



Financial support for HE students since 2012

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Executive summary

- Recent policy changes in higher education, particularly the large increase in fees from 2012, have raised concerns about the affordability of university for poor students. Direct financial support from universities to students has been seen by some as a way of reducing the effect of these changes. This briefing note looks at the availability of student financial support in English universities, how it varies across different types of students and universities, and how universities have responded to policy changes since 2012.
- Overall, we estimate that students starting university in 2014 will receive on average £635 per year in financial support from universities. Among 2014 entrants with household incomes below £25,000, the average financial support is estimated to be £1,466 per year. This is similar to the level for the 2012 cohort and is lower than that for the 2013 cohort.
- Students with higher prior attainment tend to receive more financial support. Most academic scholarships set the eligibility threshold at ABB. This choice seems to be driven by the high-grade policy in student number control (SNC). When the exemption threshold for SNC was lowered from AAB to ABB in 2013, 18 out of the 23 universities that had AAB scholarships in 2012 reduced the eligibility threshold to ABB.
- Research-intensive (such as Russell Group) universities tend to have more generous financial support schemes than the less research-intensive ones (such as Million+ universities). Government contribution to the National Scholarship Programme (NSP) and the obligatory match funding by universities constitute a small part of total student financial support among the former, but are a very large proportion for the latter. As the NSP is to be abolished for undergraduates from 2015, it is highly likely that the amount of direct financial support available to poor students at less research-intensive universities will fall.
- Early indications from 2015/16 OFFA agreements suggest that highly-selective universities are planning to redirect support towards outreach activities whilst universities with more diverse intakes are planning to redirect money towards student engagement and retention. This may mean that disadvantaged students are worse off in the short run. However, the overall impact of these changes will depend on whether focusing on outreach activities and/or engagement activities once in university is more effective at improving access and retention for disadvantaged students in the long run.

1. Introduction

The higher education system in England has undergone significant changes in the past few years. In 2012, a set of new policies took effect, including the increase of the tuition fee cap to £9,000. The reform raised concerns about the affordability of university education for young people, especially those from disadvantaged backgrounds. Naturally, people may consider student financial support as a potential instrument to reduce barriers to higher education (HE). Previous IFS research² found that students who started university in 2012 would receive more financial support during their course than the 2011 cohort (to whom the pre-2012 rules apply).

Since then, further policy changes have been made or announced regarding student number control (SNC) and the National Scholarship Programme (NSP). As we will describe in detail in Section 2, these policies changed universities' incentives and obligations to provide financial support to certain students. This briefing note will address the following questions:

1. How much financial support will be available to undergraduate students entering university in 2014?
2. How does it vary across different types of students (e.g. by income) and groups of universities?
3. How does it compare to preceding cohorts, who enrolled in 2012 and in 2013?
4. What are the effects of recent policy changes on universities' design of financial support schemes? In particular, how have universities responded to the unexpected cut to the NSP for the 2014 cohort (which was announced after universities made plans of student support schemes)?

The briefing note is structured as follows. Section 2 explains the policy framework and what has changed in the past few years. In Section 3, we describe our modelling methods and sources of information. Section 4 answers the first three questions. One of our main findings is that those who started university in 2013 will on average receive more financial

² H. Chowdry, L. Dearden, W. Jin and B. Lloyd, 'Fees and student support under the new higher education funding regime: what are different universities doing?', IFS Briefing Note BN134, 2012 (<http://www.ifs.org.uk/bns/bn134.pdf>).

support over their entire course than both the preceding and following cohorts. Section 5 addresses the fourth question. We find universities increased their own contribution in response to the unexpected cut in government NSP funding, but we estimate that this failed to offset the cut in government spending. Section 6 looks into the future and discusses our views on the optimal roles of student support. We argue that non-transparent financial support from universities is not the best way to improve access to university for disadvantaged students and that the abolishment of the NSP is sensible. Section 7 concludes.

2. Policy background

Undergraduate students from England receive financial support from the government and universities. The government provides a maintenance grant and a maintenance loan, and the amounts of both depend on household income. Students with household incomes of no more than £25,000 a year are eligible for the maximum grant of £3,387 in 2014 (which is an increase from £3,250 in 2012 and £3,354 in 2013). The grant available falls linearly with household income and reaches zero for those with household income above £42,620³. In addition, all students are entitled to some maintenance loan. Depending on their household income, a student entering university in 2014 and living away from home outside London can get a maintenance loan of at least £3,610 and up to £5,555 per year in 2014. Students living at home will qualify for a lower amount, all else being equal, and students in London will qualify for a higher amount. Maintenance loans, like fee loans, are repaid after graduation when the individual earns above £21,000 p.a. Further description and analysis of the student loans and repayment system can be found in Crawford et al 2014⁴.

The government is not the only source of financial support; universities use some of their various revenue streams, such as tuition fees and investment incomes, to support students. Support from universities is non-repayable. Universities allocate financial support to students using their

³ £42,620 is the upper threshold at which no grant is given for 2014. It was £42,600 in 2012 and £42,611 in 2013 – see <https://www.gov.uk/student-finance/loans-and-grants>.

⁴ See C. Crawford, R. Crawford and W. Jin, ‘Estimating the public cost of student loans’, IFS Report R94, 2014, <http://www.ifs.org.uk/comms/r94.pdf>.

own criteria, which generally involve a mixture of academic attainment in school and household income. These are often combined with criteria that favour groups which are under-represented in HE. These bursaries and scholarships are publicised and, whilst many students will know whether or not they will receive an award before they enrol, this is not the case for all awards.

Prior to the 2012 reform, universities were obliged to provide a minimum bursary of at least 10% of the tuition fee to low-income students who qualify for the full government maintenance grant. Students enrolled since 2012 are no longer entitled to such a minimum bursary. But universities are still obliged to demonstrate their strategies and efforts to improve access for low-income and other disadvantaged students through the Access Agreement. Every university charging above £6,000 has to set out their planned outreach programmes and bursaries and scholarships for home/EU students in the Access Agreement, and the university must get their Access Agreement approved by the Office for Fair Access (OFFA) before the academic year begins. In addition, universities are obliged to fund the NSP jointly with the government, as explained below.

The National Scholarship Programme

The government provides financial support to low-income students through the National Scholarship Programme. Under the NSP, universities receive a financial contribution from the government and have to at least match it. They can then choose how to allocate the money across their students, subject to some general rules set by the government. The government requires that students must have a household income of £25,000 p.a. or less to be eligible to receive NSP awards and that each award must be at least £3,000 in the first year of study (which was reduced to £2,000 in 2014). The government pre-assigns each university a number of awards and contributes £3,000 (£2,000 from 2014) per award; the university must at least match the government contribution – it can offer double the number of NSP awards it is allocated or make each award more generous, or do a combination of both. A university could also incorporate the NSP funding into a larger university scheme, as long as the money going to students with household income of £25,000 or less exceeds the NSP contributions. In most universities, the NSP makes up just a small part of the overall financial support package on offer. We estimate

that the government contribution to NSP and the university match funding together account for about 25% of overall financial support for those starting university in 2014.

In 2012, the government provided £50 million for the NSP. This government contribution was increased to £100 million for the 2013 cohort, and was initially set to rise to £150 million for the 2014 cohort. Before 2014, the government NSP funding was allocated across universities in proportion to their student numbers, which meant universities with a higher proportion of disadvantaged students received less NSP funding per disadvantaged student. Rather sensibly, the government changed the allocation rule of NSP funding in 2014 so that institutions with proportionally more low-income students were allocated more NSP funding.⁵

The NSP was criticised as being an ineffective way to encourage participation⁶. In light of this and in the context of fiscal austerity, the government announced in June 2013 its intention to abolish the NSP for undergraduates from 2015–16. In November 2013 the Department for Business, Innovation and Skills (BIS) announced its plan to reduce the government NSP funding for the 2014 cohort from £150 million to £50 million⁷. This announcement came eight months after the preliminary allocation of NSP funding across universities was published and seven months after the universities submitted their Access Agreements to the Office for Fair Access (OFFA). In other words, this cut to NSP funding was announced after universities had designed their financial support packages and it meant that universities had to revise their plans. The reduction in the government contribution to NSP from £150 million to

⁵ Source: <http://dera.ioe.ac.uk/16318/1/HEFCE%202013-02.pdf>.

⁶ We argued this in a previous IFS briefing note (H. Chowdry, L. Dearden, W. Jin and B. Lloyd, 'Fees and student support under the new higher education funding regime: what are different universities doing?', IFS Briefing Note BN134, 2012, <http://www.ifs.org.uk/bns/bn134.pdf>). This has also been argued by the head of OFFA, Professor Les Ebdon in the Times Higher Education article on 14 November 2012 "Offa head attacks national scholarship programme", <http://www.timeshighereducation.co.uk/news/offa-head-attacks-national-scholarship-programme/421853.article>.

⁷ D Willetts, Written Ministerial Statement, <http://www.parliament.uk/documents/commons-vote-office/November-2013/28%20November/2.BIS-STUDENT-SUPPORT.pdf>.

