

Statistics of Education:

Student Support England and Wales

1998/99

2000 edition



STATISTICS
OF EDUCATION
Student Support
England and Wales
1998/99

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The tables in this volume update those given in 'Statistics of Education: Student Support 1997/98 which was published in January 2000. Each table includes figures for the academic year 1998/99 and some of the tables repeat figures for earlier years in order to extend the time series. There are also some limited data for academic year 1999/00 and financial year 1999-00.

Enquiries about the figures in this volume and those previously published in earlier volumes and requests for

further statistics on student support should be addressed to Analytical Services, Department for Education and Employment, Mowden Hall, Staindrop Road, Darlington, Co Durham, DL3 9BG (Tel: 01325 392643). Press enquiries should be made to the Department's press office at Sanctuary Buildings, Great Smith Street, London, SW1 3BT, (Tel: 020-7925-5615).

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Introduction

1 This Volume of Statistics provides information for academic year 1998/99 on student support for students in higher education, further education and for those who remain in school after the age of 16. There is also some limited information for academic year 1999/00 and financial year 1999-00. The figures in this Volume of Statistics include the new student support arrangements in higher education which were introduced from the start of the 1998/99 academic year.

2 Up to and including academic year 1997/98 students were funded under the system which was introduced in 1990/91, when non income-assessed student loans were introduced for higher education students to provide extra resources towards living expenses and to partially replace grants. The main grant rates were frozen at their 1990/91 values until 1994/95 when the shift from grant to loan was accelerated by reducing the level of grant rates and increasing loan rates. Broad parity between the main rates of grant and loans was achieved in the academic year 1996/97.

3 New student support arrangements in higher education came into effect from the start of the 1998/99 academic year.

4 **The format of some of the tables has been changed to reflect the new student support arrangements, which were introduced from the start of the 1998/99 academic year. In addition, some of the analyses that appeared in previous editions have not been included, for example those showing separate English and Welsh data; those giving data for individual authorities; and those providing information on assessed parental contributions. These analyses have not been included because of concerns over the completeness and reliability of data provided by some local education authorities following changes made to the survey arising from the new student support arrangements. Please contact Carolyn Tann on 01325 392643 (email: Carolyn.tann@dfee.gov.uk) if you require further advice on this.**

5 **Provisional data for 1998/99 on student awards was published in a Departmental Statistical First Release on 25 April 2000 (SFR 16/00). The data for that year which have been included in this Volume are final data and therefore show some revisions.**

STUDENT SUPPORT ARRANGEMENTS

ACADEMIC YEAR 1998/99

– Existing Students

6 The financial support arrangements in 1998/99 for existing mandatory award holders, (i.e. students who started their courses before 1 September 1998) remained largely unchanged. They were extended to cover additionally certain students who started their courses after 1 September but who were exceptionally treated as having started in 1997/98 (for example, gap-year students). Tuition fees for these students continued to be paid in full by Local Education Authorities where the student was eligible for a mandatory award. These students continued to be eligible for an income assessed maintenance grant for the duration of their course. They also continued to be eligible for loans, which were non-income assessed, and which are repayable on the mortgage-style (fixed-term) basis.

7 Student loans (under the scheme up to and including academic year 1997/98) were available to most 'home' students in full-time non-postgraduate higher education (and students on full-time and part-time postgraduate courses of initial teacher training) who are aged less than 50 when their course starts. They were available to eligible students whether or not they received a mandatory award.

8 Borrowers start to repay their loans in the April after they complete – or otherwise cease to attend – their course, unless they qualify for deferment because of low income. Borrowers are able to apply for deferment of repayments for a year at a time if their income is less than 85 per cent of national average earnings, i.e. less than £1,516 per month from 1 September 1999. The amount owed by each student is adjusted annually in line with the annual inflation rate. In 1999/00 the annual inflation rate as measured by the March 1999 Retail Price Index of 2.1% was used for this adjustment.

– New Students

9 For 1998/99 only, eligible new entrants received support for living costs through both grants and loans. Grants, which were assessed against family income, on average formed about a quarter of the support available. All students were entitled to full loans, which comprised the remaining three quarters of support available. Repayment of these loans is linked to income after leaving university or college so that leavers only repay as and when they can afford to (whilst the loans of those who started their course before 1998/99 are repayable on a mortgage-style (fixed-term) basis). Those borrowers who took out the new style loans in 1998/99 who left their studies before April 1999 and who would normally enter repayment status at the start of the 1999-2000

financial year have been granted a repayment holiday until April 2000.

10 A hardship loan of up to a maximum of £250 was available to students who are eligible for a student loan.

11 There was a change in the arrangements for the payment of tuition fees to higher education institutions in 1998/99. A flat rate (of £1,000 for full time study) was paid irrespective of the course (plus any additional payments for college fees and examination fees). This replaced earlier arrangements of banded fee payments to institutions (plus additional payments for college and examination fees) ranging from £750 to £2,800 per academic year. Students were, with certain specified exceptions, expected to contribute up to £1,000 per year towards the cost of their tuition depending on family income.

12 The maximum loan and grant facilities for the academic years 1990/91 to 1999/00 are given in Table 1. Most students in the final year of a course receive a lower rate of loan because the loan does not cover a summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere. Eligible students may apply for a loan of any amount up to the maximum once in each academic year.

13 Further education students in academic year 1998/99 continued to be funded through Local Education Authority discretionary awards and received additional support from access funds administered by institutions. Those remaining in schools post-16 were supported through education maintenance allowances.

ACADEMIC YEAR 1999/2000

– Existing Students

14 Financial support in 1999/2000 for students still covered by the pre-1998 arrangements continued on the same basis as in 1997/98. Tuition fees for these students continued to be paid in full by Local Education Authorities as part of their mandatory award. These students continued to be eligible for an income-assessed grant towards their maintenance for the duration of their course. They also continued to be eligible for a non income-assessed student loan repayable on the mortgage-style (fixed-term) basis.

15 Further and higher education students, already in receipt of a discretionary award, where it has been made by a Local Education Authority for the duration of the course, continued to receive such payments.

– New Students

16 New entrants to higher education in 1999/2000, together with most of those who started in 1998/99, in most cases received support for living costs solely through loans, which were partly income-assessed and

repayable on an income-contingent basis. The Government intends to retain as grants those relating to the personal circumstances of students, e.g. the dependants grants and single students allowances. Support for some course-related costs, e.g. 'extra weeks' attendance, will be in the form of supplementary loans. If students have a disability or a specific learning difficulty (such as dyslexia) they may be able to get extra support from the Disabled Students Allowance. From 1998/99 these allowances are not income-assessed (for both existing and new students). Students starting from 1998/99 will repay their loans for living costs on an income-contingent basis after they leave their course.

17 A discretionary hardship loan was available up to a maximum of £500.

18 A grant was payable to students who entered higher education from being in care. It was payable at up to £100 per week (or part week) in the long vacation in respect of accommodation costs, but not the long vacation immediately prior to the start, or immediately following, the completion of their course.

19 New arrangements for further education students replaced the existing scheme of Local Education Authority discretionary awards from September 1999. The new arrangements centred on expanded access funds delivered by colleges to students and by a new access fund for 16-19 year olds in schools delivered by Local Education Authorities. There was also funding to allow colleges to provide support for childcare and residential study. The School Standards and Framework Act 1998 amended section 518 of the Education Act 1996 so that, as well as continuing to provide education maintenance allowances, Local Education Authorities will have the power to continue to make awards to new further education students if they wish to use it. Local Education Authorities will need to decide annually whether to make use of the section 518 powers.

20 Educational Maintenance Allowance (EMA) pilots for the 16-19 age group targeted on students from low income families in schools and colleges will operate in selected areas from September 1999 for three years. The aim of the pilots is to evaluate the effectiveness of an income-assessed allowance, payable to 16-19 year olds in full-time education, in encouraging more young people to stay on at school or college and improve their qualifications. If successful, the EMA could be extended nationally as the main form of student support for this age group.

ACADEMIC YEAR 2000/2001

21 Financial support in 2000/2001 for students still covered by the pre-1998 arrangements continues on the same basis as in 1997/98. Support for new students in 2000/2001 is on the same basis as the support for new students in 1999/2000.

22 As from September 2000, part-time students studying at least 50% of a full-time course and students studying on postgraduate courses are eligible for Disabled Student's Allowances.

Other changes include:

- Students who have dependants are eligible for an income-assessed grant to meet the cost of school meals for children aged between 3 and 16.
- Eligible students can apply twice in an academic year for a discretionary hardship loan, up to a maximum of £500.
- A fixed rate loan of £500 is available to part-time students on low incomes and on certain benefits.
- Mature students (i.e. those aged 25 and over) no longer need to apply for a hardship loan *before* receiving assistance from the Hardship Fund (previously known as Access Fund).

ACADEMIC YEAR 2001/2002

23 Financial support in 2001/2002 for students still covered by the pre-1998 arrangements will continue on the basis as in 1997/98. Support for new students in 2001/2002 will be on the same basis as the support for new students in 2000/2001.

Other changes include:

- From September 2001 an Opportunity Bursary of £2,000 payable over 3 years will be available to students from low-income families who have the ability to benefit from HE but whose background means that they may lack the confidence to apply. The Bursaries are being piloted with students studying at state schools and colleges in Excellence in Cities Phase 1 and 2 areas as part of the Excellence Challenge.

CONTENTS

24 The tables in this volume set out information on student support. The tables give information on:

- details of grant and loan support available in cash and real terms
- mandatory awards made by Local Education Authorities (LEAs) in England and Wales to eligible students attending designated full-time and sandwich courses of higher education, including courses of initial teacher training; (including the differentiation in 1998/99 for existing and new system students);
- discretionary awards made by Local Education Authorities in England and Wales to students

who are not personally eligible for a mandatory award, or who are attending courses that are not designated for mandatory awards;

- awards of educational maintenance allowances by Local Education Authorities in England and Wales;
- awards for postgraduate and other students in the United Kingdom made by the Department for Education and Employment and the Arts and Humanities Research Board, the Research Councils, the Central Council for Education and Training on Social Work and the Ministry of Agriculture, Fisheries and Food;
- loans made to students in the United Kingdom and administered by the Student Loans Company since 1990/91;
- access funds administered by education institutions in the United Kingdom; and
- career development loans in Great Britain administered by participating banks.

EXPLANATORY NOTES TO TABLES

LOCAL EDUCATION AUTHORITY AWARDS

25 The figures in tables 2 to 8 and charts 1 to 4 are based on annual returns submitted to the Department for Education and Employment (DfEE) by Local Education Authorities and cover the numbers of students on higher and further education courses who receive a mandatory or discretionary award from Local Education Authorities in England and Wales. For 'existing' students, ie those subject to the pre-1998/99 arrangements, the figures include those students who do not qualify for a maintenance grant because of high parental or other income and therefore receive fees support only. The figures for the new system students in 1998/99, the transitional year of the new arrangements, also include students who did not qualify for fee and grant support. This includes an estimated 15,000 students who did not make an application to their Local Education Authority because they were not expecting to receive a contribution to their fees and maintenance from public funds. The related expenditure covers that incurred by Local Education Authorities on student maintenance and course fees.

26 Mandatory awards are made by Local Education Authorities in England and Wales to students who are ordinarily resident in their areas, who attend 'designated' higher education courses in the United Kingdom and who satisfy the conditions of the Education (Mandatory Awards) Regulations. 'Designated' courses are principally those leading to a first degree or equivalent qualification, all approved initial teacher training qualifications (including the Postgraduate Certificate in Education), a University

Certificate or Diploma, Higher National Diploma or the Diploma of Higher Education. Apart from courses of initial teacher training, only courses of full-time study and sandwich courses can be designated.

27 There are three basic rates of grant, based on whether the student is living at the parental home and, if not, on whether the student is studying in London or elsewhere.

28 Discretionary awards may be made by Local Education Authorities to students on designated courses who are personally ineligible to receive a mandatory award (perhaps because they have received a mandatory award in the past or because they are not ordinarily resident in the UK). In such cases the award is made under Section 1(6) of the Education Act 1962 (as amended) and must be made in accordance with the rates and conditions set out in the Regulations. Local Education Authorities may also make discretionary awards to students on courses not designated for mandatory award purposes, including courses of Further Education. In these latter cases the award is made under Section 2 of the Education Act 1962 (as amended). Some authorities pay their discretionary awards at the rate for designated courses and others pay at a rate above or below that for courses designated for mandatory awards.

29 Local Education Authorities meet the cost of discretionary awards from their own resources. It is for Local Education Authorities to choose which students and courses to support and how much to spend. Further education (FE) courses cover all other post-school courses. They include City and Guilds courses and BTEC National Awards (as distinct from Higher National Certificates and Diplomas) as well as GNVQs (General National Vocational Qualifications) and NVQs (National Vocational Qualifications). In addition, General Certificate of Secondary Education (GCSE) and GCE A and AS level courses are also offered by most colleges.

30 Educational maintenance allowances (EMAs) are paid to school pupils (under section 518 of Education Act 1996) over compulsory school age at the discretion of the LEA. The purpose of the allowance is to enable pupils to take advantage of the educational facilities available to them without causing hardship to themselves and their parents.

31 The gross value of a mandatory Local Education Authority award consists of tuition fees and a maintenance grant. The grant is income-assessed and from 1998/99 new students are expected to contribute towards the cost of their tuition subject to family income. Income assessment takes account of whether or not the student lives with his/her parents and of his/her personal circumstances. If he/she is deemed to be dependent on his/her parents, then the student is assessed for a contribution towards the award based on their income. A student will be regarded as independent, and no contribution will be expected from

parents, if he or she is aged 25 or over, if both parents have died, if the student has been married 2 years or more, or if he or she has been self-supporting from earnings for 3 years. From 1 September 1997, a student who is irreconcilably estranged from his or her parents can also be regarded as an independent student.

32 The maintenance paid to students by Local Education Authorities may be reduced according to the residual income of students' parents, of students' spouses, or of students themselves. The size of these reductions increases with higher income. Reductions do not apply when residual income falls below a prescribed minimum level. In such cases students under the pre 1998/99 arrangements qualify for full payment of maintenance grant. Students under the new arrangements would qualify for full payment of fees and maintenance support. Where residual income is above the prescribed minimum level, the parents or spouse of the students are assessed for a contribution to the student's maintenance support. The maintenance payable to the student is then reduced to take account of the assessed parental or spouse contribution, plus the student's own income if there is any. Above a certain level of residual income (or where income is not declared) the reduction is equivalent to or higher than the gross value and students do not qualify for any maintenance payment (or fees and maintenance for new system students) from the local authority.

33 There are a number of additional allowances to assist students with special needs. These include income-assessed allowances for students with dependants; for students who have to maintain a second home; and an allowance for extra weeks attendance on a course. If students have a disability or a specific learning difficulty (such as dyslexia) they may be able to get extra support from the Disabled Students Allowance (DSA); from 1998/99 these DSAs are not income-assessed (for both existing and new students).

POSTGRADUATE AWARDS

34 These tables show the numbers of students on postgraduate courses or undertaking research who are funded either by the six Research Councils, the Department for Education and Employment (DfEE), the Arts and Humanities Research Board, the Ministry of Agriculture Fisheries and Food (MAFF) or the Central Council for Education and Training in Social Work and the expenditure incurred by these bodies in providing such funding.

35 In the fields of the physical and social sciences and engineering, awards to postgraduates (except to those studying for the Postgraduate Certificate in Education) are made by the six Research Councils. From 1 April 1994 the Research Councils were reorganised as follows:

- the Biotechnology and Biological Sciences Research Council (BBSRC);

- the Economic and Social Research Council (ESRC);
- the Engineering and Physical Sciences Research Council (EPSRC);
- the Medical Research Council (MRC);
- the Natural Environment Research Council (NERC); and
- the Particle Physics and Astronomy Research Council (PPARC).

