in 2014 to 2015) received income from or contributed³⁶ income to their families. Support from families includes contributions from parents or other relatives, gifts of money from a partner, and share of a partner's income (which can be negative where students contribute more than they receive in these categories). 68% of full-time students received contributions from parents or other relatives, and this group received a median of £600. Only a handful of full-time students received any gifts of money from partners (so no further analysis is possible due to the small number of students involved). 12% of full-time students shared some income with their partner and the median for this group was - £2,966. When these sources are combined, this reduces the median for those receiving support from or contributing support to their families to a median of £550 compared with £1,297 (adjusted for inflation) in 2014 to 2015. This represents a decrease of 58% in real terms.
- 3.44 Benefits (and related financial support) such as Child Benefit, Universal Credit, Child Tax Credit, Personal Independence Payment, Council Tax benefit or Housing Benefit accounted for a very small proportion of all full-time students' mean total income (excluding Tuition Fee Loan and Fee Grant income), just 3% of overall total income in 2021 to 2022. This was 4% in 2014 to 2015.
- 3.45 In 2021 to 2022, 14% of full-time students received income from benefits (and related financial support), and the median amount received was £2,379. In 2014 to 2015, 11% of full-time students received income from these sources, receiving a median of £4,047 (adjusted for inflation), a decrease between the two surveys of 41%.

Part-time students

- 3.46 Financial support from family can in reality reduce students' total income if the student contributes more to their family than they receive from their family³⁷. Across all part-time students the contribution towards mean total income (excluding Tuition

³⁶ The amount of income from family can be positive, in that the student received income from their parent, partner or other relatives, but could also be negative where they contributed rather than received income from their parent, partner or other relatives.

³⁷ The amount of income from family can be positive, in that the student received income from their parent, partner or other relatives, but could also be negative where they contributed rather than received income from their parent, partner or other relatives.

Fee Loan and Fee Grant income) from family was -8%, meaning that it reduced their total income by 8%. In 2014 to 2015 it was -6%.

- 3.47 In 2021 to 2022, 75% of part-time students either received income from or contributed income to their families, with a median of -£5 (compared with 71% and a median value of £324 in 2014 to 2015 after adjusting for inflation).
- 3.48 Looking in more detail at support from families: 30% of part-time students received contributions from parents or other relatives, and this group received a median of £200; as found for full-time students, only a handful of part-time students received any gifts of money from partners (so no further analysis is possible); and 56% of part-time students shared some income with their partner and the median for this group was -£3,454. When these sources are combined, this reduces the median for those receiving support from or contributing support to their families to -£5.
- 3.49 Income from benefits (and related financial support) provided a relatively greater proportion of mean total income for part-time students compared with full-time students, accounting for 8% of mean total income (excluding Tuition Fee Loan and Fee Grant income). However, the contribution of benefit income to overall income among part-time students decreased over time, as in 2014 to 2015 benefits accounted for 15% of mean total income (excluding Tuition Fee Loan and Fee Grant income).
- 3.50 In 2021 to 2022, 40% of part-time students (considerably lower than the 53% in 2014 to 2015) received benefit income, receiving on average a median of £1,500 (for the academic year), this was lower than that for full-time students. It also represented a decrease of 44% from the median received in 2014 to 2015 of £2,694.

Total income

- 3.51 The median total income across all full-time students (excluding the influence of Tuition Fee Loan and Fee Grant income) for the 2021 to 2022 academic year was £13,425 compared with £12,267 (after adjusting for inflation) in 2014 to 2015, representing an increase in total income for full-time students of 9%.
- 3.52 The median total income across all part-time students was £17,490 (excluding Tuition Fee Loan and Fee Grant income) for the 2021 to 2022 academic year, representing an increase of 12% on the median value of £15,581 (adjusted for inflation) in 2014 to 2015.

3.53 A comparison of the median total income (excluding Tuition Fee Loan and Fee Grant income) in 2021 to 2022 between full-time and part-time students indicates that on average (using the median) part-time students have 30% more income than full-time students once the influence of Tuition Fee Loans and Fee Grants are removed (£13,425 for full-time and £17,490 for part-time students). However, this does not mean that part-time students are 'better off' than full-time students as they may incur higher expenditure. The difference has increased slightly from the position in 2014 to 2015 where the median total (excluding Tuition Fee Loan and Fee Grant income) was £12,267 for full-time students and £15,581 for part-time students (adjusted for inflation), a difference of 27%.

4. Income (including Tuition Fee Loans)

4.1 This section provides the median average amounts for total income and main sources of student support, including income from Tuition Fee Loans taken out in the 2021 to 2022 academic year (to pay for fees incurred during that year), and Fee Grants for a small number of continuing students.³⁸ Although students may not physically receive and spend these, tuition fees, Tuition Fee Loans and Fee Grants have been counted and analysed as part of both total student income and total student expenditure in all previous waves of the SIES series. This section therefore enables comparison with previous waves of SIES reports.

4.2 All students incur tuition fee costs but not all students pay for these wholly or partially with Tuition Fee Loans or Fee Grants, for example some students may pay for some or part of their fees through income received from their families³⁹ or from support from their employers.⁴⁰ If income from Tuition Fee Loans (and Fee Grants) is included within income totals, this means they are given equal consideration alongside other forms of fee payment, which may pass via the student to their HEP. Understanding of the level of fees and particularly Tuition Fee Loan amounts, and

³⁸ Fee Grants were withdrawn for new students in 2018 to 2019.

³⁹ 5% of full-time students and 1% of part-time students said they received help from their parents for tuition fees.

⁴⁰ The survey questionnaire asks students how much their HEP charges for their course, and if they have or expect to take out a Tuition Fee Loan to cover some or all of the costs of their tuition fees for the 2021 to 2022 academic year and the amount taken out. Where the fees are higher than the Tuition Fee Loan amount given (the latter can be zero) students are asked who else contributes towards the costs of their fees in 2021 to 2022. This can include parents or step-parents, spouse or partner, other relative, employer, their HEP, the NHS (NHS bursary), or other such as a charity. These amounts are included in a students' income calculation even when Tuition Fee Loans are excluded.

the proportion of full-time and part-time students taking out a Tuition Fee Loan, helps to interpret findings around the influence of funding and fees on HE decisions (reported in the following section).

Main sources of student support

- 4.3 The main sources of student support form the central elements of Welsh Government Student Finance and comprise: repayable Tuition Fee loans and non-repayable Fee Grants (grants for continuing students only who started before the 2018 to 2019 academic year); repayable Maintenance Loans and non-repayable Maintenance Grants to support living costs, and Hardship Funds/Financial Contingency Funds (termed Hardship Funds in England).