£50 million comprised a reduction of government funding per award from £3,000 to £2,000 and a 50% cut to the number of awards allocated to each university. Additionally, universities were required to maintain the matched funding as planned in their Access Agreements (£150 million in total), meaning that institutions would have to contribute at least three times as much funding as they receive from the government.

In general, universities can choose the form in which to award financial support – as cash, fee waivers, other institutional services or a combination – but the NSP was subject to some constraints. For cohorts starting in 2012 and 2013, at most £1,000 per award could be given in cash. This cash limit excludes discounts for campus services such as accommodation. This restriction has been removed for the 2014 cohort⁸. Some universities offer scholarships as discounts for university accommodation or other campus services. Those benefits in kind are treated as cash support in this briefing note, since they provide a certain upfront benefit.

As the NSP is to be abolished from 2015, universities will no longer be under any strict obligations to offer financial support. Universities charging more than £6,000 in fees will still have to set out their strategies and commitments to widening participation in Access Agreements and get approved by the OFFA. But there is no clear rule on the minimum financial support that should be offered or the minimum spending on bursaries. In fact, the OFFA has explicitly encouraged universities to move spending from financial support to infrastructure and activities that support access (e.g. outreach activities) and student success (e.g. career service).⁹

The student number control

Since 2010, the number of undergraduates that a publicly funded university could admit has been capped by the government, under the so-

⁸ Source: <http://www.parliament.uk/documents/commons-vote-office/November-2013/28%20November/2.BIS-STUDENT-SUPPORT.pdf>.

⁹ OFFA claims that there was no evidence that financial support had any significant impact on students' university choice or likelihood of dropping out. Source: <http://www.offa.org.uk/guidance-notes/how-to-produce-an-access-agreement-for-2015-16/>.

called ‘student number controls’ (SNC)¹⁰. Each university is given an allocation before the academic year. If they recruit above the allocation, their direct grant from the government is reduced. In 2013–14, universities could recruit up to 3% more students than their allocation before incurring a grant reduction, and this so-called flexibility range was widened to 6% in 2014.

In 2012, the government introduced the ‘high-grade’ policy: all students with A-level grades of AAB or better became exempt from SNC. This equated to about 27% of accepted students being outside of SNC. The policy meant universities could expand if they could attract sufficient numbers of students with at least AAB. In 2013, the high-grade threshold was lowered to ABB.

In the 2013 Autumn Statement, the government announced an increase in overall SNC by 30,000 for the 2014 entry, and the removal of SNCs from 2015. In reality, the total SNC allocated to Higher Education Institutions (HEIs) for the 2014 entry is no higher than the total allocation in 2013. But the flexibility range has been widened, so the top of the flexibility range in 2014 is about 5% higher than in 2013.¹¹

In addition, universities with low average net fees (after deducting fee waivers) could bid for additional student numbers through the ‘core and margin’ process. For entry in 2012, Higher Education Funding Council for England (HEFCE) allocated 20,000 places under this scheme to 190 institutions (34 of which were HEIs) whose average net fees were at or below £7,500. Of the 9,643 places awarded to HEIs, 90% were to universities included in our analysis¹². Those who were allocated places in the previous year retained these places for the following cohort, starting in 2013. In addition, a further 5,000 places were made available in a new exercise for 2013–14, the majority of which again went to institutions whose average net fees were at or below £7,500. However, a ‘sizeable

¹⁰ The SNC is in place to limit the level of government spending on student loans and grants.

¹¹ Source: Table 2 in HEFCE ‘Recurrent grants and student number controls for 2014–15’ (<http://www.hefce.ac.uk/pubs/year/2014/201405/#d.en.86755>).

¹² HEFCE, ‘Universities and colleges awarded margin places by HEFCE in 2012–13’, <https://www.hefce.ac.uk/media/hefce/content/whatwedo/learningandteaching/howwefundit/newarrangementsforteachingfunding/Marginplaces.xls>.

minority' were awarded to those charging an average net fee of between £7,500 and £8,250.¹³ Overall, the number of places awarded through the 'margin' process accounted for only 6% of total SNC among the 90 universities we look at.

3. Methodology

This briefing note aims to paint a detailed picture of the financial support available at different universities and for different types of student, and how that has changed recently and in response to policy changes.

As we do not observe the actual data of financial support for individual students in real time, our research is based on a simulated data set of students, which uses the latest linked administrative data available (HESA-NPD 2011 to be described below), the latest 2012 HESA student numbers by institution and up-to-date institution-level information on the rules and availability of student support for students enrolling in 2012, 2013 and 2014.

We focus on the student support arrangements at 90 large HEIs in England, drawing on information from each individual HEI's website, from their access agreements with the Office for Fair Access (OFFA) and, where necessary, obtained by contacting the university's admissions office directly. The 90 HEIs we have looked at are listed in the appendix. We collect information on all substantial financial support schemes, not just the ones targeted at lower-income students or ones that are part of their access agreements.¹⁴ This information is that which was available as of May 2014; any revised or new information since then is not reflected in this briefing note. We have also collected information on all financial

¹³ HEFCE, 'Student number controls policy for 2013–14: clarification of "core and margin" numbers', http://www.hefce.ac.uk/media/hefce/content/news/news/2012/highereducationstudentnumbercontrolsfor2013-14/snc_note_201314.pdf.

¹⁴ The OFFA report in July looks at awards given to lower-income or disadvantaged students; however, we also cover awards given to advantaged students, such as those conditional on prior attainment only. We only omit financial support that is very specific and likely to affect few students, such as support for care leavers, since we have no good information on the number of eligible students within each university.

support schemes that were operating in HEIs in 2012 and in 2013 in order to examine how the provision of student support has changed.¹⁵

To calculate how much support each student at a HEI is eligible for, we need to know their household income, A-level attainment and other socio-economic characteristics that universities look at when allocating financial support. This information is not currently available for students who began university in 2012 and 2013 and for those who will start in 2014. This means that we need to simulate this based on the best information we have. In order to do this, we use linked administrative data from those students starting university in 2011, namely Higher Education Statistics Agency data linked to the National Pupil Database (HESA-NPD) 2011. These data contain information on the university, the subject, length of the course and individuals' characteristics such as previous academic attainments and deprivation scores of their neighbourhood. We assume that the distribution of these characteristics by university remains unchanged for the 2012, 2013 and 2014 cohorts, though we update the student numbers by institution using the latest available data (HESA data by institution for 2012). However, there is some information that is not recorded in this data, which means that we need to use imputation methods. For example, we do not observe household income in HESA-NPD. Instead, we use the Family Resources Survey (FRS) to construct the distribution of household income of families with young people in higher education. Then, in HESA-NPD, we construct a socio-economic index based on their free-school-meal status, secondary school type and neighbourhood characteristics. We assign each individual a household income on the basis of their socio-economic index, such that the overall distribution of household income follows our best estimate of the FRS distribution in the tax year prior to them entering university¹⁶. We do this

¹⁵ In an earlier briefing note we compared the system in 2012 to the system of bursaries and scholarships operating in 2011 – see Chowdry et al, 'Fees and student support under the new higher education funding regime: what are different universities doing?', IFS Briefing Note BN134, 2012, <http://www.ifs.org.uk/bns/bn134.pdf>.

¹⁶ Students were means-tested on their household income in tax year 2010–11 for academic year 2012–13, and the 2011–12 tax year income is assessed for academic year 2013–14, and so on. Because of small sample sizes, we pool five years of FRS data to estimate the distribution, but observations in each year are scaled to the level of the appropriate tax year for means-testing.

by estimating the distribution of household income in 2010–11 (for our 2012 cohort) and then we uprate this distribution by average earnings growth for the following two cohorts.¹⁷ This allows us to estimate whether students would be eligible for financial support on income grounds and, if so, how much.

When criteria such as household income and A-level tariff points guarantee eligibility, it is relatively easy to assign financial support to students in the simulated data. When the criteria are less straightforward (e.g. deservingness judged from personal statement), or when universities have only a fixed number of awards available, we allocate the awards to the students deemed to match the specified criteria most closely.¹⁸ This generally involves selecting the students with the very lowest neighbourhood rankings or the very highest academic rankings within an HEI, until the total number of awards available is reached, and defining only these students as eligible for support. This ensures that awards are allocated to the correct number of pupils at each HEI in accordance with their announcements in their websites and with OFFA agreements.

In this briefing note, we do not distinguish by the name or label of financial support, such as ‘bursaries’, ‘scholarships’ and ‘awards’. All cash support provided by universities is considered jointly and is referred to as ‘cash support’ in this briefing note. The reason for this approach is that, in some universities, the NSP has been integrated into their bursary or scholarship scheme; whereas in others it is separate.