36 The Arts and Humanities Research Board makes awards in the humanities; and from January 1997 it has assumed responsibility for the awards in librarianship and information science, and in certain other professional and vocational areas, that were up to that point administered by the DfEE. Research Council awards are made mainly to residents of Great Britain whereas Arts and Humanities Research Board and DfEE awards are not available to residents of Scotland. The Student Awards Agency for Scotland (SAAS) makes its own awards to Scottish residents in the relevant subject areas. 'Fees only' awards are available to EC nationals. The awards are all made at the discretion of the award-making bodies (either by a quota system or on a competitive basis), and can be divided into three types:

- **Studentships:** Advanced course studentships (one-year State studentships in the case of the DfEE) are for postgraduate students taking courses normally lasting one year; some Economic and Social Research Council advanced coursework awards are made to two year courses, mainly in the Planning area. Research studentships (major state studentships in the case of the DfEE) are for training in research and may be held for up to 3 years. Advanced course studentships normally lead to higher degrees or diplomas – research studentships to higher degrees or a doctorate. From October 1997, the Particle Physics and Astronomy Research Council no longer awards advanced course studentships.
- **Bursaries:** Bursaries for certain vocational and professional courses administered (until January 1997) by the DfEE are to enable students to pursue courses, which lead to a postgraduate diploma, certificate or a masters degree. They are mainly of one year's duration.
- For Engineering and Physical Sciences Research Council (EPSRC), the figures for research fellowships only includes advanced and senior fellowships; from 1996/97 other awards include Clean Technology Fellowships (awarded by The Royal Academy of Engineering and jointly funded by EPSRC) and Daphne Jackson Fellowships.

37 In addition, the Medical Research Council makes awards to enable medical students who have completed two years of pre-clinical study to extend their studies by intercalating a course of biological/biomedical science leading to a BSc. In respect of intercalated study, the Medical Research Council reimburses the Local Education Authority the cost of maintenance and fees.

38 Local Education Authorities may give discretionary awards to students taking postgraduate courses not designated for central government funding (e.g. secretarial and other courses not specifying a degree as an entrance requirement, and courses leading to certain technical and professional qualifications). They are also responsible for mandatory awards to postgraduate trainee teachers. Information in respect of these awards is included in tables 2 to 4. European University Institute awards, which are made by the DfEE, were introduced in 1976/77 and are available to residents of the United Kingdom accepted for full-time postgraduate study or research at the institute, which is situated in Florence. The DfEE also make a small number of awards for full-time postgraduate students at the College of Europe and the Bologna Centre.

39 The number and value of postgraduate studentships provided by the Research Councils are determined by them; their value ranged from just over £5,500 to over £8,500 in the academic year 1998/99. In addition to the basic stipend the Research Councils offer a variable range of supplementary allowances which may include allowances for age or experience, family dependents, and disability. There is an extra payment for London students. In addition to awards Councils pay tuition fees directly to the institutions where studentships are held, and research training support grants to help with incidental expenses arising from research training.

40 Each year The Central Council for Education and Training in Social Work (CCETSW) awards a quota of two-year bursaries to postgraduate Diploma in Social Work (DipSW) programmes in the UK. The DipSW is the professional qualification for all social workers throughout the UK and probation officers in Northern Ireland. CCETSW also provides funding for voluntary agencies to second members of staff on DipSW programmes; funding for qualified social workers to undertake Post Qualifying awards; a limited number of bursaries for graduate students on non-graduate DipSW programmes.

41 The Ministry of Agriculture, Fisheries and Food offered postgraduate agricultural and food studentships under its Postgraduate Studentship Scheme, providing research relevant to the Ministry's aims and research strategy. The final awards under this scheme, however, were made in 1998/99, after which the scheme closed. No further awards will be made under the scheme in future.

STUDENT LOANS

42 Student loans (under the scheme up to and including academic year 1997/98) are available to most 'home' students on full-time undergraduate higher education courses (and students on full-time and part-time postgraduate courses of initial teaching training) who are aged less than 50 at the start of their course. Borrowers start to repay their loans in the April after they complete – or otherwise cease to attend – their course, unless they qualify for deferment because of low income. Borrowers are able to apply for deferment of repayments for a year at a time if their income is less than 85 per cent of national average earnings, i.e. less than £1,516 per month from 1 September 1999. The amount owed by each student is adjusted annually in line with the annual inflation rate. In 1999/2000 the annual inflation rate as measured by the March 1999 Retail Price Index of 2.1% was used for this adjustment.

43 From academic year 1999/2000, students aged between 50 to 54 at the start of their course (this includes students who started their course after September 1998) can apply for a student loan as long as they can demonstrate to their Awarding Authority that they plan to return to employment after finishing their course. New entrant students who took out the new style loans in 1998/99 and 1999/2000 who left their studies before April 1999 and who would normally enter repayment status at the start of the 1999-2000 financial year were granted a repayment holiday until April 2000 (although they may repay their loan directly to the Student Loans Company before that date if they wish).

44 All students in the final year of a course receive a lower rate of loan because the loan does not cover a summer vacation following the end of the course. As with the grant, there are different rates of loan based on whether the student is living at home, and, if not, on whether the student is studying in London or elsewhere.

45 The figures on student loans are based on data submitted to the DfEE by the Student Loans Company and cover all loans made to students under the scheme in the United Kingdom.

46 Estimates of numbers of students eligible for loans have been derived from data supplied by the Higher Education Statistics Agency and the Further Education Funding Council.

47 The following is a glossary of terms used in connection with mortgage-style (fixed-term) student loans:

In deferment

The borrower's gross income is 85% or less of the National Average Earnings or he or she has taken out a further mortgage style student loan in relation to a subsequent course. The borrower's obligation to make repayments is therefore deferred for one year at a time, or until the end of the course if granted on

grounds of continuing study. The borrower must apply for deferment, it is not granted automatically, except in certain cases of continuing study.

In arrears

Borrowers who have at least one loan, owing less than two months' repayments excluding those granted time and indulgence.

Deferred with arrears

Borrowers who have at least one loan in deferment status but who also have arrears of repayment which are not eligible for deferment.

In default

Borrowers who have at least one loan, owing two or more months' repayments excluding those granted time and indulgence.

Granted time and indulgence

Borrowers who have been allowed to make a repayment late or to miss all or part of a repayment without waiving or altering the rights against him/her.

Paid off earlier than required

Any payment or part payment received earlier than required, e.g. receipts from borrower in payment status; receipts from borrower in deferment; receipts from borrower in repayment who is not deferring and who is accelerating payments.

Accounts paid in full

All repayments made in accordance with the schedule of repayments required under the Loan Agreement. This can include payments made in respect of accounts not yet in repayment status (including in deferment) where repayments have been made ahead of schedule.

Accounts paid in full before liability had arisen

Payments made earlier than required which settle the account in full.

Liability for repayment

Has entered repayment status, i.e. accounts where repayment should be underway including those where payments are ahead of schedule; are up to date; are in default or arrears; or are in deferment with arrears.

Due to repay

In repayment status and not eligible for deferment on income or continuing study grounds (i.e. the loan is not in deferment, nor has it been cancelled; the borrower is therefore either making repayments according to statutory schedule or is in arrears or default).

Year became due to repay

The year in which the borrower is due to make repayments and is not eligible for deferment on

income or continuing study grounds. This cannot be before 'date entered repayment status'.

Date entered repayment status

The start of the financial year after the borrower left his/her studies. This is also the definition of cohort – i.e. the 1998 cohort left their studies in the 1996-97 financial year (usually in July 1997) and entered repayment status in April 1998.

Entered repayment/in repayment

The borrower has reached the point where repayment is scheduled to commence, that is the April after they graduate or leave their course.

Statutory repayment due date

Date entered repayment status, i.e. start of financial year after borrower has left his/her course.

In payment status

Borrower has not entered repayment status, i.e. is still on his/her course or is in the period between leaving course and the start of the next financial year.

Cancelled loan

The borrower no longer has any liability to repay as provided for in the Loans Regulations. A borrower's liability to repay shall be cancelled:

- on death of the borrower
- after 25 years or when the borrower reaches the age of 50 (60 if the borrower was aged over 40 when he/she last borrowed), whichever is the earlier, provided the borrower is not in default
- is in receipt of certain disability benefits and not expected to be fit for employment.

Written off loan

The borrower remains liable to repay but recovery is deemed unlikely by the loan administrator.

48 A portfolio of student loans to the value of just over £1.020bn was sold to the private sector in March 1998. A second tranche of £1,030bn of debt was sold on 22 March 1999. The loans sold were those repayable on a mortgage-style (fixed-term) basis. None of the new income-contingent loans, available from the 1998/99 academic year, were involved in either sale.

ACCESS FUNDS

49 These figures are based on Access Funds which were established by the Government in 1990/91 to provide discretionary support for individual cases of hardship or where financial considerations might inhibit access to further or higher education. These are administered by education institutions, which are free to set their own criteria for considering applications, provided they are consistent with general guidance from the Education

Departments. Access Funds may be made to home students on full-time courses in publicly funded institutions.

50 Access Funds may only be used to assist students in the following three groups:

- further education students – all home students following courses either by full-time (including sandwich) or part-time attendance of further education who are aged 16 or over (including those in adult education);
- undergraduates – all home students following full-time (including sandwich) or part-time courses of higher education other than postgraduate;
- postgraduates – all home students following full-time or part-time courses of higher education studying at levels above first degree.

51 In each case 'home students' means persons who satisfy the residence conditions of eligibility for a student loan specified in Schedule 1 to the Education (Student Support) Regulations 2000 (S1 2000/1121) or the equivalent categories in the Education (Student Loans) (Scotland) Regulations 1999 or the Education (Student Support) (Northern Ireland) Regulations 1999.

52 In addition to 'home students' referred to above, students who started their course prior to the academic year 1994/95 and are in receipt of Local Education Authority discretionary awards under Section 1(6) of the Education Act 1962 (i.e. they do not meet ordinary residence requirements or the requirements on previous study) are eligible to apply for Access Funds.

53 The total amount of access funds available to higher education institutions for discretionary spending was increased from £45.7 million in 1998/99 to £62.6 million in the 1999/2000 academic year. An additional £12 million was made available during 1999/2000 to provide help to mature students in particular. Many of those who would have benefited from local authorities' discretionary awards will get support through access funds.

54 As from academic year 2000/2001, the term for HE students changed from 'Access Funds' to the 'Hardship Fund'; for FE students, the terminology is unchanged.

CAREER DEVELOPMENT LOANS

55 Career Development Loans (CDLs) are operated by the DfEE in partnership with four major banks – Barclays, The Co-operative, Clydesdale and The Royal Bank of Scotland – and are designed to help individuals to pay for vocational education and training. Courses eligible for CDLs must be relevant to employment but can be full-time or part-time, institution based or distance learning.

56 The following criteria apply:

- up to two years training, plus up to one year's practical work experience where it forms part of the course;
- a CDL can also be used to fund part of a longer course;
- loans from £300 to £8,000 can be applied for, to cover up to 80% of course fees, the full cost of books and materials and, where appropriate, a contribution towards living expenses for full-time courses; and
- applicants are normally required to provide a minimum of 20% of the course fees, as evidence of commitment to the course. However, applicants who have been out of work for the previous three months or longer immediately prior to their CDL application, can apply for 100% of course fees.

57 The purpose of CDLs is to provide wider opportunities for adults to acquire and improve their skills by helping them to pay for vocational education or training of their own choice and therefore to encourage individuals to take greater responsibility for their own education and training.

58 The repayment period for the loan begins one month after completion of training. If the trainee is unemployed at this point they may apply to have the repayment deferred for up to a further seventeen months. The DfEE pays the interest on the loan during the period of training and during any period of deferment.

SYMBOLS USED

59 The following symbols have been used throughout the tables:

. = not applicable

.. = not available

- = nil or negligible

| = indicates a discontinuity in the time series. See relevant footnotes in the table(s) for explanations.

CONTRIBUTIONS

60 The efforts of the statistical team in the DfEE, Local Education Authorities in England and Wales, Scottish Office Education Department, National Assembly of Wales, Department of Education Northern Ireland, Research Council, The Arts and Humanities Research Board, the Ministry of Agriculture Fisheries and Food, The Central Council for Education and Training in Social Work and the Student Loans Company who have contributed data for the volume, are greatly appreciated. In DfEE the team responsible for bringing all the data together and producing the volume were Michael Davidson, Carolyn Tann, Linda Groves, John Cuthbert, Yvonne Feldon and Kenneth Bell.

JANUARY 2001

1

AWARDS AND STUDENT LOANS PROVISION :
 Basic rates of standard maintenance grant and full year loan [1]
 Academic years 1988/89, 1990/91, and 1995/96 to 1999/00

£

Academic years	Standard maintenance grant (cash terms)	Maximum amount of loan (cash terms)	Standard maintenance grant plus student loan (cash terms)	Standard maintenance grant plus student loan (constant prices) [2]
1988/89				
Elsewhere rate [3]	2,050	.	2,050	3,142
London rate	2,425	.	2,425	3,716
Home rate	1,630	.	1,630	2,498
Free Board and Lodging [4]	895	.	895	1,372
1990/91				
Elsewhere rate [3]	2,265	420	2,685	3,551
London rate	2,845	460	3,305	4,371
Home rate	1,795	330	2,125	2,811
1995/96				
Elsewhere rate [3]	1,885	1,385	3,270	3,621
London rate	2,340	1,695	4,035	4,468
Home rate	1,530	1,065	2,595	2,873
Special rate [4]	1,530	1,530	3,060	3,388
1996/97				
Elsewhere rate [3]	1,710	1,645	3,355	3,608
London rate	2,105	2,035	4,140	4,453
Home rate	1,400	1,260	2,660	2,861
1997/98				
Elsewhere rate [3]	1,755	1,685	3,440	3,601
London rate	2,160	2,085	4,245	4,444
Home rate	1,435	1,290	2,725	2,853
1998/99 [5]				
Elsewhere rate [3]	1,810	1,735	3,545	3,619
London rate	2,225	2,145	4,370	4,462
Home rate	1,480	1,325	2,805	2,864
1998/99 [6]				
Elsewhere rate [3]	810	2,735	3,545	3,619
London rate	1,225	3,145	4,370	4,462
Home rate	480	2,325	2,805	2,864
1999/2000 [5]				
Elsewhere rate [3]	1,855	1,780	3,635	3,635
London rate	2,280	2,200	4,480	4,480
Home rate	1,515	1,360	2,875	2,875
1999/2000 [6]				
Elsewhere rate [3]	.	3,635	3,635	3,635
London rate	.	4,480	4,480	4,480
Home rate	.	2,875	2,875	2,875

. = not applicable

Source: DfEE; ONS

[1] The rate of maintenance grant is applicable to students normally domiciled in England and Wales. Student loans are available to students domiciled in the United Kingdom. Extra help is also available for students in certain circumstances.

[2] In 1999/2000 prices based on the September RPI, excluding mortgage interest payments, at the beginning of each academic year.

[3] The 'elsewhere' rate of grant and loan is applicable to students living away from home and studying outside London.

[4] Introduced for 1995/96 for students living away from their parents' home and studying in London but who receive the home rate of grant because the Local Education Authority has decided that they could conveniently live at home.

[5] Rates of grant and loan applicable to 'existing' students who are eligible to receive grants and loans under similar funding arrangements to those of 1997/98. The loans made under these arrangements are repayable on a mortgage style basis.