Full-time students

- 4.4 The main sources of student support (including Tuition Fee Loan and Fee Grant income) made up the largest part of full-time students' income in 2021 to 2022, accounting for 72%⁴¹ of mean total income (this was 67% in 2014 to 2015).
- 4.5 These main sources include support for fees: the Tuition Fee Loan (34% of total income, this was 17% in 2014 to 2015) and Welsh Government Fee Grant (less than 0.5%, whereas this was 20% in 2014 to 2015). This reflects the policy direction to move towards loans to support fee costs, with grants refocused to support living costs. Together the fee-related support accounted for 34% of average total income, this was 37% in 2014 to 2015.
- 4.6 The main sources also include support for living costs through the Maintenance Loan (26% of total income, 19% in 2014 to 2015) and Maintenance Grant (formerly known as the Welsh Government Learning Grant, 12% of total income in 2021 to 2022, 11% of total income in 2014 to 2015) and Hardship Funds/Financial Contingency Funds.
- 4.7 The median income from these main sources of student support combined (including Tuition Fee Loans and Fee Grants) across all full-time students was £17,790 in 2021 to 2022 compared with £13,624 (up-rated)⁴² in 2014 to 2015, an increase of 31%.

⁴¹ As noted above, when calculating the average contribution each type of income makes to the total income, the means rather than medians are used, as the sum of the means for each type of income equals the total mean income.

⁴² A weighted uplift figure was calculated to account for the real increase in the Tuition Fee Loan.

- 4.8 Among full-time students in 2021 to 2022, 86% took out a Tuition Fee Loan (85% in 2014 to 2015), receiving a median amount of £9,000.⁴³ The median received in Tuition Fee Loans in 2014 to 2015 was £3,716⁴⁴. The difference is explained by difference in policy: in 2014 to 2015 to support the costs of fees students could access a combination of loan and grant, whereas in 2021 to 2022 grant support was focused on living costs with fee costs supported through loans.
- 4.9 In 2021 to 2022, 72% of full-time students took out a full loan to cover their fees,⁴⁵ and 14% took out a partial loan. Whereas in 2014 to 2015, 46% of full-time students took out a full loan (this was £3,685 at the time) and 39% took out a partial loan.⁴⁶ The median amount taken out in 2021 to 2022 by full-time students with a partial loan was £4,000 (this was £3,025 in 2014 to 2015 and thus represents an increase of 32%).
- 4.10 In 2014 to 2015, 83% of full-time students received a Welsh Government Fee Grant and the median grant amount was £4,033. In 2021 to 2022 only a few continuing students remained eligible for the grant, and only 1% received a grant.⁴⁷

Part-time students

- 4.11 In 2021 to 2022, main sources of student support (including Tuition Fee Loans) accounted for 18% of mean total income, up from 7% in 2014 to 2015.
- 4.12 The median income across all part-time students for main sources of student support combined was £3,000 (when Tuition Fee Loan income is included) in 2021 to 2022 compared with £819 (adjusted)⁴⁸ in 2014 to 2015, an almost four-fold increase.
- 4.13 There was a sizeable increase in the take up of Tuition Fee Loans among part-time students between the two surveys; 58% took out a Tuition Fee Loan in 2021 to

⁴³ This is the maximum that a HE provider could charge per year for a standard length full-time undergraduate course in 2021 to 2022.

⁴⁴ There was no increase in the Tuition Fee Loan between the years 2014 to 2015 and 2021 to 2022 for Welsh students studying in Welsh institutions, so a weighted uplift was used to account for the small proportion of Welsh students studying in English institutions where the tuition fee cap increased by 2.8% over the period.

⁴⁵ This proportion was calculated from the subset of respondents who answered the full set of questions around the fee loan and excludes those for whom the fee loan amount was imputed due to missing data on at least one of the relevant question set.

⁴⁶ This proportion was calculated from the subset of respondents who answered the full set of questions around the fee loan and excludes those for whom the fee loan amount was imputed due to missing data on at least one of the relevant question set.

⁴⁷ The median amount received cannot be given due to the small number of cases (N=23).

⁴⁸ A weighted uplift figure was calculated to account for the real increase in the Tuition Fee Loan for Welsh students studying in England.

2022 receiving a median of £1,500, compared with 41% in 2014 to 2015 receiving a median of £1,200 after adjustment, an increase of 25% in the amount received in fee loan in the year.⁴⁹ The change is largely accounted for by the recent extension of eligibility for Tuition Fee Loans to new part-time students from 2014 to 2015 at the time of the 2014 to 2015 survey.

Total income

- 4.14 The median total income in 2021 to 2022 for full-time students was £20,717. This includes a median across all students of £9,000 for Tuition Fee Loan income for the 2021 to 2022 academic year, which as noted above, students nominally receive but which goes straight to their provider. This represents an increase of 10% from the median in 2014 to 2015 of £18,842 (adjusted).⁵⁰
- 4.15 The median total income across all part-time students was £18,350, which includes a median across all students of £1,050 for Tuition Fee Loan income for the 2021 to 2022 academic year. This represents an increase of 13% from the median of £16,188 (adjusted)⁵¹ in 2014 to 2015.
- 4.16 Overall, the median total income in 2021 to 2022 for full-time students was higher than for part-time students (following patterns found in 2014 to 2015), and as shown above the composition of these totals (and reliance on certain types of financial support) varies considerably.

5. Influences of finances on HE decisions and experiences

- 5.1 This section looks at the influences of finances on the HE decisions and experiences of Welsh students. All students were asked to think back to the time when they were applying to university or college and whether the student funding and financial support available to them and the costs of fees at the time had affected their decisions about HE study. For those who said it had influenced their decisions, they were then asked about the ways their decisions had been affected. All students were also asked whether they had faced financial difficulties during

⁴⁹ A weighted uplift figure was calculated to account for the real increase in the Tuition Fee Loan for Welsh students studying in England.

⁵⁰ A weighted uplift figure was calculated to account for the real increase in the Tuition Fee Loan for Welsh students studying in England.

⁵¹ A weighted uplift figure was calculated to account for the real increase in the Tuition Fee Loan for Welsh students studying in England.

their current course; and, for those facing difficulties, the extent to which these difficulties affected how well they were doing in HE, and how they were affected.

5.2 41% of all full-time students and 45% of all part-time students were influenced by the availability of funding and financial support available to them when making decisions about HE (a small decrease from the figures in 2014 to 2015, which were 42% for full-time students and 51% for part-time students). For this group, of the ways their decisions could have been affected, most commonly they reported they would not have studied without funding (thus availability of funding and financial support affected considerations of whether or not to study). Across all students, 26% of all full-time and 30% of all part-time students reported that they would not have studied at all without the funding (26% and 38%, respectively, in 2014 to 2015). For full-time students, older students (particularly those aged 25 and above⁵²), students with children (particularly single parent students⁵³) and those classed as independent students⁵⁴ were significantly more likely to report that they would not have studied at all without the funding.⁵⁵ There were also differences among part-time students, but none of these were statistically significant.

5.3 Other areas influenced by the availability of funding and financial support included deciding to study at a nearby university so I could live with my family rather than going to a different university where I would have to live independently. This was much more likely among full-time students than part-time students: 32% of full-time students who felt the student funding and support available to them affected their decisions about study reported it influenced them to study at a nearby university (approximately 13% of all full-time students). The corresponding figures for part-time students were 8% of those affected by funding and financial support, approximately 4% of all part-time students.