We do, however, distinguish between fee waivers, which reduce a student’s fee *debt*, and cash support, which yields an immediate benefit to the student. The latter is often paid out in cheques, by bank transfer or as discounts on university accommodation and other services on campus. For individuals who will go on to have some of their debt written off 30 years

¹⁷ Implicitly, we assume that the household income distribution of university students does not change over time, except for the increase in scale in line with average earnings. To the extent that the composition of students varies across cohorts, our estimates of financial support will be biased.

¹⁸ For example, one university defined eligible students as those ‘from low income households who show great academic potential’ and state ‘A panel will make a decision based on your supporting statement’; we take an average of each individual’s academic ranking within the university and his/her ranking of socio-economic status within the university, and assign scholarships according to this composite rank.

after graduation, a reduction in their fee debt will make no difference to them financially. Hence, where there is an option for students to choose between a fee waiver and cash support of the same amount, we assume that students will always opt for the cash support. For the same reason, there is a key difference between fee waivers and cash support in their real cost to the taxpayer. Since fee loans are not expected to be repaid in full by all graduates, fee waivers will reduce government spending on loan subsidies and therefore be less costly than cash bursaries of the same nominal amount.

It needs to be remembered that we are using simulated student data based on the most up-to-date information available, including latest student numbers by institution. For the 2012 cohort, we use the number of first-year UK full-time undergraduate students at the institution level in 2012¹⁹. As we do not have actual student numbers for the 2013 or 2014 cohort, we utilise the latest numbers of acceptances from UCAS.²⁰ We assume that the growth rate for first-year student numbers at each institution between 2012 and 2013 is the same as the growth rate for their acceptance numbers. We further assume that student entry numbers will stay the same between 2013 and 2014 at each institution. The initial 2014 allocation of SNCs by HEFCE is about 0.4% below the 2013 total for all HEIs. But there is also increased flexibility for HEIs to recruit over the SNCs. And with large proportions of students exempt from SNC, it is difficult to gauge whether student numbers will increase in 2014. If we overestimate (underestimate) the number of students in an institution, we would then underestimate (overestimate) the average level of support available at that institution.

4. Availability of financial support

What is available for different types of students starting in 2014?

Most universities have multiple financial support schemes, with different eligibility and selection criteria. Out of the 90 mainstream universities we

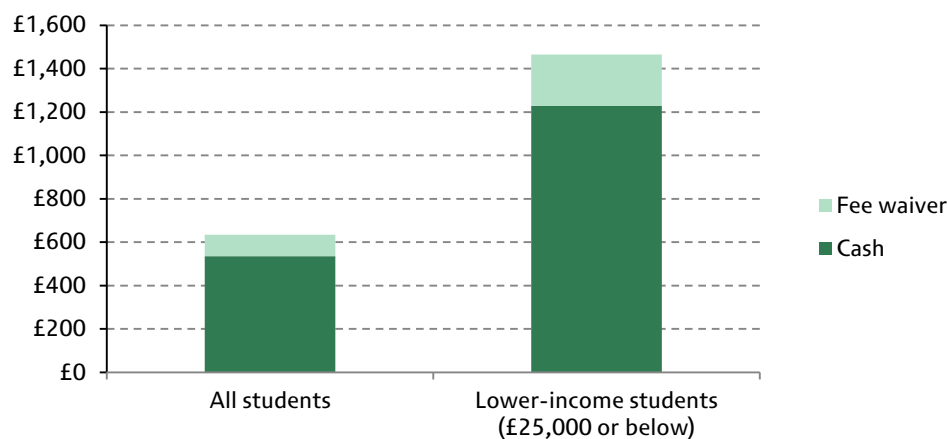
¹⁹ Source: Table 11b in ‘Students in Higher Education Institutions’ (https://www.hesa.ac.uk/index.php?option=com_pubs&Itemid=&task=show_year&pubId=1&versionId=25&yearId=297).

²⁰ Source: <http://www.ucas.com/data-analysis/data-resources/data-tables/he-institution>.

have studied, all universities offer the 2014 cohort some student support based on household income. Some have additional criteria such as coming from the local area or region, coming from a neighbourhood with a historically low HE participation rate and being the first generation in the family to go to university. Thirty-six universities have schemes that are solely merit based in addition to their income- or disadvantage-based ones.

On average, students entering university in 2014 are estimated to receive cash support of £535 per year and fee waivers of £100 per year over their course (Figure 4.1). These averages are small because high proportions of students will receive zero financial support from universities. We estimate that only 39% of students will receive some cash support and 10% will receive some fee waivers. Fifty-eight per cent of students will get no financial support from universities at all.

Figure 4.1 Average cash support and fee waiver per year of study for 2014 cohort



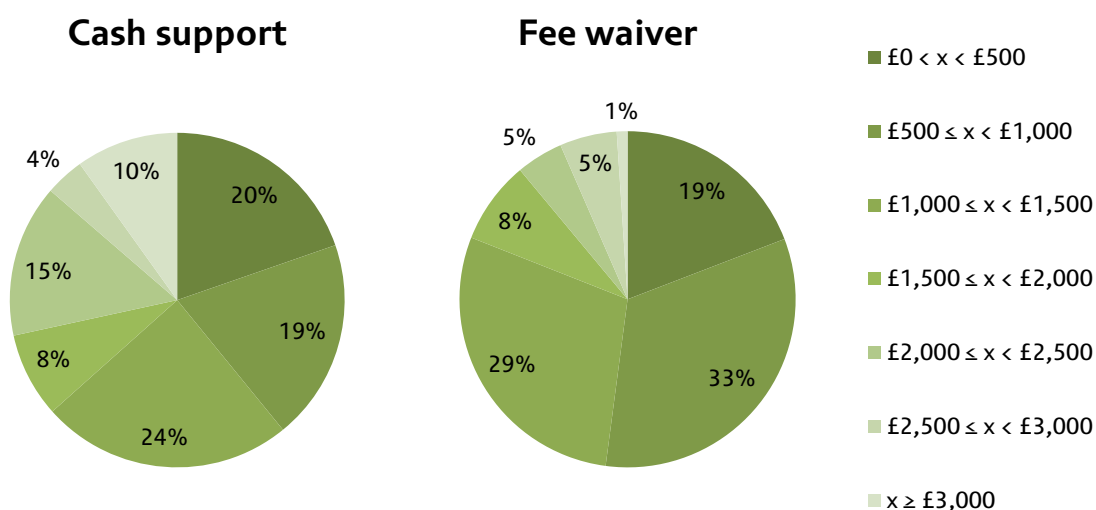
There is more support for students from lower-income households. Prior to the 2012 reform, there was a statutory minimum bursary of 10% of the upper fee level for students who receive the maximum government grant (i.e. with household income of £25,000 or below)²¹. For post-2012 cohorts, low household income is no longer a guarantee of bursaries or scholarships. Among those with incomes of £25,000 or below (which constitutes about 35% of our sample), the average financial support available is estimated to be £1,466 per year (including £1,229 as cash

²¹ See OFFA Press Release, 'Minimum bursary to be 10% of upper fee limit' (<http://www.offa.org.uk/press-releases/minimum-bursary-to-be-10-of-upper-fee-limit-says-offa/>).

support and £237 as fee waiver). Seventy-eight per cent of these students will receive some cash support and 23% will receive some fee waivers.

Figure 4.2 shows the distribution of non-zero cash support and fee waivers for the lower-income students entering university in 2014. Within those who will receive cash support, about 40% will receive less than £1,000, another quarter will receive £1,000–£1,500, and only 10% will receive £3,000 or more a year. Among those receiving some fee waivers, over 50% receive less than £1,000 and only 1% receive more than £3,000.

Figure 4.2 Distribution of non-zero cash support and fee waivers per year for 2014 cohort, if household income is £25,000 or below



The generosity of student support varies systematically across universities. In general, students in research-intensive universities will receive more financial support on average. As seen in Figure 4.3, Russell Group universities are estimated to give on average £1,254 p.a. per student, compared with £322–£786 in the other four groups of universities. Most probably, this is due to the financial wealth of the institutions within the Russell Group.²² This allows them to spend a lot more discretionary funding on student financial support than other universities. The same pattern was observed before the 2012 reform and

²² Russell Group universities tend to have high income per student (though not all income will be spent on student support) – see <http://www.hesa.ac.uk/dox/dataTables/finance/download/staffin1112-1213.xlsx>.

has been documented in Chowdry et al (2012).²³ If we focus on students from households with incomes of no more than £25,000, the differences across universities are bigger in absolute terms. The average support available to these lower-income students is estimated to be £2,860 per year in Russell Group universities, followed by £1,896 in the 1994 Group, and is lowest at £721 in Million+ universities.