[6] Rates of grant and loan applicable to new entrant students from 1998/99 onwards (except those who fall into one of the groups treated exceptionally as existing students). New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). New students in 1999/00, and those who were subject to the new arrangements in the previous year, receive support for living costs solely through loans which will be partly income-assessed. The loans made under these arrangements are repayable on an income contingent basis.

2

NEW AWARDS [1]

New mandatory/student support and discretionary awards made by local education authorities in England and Wales
1988/89, 1994/95 to 1998/99 [2]

ENGLAND AND WALES

Thousands

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99		
						Existing System [3]	New System [4]	Total new awards [6]
MANDATORY/STUDENT SUPPORT AWARDS								
First degree	111.6	215.3	220.0	221.1	230.4	22.2	193.8	216.0
Initial teacher training	19.4	33.0	33.7	32.6	32.1	6.8	20.6	27.4
Other HE	21.3	37.4	35.8	31.6	29.7	1.9	27.0	28.9
ALL NEW MANDATORY/STUDENT SUPPORT AWARDS	152.4	285.7	289.5	285.3	292.2	30.8	241.4	272.3
DISCRETIONARY AWARDS								
Higher education awards	16.5	8.4	4.7	2.8	2.3	.	.	1.9
Further education awards	86.8	125.6	101.2	93.4	78.3	.	.	62.4
ALL NEW DISCRETIONARY AWARDS [5]	103.2	134.0	105.9	96.3	80.6	.	.	64.3
ALL NEW AWARDS [5]	255.6	419.7	395.4	381.6	372.9	.	.	336.6

. = not applicable

Source: Form F503G survey

[1] New mandatory/student support and discretionary awards made by local education authorities in England and Wales to students normally domiciled in their area.

[2] Note that, as explained in the commentary, there have been extensive changes to the funding of the student support system from academic year 1998/99.

[3] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

[4] Students starting their course in 1998/99 under the new arrangements. Data includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their authority.

[5] Constituent parts may not add to totals due to roundings.

3

ALL AWARDS [1]

All mandatory/student support and discretionary awards and educational maintenance allowances made by local education authorities in England and Wales 1988/89, 1994/95 to 1998/99 [2]

ENGLAND AND WALES

Thousands

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99		
						Existing System [3]	New System [4]	Total all awards [6]
MANDATORY/STUDENT SUPPORT AWARDS								
First degree	333.0	619.0	635.6	639.7	653.3	458.2	193.8	652.1
Initial teacher training	37.9	64.3	63.1	59.5	55.9	27.2	20.6	47.8
Other HE	44.5	77.6	72.1	65.9	60.4	30.8	27.0	57.8
Placement year sandwich students	12.3	18.1	16.8	15.8	15.9	20.2	.	20.2
ALL MANDATORY/STUDENT SUPPORT AWARDS	427.6	779.1	787.6	780.9	785.6	536.4	241.4	777.8
DISCRETIONARY AWARDS								
Higher education awards [5]	26.7	13.9	8.6	5.9	5.1	.	.	4.3
Further education awards								
All further education discretionary awards	130.9	179.7	146.8	135.5	112.9	.	.	89.1
Section 2 awards								
of which aged 16-18	88.0	126.1	110.9	105.1	90.8	.	.	73.4
of which aged 19+	42.9	53.6	35.9	30.4	22.1	.	.	15.7
ALL DISCRETIONARY AWARDS [6]	157.6	193.6	155.4	141.4	118.0	.	.	93.4
ALL AWARDS [6]	585.3	972.7	943.0	922.2	903.5	.	.	871.2
EDUCATIONAL MAINTENANCE ALLOWANCES	30.8	34.6	31.2	30.8	25.3	.	.	22.5

. = not applicable

Source: Form 503G survey

[1] Mandatory/student support and discretionary awards made by local education authorities in England and Wales to students normally domiciled in their area.

[2] Note that, as explained in the commentary, there have been extensive changes to the funding of the student support system from academic year 1998/99.

[3] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

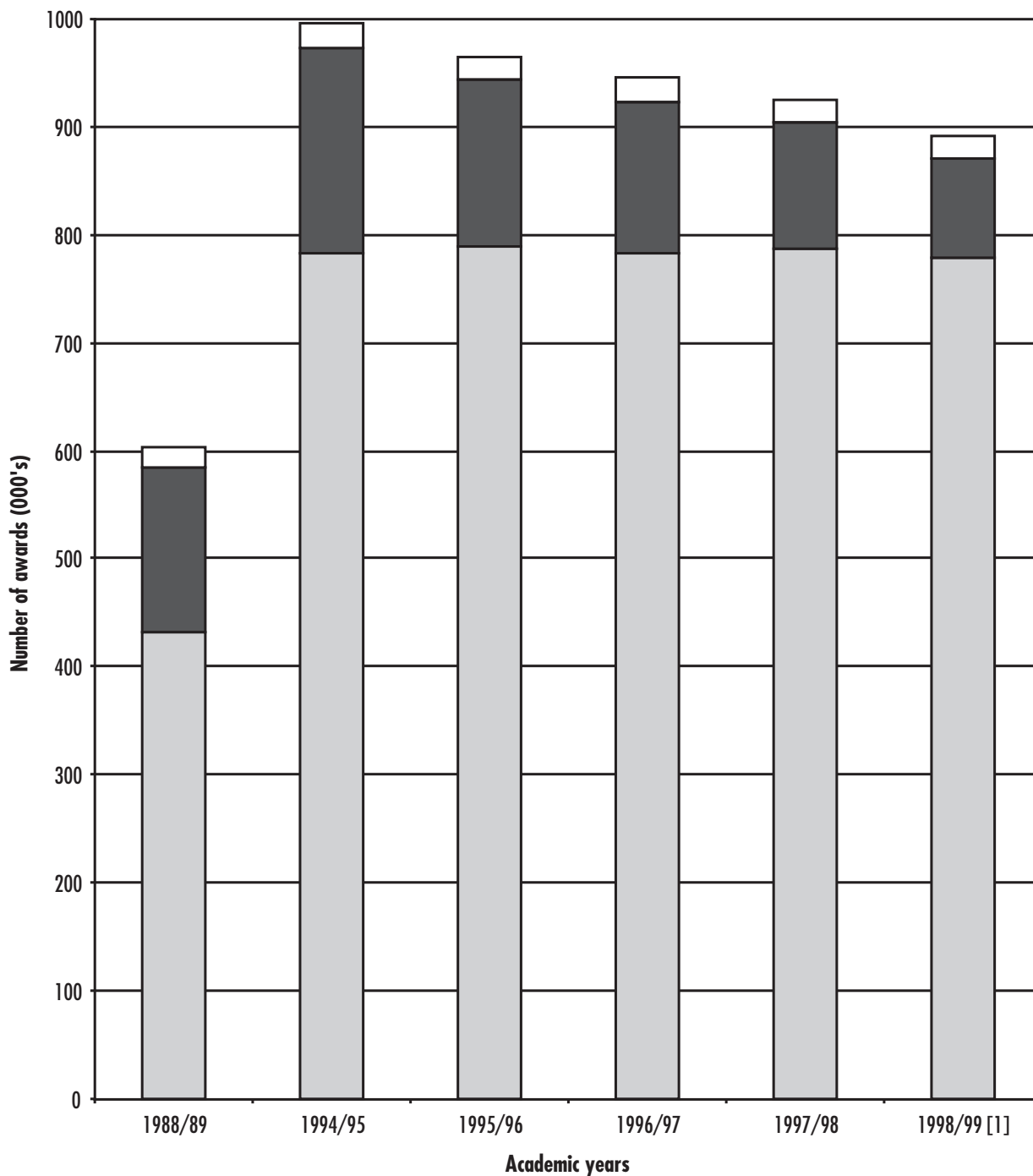
[4] Students starting their course in 1998/99 under the new arrangements. Data includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their authority.

[5] Includes placement year sandwich students.

[6] Constituent parts may not add to totals due to roundings.

CHART 1:
TOTAL NUMBER OF MANDATORY/STUDENT SUPPORT, DISCRETIONARY AND POSTGRADUATE AWARDS GRANTED (000's):
Academic years 1988/89 and 1994/95 to 1998/99

Postgraduate awards from the DfEE, AHRB, Research Councils, CCETSW and MAFF
 Section 2 Discretionary Awards (inc. postgraduate and fees only sandwich students)
 Mandatory/Student Support Awards and Section 1 (6) (inc. fees only sandwich students) [1]



[1] 1998/99 includes both system awards and new system awards.

4

AWARDS [1]

Expenditure on mandatory/student support and discretionary awards and educational maintenance allowances made by local education authorities in England and Wales: 1988/89, 1994/95 to 1998/99 [2]

ENGLAND AND WALES

£ million

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99		
						Existing System [3]	New System [4]	Total all awards [6]
MANDATORY/STUDENT SUPPORT AWARDS								
First degree								
maintenance [6]	418.7	921.9	870.7	778.4	775.9	540.9	129.9	670.7
fees [7]	230.3	789.6	813.2	816.2	837.4	471.2	110.4	581.7
Initial teacher training								
maintenance [6]	62.1	102.9	89.4	76.9	70.9	34.1	15.6	49.7
fees [7]	22.6	71.9	70.1	68.5	64.0	24.8	14.8	39.6
Other HE								
maintenance [6]	66.2	133.9	114.7	92.8	84.8	41.8	20.7	62.4
fees [7]	25.8	97.1	89.9	82.7	75.2	28.4	17.4	45.9
Placement year sandwich students								
fees [7]	6.3	11.9	11.2	10.2	10.3	11.8	.	11.8
ALL MANDATORY/STUDENT SUPPORT AWARDS [5]								
maintenance [6]	547.0	1,158.6	1,074.8	948.2	931.6	616.7	166.1	782.8
fees [7]	285.0	970.5	984.3	977.5	986.9	536.2	142.7	678.8
DISCRETIONARY AWARDS								
Higher education awards								
maintenance	44.9	13.5	8.5	6.5	5.1	.	.	4.9
fees [8]	24.8	14.5	11.0	8.0	6.2	.	.	3.9
Further education discretionary awards								
maintenance	73.7	89.8	73.4	64.8	51.6	.	.	34.0
of which aged 16-18 [9]	.	45.8	43.0	42.6	36.1	.	.	25.8
of which aged 19+ [9]	.	44.0	30.4	22.2	15.5	.	.	8.3
fees	26.8	25.3	15.9	10.9	8.0	.	.	4.9
of which aged 16-18 [9]	.	3.8	2.8	2.1	1.6	.	.	1.1
of which aged 19+ [9]	.	21.4	13.1	8.8	6.4	.	.	3.9
ALL DISCRETIONARY AWARDS [5]								
maintenance	118.6	103.3	81.9	71.3	56.7	.	.	38.9
fees	51.6	39.8	27.0	18.9	14.2	.	.	8.8
ALL AWARDS [5]								
maintenance	665.6	1,262.0	1,156.7	1,019.5	988.3	.	.	821.7
fees	336.5	1,010.2	1,011.3	996.4	1,001.1	.	.	687.7
EDUCATIONAL MAINTENANCE ALLOWANCES								
School pupils	11.2	12.2	11.1	11.8	10.2	.	.	8.6

. = not applicable

Source: Form 503G survey

[1] Expenditure on mandatory/student support and discretionary awards made by local education authorities in England and Wales to students normally domiciled in their area.

[2] Note that, as explained in the commentary, there have been extensive changes to the funding of the student support system from academic year 1998/99.

[3] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

[4] Students starting their course in 1998/99 under the new arrangements.

[5] Constituent parts may not add to totals due to roundings

[6] New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). (The ratio for existing students is roughly 50 per cent means-tested grant and 50 per cent non means-tested student loan.)

[7] Most new students in 1998/99 were assessed to contribute up to £1,000 to their fees depending on family income.

[8] Includes placement year sandwich students.

[9] This information was collected for the first time in 1994/95; in 1988/89 data split by age was collected for awards paid at less than 50% of the mandatory rate only.

CHART 2a:
TOTAL NUMBER OF SECTION 2 DISCRETIONARY AWARDS ENGLAND AND WALES: ACADEMIC YEAR 1998/99

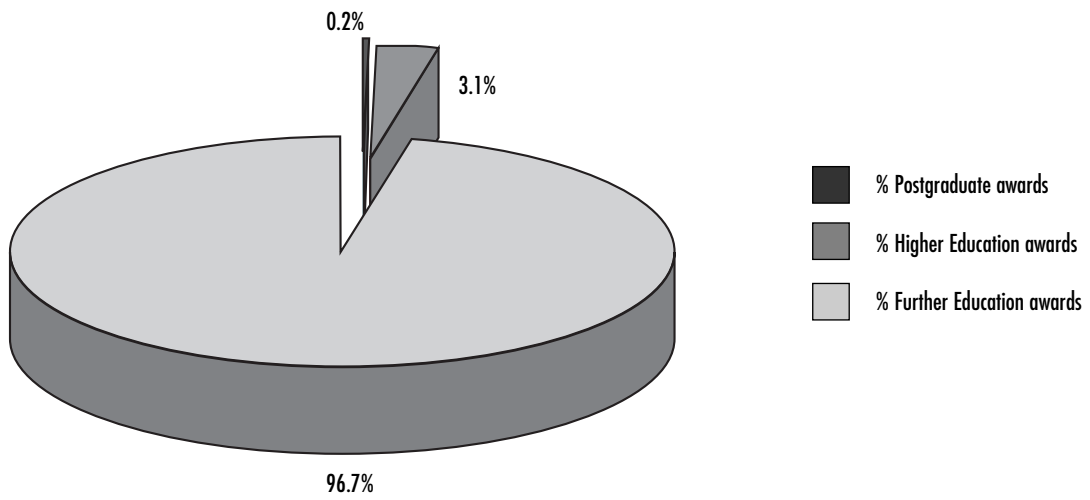
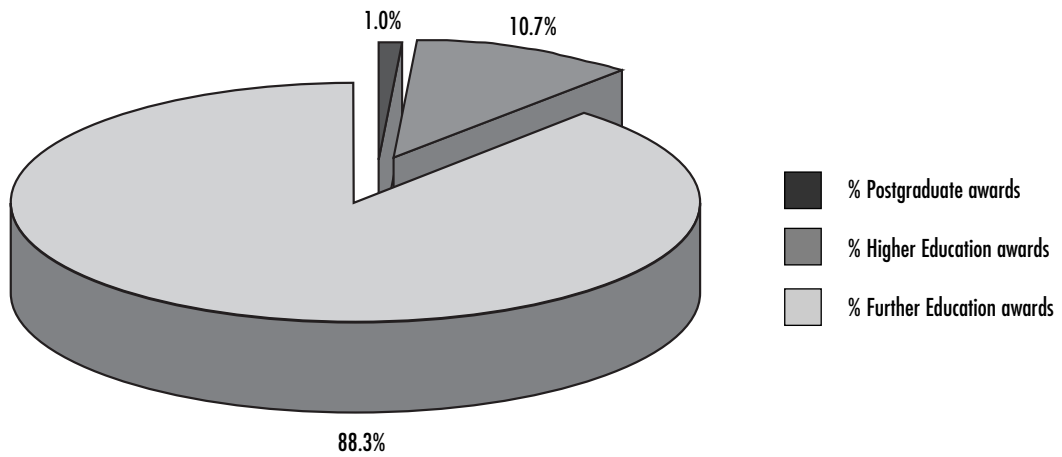


CHART 2b:
EXPENDITURE ON SECTION 2 DISCRETIONARY AWARDS ENGLAND AND WALES: ACADEMIC YEAR 1998/99



Source: Form 503G survey

5a

AWARDS [1]