⁵² The age groups tested were under 20, 20 to 24, and 25+, $p < 0.01$.

⁵³ The groups tested were two adult family, one adult family, married or living in couple and single, $p < 0.05$

⁵⁴ $p < 0.01$

⁵⁵ The question had two parts. 1) 'Did the student funding and support available to you affect your decisions about study in any way?' This was asked of all students. 2) 'In what ways did the funding and support available to you affect your decisions about studying?' This was asked only of those who replied yes to the previous question. This sub-group were given a list of ways their decisions could be affected, and they could select as many as were appropriate. One of these items was 'I would not have studied without funding'. A dichotomous variable was derived for the whole sample, combining the two answers to identify those who reported they would not have studied without funding and all other students. The other students included those reporting their study decisions were not affected in any way and those who reported their study decisions were affected in other ways. A chi-squared test was conducted using this derived variable.

- 5.4 Fewer students in 2021 to 2022 felt their HE decisions had been influenced by the cost of fees (21% full-time students and 30% of part-time students) rather than the availability of funding (41% of full-time students and 45% of part-time students). This was also the case in 2014 to 2015, with 19% of full-time students feeling they had been influenced by the cost of fees and 33% of part-time students.
- 5.5 Between one half and two-fifths of all students reported that they had faced financial difficulties during their current course (45% of full-time and 40% of part-time students).⁵⁶ Overall 12% of all full-time students and 8% of all part-time students felt they had faced financial difficulties which had affected how well they did at university to a great extent. (17% of full-time and 16% of part-time students affected a fair amount, and 15% of full-time students and 12% of part-time students affected a little)⁵⁷ The impact of financial difficulties were most commonly manifested as worry and stress followed by needing to take on paid work alongside their studies, and, for full-time students, in difficulties paying for social activities and clubs.⁵⁸

6. Income comparisons with England

- 6.1 When making comparisons between Welsh-domiciled students and English-domiciled students it is important to note there are some key differences⁵⁹ in the funding approaches in 2021 to 2022.
- 6.2 The maximum tuition fee (and thus Tuition Fee Loan amount) for full-time course for Welsh-domiciled students in Welsh institutions in 2021 to 2022 was £9,000 but was £9,250 for English-domiciled students or Welsh-domiciled students studying in English institutions.

⁵⁶ This question was not asked in the 2014 to 2015 survey, so no comparisons can be made.

⁵⁷ The potential responses were, a great deal, a fair amount, a little, not at all.

⁵⁸ Only those who reported facing financial difficulties during their course and that these difficulties had affected how well they were doing at their university or college were asked this question. They were given a list of items they could select from and could choose multiple options. The items were: caused worry and stress; difficulties buying books, materials and other equipment for your course; difficulties paying for social activities; found it necessary to work in a paid job; having to work extra hours in a paid job; unable to cover travel costs to and from university or college; unable to participate in course-related activities such as field trips; health problems; other.

⁵⁹ Other differences in 2021 to 2022 include: Welsh-domiciled full-time students who started their courses before 1 September 2018 could receive a Fee Grant (and thus a reduced Tuition Fee Loan) but no grants were available for English-domiciled students; Welsh domiciled part-time students who started their courses before 1 Sept 2018 could get a Course Grant, this was not available to English-domiciled students; and a wider range of courses were eligible for NHS funding for Welsh-domiciled students.

- 6.3 Welsh-domiciled students could receive a Maintenance Grant or Special Support Grant (and thus a reduced Maintenance Loan) but no such grant was available to English-domiciled students.
- 6.4 Welsh-domiciled part-time students could be eligible for Childcare Grants, Parents' Learning Allowance and Adult Dependents' Grants, these were not available to English-domiciled part-time students.
- 6.5 Maximum loan rates (maintenance and fee loans) and rates for other forms of targeted support are likely to differ for Welsh-domiciled and English-domiciled students.

Full-time students

- 6.6 Among full-time students, total income levels were higher on average for Welsh-domiciled students than English-domiciled students once the influence of Tuition Fee Loans and Fee Grants were removed (£13,425 and £11,500 respectively). There were also differences in the sources of income between the two cohorts, particularly in the dependence upon the main sources of student finance and support from families.
- 6.7 Financial support from the main sources (Maintenance Loans and Maintenance Grants) of student support was higher for Welsh full-time students than English students. These sources combined contributed 55% to mean total income compared to 43% for English-domiciled students (excluding income from Tuition Fee Loan and Fee Grant). Across all students, the median amount for main sources was considerably higher at £9,000 for Welsh-domiciled students compared with £5,981 for English-domiciled students. Key to these main sources of student support are Maintenance Loans, and, for Welsh-domiciled students only, Maintenance Grants. The proportions of students taking out a Maintenance Loan in 2021 to 2022 were similar, with 77% of Welsh-domiciled students doing so and receiving a median of £8,000 and 79% of English-domiciled students with a slightly lower median of £7,100. Welsh-domiciled students could also receive a Maintenance Grant, 66% did so and received on average (median) £3,000. No such grants were available in 2021 to 2022 to English-domiciled students.
- 6.8 Conversely financial support from families (involving a combination of money received from families and money given to families) was less for Welsh-domiciled full-time students than found for English-domiciled students. Welsh-domiciled full-

time students were marginally more likely to give money to their family than English-domiciled full-time students (8% compared with 7%) and marginally less likely to receive money from their family (68% compared with 71%). The amount that Welsh-domiciled full-time students received from their families was much lower on average than that received by English-domiciled full-time students (median receipt of £700 compared with £1,600). Support from families (parents, partners and wider family) contributed 6% of Welsh students mean total income (excluding income from Tuition Fee Loan and Fee Grant) whereas family support accounted for 15% of English-domiciled students mean total income. Approximately three quarters of Welsh-domiciled and English-domiciled students actually received income from or contributed income to their families (76% and 78% respectively), however among these recipients, Welsh-domiciled students received considerably less on average, a median of £550 compared with £1,160 for English-domiciled students.

Part-time students

- 6.9 The median total income (excluding Tuition Fee Loan and Fee Grant income) among Welsh-domiciled part-time students in 2021 to 2022 was £17,490. Following patterns found for full-time students, this was higher than found for English-domiciled part-time students where the median was £16,460. Following the pattern found among English-domiciled students, Welsh-domiciled part-time students had a higher average (median) income than Welsh-domiciled full-time students however the difference was narrower than found for English-domiciled students (a difference of 30% compared to a difference among English-domiciled students of 43%). As noted earlier, a higher average total income does not mean these students are 'better off' as they may incur higher expenditure.
- 6.10 Similar to findings for full-time students, income from the main sources of the student support was higher among Welsh-domiciled part-time students than English-domiciled part-time students. Across all part-time students, these contributed 13% of mean total income for Welsh-domiciled students compared to 3% of English-domiciled students (excluding Tuition Fee Loan and Fee Grant income from total income). This is largely due to a much higher take up of Maintenance Loans among Welsh-domiciled part-time students (despite a higher amount actually taken out by English part-time students), coupled with availability of the Maintenance Grant for part-time students (no such grant was available to English-domiciled part-time students). Take up of Maintenance Loans among

Welsh-domiciled part-time students was 39% with a median amount of £3,000, compared with 10% among English-domiciled part-time students who received a median amount of £4,744. The Maintenance Grant was more common than the Maintenance Loan among Welsh-domiciled part-time students, with 51% receiving a grant with a median of £2,700 received.