Figure 4.3 Average annual financial support by groups of universities for 2014 cohort

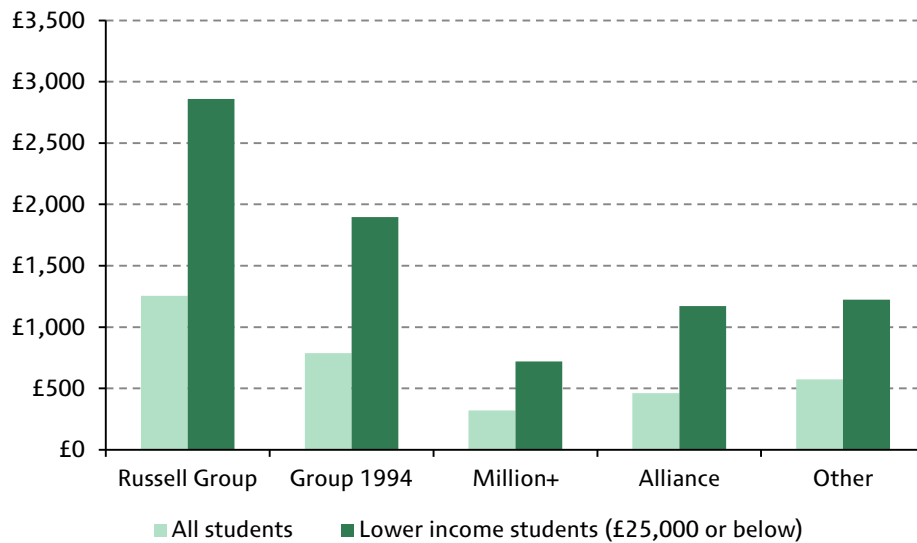
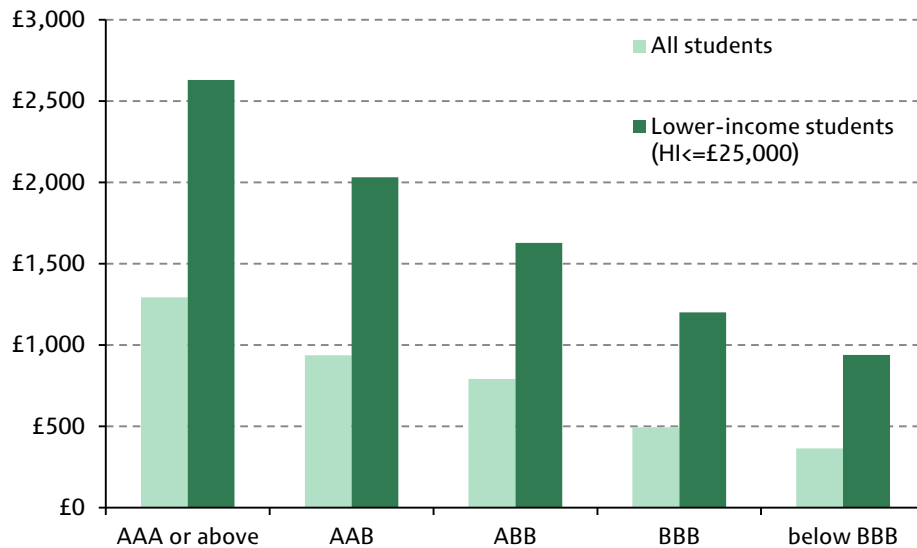


Figure 4.4 Average annual financial support by prior attainment for 2014 cohort



²³ Chowdry et al, 'Fees and student support under the new higher education funding regime: what are different universities doing?', IFS Briefing Note BN134, 2012 (<http://www.ifs.org.uk/bns/bn134.pdf>).

Lastly, students with higher academic attainment will receive more support. We estimate that students who achieved AAA or above at A-levels will on average receive £1,294 per year. This falls to £793 for students with exactly ABB and to £364 for those below BBB. Among lower-income students (whose household income is at or below £25,000), the estimated difference is also large: from £2,630 for AAA+ students to £939 for those below BBB.

How does it compare to preceding cohorts, who enrolled in 2012 and in 2013?

Overall, universities' support packages increased in generosity from 2012 for the 2013 cohort but reverted back close to 2012 levels for the 2014 cohort. Figure 4.5 shows that the mean support for all students rose from £620 per year, received by the 2012 cohort, to £703 for 2013 entrants. It then fell to £635 for the 2014 cohort. The overall change between 2012 and 2014 is therefore negligible (2.3% in nominal terms, which is slower than the increase in the Retail Price Index²⁴). Such a trend is not surprising, as the level of Government funding increased for the 2013 cohort and was cut back for the 2014 cohort.

It is worth stressing that our analysis compares the financial support available to different cohorts, rather than how much financial support was or will be given out every year. By contrast, the OFFA report published in July²⁵ documented an increasing trend in total expenditure on financial support for lower-income students and other under-represented groups from 2012 to 2014.²⁶ Their figures include spending on all cohorts who were or will be present in the specific academic year. Because the predicted expenditure in 2014 will be distributed to 2012, 2013 and 2014 cohorts, the OFFA figures mask the fall in overall generosity that will be experienced by the 2014 cohort relative to the 2013 cohort. Another

²⁴ The RPI is forecasted to increase by 5.4% from 2012 Q4 to 2014 Q4 using OBR forecasts. See Table 1.7 of 'Economic and fiscal outlook supplementary economy tables - March 2014' (http://www.budgetresponsibility.org.uk/pubs/March_2014_EFO_Economy_Supplementary_Tables.xls).

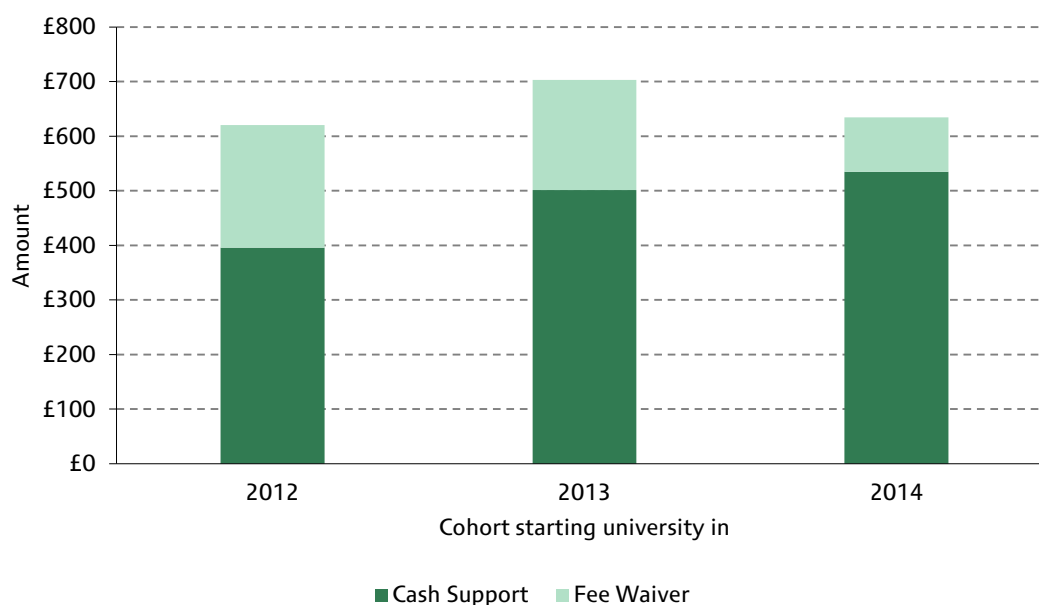
²⁵ OFFA 2014, 'Do bursaries have an effect on retention rates?' (<http://www.offa.org.uk/wp-content/uploads/2014/03/OFFA-2014-02.pdf>).

²⁶ Source: Office For Fair Access 'Outcomes of access agreement, widening participation strategic statement and National Scholarship Programme monitoring for 2012-13'

source of differences in our findings is that we cover financial support for all students, not just the disadvantaged ones.

Figure 4.5 also suggests that the average cash support offered by universities has grown throughout whilst fee waivers have fallen. The proportion of support offered as cash has increased from 65% for 2012 entrants to 71% for 2013 entrants and to 84% for the 2014 cohort. In principle, cash support is more beneficial to students than a fee waiver of the same amount²⁷, and cost the same to universities. Thus, universities have an incentive to offer most of their student support in cash rather than in fee waivers²⁸, subject to the rule of £1,000 maximum cash in NSP awards that was in place in 2012 and 2013. Since that rule was abolished in 2014 and the NSP was cut back in 2014, the incentives to offer fee waivers were substantially reduced.