Number of and expenditure on mandatory awards : academic years 1988/89 and 1994/95 to 1997/98

ENGLAND AND WALES

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98
All mandatory awards					
- new awards (000s)	152	286	290	285	292
- all awards (000s) [2]	428	779	788	781	786
- Local Education Authority (LEA) expenditure (£m cash)					
fees [2]	285	970	984	978	987
maintenance	547	1,159	1,075	948	932
total LEA expenditure [3]	832	2,129	2,059	1,926	1,918
- average LEA fee expenditure per award holder (£) [2][4]	670	1,250	1,250	1,250	1,260
- average LEA maintenance expenditure per award holder (£) [4] [5]	1,320	1,520	1,390	1,240	1,210

5b

AWARDS [1]

Number of and expenditure on mandatory awards and student support awards : academic year 1998/99

ENGLAND AND WALES

	Existing System [6]	New System [7]	All students
All mandatory/student support awards			
- new awards (000s)	31	241	272
- all awards (000s) [2]	536	241	778
- Local Education Authority (LEA) expenditure (£m cash)			
fees [2][9]	536	143	679
maintenance [10]	617	166	783
total LEA expenditure [3]	1,153	309	1,462
- average LEA fee per award holder (£) [2][4][9]	1,000	590	870
- average LEA maintenance per award holder (£) [4][10]	1,190	690	1,030

5c

AWARDS [1]

Number of and expenditure on discretionary awards : academic years 1988/89 and 1994/95 to 1998/99

ENGLAND AND WALES

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99
All discretionary awards						
- new higher education (HE) (000s) [2]	16	8	5	3	2	2
- all higher education (HE) (000s) [2]	27	14	9	6	5	4
- new further education (FE) (000s)	87	126	101	93	78	62
- all further education (FE) (000s)	131	180	147	135	113	89
Local Education Authority (LEA) expenditure (£m cash)						
- higher education fees [2]	25	14	11	8	6	4
- further education fees	27	25	16	11	8	5
- higher education maintenance [5]	45	14	9	6	5	5
- further education maintenance	74	90	73	65	52	34
total LEA fees expenditure [2]	52	40	27	19	14	9
total LEA maintenance expenditure [5]	119	103	82	71	57	39
- average LEA HE fee expenditure per award holder (£) [2][4]	930	1,040	1,280	1,360	1,230	900
- average LEA FE fee expenditure per award holder (£) [2][4]	200	140	110	80	70	60
- average LEA HE maintenance expenditure per award holder (£) [4] [5]	1,700	1,010	1,030	1,170	1,070	1,130
- average LEA FE maintenance expenditure per award holder (£) [4] [5]	560	500	500	480	460	380

Source : Form 503G survey

[1] Made by local education authorities to students normally domiciled in their area.

[2] Includes placement year sandwich students.

[3] Totals may not add through due to roundings.

[4] Rounded to the nearest £10.

[5] Excludes placement year sandwich students.

[6] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

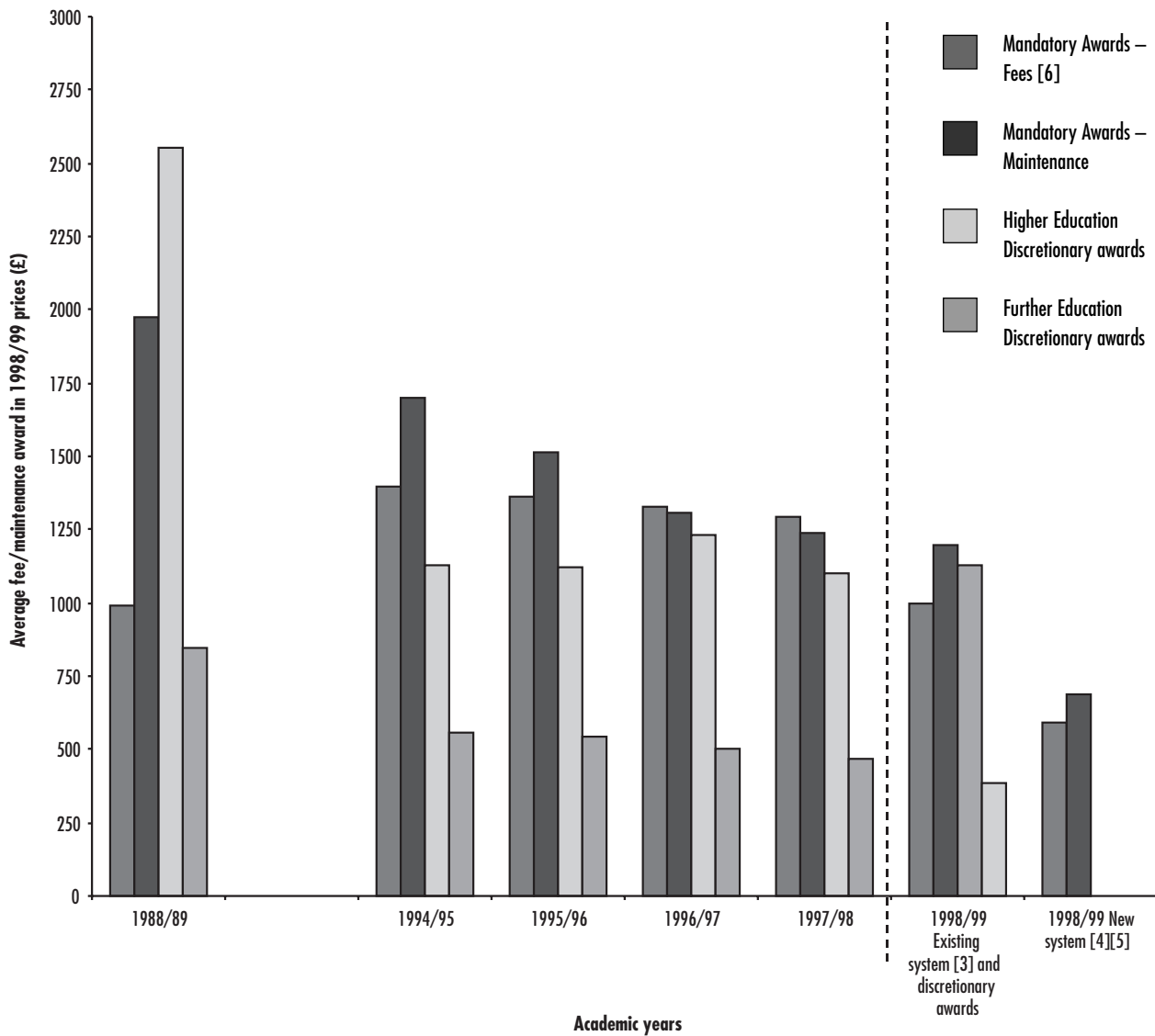
[7] Students starting their course in 1998/99 under the new arrangements. Note that this includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their local authority.

[8] Note that, as explained in the commentary, there have been extensive changes to the funding of the student support system from academic year 1998/99.

[9] Most new students in 1998/99 were assessed to contribute up to £1,000 to their fees depending on family income.

[10] New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). (The ratio for existing students is roughly 50 per cent means-tested grant and 50 per cent non means-tested student loan.)

**CHART 3:
AVERAGE LOCAL EDUCATION AUTHORITY ELEMENT [1] OF FEES AND MAINTENANCE AWARDS (£) BY TYPE OF AWARD [2] ENGLAND
AND WALES: ACADEMIC YEARS 1988/89, AND 1994/95 TO 1998/99 [3][4]**



Source: Form F503G survey

[1] Paid by local education authorities to students normally domiciled in their area.

[2] In real terms adjusted to 1998/99 prices using the September Retail Price Index (excluding mortgage repayments) for maintenance expenditure and annual GDP deflator (issued in November 2000) for fee expenditure.

[3] Students who entered higher education up to 1997/98 and those who entered in 1998/99 or for whom existing arrangements applied.

[4] Most new students in 1998/99 were assessed to contribute up to £1,000 to their fees depending on family income.

[5] New students in 1998/99 received support for maintenance through income-assessed grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available).

[6] Includes fees only placement year sandwich students.

6

FEE SUPPORT

New regime students [1] : distribution of fee support, academic year 1998/99

ENGLAND AND WALES

	Dependent Students		Independent Students		Total All Students	
	Student Numbers (000s)	Percentage (%)	Student Numbers (000s)	Percentage (%)	Student Numbers (000s)	Percentage (%)
Nil student/parent/spouse contribution [2]	68.9	35	39.3	88	108.2	45
Partial student/parent/spouse contribution	46.6	24	2.2	5	48.9	20
Full student/parent/spouse contribution [3][4]	81.0	41	3.3	7	84.3	35
Total	196.6	100	44.8	100	241.4	100

Source: Form 503G survey

[1] Note that, as explained in the commentary, there have been extensive changes to the funding of the student support system from academic year 1998/99. Most new students in 1998/99 were assessed to contribute up to £1,000 to the cost of their tuition.

[2] Includes students on courses where the fees were not subject to income-assessment (e.g. PGCE courses; and some other ITT courses; and some courses at private colleges).

[3] Includes students who withdrew from their course before the fee due date (and therefore no fee payment was made by LEAs).

[4] Includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their local authority.

AWARDS

Mandatory/student support awards scheme - status of student by rate of maintenance grant [1] in academic year 1998/99 [2]

ENGLAND AND WALES

Thousands

	London resident rate	Elsewhere resident rate	Parental home rate	Other rates of grant	Unknown [3]	Total
NUMBER OF MANDATORY/STUDENT SUPPORT AWARD HOLDERS BY STATUS [4]						
EXISTING SYSTEM AWARDS [5] : RATE OF MAINTENANCE SUPPORT [6]						
Dependent students	38.4	307.5	70.8	5.7	.	422.3
Independent students	20.2	65.3	4.8	3.5	.	93.8
Total all existing system [5] maintenance award holders	58.6	372.8	75.6	9.2	.	516.2
NEW SYSTEM AWARDS [7] : RATE OF MAINTENANCE SUPPORT [8]						
Dependent students	16.1	122.5	42.7	2.3	11.4	194.9
Independent students	9.0	29.6	3.4	3.9	0.6	46.5
Total all new system [7] maintenance award holders	25.0	152.1	46.1	6.2	12.0	241.4

. = not applicable

Source: Form 503G survey

[1] Paid by local education authorities in England and Wales to students normally domiciled in their area.

[2] Note that there have been extensive changes to the funding of the student support system from academic year 1998/99. These are explained in the commentary.

[3] Introduced in 1998/99; "unknown" relates to "no payment" awards to new student support system students i.e. where student opts out of income assessment because he/she does not expect to receive any support from public funds. Therefore, details of the residence of the student may not be known.

[4] Excluding placement year sandwich students

[5] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

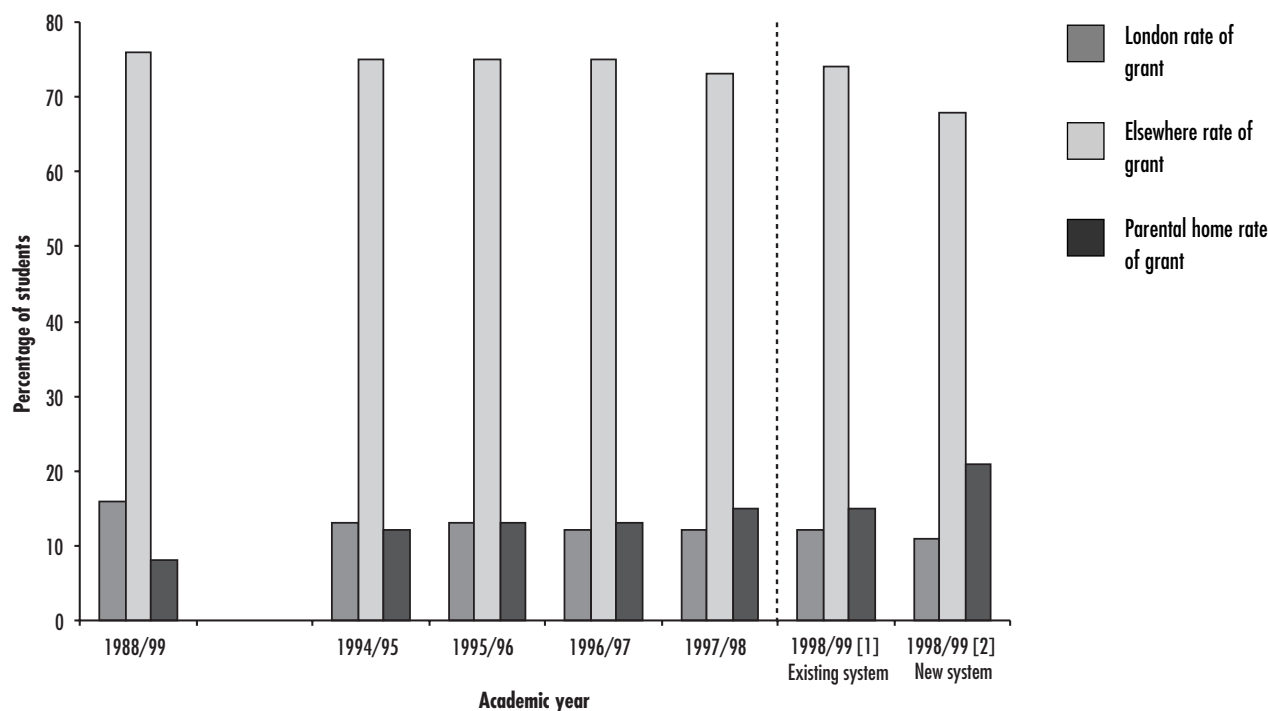
[6] Existing students who receive support through (roughly) 50 per cent income assessed grants and 50 per cent non-income assessed student loan but whose fees are still paid by the local authority.

[7] Students starting their course in 1998/99 under the new arrangements. Data includes an estimated 15,000 students who, because they did not expect to receive a contribution to their fees from public funds, did not make an application to their authority.

[8] New students in 1998/99 received support for maintenance through means-tested grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). (The ratio for existing students is roughly 50 per cent means-tested grant and 50 per cent non means-tested student loan.)

CHART 4

PERCENTAGE OF STUDENTS BY RATE OF MAINTENANCE GRANT: ACADEMIC YEAR 1988/89 AND 1994/95 TO 1998/99: ENGLAND AND WALES



Source: Form 503G survey

[1] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

[2] Students starting their course in 1998/99 under the new arrangements. Data includes an estimated 15,000 students who, because they did not expect to receive a contribution to their support from public funds, did not make an application to their authority.

