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Creators: Petford, N. and Allen, N.

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10. Bucking the trend: Part-time Master's students at the University of Northampton

Nick Petford, Vice Chancellor of the University of Northampton, and Nick Allen, Executive Officer

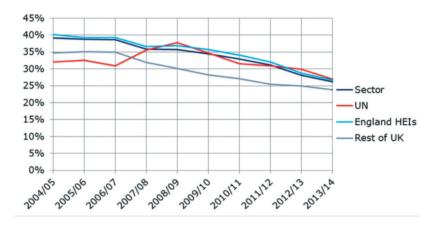
Much has been written on the significant changes introduced by the Coalition Government on higher education funding in England. Most of the focus has been on undergraduate funding and the long-run costs associated with the switch to student loans. However, concern has been growing over the impact, both in the near term and further out, on postgraduate study. These concerns are not just financial and include potential inequalities arising from the fees regime. This is because fees are unregulated and paid up front, considered by many to be a major deterrent, especially to part-time postgraduate students (generally on taught Master's courses). Attempts to address this barrier to study surfaced in the Autumn Statement of 2014, with a proposal that graduates on taught Master's, either full-time or part-time, and under the age of 30, could borrow up to £10,000 towards their education through an income-contingent loan comparable with the support available to undergraduates.

In this article we look at the changes in patterns of recruitment of part-time post experience and Master's students to the University of Northampton since 2004 and show how we have bucked (in part) the downwards trend by developing niche markets in specialist areas of provision. There is an alternative student funding stream through credit unions and crowdfunding.

The modern University of Northampton, which celebrates its 10th anniversary in 2015, is an amalgam of several specialist colleges. It is distinguished as possibly the only university ever to have lost its title by a King, when in 1265 Henry III abolished the ancient seat of learning, only to be subsequently reestablished seven centuries later by a Queen through the Privy Council. Our roots in vocational subjects including teacher training, healthcare, crafts related to the Northamptonshire boot and shoe industry and specialist engineering are relevant in this context.

We have long sought to meet the needs of part-time students through modular programmes. However, this approach alone does not guarantee success in recruitment. Analysis of internal data showing the proportion of part-time enrolments from 2004/05 to 2013/14 is shown in the chart. Note the longer-term sector trend since 2005 is downwards and started before the new fees regime. The proportion of students studying part-time qualifications at Northampton was below the sector norm until 2006/7, when over a period of two years, our percentage of part-time students increased by around 7 per cent before tracking the sector's gradual decline, from around 35 per cent to 26 per cent over the next five years. The brief spurt in growth at the University can be linked to delivery of post-qualifying (post-experience) qualifications, particularly engineering and leather technology, both of which are niche areas with strong industry links.

Part-time, Full Person Equivalent enrolments as % of total FPEs at the University of Northampton (UN), 2004/5 to 2013/14



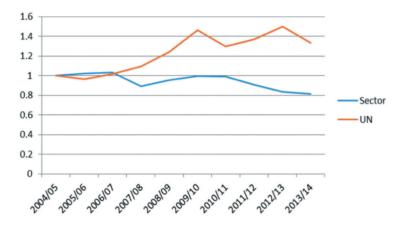
Other post-experience qualifications also contributed towards this increase, such as: the Master's in Business Administration and Association of Chartered Certified Accountants (ACCA) qualifications; the Early Years Professional Status qualification for those employed in nurseries and early years' settings; and teacher training for the post-compulsory education sector. Furthermore, the University was also awarded a contract to deliver postgraduate qualifications for those working as primary school teachers in English and Mathematics, which added to the part-time population within the University for a time.

Although there have been changes in government policy and funding constraints for those working in the public sector, these qualifications continue to be successful and we

are validating other postgraduate programmes for primary school teachers in Computing and Physical Education. Similar initiatives are underway in Healthcare. This upskilling of public sector employees is important regionally and one of the growth opportunities in part-time study for the University.