Figure 4.5 Average cash support and fee waiver per year of study for different cohorts



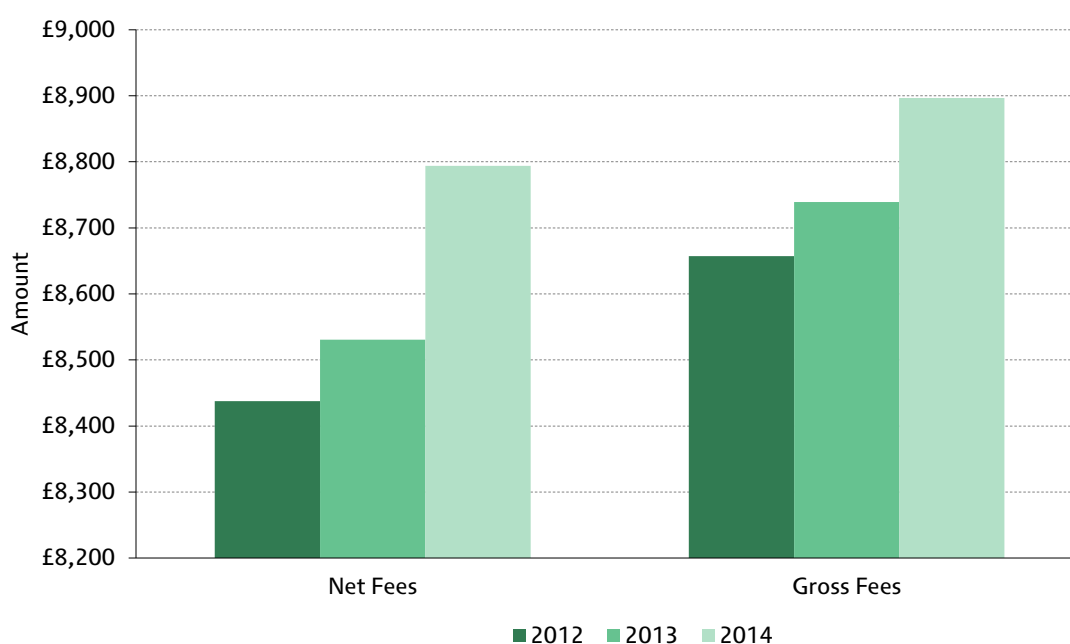
The decline of fee waivers came at a time of increasing fee levels (in cash terms). Figure 4.6 shows our estimates of the average annual tuition fee before and after fee waivers. On average, the headline fee facing the 2014 cohort in our sample will be around £8,900, 1.8% higher than the level for

²⁷ Upfront cash support is immediately useful whereas fee waivers only reduce the amount that may or may not be paid back in future.

²⁸ Some universities may want to offer fee waivers rather than cash bursaries so as to bring down the average net fee. This would potentially allow them to expand.

the 2013 cohort and 2.8% higher than the 2012 cohort. After fee waivers, the average fee will be around £8,800 for the 2014 cohort, a 4.2% increase relative to the 2012 cohort. But these increases are below inflation as measured by RPI²⁹. As the tuition fee cap has remained at £9,000 in cash terms, more universities are now charging fees at the cap. In fact, 77 out of the 90 large HEIs we looked at have at least one course with £9,000 tuition fees in 2014.

Figure 4.6 Net and gross fees



In 2012, 20,000 places were awarded to universities outside of their student number control (SNC). These ‘margin’ places were awarded to universities charging net fees of less than £7,500. For the 2013 entry, universities retained their number of ‘margin’ places from the previous year. An additional 5,000 places were also awarded. These places were awarded to universities charging net fees of no more than £8,250 rather than £7,500.³⁰ Only 12 out of the 90 HEIs we consider were awarded ‘margin’ places in the 2013 exercise. This suggests that for the majority of

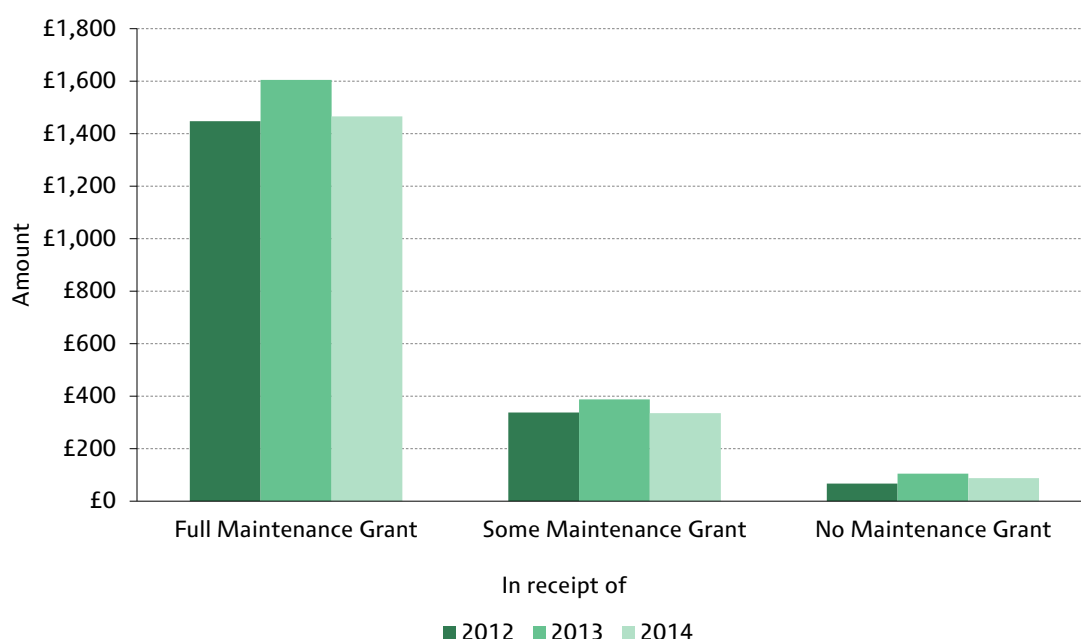
²⁹ The RPI is forecasted to increase by 5.4% from 2012 Q4 to 2014 Q4 using OBR forecasts. See Table 1.7 of ‘Economic and fiscal outlook supplementary economy tables - March 2014’, www.budgetresponsibility.org.uk/pubs/March_2014_EFO_Economy_Supplementary_Tables.xls

³⁰ BIS/HEFCE, ‘Student Number Controls for 2013/14’, http://www.hefce.ac.uk/media/hefce/content/news/news/2012/highereducationstudentnumbercontrolsfor2013-14/tmr_letter_april_2012.pdf

universities we consider, reducing net fees to increase student numbers is not seen as economical.

Household income is often used by universities to allocate financial support. As the government has set the household income eligibility of NSP at £25,000, this is the most common income threshold used in financial support by universities, in both NSP schemes and other schemes designed by universities. Another income threshold commonly used is £42,620³¹, the threshold above which the student would not qualify for any government maintenance grant. Among 2014 entrants, students with household incomes below £25,000 will on average receive £1,466pa, whereas those with incomes between £25,000 and £42,620 will receive on average only £335pa. Finally, those students coming from households with income above £42,620 will receive £88 on average per year. Figure 4.7 shows that despite a peak for 2013 entrants, average annual support for the 2014 cohort is similar to the level received by 2012 entrants in each income group. The largest nominal increase over the period was for those with household incomes above £42,620, and this was only around £20.

Figure 4.7 Mean average annual support by household income

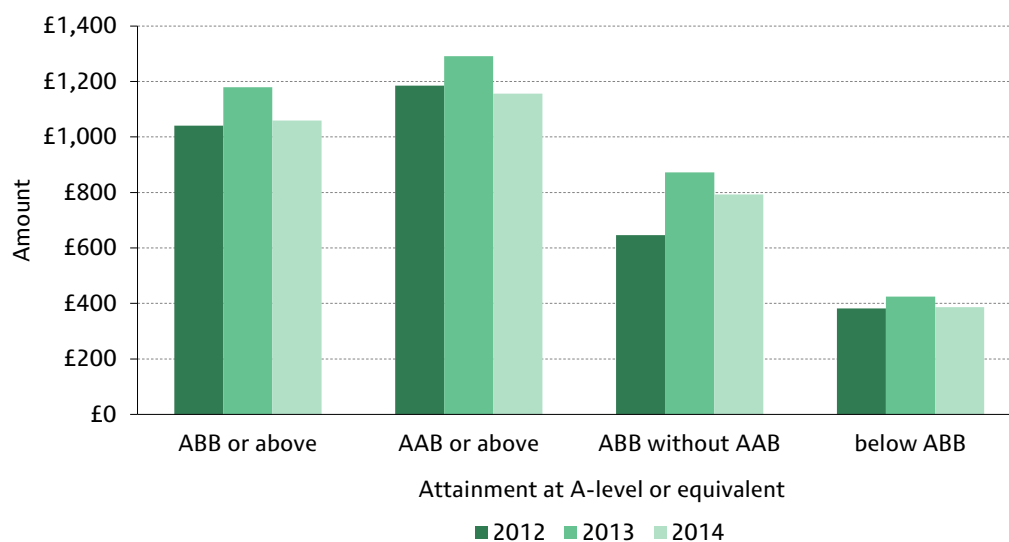


Note: The income boundary at which a student qualifies for the full maintenance grant is unchanged for all years at £25,000. The income boundary at which no maintenance grant is paid, however, changed from £42,600 in 2012, to £42,611 in 2013 and then £42,620 in 2014.

³¹ The threshold has increased from £42,600 in 2012 and £42,611 in 2013 to £42,620 in 2014.