- 6.11 Again, as noted for full-time students, financial support from families (involving a combination of money received from families and money given to families) was lower for Welsh-domiciled part-time students than found for English-domiciled part-time students. Welsh-domiciled part-time students were much more likely to give money to their families, 38% compared with 25% of English part-time students. Conversely, English-domiciled part-time students were more likely to receive money from family, 47% compared with 38% of Welsh part-time students. Of those that received money from their family, Welsh-domiciled part-time students received less on average, a median of £1,400, compared with £1,900 for English-domiciled part-time students. This results in the finding that, across the whole cohort of Welsh-domiciled part-time students, families reduced mean total income (by 8%) rather than adding to their overall income but made no difference to mean total income for English-domiciled part-time students (contributed 0%).
- 6.12 Other differences noted were higher median earnings from paid work alongside studies among Welsh-domiciled part-time students than found for English-domiciled part-time students (median across all students was £13,500 for Welsh-domiciled part-time students and £11,724 for English-domiciled part-time students; and median earnings for those in work £17,100 and £15,600 respectively). This was partly due to a higher proportion of students in continuous work (66% of Welsh-domiciled part-time students compared with 59% of English-domiciled part-time students). Also, the average (median) earnings increased over time for Welsh-domiciled part-time students (up by 14% from £15,060 adjusted in 2014 to 2015 to £17,100 in 2021 to 2022) whereas they decreased between the two surveys (after adjusting for inflation) for English-domiciled part-time students (down 4% from £16,315 adjusted in 2014 to 2015 to £15,600 in 2021 to 2022). The proportion of Welsh students working remained fairly consistent (this was 75% in both 2014 to 2015 and 2021 to 2022) but this dropped over time for English students (from 83% in 2014 to 2015 to 74% in 2021 to 2022).

Influences of finances

- 6.13 In terms of attitudes to finances, similar proportions of Welsh-domiciled and English-domiciled students reported that finance (funding and financial support) had influenced their decisions about HE, despite differing support offers (i.e. Maintenance Grant for Welsh-domiciled students). This was true for full-time and part-time students. The exceptions were that Welsh-domiciled full-time students were more likely to report their decision to study in England or Wales was influenced by the financial support available to them than found for English-domiciled students (30% of Welsh-domiciled full-time students compared to 10% of English-domiciled students who said their HE decisions were affected). Whereas English-domiciled full-time students were more likely to report funding considerations influenced their decision to study in London or elsewhere than Welsh-domiciled full-time students (28% of English-domiciled full-time students compared to 17% of Welsh-domiciled full-time students); and slightly more likely to report their decision about which institution to attend was affected than Welsh-domiciled full-time students (25% of English-domiciled full-time students compared to 18% of Welsh-domiciled full-time students).
- 6.14 Again, similar proportions of Welsh-domiciled and English-domiciled students reported that tuition fee costs at their university or college had specifically influenced their decisions about studying. This is despite fees being frozen at £9,000 for Welsh-domiciled students studying at Welsh institutions (but were £9,250 for those studying in English institutions). There were, however, differences between Welsh-domiciled and English-domiciled students noted in the 2014 to 2015 survey, but these had largely disappeared in the 2021 to 2022 survey.
- 6.15 Across all students in the 2021 to 2022 survey, Welsh-domiciled part-time students were the most likely to report they would not have studied at all without funding due to the costs of tuition fees at their university or college (19%, compared to 13% of English-domiciled full-time students and 15% English-domiciled part-time students, and 12% of Welsh-domiciled full-time students).
- 6.16 A similar proportion of Welsh-domiciled and English-domiciled full-time students reported that they faced financial difficulties (45% and 46% respectively). However English-domiciled part-time students were marginally more likely to report they faced financial difficulties than Welsh-domiciled part-time students (44% compared with 40%), they were also more likely to feel this affected how well they did at

university to a great extent (11% of all English-domiciled part-time students compared with 8% of Welsh-domiciled part-time students).

7. Expenditure (excluding tuition fees)

- 7.1 This section examines students' expenditure for the 2021 to 2022 academic year, looking separately at full-time and part-time students. Unlike estimates of student income, those for expenditure have been derived from two sources, using information collected in the questionnaire, in combination with the seven-day diary of spending.⁶⁰
- 7.2 The questionnaire covered the largest items of expenditure, such as tuition fees, rent, household bills and the purchase of larger items such as computers. The diary covered smaller items of expenditure such as food and drink, and smaller household goods. For all students, annual estimates were calculated by multiplying weekly totals by the number of weeks in an academic year (39). For data collected in the questionnaire, monthly totals were first converted to weekly totals and then multiplied by the number of weeks in an academic year.
- 7.3 Some measures of expenditure, such as 'living costs' included both diary and questionnaire data.⁶¹ Other measures, such as 'housing costs', used questionnaire data only. Given the lower response rates to the diary, those measures that included diary data had smaller base sizes than those that used questionnaire data only.⁶² Estimates of expenditure for students who shared joint financial responsibility for housing costs or other essential expenditure with a partner have been adjusted, where that expenditure was judged to be joint rather than individual, following the procedure used for joint income.⁶³

⁶⁰ See Annex A - Technical details for information on sample sizes.

⁶¹ See Appendix 4 in the technical report for full details: [Student income and expenditure survey 2021 to 2022 technical report additional appendices \(publishing.service.gov.uk\)](#)

⁶² Expenditure data were gathered from the main survey and also the expenditure diary, this meant that the bases for expenditure figures may differ depending on the category of expenditure, how this was derived and the sources of data used to construct the variable. Bases for expenditure will also differ for the same reasons from the base numbers used in reporting income figures. In addition, some imputation was undertaken for the income figures to ensure these figures were based on the full set of cases, but such an approach was not possible for expenditure figures. See the separate technical report for a more detailed explanation.

⁶³ Joint financial responsibility was defined as either regularly sharing the costs of housing or other essential expenditure with a partner. The adjustment procedure was to divide joint expenditure by two. Full details are provided in the technical report.

- 7.4 This section explores the main areas of student expenditure, that is, the different sub-categories of student spending, namely participation costs, living costs, housing costs, and spending on children.
- 7.5 Participation costs comprise direct course costs, facilitation costs, and tuition fee costs. Where total participation costs are reported, this is total participation costs excluding fees. This approach has been taken to ensure consistency across the 2021 to 2022 analysis of both total income and total spending, which also excludes the influence of tuition fees.⁶⁴
- 7.6 Living costs include expenditure on food and drink, personal entertainment, household goods and non-course travel.
- 7.7 Housing costs include mortgage and rent costs, retainer costs and other housing costs.
- 7.8 Spending on children includes items such as toys, clothes, school uniforms, entertainment, nappies and baby equipment, school lunches, school trips or school fees, nursery or childminder fees, babysitters, after school care or clubs.
- 7.9 This section reports on total expenditure excluding spending on tuition fees. This approach matches the analysis of total income and reflects the fact that most students do not spend money on fees themselves, as their Tuition Fee Loan (if taken out) is paid directly to their HEP.
- 7.10 Analysis of total expenditure including fees is reported in a separate section below.