8

AWARDS

Additional elements of grant [1]: 1988/89 and 1994/95 to 1998/99

ENGLAND AND WALES

Academic years	1988/89 [2]	1994/95	1995/96	1996/97	1997/98	1998/99		
						Existing System [3]	New System [4]	Total all students
ADDITIONAL ELEMENTS OF GRANT [5][6]								
Dependants' allowance								
- student numbers (000's)	9.8	29.8	31.2	30.6	29.9	18.7	8.4	27.2
- value of additional allowance (£m)[7]	15.4	63.2	67.1	67.4	66.8	43.4	19.1	62.5
- average allowance (£)	1,580	2,120	2,160	2,200	2,230	2,310	2,260	2,300
Single students' allowance								
- student numbers (000's)	3.3	11.6	14.1	15.7	17.5	11.5	5.4	17.0
- value of additional allowance (£m)[7]	2.2	10.2	12.7	14.5	16.4	11.1	5.2	16.3
- average allowance (£)	670	880	900	920	940	970	950	960
Older students' allowance [8]								
- student numbers (000's)	12.7	44.7	29.4	15.5	5.1	1.0	.	1.0
- value of additional allowance (£m)[7]	8.3	39.5	26.8	14.3	4.9	0.9	.	0.9
- average allowance (£)	650	880	910	920	950	960	.	960
Two homes allowance								
- student numbers (000's)	0.9	1.2	1.1	0.8	0.6	0.3	0.1	0.4
- value of additional allowance (£m)[7]	0.4	0.8	0.7	0.5	0.4	0.2	0.1	0.3
- average allowance (£)	470	610	620	650	630	630	660	640
Extra weeks allowance (UK)								
- student numbers (000's)	165.7	326.2	328.9	325.5	312.9	178.0	103.0	281.0
- value of additional allowance (£m)[7]	29.1	70.8	70.4	68.8	66.2	41.8	20.0	61.8
- average allowance (£)	180	220	210	210	210	230	190	220
Extra weeks allowance for study abroad [9]								
- student numbers (000's)	2.2	4.5	3.8	3.3	3.1	2.3	0.9	3.2
- value of additional allowance (£m)[7]	1.3	2.2	1.8	1.5	1.5	1.1	0.2	1.3
- average allowance (£)	590	490	460	460	460	480	220	410
Excess travel allowance								
- for study abroad								
- student numbers (000's)	1.6	4.3	3.9	3.4	3.0	2.7	0.1	2.8
- value of additional allowance (£m)[7]	0.4	1.6	1.6	1.3	1.2	1.1	-	1.1
- average allowance (£)	260	360	410	390	410	390	470	390
- other purposes								
- student numbers (000's)	1.1	1.7	1.7	1.5	1.3	1.1	0.1	1.2
- value of additional allowance (£m)[7]	0.2	0.5	0.5	0.5	0.5	0.4	0.1	0.5
- average allowance (£)	210	300	310	350	410	390	750	420
Disabled students' allowance								
- general allowance								
- student numbers (000's)	0.4	1.9	2.3	2.6	3.4	3.3	2.1	5.4
- value of additional allowance (£m)[10]	0.2	1.7	1.9	1.7	2.3	1.8	1.3	3.1
- average allowance (£)	460	900	820	670	670	540	620	570
- non-medical specialist help								
- student numbers (000's)	.	1.0	1.3	1.9	2.6	2.9	1.8	4.7
- value of additional allowance (£m)[10]	.	1.7	2.1	2.5	3.2	3.2	1.9	5.1
- average allowance (£)	.	1,740	1,550	1,290	1,240	1,090	1,050	1,080
- specialist items of equipment								
- student numbers (000's)	0.8	2.5	2.9	3.6	4.8	3.7	3.2	6.9
- value of additional allowance (£m)[10]	-	4.4	5.2	6.2	7.8	5.7	6.4	12.1
- average allowance (£)	50	1,750	1,780	1,720	1,630	1,520	2,000	1,740

. = not applicable - = nil or negligible

Source: Form 503G survey

[1] Number of students in receipt of additional allowances made by local education authorities in England and Wales to students normally domiciled in their area.

[2] In academic year 1988/89 small numbers of hardship allowances and vacation study allowances were also available.

[3] Students who entered higher education up to 1997/98 and those who entered in 1998/99 to whom existing arrangements applied.

[4] Students entering their course in 1998/99 under the new arrangements.

[5] Mandatory award holders only. Average allowances are rounded to the nearest £10.

[6] Students may receive more than one allowance. Totalling of student numbers may involve some double counting.

[7] The value shown is the gross amount which may be reduced following income assessment.

[8] From academic year 1998/99 older students allowances were no longer available.

[9] In academic year 1988/89 extra weeks allowances (UK) include both 'higher cost countries' and 'other countries'.

[10] From academic year 1998/99, disabled students allowances were not subject to income assessment. Prior to 1998/99, the value of the allowances could be reduced following income assessment.

AWARDS

Awards for postgraduate courses in the UK [1] made by the Department for Education and Employment, The Arts and Humanities Board, Research Councils and The Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food: Academic years 1988/89 and 1994/95 to 1998/99

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99
DEPARTMENT FOR EDUCATION AND EMPLOYMENT [2]						
Bursaries						
new awards [2]	592	628	491	..	19	19
all awards	678	756	624	655	19	19
One year studentships						
new awards	454	63	70	80	2	2
all awards	454	63	70	80	2	2
Major state studentships [3]						
new awards	545	.	.	.	.	.
all awards	1,227	.	.	.	.	.
European University Institute						
Institute awards						
new awards	14	15	26	14	11	11
all awards	14	20	26	24	23	23
Total awards						
new awards [2]	1,605	706	587	94	32	32
all awards	2,373	839	720	759	44	44
THE ARTS AND HUMANITIES RESEARCH BOARD [2][4]						
Bursaries						
new awards [2]	.	.	.	.	..	..
all awards	.	.	.	.	413	407
Major state studentships						
new awards	.	472	500	448	499	556
all awards	.	1,409	1,440	1,429	1,404	1,497
One year studentships [5]						
new awards	.	511	536	444	607	602
all awards	.	511	536	444	607	602
Total awards						
new awards	.	983	1,036	892	1,106	1,158
all awards	.	1,920	1,976	1,873	2,424	2,506
RESEARCH COUNCILS [6]						
BIOTECHNOLOGY AND BIOLOGICAL SCIENCES [7]						
Advanced Course studentships [8]						
new awards	21	81	125	101	99	95
all awards	21	81	125	101	99	96
Training Grants						
new awards	1	.	.	.	.	.
all awards	1	.	.	.	.	.
Research studentships						
new awards	24	626	641	657	646	639
all awards	92	2,012	2,000	1,971	1,914	1,949
Research fellowships						
new awards	-	6	5	14	16	14
all awards	-	67	50	50	56	55
Other awards						
new awards	19	.	.	.	.	.
all awards	45	.	.	.	.	.
Total awards						
new awards	65	713	771	772	761	748
all awards	159	2,160	2,175	2,122	2,069	2,100

See footnotes at end of table.

continued

AWARDS

Awards for postgraduate courses in the UK [1] made by the Department for Education and Employment, The Arts and Humanities Board, Research Councils and The Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food: Academic years 1988/89 and 1994/95 to 1998/99

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99
ECONOMIC AND SOCIAL						
Advanced course studentships						
new awards	304	694	781	776	624	632
all awards	380	855	945	1,048	789	715
Bursaries						
new awards	81	.	.	.	.	.
all awards	81	.	.	.	.	.
Research studentships						
new awards	284	429	477	434	583	584
all awards	776	1,127	1,321	1,313	1,287	1,421
Research fellowships [9]						
new awards	-	69	23	18	-	-
all awards	-	116	55	99	2	-
Part time courses at London and Manchester Business Schools						
new awards	155	.	.	.	.	.
all awards	311	.	.	.	.	.
Total awards						
new awards	824	1,192	1,281	1,228	1,207	1,216
all awards	1,548	2,098	2,321	2,460	2,078	2,136
MEDICAL						
Advanced course studentships [8]						
new awards	55	56	75	70	60	65
all awards	62	56	75	70	60	65
Research studentships						
new awards	231	428	389	376	398	407
all awards	669	1,132	1,224	1,148	1,163	1,295
Research fellowships [10]						
new awards	70	123	108	99	104	109
all awards	153	312	286	317	330	344
Intercalated awards [11]						
new awards	221	164	164	69	32	.
all awards	224	164	164	69	32	.
Total awards						
new awards	577	771	736	614	594	581
all awards	1,108	1,664	1,749	1,604	1,585	1,704
NATURAL ENVIRONMENT						
Advance course studentships [8]						
new awards	200	216	238	238	281	285
all awards	200	216	238	238	281	285
Research studentships						
new awards [16]	294	403	363	365	352	387
all awards [16]	918	1,094	1,095	1,090	1,062	1,045
Research fellowships						
new awards [16]	14	17	18	15	24	22
all awards [16]	38	64	61	63	72	62
Total awards						
new awards [16]	508	636	619	618	657	694
all awards [16]	1,156	1,374	1,394	1,391	1,415	1,392

See footnotes at end of table.

continued

AWARDS

Awards for postgraduate courses in the UK [1] made by the Department for Education and Employment, The Arts and Humanities Board, Research Councils and The Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food: Academic years 1988/89 and 1994/95 to 1998/99

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99
ENGINEERING AND PHYSICAL SCIENCES						
Advanced course studentships [8]						
new awards	2,297	1,960	1,831	1,847	1,744	1,664
all awards	2,382	2,053	1,934	1,941	1,847	1,656
Research studentships						
new awards	2,488	1,968	1,897	1,787	1,605	1,597
all awards	7,403	6,043	5,985	5,886	5,497	4,953
Research fellowships [12]						
new awards	99	26	24	28	35	37
all awards	220	122	122	128	139	148
Other awards [13]						
new awards	-	10	6	4	-	-
all awards	43	22	21	11	-	-
Total awards						
new awards	4,884	3,964	3,758	3,666	3,384	3,298
all awards	10,048	8,240	8,062	7,966	7,483	6,757
PARTICLE PHYSICS AND ASTRONOMY [14]						
Advanced course studentships						
new awards	.	15	15	15	-	-
all awards	.	15	15	15	-	-
Research studentships						
new awards	.	145	157	132	176	179
all awards	.	441	474	460	469	462
Research fellowships						
new awards	.	24	24	24	27	26
all awards	.	71	81	91	88	93
Total awards						
new awards	.	184	196	171	203	205
all awards	.	527	570	566	557	555
CENTRAL COUNCIL FOR EDUCATION AND TRAINING IN SOCIAL WORK [15]						
Bursaries						
new awards [16]	929	..	..	..	2,461	2,585
all awards [16]	1,276	3,639	3,353	3,655	3,596	3,847
MINISTRY OF AGRICULTURE, FISHERIES AND FOOD [17]						
Advanced course studentships						
new awards	..	..	..	24	21	16
all awards	..	..	..	27	22	16
Research studentships						
new awards	..	..	..	48	56	54
all awards	..	..	..	160	165	164
Total awards						
new awards	..	..	..	72	77	70
all awards	..	..	..	187	187	180

See footnotes at end of table.

continued

AWARDS

Awards for postgraduate courses in the UK [1] made by the Department for Education and Employment, The Arts and Humanities Board, Research Councils and The Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food: Academic years 1988/89 and 1994/95 to 1998/99

Academic years	1988/89	1994/95	1995/96	1996/97	1997/98	1998/99
RESEARCH COUNCIL TOTAL						
Advanced course studentships [8]						
new awards	2,877	3,022	3,065	3,047	2,808	2,741
all awards	3,045	3,276	3,332	3,413	3,076	2,817
Bursaries						
new awards	81	.	.	.	.	.
all awards	81	.	.	.	.	.
Training grants						
new awards	1	.	.	.	.	.
all awards	1	.	.	.	.	.
Research studentships						
new awards [16]	3,321	3,999	3,924	3,751	3,760	3,793
all awards [16]	9,858	11,849	12,099	11,868	11,392	11,125
Research fellowships						
new awards [16]	183	265	202	198	206	208
all awards [16]	411	752	655	748	687	702
Part time courses at London and Manchester Business Schools						
new awards	155	.	.	.	.	.
all awards	311	.	.	.	.	.
Intercalated awards [11]						
new awards	221	164	164	69	32	.
all awards	224	164	164	69	32	.
Other awards [13]						
new awards	19	10	6	4	.	.
all awards	88	22	21	11	.	.
Total awards						
new awards [16]	6,858	7,460	7,361	7,069	6,806	6,742
all awards [16]	14,019	16,063	16,271	16,109	15,187	14,644
TOTAL ALL CURRENT AWARDS						
new awards [2][16]	9,392	9,149	8,984	8,127	10,482	10,587
all awards [16]	17,668	22,461	22,320	22,583	21,438	21,221

Source: F503G; DFEE; Research Councils; The Arts & Humanities Research Board; Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food

. = not applicable .. = not available - = nil or negligible

- [1] Expenditure on students on postgraduate courses or undertaking research who are funded by the six research Councils, the Department for Education and Employment (DFEE), the Ministry of Agriculture, Fisheries and Food, the Central Council for Education and Training in Social Work or the Arts and Humanities Research Board.
- [2] From April 1997 the Arts and Humanities Research Board took over the responsibility for the majority of postgraduate courses previously administered by the DFEE and the British Academy; data on new awards for 1996/97 are not available.
- [3] Includes British Academy awards up to 1990/91.
- [4] From 1991/92 the Arts & Humanities Research Board (formerly the British Academy) assumed responsibility for their own awards.
- [5] Includes 1 year research fellowships funded by The British Academy.
- [6] From 1st April 1994, the responsibilities of the Science and Engineering research council were split amongst the following research councils:
i. Biotechnology & Biological Sciences; ii. Economic & Social; iii. Natural Environment; iv. Engineering and Physical Sciences v. Particle Physics and Astronomy
- [7] From 1st April 1994 the Biotechnology and Biological Sciences Research Council took over the responsibilities of the Agricultural and Food Research Council, and some from the Science and Engineering Research Council.
- [8] Figures for 1995/96 include data for the first year of the Research Masters (MRs) pilot.
- [9] No fellowship competition was run from 1997/98.
- [10] Excludes travelling fellowships held overseas but includes clinical scientist fellows.
- [11] Intercalated awards ceased after 1997/98.
- [12] Up to 1990/91 research fellowships are for postdoctorates only; from 1991/92 to 1995/96 these include advanced, senior and industrial fellowships as well; from 1996/97 research fellowships only includes advanced and senior fellowships. From 1997/98 research fellowships now include advanced/senior/clean technology & Daphne Jackson Memorial Trust fellowships.
- [13] Up to 1990/91 other awards included advanced, senior and industrial fellowships; from 1991/92 to 1995/96 other awards are for overseas fellowships only; In 1996/97 other awards included clean technology fellowships and Daphne Jackson fellowships.
- [14] The Particle Physics and Astronomy Research Council (PPARC) took responsibility for particle physics and astronomy from the Science and Engineering Research Council from 1st April 1994; from October 1997 the PPARC no longer make awards on advanced course studentships.
- [15] Excludes bursaries administered under contract with the Home Office. From 1994/95 arrangements for post qualifying candidate bursaries in England and Wales changed, allowing a higher number of applicants to receive funding.
- [16] Please note that earlier years data have been revised since the previous publication.
- [17] Data up to 1996/97 not available.