As discussed earlier, higher achievers entering in 2014 will on average receive more support than others. The same was true for previous cohorts, but there are some interesting changes over the cohorts. In 2013, the grade threshold at which students do not count towards the university's student number limit changed from AAB in 2012 to ABB. This has incentivised many universities to lower their threshold for merit-based bursaries and scholarships to ABB. Figure 4.8 demonstrates that students entering university in 2012 who achieved ABB but not AAB at A-levels received £646 per year on average; while their counterparts who started in 2013 received £872 – an increase of 35%. This compares to 9% for students with AAB or above. It is plausible that some universities attempted to attract high-grades students with financial support and expand in this way. The government has announced its intention to abolish student number controls from 2015³². That would reduce the incentive for universities to favour in particular students with at least ABB in their student support design. But academic excellence is likely to remain an important factor for prioritising student support, if universities want to improve the academic standard of their intake.

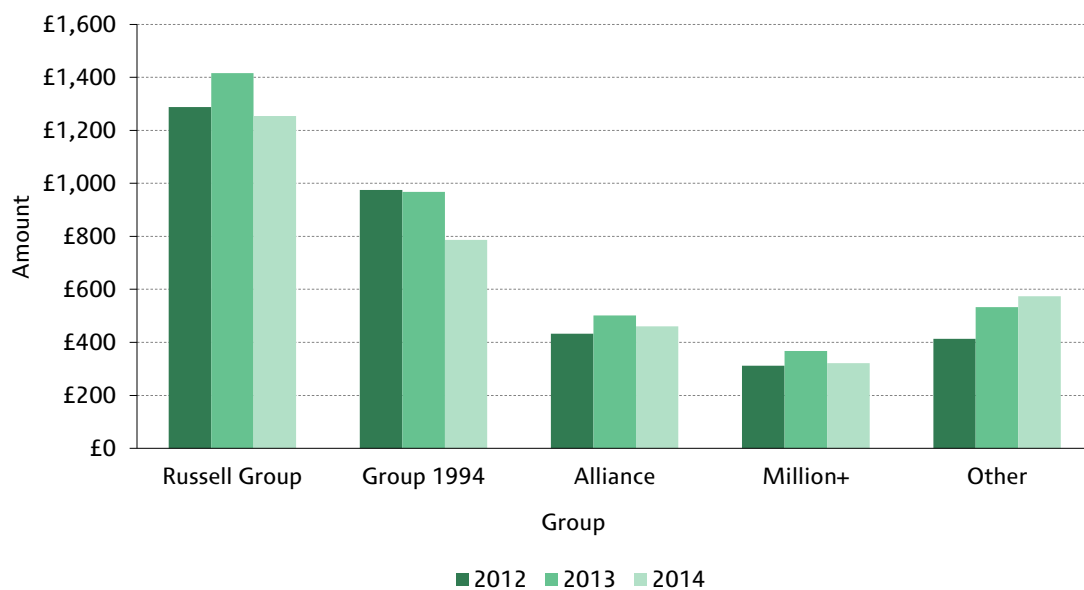
Figure 4.8 Mean average annual support by prior attainment



³² See 1.202 of the Autumn Statement 2013, https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/263942/35062_Autumn_Statement_2013.pdf.

All university groups increased financial support per student for their 2013 cohort apart from Group 1994. For the 2014 cohort, financial support per student fell across the board apart from the ‘Other’ group. Comparing the 2014 cohort with the 2012 one, the less research-intensive universities have increased spending on financial support per student, whilst the more research-intensive universities (Russell and 1994 Groups) have reduced it. However, the level of financial support available at these universities still remains much higher than at the other types of university.

Figure 4.9 Mean average annual support by group



Note: The universities within these groups are listed in the appendix. In the case of a university having changed group during the period, they will be placed in the Group they were in in 2011.

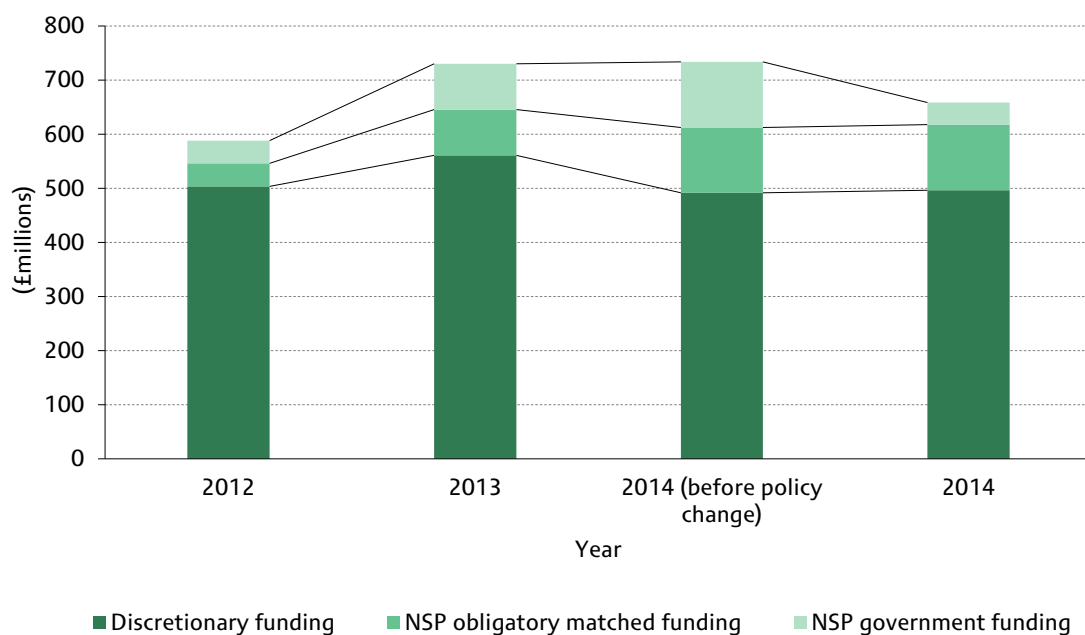
5. Policy changes and university responses

The unexpected cut to NSP for the 2014 cohort

In November 2013, BIS announced significant changes to the NSP scheme for entry in September 2014. Government contribution to the scheme was cut from a planned £150 million to £50 million. This announcement came after universities had designed their financial support schemes and agreed their Access Agreements with the OFFA. Now, universities are required to maintain the matched funding which was planned in their Access Agreements under an assumption of more generous government funding. This means that institutions will have to contribute at least three times as much funding as they receive from the Government for the 2014 cohort.

In addition to the government funding and the obligatory matched funding from universities, institutions can choose to spend extra on student support, which we refer to as ‘discretionary’. Figure 5.1 illustrates the change in total expenditure on student support, and the contributions from these three streams. We look at finalised allocations of government funding for NSP for the 2012 and 2013 cohorts, the preliminary allocations for the 2014 cohort (published in March 2013), and the revised/final allocations after the policy change (published in February 2014).

Figure 5.1 Sources of funding for student financial support



Note: the figure is based on our sample of 90 institutions, a subset of all institutions that receive NSP funding from the government.

The first thing to note is that discretionary funding constitutes most of the funding – around £500 million out of a total of about £650 million (75%) for the 2014 cohort. The proportion was similar in 2013 and was higher in 2012 at 86%.

As we focus on 90 of the HEIs in England, the total government contribution to these HEIs was £41 million for the 2014 cohort, less than the £50 million total³³. For the 2013 cohort, Government contributions and match funding both doubled relative to the 2012 cohort (an increase to

³³ Some NSP money is awarded to Further Education Colleges (FECs) which are outside the scope of this briefing note.

£85 million for the HEIs we cover). Discretionary funding also increased by around £60 million for the 2013 cohort relative to the 2012 one.

The original plan for the 2014 cohort was to again significantly increase both the government contributions and the match funding (to £121 million for the 90 HEIs we cover). We collected information before the policy announcement and found universities were planning to reduce their 'discretionary' funding (the bottom part in the third bar in Figure 5.1). That reduction was going to offset the increase in the Government contribution and universities' match funding to NSP and leave the total financial support available to the 2014 cohort at a similar level to that for the 2013 cohort. In other words, the government's initial plan to further expand the NSP for the 2014 cohort would fail to make them better off than the 2013 cohort in any significant sense.

As announced by BIS, the government contribution to NSP for the 2014 cohort will be reduced to £50 million (£41 million for the 90 HEIs we cover), while the match funding is obliged to be kept the same (£121 million for the 90 HEIs we cover). Universities could react by increasing their discretionary spending, if they want to protect students from such a cut.³⁴ Overall, we find that discretionary spending has marginally increased after the policy change. However, the increase was only £5 million, compared to the approximately £80 million shortfall created by the reduction in government spending. Thus, the 2014 cohort will be worse off on average from the unexpected cut to NSP.