⁶⁴ For the expenditure section of this summary, tuition fees have been excluded from most reporting on total participation costs and total spending. The income section of the summary removed the income from Tuition Fee Loans from some reporting. This difference in terminology (fees vs. loans) reflects the fact that loans are a source of income, while tuition fees are a cost. Not all students take out Tuition Fee Loans, and participants were asked to report loan amounts and costs of tuition separately.

Main areas of student expenditure

Full-time students

- 7.11 Living costs capture spending on food, entertainment, personal items,⁶⁵ and other spending not directly related to students' courses.⁶⁶ Living costs were incurred by all students and represented the highest category of expenditure for full-time students, accounting for 63% of mean total expenditure in 2021 to 2022 compared with 61% in 2014 to 2015.⁶⁷
- 7.12 Full-time students' total median living costs in 2021 to 2022 were £7,028⁶⁸. This is a fall of 7% compared with the total spending on living costs of £7,522 in 2014 to 2015 after up-rating.⁶⁹ The fall in living costs could reflect efforts by students to reduce spending in the context of an increase to the cost of living.
- 7.13 Across all full-time students, the largest spend within living costs was on food, with a median spend of £2,168. Spending on food increased by 10% compared with 2014 to 2015, when food was also the largest item of living costs spending for full-time students, with an adjusted median spend of £1,970.
- 7.14 Other spending within living costs in 2021 to 2022 included a median of £1,249 on personal items, £822 on entertainment, £117 on household goods, and £1,270 on non-course related travel in 2021 to 2022. Compared with adjusted 2014 to 2015 medians, spending for full-time students has fallen 24% on personal items from an adjusted median of £1,634; fallen 13% for entertainment costs from a median of £945; increased 80% for household goods from an adjusted median spend of £65, and fallen 22% on non-course related travel from the median of £1,621.
- 7.15 Housing costs capture spending on rent and mortgages, retainer costs,⁷⁰ and other housing costs (such as household bills and council tax payments).

⁶⁵ For full-time students spending on 'personal items', the largest items of expenditure in 2021 to 2022 were clothes, shoes, and accessories, followed by toiletries and mobile phone contracts.

⁶⁶ Living costs and the sub-categories are adjusted for joint financial responsibility.

⁶⁷ This figure has been calculated as mean living costs as a proportion of mean total costs. However, not all students incur all costs, for example housing and childcare costs. The same calculation cannot be made for costs not incurred by all students.

⁶⁸ This is calculated by adding the relevant expenditures from the diary data and then multiplying by 39 to give a total spend across the academic year.

⁶⁹ However, the 2021/22 figures may underrepresent spending on living costs relative to 2014/15, as other living costs are excluded from reported totals to avoid duplicating spending already recorded in other parts of the survey.

⁷⁰ These are the costs incurred to secure a property over the summer vacation period.

- 7.16 Full-time students most commonly lived in rented (non-university) property with friends or other students (31%), with parents or relatives (24%) or in university accommodation (21%). Smaller proportions rented alone or with family (14%), were buying a property with a mortgage (8%) or lived in a property owned by their parents but not with them (1%). The housing arrangements of Welsh-domiciled full-time students participating in SIES 2021 to 2022 were very similar to those found in 2014 to 2015. In 2014 to 2015, 33% were renting privately with friends, 23% lived with their parents or relatives and 22% were in university accommodation.
- 7.17 The median expenditure on housing costs across all full-time students was £4,095 (falling by 8% from £4,435 in 2014 to 2015 after adjusting for inflation). It should be noted that 15% of full-time students reported no housing costs typically because they lived with a parent or other relatives - this compares with 11% of full-time students reporting no housing costs in 2014 to 2015. For those who did incur housing costs (85%) the median spend in 2021 to 2022 was £4,500, which represented 35% of their total expenditure (excluding fees).
- 7.18 Across all full-time students, the largest spend within housing costs was on mortgage and rent costs, with a median spend of £3,600, similar to the adjusted 2014 to 2015 median spend of £3,502.
- 7.19 Mortgage and rent costs differed depending on the housing situation of students. In 2021 to 2022, the median costs for full-time students owning properties were £2,250 and were £3,600 for those renting alone or with family. Median mortgage costs for full-time students owning properties have fallen 23% from the 2014 to 2015 adjusted median of £2,918, while these costs fell by only 1% for those renting alone or with family, with the 2014 to 2015 adjusted median being £3,648. In 2021 to 2022, median mortgage and rent costs were £3,897 for those renting with friends, a 4% increase from the median of £3,735 in 2014 to 2015 after uprating, and median costs for those living in university or college accommodation were £5,400, a 3% increase from the median of £5,252 in 2014 to 2015 after uprating.
- 7.20 Participation costs include direct course costs such as books, computers, special equipment, printing and stationery; facilitation costs such as travel to university or college, parking at university or college, and course-related trips.⁷¹

⁷¹ Tuition fees were included in reporting of total participation costs in previous waves of SIES.

- 7.21 Looking at direct course costs (a sub-category of participation spending) across all full-time students the median spend was £265. 84% of full-time students incurred direct course costs in 2021 to 2022 spending a median of £350. This compares with the 2014 to 2015 median of £480 (after adjusting for inflation) for students incurring direct course costs.
- 7.22 The costs of facilitating participation (e.g. travel) were incurred by 45% of full-time students, who spent a median of £300, a fall of 42% from the adjusted 2014 to 2015 median of £520 for full-time students incurring facilitation costs. This fall may be due to an increase in online learning in 2021 to 2022 compared with 2014 to 2015.
- 7.23 The last category of expenditure is spending on children and most full-time students will have no spending on children. Among full-time students, 12% in 2021 to 2022 had dependent children and 11% of all full-time students reported spending on children (compared with 10% of full-time students in 2014 to 2015), of these the median spend in 2021 to 2022 was £3,673, an increase from the adjusted median of £3,467 for 2014 to 2015.

Part-time students

- 7.24 Living costs accounted for the greatest proportion of total spending among part-time students.
- 7.25 Across all part-time students the median spending on food was £1,755⁷² (considerably below that for full-time students, potentially as part-time students are more likely to share these costs with a partner). This represents a 49% fall since 2014 to 2015, when the adjusted median spend on food was £3,438 for part-time students, compared with the 10% increase on food expenditure for full-time students between 2014 to 2015 and 2021 to 2022.
- 7.26 The largest median spend across all part-time students within the category of living costs was for non-course related travel, with a median of £2,340 (much higher than found for full-time students). The median spend on non-course related travel fell by 43% between 2014 to 2015 and 2021 to 2022, from the adjusted 2014 to 2015 median of £4,075. Other spending within living costs included a median of £1,517 on personal items (again this is higher than found for full-time students, and a 46% fall from the 2014 to 2015 adjusted median of £2,817), £695 on entertainment (a

⁷² This equates to £45 median weekly spend on food. This is calculated by adding the relevant expenditures from the diary data and then multiplying by 39 to give a total spend across the academic year.