AWARDS

Expenditure on awards for postgraduate courses in the UK [1] made by the Department for Education and Employment, The Arts and Humanities Board, Research Councils, The Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food: Financial years 1988-89 and 1994-95 to 1998-99

£ million

Financial years	1988-89	1994-95	1995-96[2]	1996-97[2]	1997-98[2]	1998-99[2]
EXPENDITURE ON CURRENT AWARDS						
Department for Education and Employment						
maintenance	6.7	2.6	2.6	2.2	-	-
fees	4.7	1.9	1.8	1.7	0.1	0.2
Total expenditure	11.4	4.5	4.3	3.9	0.1	0.2
The Arts and Humanities Research Board [3]						
maintenance	.	9.0	9.3	9.3	10.8	11.2
fees	.	4.8	4.8	4.8	7.3	7.7
Total expenditure	.	13.8	14.1	14.1	18.1	18.8
European University Institute (Awards)						
maintenance	0.1	0.1	0.2	0.2	0.2	0.2
fees	-	1.7	2.1	2.2	2.0	2.1
Total expenditure	0.1	1.8	2.3	2.4	2.2	2.3
RESEARCH COUNCILS [4]						
Biotechnology and Biological Sciences [5][6]						
maintenance	0.7	11.4	12.6	12.7	13.4	14.1
fees	0.3	4.8	6.7	6.7	7.2	7.5
Total expenditure	0.9	16.2	19.3	19.4	20.6	21.6
Economic and Social						
maintenance	4.3	9.8	10.6	11.0	11.7	12.0
fees	3.3	4.6	5.2	4.3	5.2	5.3
Total expenditure	7.6	14.4	15.8	15.3	16.9	17.3
Medical [6]						
maintenance	4.6	9.6	11.5	10.3	9.9	9.5
fees	2.4	3.2	3.1	2.6	3.5	4.5
Total expenditure	7.0	12.8	14.6	12.9	13.4	14.0
Natural Environment [6]						
maintenance	4.7	7.7	8.0	8.1	9.7	9.6
fees	2.0	3.4	3.5	3.6	4.3	4.6
Total expenditure	6.7	11.1	11.5	11.7	14.0	14.2
Engineering and Physical Sciences [6]						
maintenance	35.0	42.0	43.3	43.7	41.6	43.0
fees	17.9	19.8	20.2	21.2	24.4	24.3
Total expenditure	52.9	61.8	63.5	64.9	66.0	67.3
Particle Physics and Astronomy [7]						
maintenance	.	2.5	2.4	2.4	2.4	2.7
fees	.	1.0	1.3	1.1	1.2	1.3
Total expenditure	.	3.5	3.7	3.5	3.6	4.0
CENTRAL COUNCIL FOR EDUCATION AND TRAINING IN SOCIAL WORK						
maintenance	..	..	..	..	..	..
fees	..	..	..	..	..	..
Total expenditure	5.8	23.2	21.7	18.3	16.8	16.9
MINISTRY OF AGRICULTURE, FISHERIES AND FOOD [8]						
maintenance	..	..	..	1.1	1.1	1.1
fees	..	..	..	0.6	0.6	0.6
Total expenditure	..	..	..	1.7	1.7	1.7

See footnotes at end of table.

continued

AWARDS

Expenditure on awards for postgraduate courses in the UK [1] made by the Department for Education and Employment, The Arts and Humanities Board, Research Councils, The Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food: Financial years 1988-89 and 1994-95 to 1998-99

£ million

Financial years	1988-89	1994-95	1995-96[2]	1996-97[2]	1997-98[2]	1998-99[2]
RESEARCH COUNCIL TOTAL [6]						
maintenance	49.2	83.0	88.4	88.2	88.7	90.9
fees	25.9	36.8	40.0	39.5	45.8	47.5
Total expenditure	75.1	119.8	128.4	127.7	134.5	138.4
TOTAL CURRENT AWARDS EXPENDITURE [9]						
maintenance	56.0	94.7	100.5	101.1	100.8	103.4
fees	30.6	45.2	48.6	48.7	55.8	58.1
Total expenditure	92.4	163.1	170.9	168.1	173.5	178.3

Source: F503G; DFEE; Research Councils; The Arts & Humanities Research Board; Central Council for Education and Training in Social Work and the Ministry of Agriculture, Fisheries and Food

.. = not available - = nil or negligible . = not applicable

- [1] Expenditure on students on postgraduate courses or undertaking research who are funded by the six research Councils, the Department for Education and Employment (DFEE), the Ministry of Agriculture, Fisheries and Food, the Central Council for Education and Training in Social Work or the Arts and Humanities Research Board.
- [2] Figures for expenditure from 1995-96 may be affected by increases in Research Training Support Grant and rephasing of tuition fee payments etc.
- [3] From 1991/92 the Arts & Humanities Research Board (formerly the British Academy) assumed responsibility for its own awards; from April 1997 the British Academy took over responsibility for the majority of postgraduate courses previously administered by the DFEE.
- [4] From 1st April 1994, the responsibilities of the Science and Engineering research council were split amongst the following research councils:
- i. Biotechnology & Biological Sciences
 - ii. Economical & Social
 - iii. Natural Environment
 - iv. Engineering and Physical Sciences
 - v. Particle Physics and Astronomy
- [5] As from 1st April 1994 the Biotechnology and Biological Sciences Research Council took over the responsibilities of the Agricultural and Food Research Council, and some from the Science and Engineering Research Council.
- [6] Figures for 1995-96 include data for the first year of the Research Masters (MRes) pilot.
- [7] The Particle Physics and Astronomy Research Council (PPARC) took responsibility for particle physics and astronomy from the Science and Engineering Research Council from 1st April 1994; from October 1997 the PPARC no longer make awards on advanced course studentships.
- [8] Data up to 1996/97 not available, data from 1996/97 has been estimated.
- [9] Constituent parts may not sum to totals because of roundings.

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AWARDS AND STUDENT LOANS PROVISION :
 Academic years 1990/91 to 1999/00 [1]

Academic Years	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/2000 (Provisional)
Student Loans (United Kingdom) [2] [3]										
Number of loans (000s) [4]	180.2	261.1	345.3	430.4	517.2	559.8	589.6	615.1	659.5	723.6
Value of loans (£m)	69.9	139.2	226.5	316.7	538.8	700.8	877.2	941.0	1,233.5	1,823.0
Average value of loan (£) [5]	390	530	660	740	1,040	1,250	1,490	1,530	1,870	2,520
Eligible population (000s) [6]	643.5	726.6	836.3	917.4	944.4	949.8	945.7	962.9	966.7	982.5
Take up of student loans (percentage)	28	36	41	47	55	59	62	64	68	74
Mandatory Awards (England and Wales) [7]										
Numbers (000s) [8]	496.9	568.6	666.1	738.6	779.1	787.6	780.9	785.6	777.8	..
Expenditure by LEAs/SLC:										
- Fees (£m) [8]	843.8	1,281.3	1,536.6	1,549.2	970.5	984.3	977.5	986.9	678.8	..
- Average fees (£) [5][8]	1,700	2,250	2,310	2,100	1,250	1,250	1,250	1,260	870	..
- Maintenance (£m)	713.4	859.7	1,045.8	1,202.0	1,158.6	1,074.8	948.2	931.6	782.8	..
- Average maintenance (£) [5] [9]	1,480	1,550	1,610	1,670	1,520	1,390	1,240	1,210	1,030	..

.. = not available

10b

AWARDS AND STUDENT LOANS PROVISION :
 Details of Student Support Provision from 1998/99 [1]

Academic Years	1998/99			1999/2000 (Provisional)		
	New students	Existing students	All students	Student Support System students	Old System students	All students
Student Loans (United Kingdom) [2] [3]						
Number of loans (000s) [4]	215.9	443.6	659.5	468.3	255.3	723.6
Value of loans (£m)	557.3	676.2	1,233.5	1,453.3	369.6	1,823.0
Average value of loan (£) [5]	2,580	1,520	1,870	3,100	1,450	2,520
Eligible population (000s) [6]	313.8	652.9	966.7	609.6	372.9	982.5
Take up of student loans (percentage)	69	68	68	77	68	74
Mandatory Awards (England and Wales) [7]						
Numbers (000s) [8]	241.4	536.4	777.8	..	..	..
Expenditure by LEAs/SLC:						
- Fees (£m) [8]	142.7	536.2	678.8	..	..	..
- Average fees (£) [5][8]	590	1,000	870	..	..	..
- Maintenance (£m)	166.1	616.7	782.8	..	..	..
- Average maintenance (£) [5] [9]	690	1,190	1,030	..	..	..

Source : Student Loans Company (SLC); F503G

. = not applicable - = nil or negligible .. = not available

[1] New student support arrangements were introduced from academic year 1998/99. New students in 1998/99 apart from certain specified exceptions received support for maintenance expenditure through income assessed grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). In 1999/2000 students who entered higher education from 1998/99 onwards received support for maintenance expenditure entirely through loans, of which approximately three quarters of the value was non income-assessed. Loans made under these arrangements are repayable on an income contingent basis. The ratio of support for existing students, i.e. those who entered higher education up to 1997/98, was roughly 50 per cent income-assessed grant and 50 per cent non income assessed loan repayable on a mortgage style basis.

[2] Student Loans are available to eligible students normally domiciled in the United Kingdom.

[3] Student loans are available to most 'home' students on full-time undergraduate HE courses (and students on full-time and part-time postgraduate courses of initial teacher training) who are aged less than 50 at the start of their course. From 1999/2000, students aged between 50 to 54 at the start of their course (this includes students who started their course after September 1998) can apply for a student loan as long as they can demonstrate to their awarding authority that they plan to return to employment after finishing their course.

[4] Refers to loans advanced in the target year only, which include those to students in their first, second, third and any subsequent year of their course.

[5] Rounded to the nearest £10.

[6] Total number estimated to be eligible for loans. This includes eligible students attending courses entirely at overseas privately funded or NHS institutions. From 1996/97 nursing students on diploma courses with fees paid by the Department of Health bursaries are excluded though some may be eligible for loans if their Department of Health bursaries are reduced through means-testing. Population estimates have been compiled from data provided by HESA, FEFC and from the Student Loans Company.

[7] Mandatory awards are awarded by Local Education Authorities (LEAs) in England and Wales to eligible students normally domiciled in their area.

[8] Includes placement year sandwich students.

[9] Excludes placement year sandwich students.

CHART 5
VALUE OF STUDENT LOANS TAKEN OUT IN THE UNITED KINGDOM [1]: ACADEMIC YEARS 1990/91 TO 1999/00 [2]

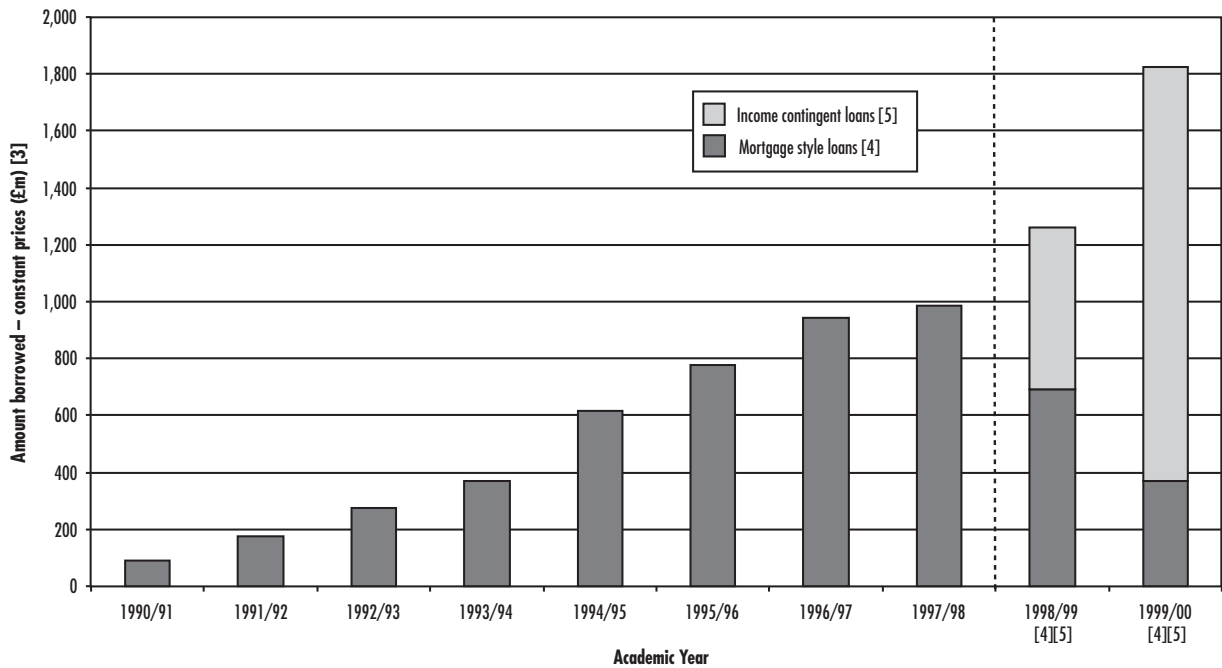
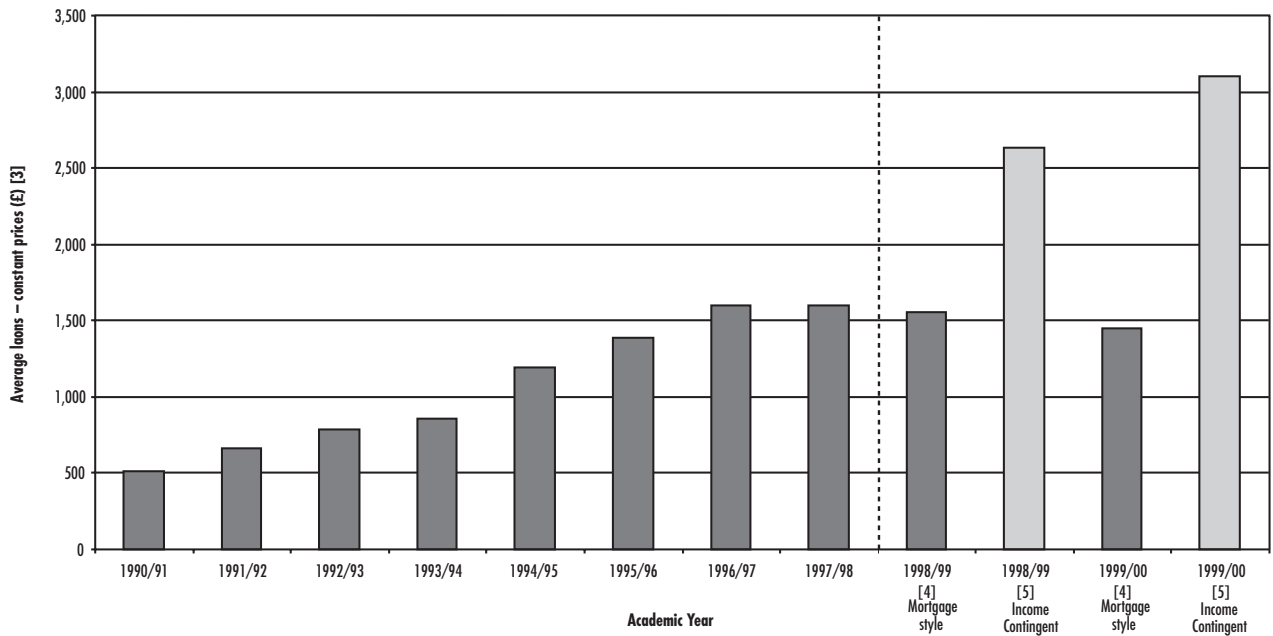


CHART 6
AVERAGE VALUE OF STUDENT LOANS IN THE UNITED KINGDOM [1]: ACADEMIC YEARS 1990/91 TO 1999/00 [2]



Source: Student Loans Company

[1] Student loans are available to eligible students normally domiciled in the United Kingdom.

[2] 1999/00 data are provisional as such may change.

[3] At 1990/00 prices, based on the RPI (excluding mortgage interest payments) of September of each year.

[4] Loans taken out by students already in higher education up to and including 1997/98 (and those entering in 1998/99 who were treated exceptionally as existing students) who receive support for maintenance through, roughly, 50 per cent income-assessed grant and 50 per cent non income-assessed loans repayable on a mortgage style basis.

[5] Loans taken out by new students in 1998/99 (apart from certain specified exceptions) who received support for maintenance through income assessed grants (comprising about a quarter of the support available) and non income-assessed student loans (comprising about three quarters of the support available). In 1999/2000 students who entered higher education from 1998/99 onwards receive support for maintenance expenditure entirely through loans, of which approximately three quarters of the value was non income-assessed. Loans made under these arrangements are repayable on an income contingent basis.