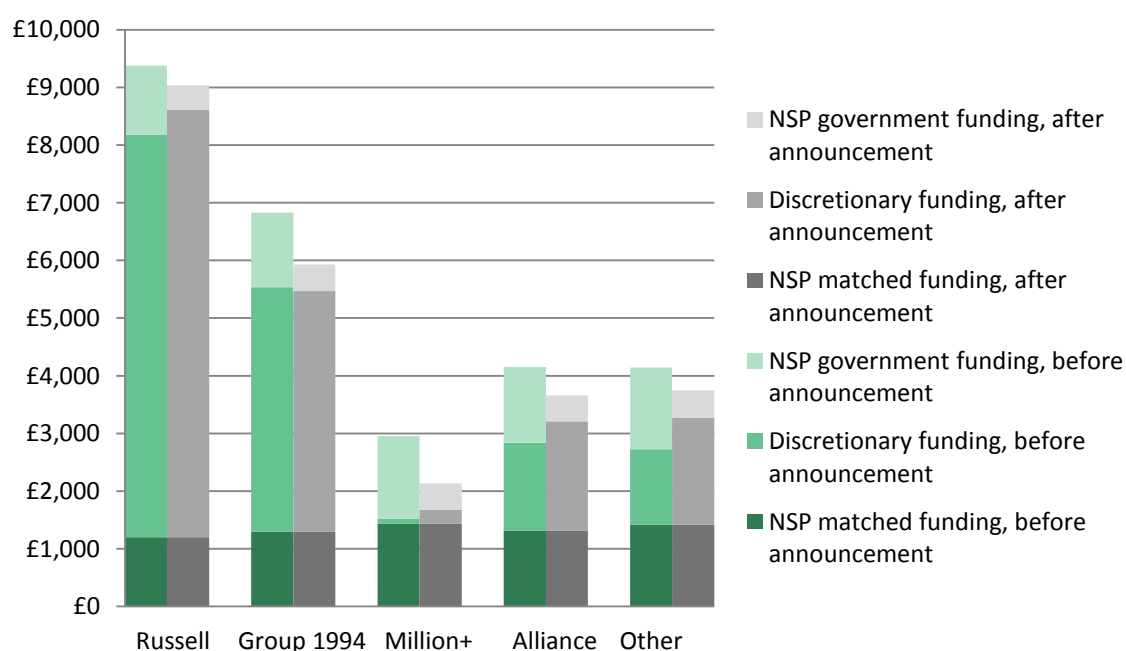
As one might expect, different universities have reacted differently to the unexpected policy change. Figure 5.2 shows, by university group, the NSP government contribution, the university match funding, and discretionary funding per low-income student before and after the policy announcement.³⁵ It is clear that the government contribution is reduced significantly for every group of universities. Universities' matched contributions remain the same as before the policy, as required by OFFA. Average discretionary funding provided by the universities increased in all groups except Group 1994. The increase ranged from just £158 per student among Million+ universities to £544 among the 'other' group.

³⁴ HEIs could also reduce their discretionary spending, since it's purely at their discretion.

³⁵ The eligibility criteria for the NSP include household income below £25,000.

Those increases are likely to be motivated by an attempt to keep the overall support packages similar to what was announced before the policy change in order to mitigate the impact of the unexpected NSP cut on students. However, the increase in discretionary funding did not offset the cut in government funding, and as a result, the total support for low-income students fell after the policy announcement.

Figure 5.2 Average financial support for students with household income \leq £25,000 by HEI group, before and after the policy announcement to reduce NSP funding



Note: this is financial support for the 2014 cohort for all years of study.

The high-grade policy

As explained in Section 2, universities face a financial penalty if they recruit significantly more students than their allocation under the 'student number controls' (SNC)³⁶. In 2012, all students with A-level grades of AAB or better were exempt from SNC. The policy meant universities could expand if they could attract sufficient numbers of students with at least AAB. One potential way to attract such students is to promise to give a scholarship to every entrant with results of at least AAB. We found among our sample of 90 mainstream universities that 26 universities had transparent academic scholarships in 2012 and 23 of them set eligibility at AAB.

³⁶ The SNC is in place to limit the level of government spending on student loans and grants.

In 2013, the government lowered the exemption threshold to ABB. Promptly, 18 universities changed their eligibility threshold from AAB for the 2012 cohort to ABB for the 2013 cohort. Such a response is arguably motivated by those universities' desire to expand. It is not clear that scholarships play an important role in high-achieving students' decisions about which university to go to. Meanwhile, there is certainly no evidence that the HE sector on the whole expanded through an increase in students with ABB or above. In fact, the proportion of 18-year-old UK acceptances who have ABB or higher fell by 1 percentage point in English institutions in 2013.³⁷

The ABB threshold has been maintained for the 2014 cohort. Unsurprisingly, the most common academic threshold for scholarships is still ABB. Of the 30 universities that have transparent academic scholarships, 22 set eligibility at ABB.

Overall, it is clear that universities' design of academic scholarships has been strongly influenced by government policies. The government plans to abolish student number control from 2015 onwards. This will remove an incentive for universities to favour students with at least ABB. While universities will probably continue to favour high-achieving students and offer purely merit-based scholarships, it seems likely that ABB will no longer be the 'magical' threshold.

6. The bigger picture and the outlook

As argued in Chowdry et al (2012)³⁸, one problem with the current system of university-designed financial support is the lack of transparency. We define a financial support scheme as transparent if all students meeting the eligibility criteria are entitled to an award. This allows students to figure out how much financial support they will get *before* they choose to enrol. We believe that for financial support to affect young people's participation decision it has to be transparent. However, at the moment, around a third of universities have no transparent income-based schemes at all.

³⁷ Source: UCAS 2013 end of cycle report

³⁸ See Chowdry et al 2012, 'Fees and student support under the new higher education funding regime: what are different universities doing?', IFS Briefing Note BN134, <http://www.ifs.org.uk/bns/bn134.pdf>

The transparency problem is at least partly attributable to the NSP, as explained in Box 1. We found that the number of HEIs which have no transparent income-based schemes at all has fallen marginally between 2012 and 2014, but remains around a third. Given that the NSP has kept its main characteristics unchanged throughout the period, it is unsurprising that transparency has not improved much. Meanwhile, we noticed that all Russell Group universities have had at least one, income-related ‘transparent’ scheme, for each cohort of the three cohorts. These universities are, in general, better able to afford such schemes due to greater amounts of financial wealth and smaller proportions of lower-income students.³⁹

Box 1. The NSP and the transparency problem

Since the government only funds a specified number of NSP awards at each university, and universities are only obliged to match the government funding, many universities just double the number of awards allocated by the government or double the size of each award. In either case, the number of NSP awards at the university is fixed. Almost inevitably, this fixed number of places is smaller than the number of individuals that are eligible. And universities use other criteria to decide which of the eligible students should be prioritised. Even if the selection criteria is clearly specified (for example, the 100 students from lowest-income households), it is impossible for individual students to find out whether they will get the support before they actually enrol. In other words, such schemes are not transparent from the student’s perspective.

Other universities incorporate the NSP funding (received from government and their own matched contribution) into their own income-based support programmes. Typically, there is a clear correspondence between household income and the amount of support a student is entitled to. In this case, the programme is completely ‘transparent’ in the sense that any student can look at their household income and work out how much support they will get if they go to that university.

Additionally, about a third of universities have opted to supplement the NSP with another income-related scheme, whereby they allocate NSP awards to a fixed number of students, and provide another typically less-generous bursary to all other students from low-income households.⁴⁰ Such arrangements guarantee low-income students a minimum level of support, but not the full knowledge of how much they will receive until they enrol.

In short, in about two-thirds of the 90 major universities we have looked at, the NSP has a fixed number of awards and is not transparent. As a result, it is unlikely to affect students’ decisions about which university to go to and whether to participate at all. This means the NSP is not an effective way to widen participation, which provides some rationale to its abolishment from 2015.

³⁹ Russell Group Universities tend to have high income per student (however not all income will be spent on students) - see www.hesa.ac.uk/dox/dataTables/finance/download/staffin1112-1213.xlsx

⁴⁰ Sometimes the bursary could not be held at the same time as the NSP award, and sometimes it is on top of the NSP.

The argument that the NSP was ineffective in widening participation has been made in a previous IFS briefing note⁴¹ as well as in an evaluation report commissioned by the government⁴². In our view, this justifies the policy decision to abolish the NSP for undergraduates from 2015–16 onwards.

Given that universities would not fully compensate for the unexpected cut to NSP in 2014, it seems likely that the eventual abolition of the NSP will result in sizeable reductions to the amount of support available. Some readers might be concerned about the level of support that will remain available to lower-income students, particularly in universities where the NSP is currently the main funding source for student financial support.⁴³ In fact, across the 172 institutions that have submitted their 2015 Access Agreements to OFFA, total commitments to financial support have fallen from £465 million in the 2014 Access Agreements⁴⁴.

It's worth stepping back and rethinking the objectives that we should aim for in higher education and how financial support fits in. Financial support from universities may encourage or enable some disadvantaged students to go to university and/or complete their course who would not otherwise. But evidence of this is weak. OFFA research using pre-2012 data found that bursaries had no significant impact on students' university choice or likelihood of dropping out.⁴⁵ Unfortunately, there is little empirical evidence on the effects of financial support under the new fee regime that has been in place since 2012.