54% fall from the 2014 to 2015 adjusted median of £1,517), and £228 on household goods (which fell 12% from the 2014 to 2015 adjusted median of £259).

- 7.27 Across all part-time students the median for living costs was £7,849 in 2021 to 2022 (falling by 39% from £12,926 in 2014 to 2015 after adjustment). This could again reflect students attempting to reduce their outgoings but also the potential under-estimation of total living costs in 2021 to 2022.⁷³
- 7.28 Across all part-time students the median expenditure on housing costs was £4,138 in 2021 to 2022.
- 7.29 Following the pattern for full-time students, the median housing cost fell for part-time students (by 13%) from the inflation adjusted figure for 2014 to 2015 of £4,774. The median spend on housing costs for those reporting this category of spending (95% of all part-time students in 2021 to 2022 compared with 92% of all part-time students in 2014 to 2015) was £4,208, a fall from the adjusted median of £4,642 in 2014 to 2015.
- 7.30 More part-time students than full-time students owned or were buying their homes (47% compared with 8%) or were renting alone or with relatives (27% compared with 14%). Additionally, 19% of part-time students lived with parents or relatives while studying compared with 24% studying full-time. Compared with the 2014 to 2015 study, a slightly lower proportion of part-time students were renting alone or with relatives in 2021 to 2022 (27% compared with 36% in 2014 to 2015), and a slightly higher proportion owned or were buying their homes (47% compared with 41% in 2014 to 2015). The proportion of part-time students that were living with parents or other relatives remained relatively stable (19% compared with 20% in 2014 to 2015).
- 7.31 The largest category of spending within housing costs was again mortgage and rent costs, with a median spend across all part-time students of £2,376, a 19% decrease from the adjusted 2014 to 2015 median of £2,941. Part-time students in university accommodation incurred the highest median rent costs at £6,210. The second highest median rent costs were incurred by part-time students renting with friends at £4,050 (a 25% fall from the adjusted median of £5,428 in 2014 to 2015). Part-time students owning their homes incurred £2,475 median mortgage costs (a 16% fall

⁷³ The 2021/22 figures may underrepresent spending on living costs relative to 2014/15, as other living costs are excluded from reported totals to avoid duplicating spending already recorded in other parts of the survey.

from the adjusted 2014 to 2015 median of £2,941), those renting alone or with their families incurred £2,831 median rent costs (a 28% fall from the adjusted median of £3,939 in 2014 to 2015), while those living with their parents incurred a median of £900 rent or mortgage costs (a 23% fall from the 2014 to 2015 adjusted median of £1,167).⁷⁴

- 7.32 Part-time students had a higher median spend on other housing costs than found for full-time students, these costs included household bills and council tax payments; across all part-time students this was £1,679 but was £0 for full-time students⁷⁵. When only accounting for students who incurred other housing costs (81% of part-time students and 48% of full-time students), the median reported spending for part-time students was £1,855 and £981 for full-time students.
- 7.33 Across all part-time students, participation costs include direct course costs, facilitation costs, and tuition fees. Part-time students' median total spending on participation costs, excluding fees, was £490, a 44% fall from the adjusted 2014 to 2015 median (excluding fees) of £868.
- 7.34 Looking at direct course costs, across all part-time students the median spend was £350, compared with £363 in 2014 to 2015 (a minor decline of 4%, after adjusting for inflation). 86% of part-time students incurred direct course costs in 2021 to 2022 spending a median of £350, compared with the adjusted 2014 to 2015 median for those incurring direct course costs of £389 (a 10% fall after adjusting for inflation).
- 7.35 Facilitation costs⁷⁶ were incurred by 27% of part-time students, who spent a median of £500, a 30% decline since 2014 to 2015, when the median was £711, after adjusting for inflation.
- 7.36 A higher proportion of part-time students than full-time students were parents living with dependent children (46%), and so a higher proportion (41%) reported spending on children. The median expenditure for this subgroup of part-time students with spending on children was £2,553. In 2014 to 2015, 50% of part-time students were parents living with dependent children and 50% reported spending on children, with an adjusted median spend of £2,228.

⁷⁴ The base numbers are too small to report the median mortgage and rent spending for other subgroups.

⁷⁵ Full-time students are exempt from council tax which may explain a proportion of the difference between spending on household bills and council tax.

⁷⁶ Facilitation costs included travel to university or college, parking at university or college, and course-related trips.

Total expenditure (excluding tuition fees)

Full-time students

7.37 The median total expenditure for full-time students, excluding tuition fees, stayed approximately the same between 2014 to 2015 and 2021 to 2022, with an adjusted median of £13,113 in 2014 to 2015 and £12,878 in 2021 to 2022.

Part-time students

7.38 The median total expenditure for part-time students, excluding tuition fees, fell by 28% between 2014 to 2015 and 2021 to 2022, from an adjusted median of £19,897 to £14,425 in 2021 to 2022.

7.39 Total expenditure excluding tuition fees in 2021 to 2022 was 11% higher for part-time students compared with full-time students.

8. Total expenditure (including tuition fees)

8.1 Mirroring the reporting of total income, total expenditure including spending on tuition fees is reported below. Reporting total expenditure including fees allows for backwards comparability with previous waves of SIES, which have all counted and analysed tuition fees and Tuition Fee Loans as part of total student income and total student expenditure.

8.2 As previously discussed, all students incur tuition fee costs but not all students pay for these wholly or partially with Tuition Fee Loans, for example some students may pay for some or part of their fees through income received from their families or from support from their employers.

Full-time students

8.3 Overall, the median total expenditure (including tuition fee costs) for full-time students stayed approximately the same, at £21,488 in 2014 to 2015 (adjusted for inflation) and £21,858 in 2021 to 2022.

8.4 The median total expenditure of full-time students (including tuition fee costs) was higher than for part-time students (a gap of 24%).

Part-time students

- 8.5 Part-time students' median total expenditure (including fees) fell by 24% from £22,010 (adjusted for inflation) in 2014 to 2015 to £16,705 in 2021 to 2022.

9. Expenditure comparisons with England

- 9.1 In this section we compare spending within the main categories of living, housing, participation, personal and child-related costs for Welsh-domiciled and English-domiciled students.