STUDENT LOANS

Number of loans [1]; total sums borrowed; and average loan (for those taking out a loan); by type of residence : all students

Academic years 1990/91 and 1993/94 to 1998/99

UNITED KINGDOM

	1990/91[2]	1993/94	1994/95	1995/96	1996/97	1997/98		1998/99	
							Existing Students [3]	New Students [4]	Total all loans
Male Students									
Living at home									
Number of loans taken out (000s)	6.6	20.2	27.2	31.7	35.9	42.9	27.7	20.5	48.2
Total sum borrowed (£m)	2.0	11.8	22.3	30.4	40.6	52.4	32.3	44.9	77.3
Average size of loan (£) [5]	300	580	820	960	1,130	1,220	1,170	2,190	1,600
Away from home (London)									
Number of loans taken out (000s)	14.1	29.6	36.1	36.8	36.5	35.1	24.1	10.1	34.3
Total sum borrowed (£m)	6.0	26.0	45.2	56.5	67.5	66.8	45.5	31.0	76.5
Average size of loan (£) [5]	430	880	1,250	1,540	1,850	1,900	1,890	3,060	2,230
Away from home (Other)									
Number of loans taken out (000s)	87.3	187.0	212.7	223.0	228.0	229.6	164.9	72.5	237.4
Total sum borrowed (£m)	33.8	136.5	220.6	278.3	338.9	351.5	253.0	191.3	444.3
Average size of loan (£) [5]	390	730	1,040	1,250	1,490	1,530	1,530	2,640	1,870
Special rate [6]									
Number of loans taken out (000s)	.	.	.	0.3	.	.	.	.	.
Total sum borrowed (£m)	.	.	.	0.5	.	.	.	.	.
Average size of loan (£) [5]	.	.	.	1,500	.	.	.	.	.
Total male students									
Number of loans taken out (000s)	108.0	236.7	276.1	291.9	300.4	307.7	216.8	103.2	320.0
Total sum borrowed (£m)	41.8	174.2	288.1	365.7	447.0	470.7	330.9	267.2	598.1
Average size of loan (£) [5]	390	740	1,040	1,250	1,490	1,530	1,530	2,590	1,870
Female students									
Living at home									
Number of loans taken out (000s)	3.0	11.6	17.7	23.4	29.0	34.3	25.8	19.3	45.1
Total sum borrowed (£m)	0.9	6.7	14.4	22.1	32.5	39.9	29.9	41.7	71.6
Average size of loan (£) [5]	300	580	810	950	1,120	1,160	1,160	2,160	1,590
Away from home (London)									
Number of loans taken out (000s)	10.5	25.9	33.2	35.4	37.6	38.5	27.2	12.2	39.4
Total sum borrowed (£m)	4.5	22.6	41.1	54.0	69.1	72.7	50.9	36.9	87.8
Average size of loan (£) [5]	430	870	1,240	1,530	1,840	1,890	1,870	3,030	2,230
Away from home (Other)									
Number of loans taken out (000s)	58.7	156.2	190.2	208.9	222.7	234.6	173.8	81.3	255.1
Total sum borrowed (£m)	22.7	113.2	195.1	258.5	328.6	357.6	264.5	211.4	476.0
Average size of loan (£) [5]	390	720	1,030	1,240	1,480	1,520	1,520	2,600	1,870
Special rate [6]									
Number of loans taken out (000s)	.	.	.	0.3	.	.	.	.	.
Total sum borrowed (£m)	.	.	.	0.5	.	.	.	.	.
Average size of loan (£) [5]	.	.	.	1,500	.	.	.	.	.
Total female students									
Number of loans taken out (000s)	72.3	193.7	241.2	268.0	289.2	307.4	226.8	112.7	339.5
Total sum borrowed (£m)	28.1	142.4	250.6	335.1	430.2	470.3	345.3	290.0	635.4
Average size of loan (£) [5]	390	740	1,040	1,250	1,490	1,530	1,520	2,570	1,870
All Students									
Living at home									
Number of loans taken out (000s)	9.6	31.8	45.0	55.1	64.8	77.3	53.5	39.8	93.3
Total sum borrowed (£m)	2.9	18.4	36.7	52.5	73.1	92.3	62.2	86.6	148.9
Average size of loan (£) [5]	300	580	820	950	1,130	1,190	1,160	2,180	1,590
Away from home (London)									
Number of loans taken out (000s)	24.7	55.5	69.3	72.2	74.1	73.6	51.3	22.3	73.6
Total sum borrowed (£m)	10.5	48.6	86.3	110.5	136.7	139.5	96.4	67.9	164.3
Average size of loan (£) [5]	430	880	1,240	1,530	1,850	1,900	1,880	3,040	2,230
Away from home (Other)									
Number of loans taken out (000s)	146.0	343.2	402.9	431.9	450.7	464.2	338.8	153.7	492.5
Total sum borrowed (£m)	56.5	249.7	415.8	536.8	667.4	709.1	517.5	402.8	920.3
Average size of loan (£) [5]	390	730	1,030	1,240	1,480	1,530	1,530	2,620	1,870
Special rate [6]									
Number of loans taken out (000s)	.	.	.	0.7	.	.	.	.	.
Total sum borrowed (£m)	.	.	.	1.0	.	.	.	.	.
Average size of loan (£) [5]	.	.	.	1,500	.	.	.	.	.
Total all students [2][7]									
Number of loans taken out (000s)	180.2	430.4	517.2	559.8	589.6	615.1	443.6	215.9	659.5
Total sum borrowed (£m)	69.9	316.7	538.8	700.8	877.2	941.0	676.2	557.3	1,233.5
Average size of loan (£) [5]	390	740	1,040	1,250	1,490	1,530	1,520	2,580	1,870

. = not applicable

Source: Student Loans Company

[1] Student loans are available to most 'home' students on full-time undergraduate HE courses (and students on full-time and part-time postgraduate courses of initial teacher training) who are aged less than 50 at the start of their course. From 1999/2000, students aged between 50 to 54 at the start of their course (this includes students who started their course after September 1998) can apply for a student loan as long as they can demonstrate to their awarding authority that they plan to return to employment after finishing their course.

[2] 1990/91 data includes an estimated 7,000 students at privately funded, NHS and overseas institutions for which the residence distribution is not available.

[3] Students already in higher education in 1997/98 and those who entered HE in 1998/99 and who were treated exceptionally as existing award holders. The loans made under these arrangements are repayable on a mortgage style basis.

[4] New entrant students in 1998/99 (except those who fall into one of the groups treated exceptionally as existing students). The loans made under these arrangements are repayable on an income contingent basis. Includes 'top-up' loans.

[5] Average loans are shown to the nearest £10.

[6] Introduced for 1995/96 for students living away from their parents home and studying in London but who receive the "home" rate of grant because the Local Education Authority has decided that they could conveniently live at home.

[7] Data may not add through due to roundings.

STUDENT LOANS

Take-up of student loans [1] by gender of student [2] and location of institution as a percentage of eligible students in higher education : Academic years 1990/91 to 1998/99

United Kingdom

	Number of loans taken out (000s)			Loans as % of eligible students			Total sum borrowed		
	Men	Women	Total	Men (%)	Women (%)	Total (%)	Men (£m)	Women (£m)	Total (£m)
England									
1990/91	85.2	57.7	142.9	34	24	29	33.3	22.6	55.9
1991/92	120.9	88.0	208.9	42	32	37	65.0	47.4	112.4
1992/93	155.1	121.3	276.5	48	38	43	103.1	80.4	183.5
1993/94	188.7	153.3	342.0	52	43	48	140.5	114.2	254.7
1994/95	221.4	190.8	412.3	60	51	55	234.0	201.2	435.2
1995/96	235.4	212.3	447.7	63	57	60	299.0	269.7	568.7
1996/97	240.9	227.3	468.3	66	60	63	363.4	343.7	707.1
1997/98	246.3	239.9	486.2	67	61	64	382.3	372.9	755.2
1998/99 [3]	173.8	177.7	351.5	72	67	69	268.1	273.9	542.0
1998/99 [4]	81.3	87.0	168.3	69	66	67	214.0	227.9	441.9
1998/99 [5]	255.1	264.7	519.8	71	66	69	482.1	501.8	983.9
Wales									
1990/91	4.3	2.8	7.1	26	16	22	1.7	1.1	2.7
1991/92	6.3	4.7	10.9	34	25	29	3.3	2.5	5.7
1992/93	8.8	7.1	15.9	42	31	36	5.7	4.6	10.2
1993/94	11.0	9.5	20.5	48	38	43	8.0	6.8	14.8
1994/95	13.8	12.7	26.5	58	50	54	14.1	12.9	26.9
1995/96	15.1	14.2	29.3	62	54	58	18.4	17.3	35.7
1996/97	16.0	15.6	31.6	66	57	61	23.3	22.8	46.1
1997/98	16.6	17.2	33.9	67	61	64	24.9	25.9	50.8
1998/99 [3]	12.0	13.2	25.1	74	67	61	17.8	19.5	37.3
1998/99 [4]	6.0	6.4	12.4	70	66	61	15.5	16.4	31.9
1998/99 [5]	18.0	19.5	37.5	73	67	70	33.3	35.9	69.2
Scotland									
1990/91	13.3	8.9	22.2	32	22	27	5.0	3.3	8.3
1991/92	17.1	12.2	29.3	37	27	32	8.7	6.2	14.9
1992/93	22.1	17.6	39.6	42	34	38	13.7	10.8	24.5
1993/94	27.4	22.7	50.1	49	41	45	19.1	15.8	34.8
1994/95	31.0	27.6	58.6	52	46	49	30.4	26.9	57.3
1995/96	33.6	33.3	66.9	57	54	54	39.0	38.4	77.4
1996/97	35.5	37.5	73.0	61	57	59	48.9	51.5	100.4
1997/98	36.7	40.8	77.6	62	59	60	51.9	57.7	109.7
1998/99 [3]	26.1	29.9	56.0	63	60	62	37.9	43.4	81.3
1998/99 [4]	13.5	16.4	29.9	77	79	78	31.9	38.4	70.4
1998/99 [5]	39.6	46.3	85.9	67	66	66	69.9	81.8	151.7
Northern Ireland									
1990/91	2.2	1.4	3.6	31	17	23	0.8	0.5	1.3
1991/92	3.1	2.2	5.3	38	24	30	1.6	1.1	2.7
1992/93	3.8	3.2	7.0	44	32	37	2.3	2.0	4.3
1993/94	4.6	4.3	8.9	50	44	47	3.2	3.0	6.1
1994/95	5.6	5.5	11.1	57	48	52	5.4	5.3	10.7
1995/96	5.9	6.1	12.1	58	51	54	6.8	7.0	13.8
1996/97	6.1	6.7	12.8	61	56	58	8.4	9.1	17.5
1997/98	6.4	7.3	13.7	62	54	58	9.0	10.2	19.2
1998/99 [3]	4.6	5.7	10.3	65	56	60	6.6	8.1	14.6
1998/99 [4]	2.2	2.8	5.1	73	63	67	5.5	7.0	12.5
1998/99 [5]	6.8	8.6	15.4	67	59	62	12.1	15.0	27.1
United Kingdom [6]									
1990/91	108.0	72.3	180.2	33	23	28	41.8	28.1	69.9
1991/92	151.5	109.7	261.1	41	31	36	80.7	58.5	139.2
1992/93	193.8	151.5	345.3	46	36	41	127.3	99.2	226.5
1993/94	236.7	193.7	430.4	51	42	47	174.2	142.4	316.7
1994/95	276.1	241.2	517.2	59	51	55	288.1	250.6	538.8
1995/96	291.9	268.0	559.8	62	56	59	365.7	335.1	700.8
1996/97	300.4	289.2	589.6	65	59	62	447.0	430.2	877.2
1997/98	307.7	307.4	615.1	67	61	64	470.7	470.3	941.0
1998/99 [3]	216.8	226.8	443.6	71	66	68	330.9	345.3	676.2
1998/99 [4]	103.2	112.7	215.9	70	68	69	267.2	290.0	557.3
1998/99 [5]	320.0	339.5	659.5	70	66	68	598.1	635.4	1,233.5

Source: DfEE, Student Loans Co.

[1] Student loans are available to most 'home' students on full-time undergraduate HE courses (and students on full-time and part-time postgraduate courses of initial teacher training) who are aged less than 50 at the start of their course. From 1999/2000, students aged between 50 to 54 at the start of their course (this includes students who started their course after September 1998) can apply for a student loan as long as they can demonstrate to their awarding authority that they plan to return to employment after finishing their course.

[2] Gender of student contains some estimated figures.

[3] Mortgage style loans available to students in higher education up to and including academic year 1999/98 and those who entered HE in 1998/99 who were treated exceptionally as existing award holders.

[4] Income contingent loans available to eligible new entrants to higher education in academic year 1998/99 (except those who were treated exceptionally as existing students). Includes 'top-up' loans.

[5] Total of old mortgage style loans and new income contingent loans for academic year 1998/99.

[6] United Kingdom data includes students attending courses entirely at overseas, at privately funded, or at NHS institutions.

LOANS

Student Loan outlay and repayments : amounts (£) : Financial years 1995-96 to 1999-2000

United Kingdom

£ million except where otherwise stated

Financial years	1995-96	1996-97	1997-98	1998-99 [1]			1999-2000 (Provisional) [1]		
				Publicly owned debt [2]	Privately owned debt	Total debt	Publicly owned debt	Privately owned debt	Total debt
Academic year interest rate (APR)	3.5%	2.7%	2.6%	3.5%	3.5%	3.5%	2.1%	2.1%	2.1%
Total amount outstanding [3] as at the end of previous financial year, including interest	1,178.0	1,859.0	2,690.9	2,552.7	1,021.1	3,573.9	2,562.3	2,020.0	4,582.3
of which: [4]									
(i) balance of loans in deferment [5]	117.8	247.2	465.4	428.0	224.9	652.9	412.3	533.2	945.5
(ii) balance of loans in arrears status [6]	10.2	21.6	44.8	91.7	0.3	92.0	165.9	39.1	205.0
of which:									
arrears value	1.9	4.8	11.2	24.5	-	24.5	48.7	5.8	54.5
(iii) balance of loans deferred with arrears [7]	.	.	2.9	21.2	8.8	30.0	59.1	34.9	94.0
of which:									
arrears value	.	.	0.3	1.9	0.5	2.4	5.3	2.2	7.5
(iv) others [8]	1,047.2	1,585.8	2,177.6	2,006.5	785.2	2,791.7	1,925.1	1,413.2	3,338.3
of which:									
income contingent loans [9]	.	.	.	.	.	.	351.9	.	351.9
PLUS									
Amount lent during financial year	688.2	854.7	939.0	1,082.4	.	1,082.4	1,509.5	.	1,509.5
of which:									
income contingent loans [9]	.	.	.	352.6	.	352.6	1,157.3	.	1,157.3
MINUS									
Amount repaid [10]	50.5	86.1	133.6	134.5	61.6	196.1	131.3	146.8	278.1
of which:									
paid off earlier than required	10.7	18.1	28.9	25.7	8.9	34.7	33.8	26.5	60.2
of which:									
income contingent loans [9]	.	.	.	..	.	..	4.0	.	4.0
MINUS									
Amount otherwise written off/cancelled	0.5	0.9	1.0	0.9	0.3	1.1	1.2	0.8	2.0
of which:									
income contingent loans [9]	.	.	.	..	.	..	.	.	.
PLUS									
Amount of interest added on to loans [11]	43.7	64.3	79.1	91.8	31.1	122.9	81.8	52.4	134.2
of which:									
income contingent loans [9]	.	.	.	..	.	..	21.0	.	21.0
PLUS									
Administration charges applied [12]	.	.	.	0.2	0.1	0.3	0.6	0.5	1.1
PLUS									
Transfer value at end of financial year 1999-00 [13]	.	.	.	.	.	.	0.7	-0.7	-
GIVES									
Total amount outstanding at the end of the financial year [14]	1,859.0	2,691.0	3,574.3	3,591.9	990.4	4,582.3	4,022.4	1,924.5	5,946.9
of which:									
income contingent loans [9]	.	.	.	355.5	.	355.5	1,526.2	.	1,526.2