Part-time student enrolments at postgraduate taught level, have declined nationally by around 20 per cent since 2004/05, most notably from 2010/11 onwards. In contrast, enrolments at Northampton have increased, most significantly after the introduction of the new fees regime. Why? The University numbers are relatively small and start from a low base, so any normalised variance looks large in comparison to the sector as a whole, but the increase is real and relates in part to changes in delivery of some of our industry-backed courses – notably in leather technology where we split up a year-long MSc course into discrete chunks with the option of workbased study and distance learning. These and other innovations in delivery have proved attractive to employers who struggle to release staff over long periods of time. We see attractive opportunities to work closely with our industry partners to develop more bespoke further learning programmes, including higher-level apprenticeships, that meet workforce demands and open up new markets in parttime Master's study.

Normalised part-time postgraduate taught student enrolments in the UK and part-time postgraduate taught student enrolments at the University of Northampton (UN), 2004/5 to 2013/14



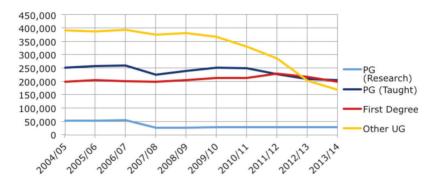
We are currently exploring ways to use our in-house Changemaker Credit Union, part of Northamptonshire Credit Union, to provide student loans. In a pilot study, donors, in this case the University, deposit funds into an account which is used to underwrite postgraduate loans to pay course fees. Students can access Credit Union loans without having to save first and the student spreads the cost over the period of study – or beyond if they commit to saving regularly with the Union. We offer the loan at an annual percentage rate (APR) lower than a high street commercial rate for students with little or no credit history of their own and we are currently working with other higher education institutions on a

national credit union initiative, given the potential for postgraduate support loans.

Crowdfunding offers another route to paying fees and has been used already, most notably in the United States. The crowdfunder.co.uk website highlights some innovative examples of crowdfunding within UK universities, which includes raising money for tuition fees and living expenses. Where it has worked is seems that substantial amounts can be raised quite quickly and anecdotal evidence suggests that recipients are inclined to study harder than they may otherwise do, so as not to let down their financial sponsors including family and friends. However, this route to finance requires a highly entrepreneurial mindset, not to mention willing donors who see an attractive proposition, and is unlikely to be widely used, at least in the immediate future.

Part-time study is clearly beneficial, both to individuals and their employers through skills development and increased productivity but also as a revenue stream to providers. Seen in context, the various modes of part-time study at UK higher education institutions, with the exception of other undergraduate qualifications at Levels 4 and 5 (such as Certificates and Diplomas in Higher Education or equivalent), do not appear particularly volatile over the medium term.

Full-Person Equivalent part-time student enrolments to UK higher education institutions by entry route, 2004/5 to 2013/14



However, the decline in postgraduate taught provision from 2010/11 has likely cost the sector something in the region of £450 million in lost income. This, at a time of other pressures on income streams and the potential of further deregulation and marketisation, means universities must adapt quickly to new modes of delivery and take advantage of new ways to finance part-time study, either those proposed by the Government or innovations closer to home such as the credit union model outlined above.

As postgraduate fees are unregulated, institutions are free to offer a range of financial discounts or other bundled services that might prove attractive. Indeed, high-brand institutions may decide a higher fee is appropriate where there is excess demand. As a recent study by the Institute for Fiscal Studies

points out, because the majority of postgraduate students are expected to repay their loans in full, the risks (in terms of cost to Government) of postgraduate funding are likely to be different to undergraduates, even though loans are likely to be repaid concurrently.

In summary, while we are concerned that Government policy is damaging the part-time market, universities need to do more to help themselves. Post-austerity relaxations in policy might result in more generous support. But for now, innovations in both delivery mode and options for finance are needed urgently to halt overall decline.

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