Full-time students

- 9.1 The median total expenditure for Welsh-domiciled full-time students was £12,878, 12% higher than the median of £11,509 for English-domiciled full-time students. This higher level of median total expenditure for Welsh-domiciled full-time students was due to considerably higher living costs. Spending on children was slightly higher for Welsh-domiciled full-time students, whilst housing costs and participation costs were lower for Welsh-domiciled full-time students compared with English-domiciled full-time students.
- 9.2 Living costs represented the highest category of expenditure for both Welsh-domiciled and English-domiciled full-time students, although they represented a higher proportion of expenditure for Welsh-domiciled students at 61% of their total expenditure compared with 55% of total expenditure for English-domiciled full-time students.
- 9.3 Welsh-domiciled full-time students' total median living costs in 2021 to 2022 had fallen since 2014 to 2015 but were still considerably higher than those of English-domiciled students (£7,028 compared with £5,841).
- 9.4 Housing costs were incurred by 85% of Welsh-domiciled and 87% of English-domiciled full-time students, typically those reporting no housing costs lived with a parent or other relatives. For those who did incur housing costs the median spend for Welsh-domiciled full-time students was slightly lower, at £4,500, than for English-domiciled full-time students, at £4,940.
- 9.5 Participation costs were considerably lower for full-time Welsh-domiciled students (£468) compared with £543 for English-domiciled students.

9.6 Most full-time students do not have any expenditure in the last category of spending on children (11% for Welsh-domiciled and 7% for English-domiciled students). Of those who reported spending on children the median spend in 2021 to 2022 for Welsh-domiciled full-time students was £3,673, slightly higher than the £3,438 spent by English-domiciled full-time students on children.

Part-time students

9.7 Among Welsh-domiciled part-time students, the picture was somewhat different with the median total expenditure being very similar between the two groups, with a median of £14,425 for Welsh-domiciled part-time students compared with £14,282 for English-domiciled part-time students.

9.8 Living costs accounted for the greatest proportion of total spending among both Welsh-domiciled and English-domiciled part-time students. In contrast to the situation with full-time students, the median expenditure on living costs for Welsh-domiciled part-time students was lower (£7,849) than for English-domiciled part-time students (£8,477).

9.9 Across all part-time students the median expenditure on housing costs was £4,138 for Welsh-domiciled students, slightly lower than the median of £4,510 for English-domiciled part-time students. Participation costs for Welsh-domiciled part-time students were higher than those for English-domiciled part-time students, £490 compared with £400.

9.10 A higher proportion of part-time Welsh-domiciled and English-domiciled students than full-time students were parents living with dependent children, with a higher proportion of Welsh-domiciled part-time students reporting spending on children compared with English-domiciled part-time students (41% compared with 35%). The median expenditure for this subgroup of part-time students with spending on children was very similar, £2,553 for Welsh-domiciled part-time students compared with £2,516 for English-domiciled part-time students.

10. Financial position

10.1 This section examines how students build up and deplete their savings across the academic year and how much students are borrowing (predicted levels of borrowing at the end of the academic year) and from which sources.⁷⁷ Savings are defined in the SIES series as money that students have 'set aside' and this could be money kept in banks, building society accounts or ISAs. It may also be money that students have set aside in their current accounts that they do not intend to spend. Some individuals are defined as having shared financial responsibility with a partner, in these circumstances joint savings are taken into account but the overall amount has been halved, to provide individual estimates of savings.

Savings

- 10.2 Overall, 66% of full-time students reported having savings at the start of the academic year, compared with 61% in 2014 to 2015. Predictions for the end of the academic year suggested that few students would have exhausted their savings, as 65% of full-time students still expected to have savings at this point.
- 10.3 Of the full-time students with savings, the median was £2,000 both at the start and at the end of the academic year. The same pattern can be seen for full-time students in 2014 to 2015, as students with savings had an adjusted median of £1,000 savings both at the start of the year and at the end of the academic year. The median for full-time students with savings has therefore doubled for savings both at the start and end of the academic year.
- 10.4 Overall, 45% of part-time students reported having savings at the start of the academic year and 44% of part-time students anticipated having savings at the end of the academic year.
- 10.5 Of the part-time students with savings, the median savings at the start of the year were £2,500 and £2,000 at the end of academic year, compared with the 2014 to 2015 adjusted median of £1,500 for both the start and end of the academic year. Median savings at the start of the year (for those part-time students with savings)

⁷⁷ It is important to note that for this analysis, savings and borrowing were examined separately from income and expenditure; the analysis does not therefore take account of the net difference between students' reported total income and expenditure. This is in keeping with the established methodology set out in the Family Expenditure Survey and the previous waves of SIES. Please refer to the technical report for more information.

have therefore risen by 67% since 2014 to 2015, while predicted median savings at the end of the year have risen by 33%.

Borrowing

- 10.6 Students have access to a wide range of borrowing options and can accrue substantial debt over the duration of their course. The main categories of debt covered in the survey include commercial sources of credit such as bank loans, credit cards and any hire-purchase agreements; bank overdrafts; arrears including any outstanding unpaid bills; student loans; and any outstanding (and repayable) Hardship Loans. Most students had borrowings, 97% of full-time students and 82% of part-time students. For both groups, borrowings were mainly in the form of student loans (including Tuition Fee Loans and Maintenance Loans for the current year and any taken out in previous years) but also included bank overdrafts, arrears, and commercial credit.
- 10.7 Relatively few full-time students used commercial borrowing, 16% had commercial credit debt such as credit cards (18% in 2014 to 2015) and 18% had an overdraft, a 17-percentage point decline from 2014 to 2015 when 35% of full-time students reported having an overdraft. Full-time students with commercial credit had median commercial credit borrowings of £2,000.
- 10.8 The proportion of part-time students using commercial credit was considerably higher than found for full-time students (49%). Part-time students with commercial credit borrowed a median of £3,000 (50% more than full-time students).

Net debt

- 10.9 By comparing student savings and borrowing, it is possible to consider a student's overall financial position. Student net debt was calculated for each student by subtracting the predicted amount of savings at the end of the academic year, from the total amount of debt or borrowing predicted they would owe at the same point. Total borrowing includes Tuition Fee Loans as well as Maintenance Loans in order to give a complete picture of student finances. Loan borrowing reported below is unlikely to include interest, which begins to accrue from the point at which the loan is taken out. Net debt figures are reported for those who gave reliable information on Tuition Fee Loans (current and outstanding).⁷⁸

⁷⁸ See the technical report for more detailed information.

- 10.10 'Net debt' levels (i.e. borrowings, less predicted savings) among a comparable group of students⁷⁹ increased with the number of years of study, largely as students accrued more student loan debt.
- 10.11 Among full-time students, median net debt was £14,800 for first year continuing students, £25,800 for second year continuing students, £46,850 for those beyond their second year but not yet in their final year, and £38,000 for those in the final year of a three-year or longer course. Comparing the survey findings in 2014 to 2015 (adjusted for inflation) and 2021 to 2022, median net-debt levels across all academic years for full-time students increased. For first year full-time students on a longer course, those beyond their second year but not yet in their final year and those in the final year of a three year or longer course, median net-debt levels more than doubled. For first years, median net-debt levels increased from £6,575 in 2014 to 2015 (adjusted for inflation) to £14,800 in 2021 to 2022. For those beyond their second year (but not in their final year), median net-debt levels increased from £21,087 in 2014 to 2015 (adjusted for inflation) to £46,850 in 2021 to 2022, and for those in their final year of courses that had lasted at least three years median net-debt levels increased from £15,433 in 2014 to 2015 (adjusted for inflation) to £38,000 in 2021 to 2022. Similarly, for second year students on a longer course, median net-debt levels increased by 94% from £13,294 in 2014 to 2015 (adjusted for inflation) to £25,800 in 2021 to 2022.
- 10.12 Among part-time students the median net debt figures were £5,500 for first years, £6,432 for second years, £7,800 for those beyond their second year (but not in their final year) and £7,850 for those in their final year of courses that had lasted at least three years. Median net debt levels increased by 44% in 2021 to 2022 for first years, from the adjusted 2014 to 2015 median of £3,825 and more than doubled for second years, from the adjusted 2014 to 2015 median of £2,300. Median net-debt levels saw the greatest increases for those beyond their second year (but not in their final year) and those in their final year of a course that had lasted at least three years, with continuing third year median net-debt levels increasing over fivefold from £1,400 to £7,800 between 2014 to 2015 (adjusted for inflation) and 2021 to 2022, and final third year median net-debt levels increased three-fold from £2,400 to £7,850 over the same period.