⁴¹ See Chowdry et al, 'Fees and student support under the new higher education funding regime: what are different universities doing?', IFS Briefing Note BN134, 2012 (<http://www.ifs.org.uk/bns/bn134.pdf>).

⁴² L. Bowes, L. Thomas and R. Moreton, 'Formative evaluation of the National Scholarship Programme' March 2013 (<http://www.hefce.ac.uk/media/hefce/content/pubs/indirreports/2013/nspevaluation/NSP%20evaluation%20-%20year%20one%20findings.pdf>).

⁴³ For example, the Million+ group is estimated to provide £242 discretionary funding per low-income student in addition to £1,435 obligatory NSP funding for low income students entering university in 2014.

⁴⁴ Source: <http://www.offa.org.uk/press-releases/5454/>.

⁴⁵ OFFA analysis has looked at the relationship between the amount of financial support students were eligible for and their continuation at university using pre-2012 data. Source: <http://www.offa.org.uk/wp-content/uploads/2014/03/OFFA-2014-02.pdf>.

Meanwhile, there are other arguably more effective or efficient policy instruments. For example, student loans from the government are likely to be a cheaper solution to the problem of credit constraints; and means-tested maintenance grants will also work if poor students are debt-averse. Both of these are already offered by the government. They have the advantage of being indiscriminate in the sense that the student's entitlement does not depend on how resourceful their university happens to be. And there is evidence that the increase in the government maintenance grant in 2006 had a positive effect on HE participation.⁴⁶ The only argument for university-designed financial support rather than government grant is that universities might have more information than the government to decide which (groups of) students are on the verge of dropping out due to financial constraint. This is an argument for the existence of hardship funds, which are discretionarily given to students who experience particular financial hardship during their course, not an argument for non-transparent bursaries such as the NSP to new entrants.

More importantly, we know that the socio-economic gap in HE participation is primarily due to the gap in Key Stage 5 attainment. Conditional on Key Stage 5 results, there is little difference in HE participation rates between young people from affluent and disadvantaged neighbourhoods.⁴⁷ Therefore, raising the HE participation rate of disadvantaged pupils requires interventions that improve their Key Stage 5 attainment. It might be achieved by improving schools, through better teaching, better guidance on A-level subject choice and on university application, or by raising young people's aspirations and understanding of the HE system. Outreach activities and summer schools organised by universities are likely to be more effective here than promises of financial support at university. As universities will no longer be obliged to match fund the NSP from 2015, they will have more flexibility to allocate their resources in ways they deem appropriate. Indeed, OFFA has explicitly encouraged universities to shift spending from financial support to

⁴⁶ Dearden et al (2011) estimates that an £1,000 increase in maintenance grant raises the participation rate by 2.6 percentage points (L. Dearden, E. Fitzsimons and G. Wyness, 'The impact of tuition fees and support on university participation in the UK', 2011, IFS Working Paper W11/17).

⁴⁷ For example, see Figure 6 in C. Crawford, 'Socio-economic gaps in HE participation' IFS Briefing Note 133, 2012 (<http://www.ifs.org.uk/bns/bn133.pdf>).

infrastructure and activities that support access and student success, and to base their spending decisions on evidence.⁴⁸ Early indications from OFFA access agreements for 2015/16⁴⁹ suggest that highly-selective institutions are planning to redirect money from bursaries/fee-waivers to more long-term outreach work such as summer schools and mentoring, while universities with more diverse student bodies are planning to redirect money towards helping disadvantaged students engage with their studies and settle into university life, rather than on old-style bursaries. It therefore looks likely that bursaries for disadvantaged students will fall across all types of institutions. We think the principles behind this change are sound and of course we would welcome more research on the effectiveness of various programmes that support students' progression at university or employment afterwards.

If financial support to poor students does not influence their participation or drop-out rates, it might still be worthwhile. By definition, financial support will improve the recipient's welfare. This might be considered desirable and justifiable in its own right, just like other distributional policies that we have. For example, the government routinely transfers money to individuals who are (temporarily) on low income, and some benefits, such as the child benefit, have not been designed to affect behaviour at all. To the extent that society cares more about certain groups of students than the taxpayer or other recipients of university funding, it is worthwhile to provide such groups with financial support. Obviously, the government maintenance grant for students from low-income households already serves this purpose. If one thinks that in general lower-income students deserve more financial support than their current entitlement, then the solution is to increase the amount of government maintenance grant for them, rather than use some non-transparent university-designed schemes such as the NSP. It is not clear to us that universities are any better placed than the government to determine who are more deserving.

⁴⁸ <http://www.offa.org.uk/guidance-notes/how-to-produce-an-access-agreement-for-2015-16/>.

⁴⁹ See <http://www.offa.org.uk/wp-content/uploads/2014/07/Access-agreements-for-2015-16-key-statistics-and-analysis.pdf>.

7. Conclusion

Since the increase in tuition fees in 2012, policymakers and the public have been concerned about the affordability of university education for disadvantaged young people. Financial support from universities is one of the many instruments which in theory can reduce barriers to higher education. This briefing note has examined the availability of student financial support, how it varies across different types of students and groups of universities, how it varies across the cohorts that enrolled in 2012, 2013 and 2014 and how universities' design for financial support responds to policy changes.

Overall, we estimate that students starting university in 2014 will receive on average £635 p.a. in financial support from universities. Among 2014 entrants with household incomes below £25,000, the average financial support is estimated to be £1,466 p.a. This is similar to the level for the 2012 cohort and lower than that for the 2013 cohort.

Students with higher prior attainment tend to receive more financial support. Among the 90 large universities we have looked at, 36 have schemes that are solely merit based for 2014 entry. Most of those schemes set the eligibility threshold at ABB: any entrant with ABB or above at those universities will receive a scholarship, regardless of their other characteristics. This choice seems to be driven by the high-grade policy in SNC. When the exemption threshold for SNC was lowered from AAB to ABB in 2013, 18 out of the 23 universities that had AAB scholarships in 2012 reduced the eligibility threshold to ABB.

Research-intensive universities tend to have more generous financial support schemes than the less research-intensive ones. Government contribution to the NSP and the obligatory match funding by universities constitute a small part of total student financial support among the former, but are very significant for the latter, such as Million+ universities. As the NSP is to be abolished for undergraduates from 2015, there is a question over how much financial support will remain available to poor students at less research-intensive universities. Early indications from OFFA access agreements for 2015/16 suggest that highly-selective institutions are planning to redirect money from bursaries/fee-waivers to more long-term outreach work such as summer schools and mentoring, while universities with more diverse student bodies are planning to redirect money towards

helping disadvantaged students engage with their studies and settle into university life, rather than on old-style bursaries.

It therefore looks likely that bursaries for disadvantaged students will fall across all types of institutions. This may mean that disadvantaged students are worse off in the short run. However, the overall impact of these changes will depend on whether focusing on outreach activities and/or engagement activities once in university is more effective at improving access and retention for disadvantaged students in the long run.

Appendix: List of universities used in this briefing note

Russell Group

Imperial College London
King's College London
London School of Economics
University College London
University of Birmingham
University of Bristol
University of Cambridge
University of Leeds
University of Liverpool
University of Manchester
University of Newcastle-upon-Tyne
University of Nottingham
University of Oxford
University of Sheffield
University of Southampton
University of Warwick

1994 Group

Goldsmiths College
Loughborough University
Queen Mary and Westfield College
Royal Holloway and Bedford New College
School of Oriental and African Studies
University of Bath
University of Durham
University of East Anglia
University of Essex
University of Exeter
University of Lancaster
University of Leicester
University of Reading
University of Surrey
University of Sussex
University of York

University Alliance

Bournemouth University
De Montfort University
Kingston University
Liverpool John Moores University
Manchester Metropolitan University
Nottingham Trent University
Oxford Brookes University
Sheffield Hallam University
University of Bradford
University of Hertfordshire
University of Huddersfield
University of Lincoln
University of Northumbria at Newcastle

University of Plymouth
University of Portsmouth
University of Salford
University of Teesside
University of the West of England, Bristol

Million+

Anglia Ruskin University
Bath Spa University
Birmingham City University
Canterbury Christ Church University
Coventry University
Leeds Metropolitan University
London Metropolitan University
Middlesex University
Staffordshire University
Thames Valley University
University of Bedfordshire
University of Bolton
University of Central Lancashire
University of Cumbria
University of Derby
University of East London
University of Gloucestershire
University of Greenwich
University of Northampton
University of Sunderland

Other

Aston University
Brunel University
Buckinghamshire New University
City University
Edge Hill University
London South Bank University
Roehampton University
Southampton Solent University
University for the Creative Arts
University of Brighton
University of Chester
University of Chichester
University of Hull
University of Keele
University of Kent
University of the Arts, London
University of Westminster
University of Winchester
University of Worcester
York St John University