⁷⁹ That is all part-time students studying at least 25% FTE, all full-time students in their first year of study, and full-time students in at least their second year of study who reported having outstanding student loan debt.

11. Financial position comparisons with England

Savings

- 11.1 Overall, a slightly lower proportion of full-time Welsh-domiciled students had savings at the start of the year compared with full-time English-domiciled students (66% compared with 70%). Similar proportions reported they would still have savings at the end of the academic year (65% and 69% respectively).
- 11.2 Of the full-time Welsh-domiciled students with savings, their median level of savings was £2,000 both at the start and at the end of the academic year. This contrasts with £3,000 median savings at the start of the academic year for full-time English-domiciled students with savings, and £2,500 predicted for the end of the academic year. In 2014 to 2015, Welsh and English-domiciled full-time students had much more similar levels of savings at both the start and predicated for the end of the academic year.
- 11.3 The proportion of students with savings was considerably lower for both part-time Welsh and part-time English-domiciled students, with Welsh-domiciled part-time students the least likely to have reported savings at the start of the academic year (45%) compared with 54% for English-domiciled students. The corresponding proportions for predicted savings at the end of the academic year were 44% for Welsh-domiciled part-time students and 56% for English-domiciled part-time students.
- 11.4 Median levels of savings among part-time Welsh-domiciled students with savings were higher at the start of the academic year than among full-time students (£2,500 compared with £2,000). For English-domiciled full and part-time students median levels of savings were the same at the start of the academic year at £3,000.
- 11.5 Median levels of savings were predicted to be lower at the end of the academic year among both Welsh-domiciled and English-domiciled part-time students. Welsh-domiciled part-time students predicted median savings of £2,000 at the end of the year compared with £2,500 for English-domiciled part-time students.

Borrowings

- 11.6 On average, borrowing levels were substantially higher among English-domiciled full-time students than among Welsh-domiciled full-time students, and the difference increased as students progressed through their courses.
- 11.7 Most students had borrowings, 97% of Welsh-domiciled full-time students compared with 95% of English domiciled full-time students, and 82% of both Welsh and English-domiciled part-time students. For both groups, borrowings were mainly in the form of student loans (including Tuition Fee Loans and Maintenance Loans for the current year and any taken out in previous years) but also included bank overdrafts, arrears, and commercial credit.
- 11.8 Only 16% of Welsh-domiciled full-time students and a slightly lower 14% of English-domiciled full-time students had commercial credit debt such as credit cards and 18% of Welsh-domiciled full-time students compared with 20% of English-domiciled full-time students had an overdraft. Median commercial credit borrowings were the same for both full-time Welsh and full-time English-domiciled students at £2,000. The proportion of part-time students using commercial credit was considerably higher than found for full-time students and similar for both Welsh-domiciled and English-domiciled part-time students (49% and 46% respectively). Part-time Welsh and English-domiciled students with commercial credit borrowed similar amounts (a median of £3,000 for Welsh-domiciled compared with £3,100 for English-domiciled students).

Net debt

- 11.9 'Net debt' levels (i.e. borrowings, less predicted savings) among a comparable group of students⁸⁰ increased with the number of years of study, largely as students accrued more student loan debt for both Welsh-domiciled and English-domiciled students.
- 11.10 Among both full-time and part-time students, looking at the year of study groups separately, levels of net debt were higher among Welsh-domiciled students compared with English-domiciled students in their first year and for those students beyond their second year but not yet in their final years, but were lower among

⁸⁰ That is all part-time students studying at least 25% FTE, all full-time students in their first year of study, and full-time students in at least their second year of study who reported having outstanding student loan debt.

Welsh-domiciled students compared with English-domiciled students for second years and those in the final year of their course.

- 11.11 Among full-time students, the median net debt among Welsh-domiciled students was £14,800 for first years (on a longer course), compared with £13,550 for English-domiciled students; £25,800 for Welsh-domiciled second years (on a longer course) compared with £27,800 for English-domiciled students, £46,850 for Welsh-domiciled students beyond their second year but not yet in their final year compared with £37,500 for English-domiciled, and £38,000 for those Welsh-domiciled students in the final year of a three-year or longer course compared with £43,000 for English-domiciled students.
- 11.12 Among part-time students the median net debt figures were £5,500 for Welsh-domiciled first years compared with £4,750 for English-domiciled part-time students; £6,432 for Welsh-domiciled second years compared with £7,504 for English-domiciled students; £7,800 for Welsh-domiciled students beyond their second year (but not in their final year) compared with £12,950 for English-domiciled students and £7,850 for Welsh-students in their final year of courses that had lasted at least three years compared with £5,000 for English-domiciled students.

12. Further information

- 12.1 For further information on the sample design, data collection and content of the dataset please see the separate technical report. For more detailed findings from the survey, please see the suite of tables. These provide information on the sources and amounts of student income and expenditure, and analysis by key student demographic characteristics such as gender and socio-economic group, and key study characteristics such as year of study and type of course.

13. Annex A – Technical details

Survey response

13.1 Table 1 shows the completion rates of the questionnaire for Welsh domiciled students.

Table 1: Welsh HEP and FEI questionnaire completion rates (excluding OU)

	Completed	Incomplete ⁸¹
All	1,972	8,139
Welsh HEP	1,625	5,909
Welsh FEI	347	2,230
Full-time	1,276	4,678
Part-time	696	3,460
Male	723	3,249
Female	1,093	4,285

Base: Students attending Welsh HEP or FEI sampled for SIES 2021 to 2022

Source: NatCen/IES 2021 to 2022

Diary response

13.2 Table 2 shows the level of diary returns for Welsh domiciled students. The seven-day spending diary was completed by 21.3% of Welsh-domiciled students who completed the questionnaire.

Table 2: Welsh domiciled diary completion rates (excluding OU)

	Completed	Incomplete
All	806	1,243
Welsh HEP	502	763
FEI	103	241
Full-time	575	839
Part-time	231	404
Male	251	543
Female	554	698

Base: Students sampled for SIES 2021 to 2022

Source: NatCen/IES 2021 to 2022

⁸¹ Incomplete questionnaires are comprised of students who were invited to take part in the survey but did not take part.