. = not applicable .. = not available - = nil or negligible

Source: Student Loans Company

- [1] Two portfolios of student loans have been sold to the private sector - the first, to the value of just over £1bn, was sold in March 1998 to FFHE (Finance for Higher Education Ltd.); the second, to the value of £1,030m, was sold in March 1999 to HONOURS Ltd. The loans sold were those made under the student loan arrangements which were current before September 1998 (i.e. mortgage style loans) and do not include the new income contingent loans.
- [2] For 1998-99 the column for publicly owned debt includes, in the category of total amount outstanding at the end of the year, the second tranche of loans sold to the private sector at the end of that financial year.
- [3] Includes loans not yet due for repayment. Amount outstanding includes both interest-bearing balance and non interest-bearing balance for the previous financial year.
- [4] The historical (financial years 1995-96 to 1997-98) subtotals for 'balance/value of arrears' and 'balance/value of deferred with arrears' (where applicable) can be provided only on a consistent basis as at 9 April. Consequently this information will not reconcile with the month end (31 March) snapshot figures of subtotals (a)(i) and (a)(iv). Note that the subtotals are sourced from month-end snapshot figures and do not add back to the total amounts outstanding which are revised on a daily basis.
- [5] The cumulative balance of loans in deferment (from 1997-98 this excludes loans deferred with arrears) at end of previous financial year (i.e. the amount of deferment and the sum not yet due for repayment but excluding any amount repaid).
- [6] The cumulative balance of loans which are in arrears status at end of previous financial year. The arrears value is the overdue amount and does not include administration charges; the balance is the outstanding amount of the account on which there are arrears (including the overdue amount).
- [7] The cumulative balance of loans in deferment with arrears at end of previous financial year. The arrears value is the overdue amount; the balance is the outstanding amount of the account on which there are arrears (including the overdue amount). This category has been included in the deferment category up to and including financial year 1996-97.
- [8] Includes the balance of loans not yet in repayment status and the balance of loans in repayment status (where repayments are being made according to, or ahead of, schedule) at the end of the previous financial year. Includes £3.374m of transactions in suspense accounts at 31 March 1999.
- [9] Loans repayable on an income contingent basis to students who started their courses from September 1998 under the new student support arrangements. These loans are subject to a repayment holiday during the 1999-2000 financial year.
- [10] Including both interest-bearing balance and non interest-bearing balance.
- [11] Interest added to the loans which were not repaid nor cancelled during the financial year.
- [12] A non-interest bearing penalty (calculated for the first time in financial year 1998-99) imposed on accounts where extra administration is required (e.g. in cases of arrears, default).
- [13] Amount transferred between vendors (e.g. a loan is transferred back to the retained portfolio and substituted with another loan with a similar profile).
- [14] Constituent parts may not add to totals due to roundings. Note that transaction figures only represent those accounts in portfolio at end of period - there may have been transactions between portfolios during the period.

LOANS

Student Loans outlay and repayments : borrower activity [1][2] : Financial years 1995-96 to 1999-2000

United Kingdom

(000s)

Financial years	1995-96	1996-97	1997-98	1998-99			1999-2000 (Provisional) [2]		
				Publicly owned debt [3]	Privately owned debt [4]	Total debt	Publicly owned debt	Privately owned debt [4]	Total debt
All borrowers [1] at the end of the previous financial year	942	1,202	1,458	1,137	449	1,586	1,096	822	1,918
of which:									
income contingent loans [5]	.	.	.	.	.	.	203	.	203
Number of borrowers with accounts paid in full [6] in financial year 28		33	44	23	3	26	55	76	131
of which:									
paid off before liability for repayment had arisen [7]	4	4	4	-	-	-	3	1	4
of which:									
income contingent loans [5]	.	.	.	.	.	.	.	.	.
Number of borrowers with accounts written off [8] in financial year 1	1	4	15	23	5	29	1	1	1
of which:									
income contingent loans [5]	.	.	.	..	.	..	.	.	.
Number of borrowers with new accounts [9] in financial year	289	293	302	397	3	400	421	.	421
of which:									
income contingent loans [5]	.	.	.	201	.	201	385	.	385
All borrowers at end of financial year [10][11]	1,202	1,458	1,701	1,484	434	1,918	1,463	759	2,221
of which:									
(A) Number of borrowers with accounts in repayment status	429	623	758	627	265	892	666	623	1,289
(i) ahead with repayments	4	5	6	45	12	57	45	37	82
(ii) up to date with repayments	192	264	333	203	109	312	300	295	595
(iii) owing less than two months' repayment	5	8	11	13	4	17	8	5	13
(iv) owing two or more months' repayment	21	34	47	86	15	101	88	29	118
(v) deferring repayments	207	312	361	256	118	374	205	245	451
(vi) deferring repayments with arrears	.	.	.	31	11	41	28	18	46
(B) Number of borrowers with accounts not yet in repayment status	773	835	943	861	168	1,029	805	136	941
(i) who have made one or more repayments [12]	4	4	4	9	3	12	7	2	10
of which:									
income contingent loans [5]	.	.	.	..	.	..	3	.	3
(ii) have made no repayments	769	831	939	863	168	1031	801	134	935
of which:									
income contingent loans [5]	.	.	.	..	.	..	503	.	503

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

- [1] Throughout the table a loan account represents the total borrowing relating to an episode of study (or course). A borrower may therefore have more than one loan account. Where this is the case, the repayment activity may be different for each loan account.
- [2] The figures for 1999-00 are not directly comparable to those for earlier years. In 1999-00 the counts in the table are of borrowers with at least one loan account in the statuses/activities shown. Prior to 1998-99, however, the counts are of all loan accounts in each of the statuses/activities shown. Whilst figures for 1998-99 are broadly on the same basis as those for 1999-00, differences in the reporting criteria in that year mean that they are not directly comparable with 1999-00.
- [3] For 1998-99 the column for publicly owned debt includes the second tranche of loans sold to the private sector at the end of that financial year.
- [4] Two portfolios of student loans have been sold to the private sector - the first, to the value of just over £1bn, was sold in March 1998 to FFHE (Finance for Higher Education Ltd.); the second, to the value of £1,030m, was sold in March 1999 to HONOURS Ltd. The loans sold were those made under the student loan arrangements which were current before September 1998 (i.e. mortgage style loans) and do not include the new income contingent loans.
- [5] Loans repayable on an income contingent basis to students who started their courses from September 1998 under the new student support arrangements. These loans are subject to a repayment holiday during the 1999-2000 financial year.
- [6] This covers those accounts that have a status of fully paid; those with a £0 balance outstanding with no arrears; and also (except for financial year 1998-99), those accounts with small balance write-offs of less than, or equal to, £5. Note that small balance write-offs in 1999-2000 account for over 50,000 accounts.
- [7] Covers accounts repaid in full before their statutory repayment due date.
- [8] Includes small balances of not more than £5 in 1998-99 only. Note that small balance write-offs in 1999-2000 (over 50,000 accounts) are included in accounts paid in full.
- [9] Excludes repeat loans for the same episode of study.
- [10] From 1998-99 constituent parts may not sum to the totals because individual borrowers may have loan accounts in more than one status.
- [11] The status of a small number of the loans purchased by Finance for Higher Education Ltd (FFHE) in the first sale of student debt may have changed from that shown in the period 23-31 March 1998; there were repayments of £813,000 to FFHE in that period. Similarly, after the second sale of debt in March 1999 the status of a small number of accounts would have changed between 22-31 March 1999; there were repayments of £1.1m to HONOURS Limited in that period.
- [12] A repayment has been made against an account which had not yet reached its statutory repayment due date.

STUDENT LOANS

Repayment data by cohort [1] for all mortgage style loans

Number of borrowers entering repayment (including those whose repayments have been deferred) in financial years 1997-98, 1998-99 and 1999-00

United Kingdom

	1 April 1997	1 April 1998	1 April 1999
Number of borrowers entering repayment (000s)[2]	218.5	237.8	241.0
Total amount of loan advanced (£m) [3]	474.1	674.3	774.1
Average debt per borrower (£)	2,170	2,840	3,210
Repayments (£m) in [4]:			
Financial year 1997-98	37.0	7.8	1.8
Financial year 1998-99	45.6	48.5	8.8
Financial year 1999-00	54.1	61.6	55.0
Amount written off [5]/cancelled (£m) [6] [7] in:			
Financial year 1997-98	-	-	-
Financial year 1998-99	-	0.1	0.1
Financial year 1999-00	0.4	0.5	0.6

- = nil or negligible

Source: Student Loans Company

- [1] Cohort of borrowers entering repayment on 1 April in the year after borrower finished his/her course or left the Higher Education Institution. The cohort year refers to the start of the financial year in which the borrower enters repayment. Example : cohort year 1997 covers those mortgage style borrowers who entered repayment on 1 April 1997, the start of the 1997-98 financial year. All mortgage style loans per borrower enter repayment at the same time (even if they were taken out for separate episodes of study) and hence the borrower is counted once in this table even if he/she has more than one mortgage style loan. [This means that all loans for one borrower go into the same status, i.e. repayment, at this time but after that each loan status could change and you could, for example, have one borrower with separate accounts in repayment; in deferment; and written off.]
- [2] Includes those who entered repayment status but whose repayments were deferred because their income was below the repayment threshold.
- [3] Including the principal (original debt) for borrowers whose loans have been written-off or repaid early. Excluding interest accumulated between advancement and entering repayment and excluding charges e.g. administration charges.
- [4] Borrowers may have made early repayments in previous financial years; these are not shown.
- [5] Including amounts where the borrower remains liable to repay but recovery is deemed unlikely by the loan administrator or not possible by legal judgement. Excludes accounts with trivial balances outstanding but which are regarded as fully paid by SLC.
- [6] Includes amounts where the borrower no longer has any liability to repay as provided for in the Loans Regulations. A borrower's liability to repay shall be cancelled on death of borrower; after 25 years or when borrower reaches the age of 50 (60 if the borrower was aged over 40 when he/she last borrowed) whichever is the earlier, provided the borrower is not in default; if the borrower is in receipt of a disability related benefit and permanently unfit for work.
- [7] Note that it is possible for a borrower to have amounts entered under both the repayment category and in the written off/cancelled category in any one financial year - e.g. because of death during the financial year.

ACCESS FUNDS [1]
Academic years 1991/92 to 1999/2000

UNITED KINGDOM

£million

	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/2000 [2]
DfEE Funded	23.0	23.4	23.8	26.7	27.7	27.7	27.7	58.5	118.5
of which :									
Higher Education [3]									
Universities Funding Council	9.6	9.7	.	.	.	.	.	.	.
Polytechnics & Colleges Funding Council	8.8	9.0	.	.	.	.	.	.	.
Direct Grant Institutions	0.3	0.3	.	.	.	.	.	.	.
Higher Education Funding Council for England [4][2]	.	.	19.0	20.9	21.7	21.7	21.7	45.8	74.6
Further Education									
Further Education Institutions	4.3	4.4	.	.	.	.	.	.	.
Further Education Funding Council	.	.	4.8	5.8	6.0	6.0	6.0	12.7	37.0
Scotland	2.2	2.2	3.6	4.1	4.3	4.3	4.3	8.7	14.0
Wales [5]	0.6	0.6	1.1	1.5	1.7	1.7	1.8	3.0	6.1
Total Great Britain [6]	25.8	26.2	28.5	32.4	33.7	33.7	33.8	70.2	138.6
Northern Ireland	0.6	0.7	0.7	0.8	0.9	0.9	0.9	1.4	2.7
Total United Kingdom [6]	26.4	26.9	29.2	33.3	34.6	34.6	34.7	71.6	141.3

. = not applicable

Source: DfEE, SAAS, National Assembly for Wales, DENI

[1] Access funds are administered by education institutions to provide discretionary support for individual cases of hardship or where financial considerations might inhibit access to further or higher education.

[2] The total amount of access funds available to higher education institutions for discretionary spending has been increased from £45.7 million in 1998/99 to £62.6 million in the 1999/2000 academic year. An additional £12m was made available during 1999/2000 to provide help to mature students in particular. Many of those who would have benefited from local authorities' discretionary awards will get support through access funds.

[3] As from September 2000 the term for higher education students changes from 'Access Funds' to 'The Hardship Fund', for further education the terminology is unchanged.

[4] Excludes Scottish and Welsh Universities formerly funded through the Universities Funding Council.

[5] For Academic Year 1999/2000, access fund data for Wales consists of expenditure to 31 March 2000, for Further Education Institutions. Access funds for Higher Education Institutions are based on the original allocations made in August 1999; actual expenditure data are not yet available.

[6] Constituent parts may not add up to totals due to roundings.

	COURSE FORMAT							
	FULL-TIME		PART-TIME		DISTANCE		TOTAL	
	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99
Age under 20 years old [3]								
Number of loans	142	198	29	42	30	51	201	291
Total expenditure (£000s)[4]	599.5	965.9	65.9	120.0	68.0	107.1	733.3	1,193.0
of which: Fees (£000s)[5]	336.9	526.0	58.1	90.0	61.7	98.4	456.7	714.5
Living expenses (£000s)[6]	215.8	346.5	0.4	12.3	-	0.2	216.2	358.9
Other Costs (£000s)[7]	43.2	93.4	7.4	17.8	6.2	8.5	56.8	119.6
Average loan (£)[8]	4,220	4,880	2,270	2,860	2,270	2,100	3,650	4,100
Age 20 - 24 years old								
Number of loans	2,802	2,734	386	374	211	357	3,399	3,465
Total expenditure (£000s)[4]	13,658.7	13,817.0	951.9	986.9	445.7	861.3	15,056.3	15,665.2
of which: Fees (£000s)[5]	6,164.7	6,182.7	758.9	746.4	383.8	725.1	7,307.4	7,654.2
Living expenses (£000s)[6]	6,679.6	6,622.6	19.3	30.6	2.5	31.2	6,701.4	6,684.4
Other Costs (£000s)[7]	765.1	1,017.2	167.3	209.9	56.2	105.0	988.6	1,332.1
Average loan (£)[8]	4,870	5,050	2,470	2,640	2,110	2,410	4,430	4,520
Age 25 - 29 years old								
Number of loans	2,134	1,864	816	769	380	603	3,330	3,236
Total expenditure (£000s)[4]	10,423.8	9,442.5	2,114.7	2,225.5	796.9	1,376.0	13,335.3	13,043.9
of which: Fees (£000s)[5]	4,563.8	4,336.2	1,700.8	1,760.6	710.1	1,206.9	6,974.7	7,303.6
Living expenses (£000s)[6]	5,138.1	4,399.9	21.4	42.5	5.1	24.4	5,164.5	4,466.8
Other Costs (£000s)[7]	672.8	711.2	386.2	422.4	80.6	143.2	1,139.6	1,276.9
Average loan (£)[8]	4,880	5,070	2,590	2,890	2,100	2,280	4,000	4,030
Age 30 years old and over								
Number of loans	2,069	1,848	2,489	2,290	947	1,533	5,505	5,671
Total expenditure (£000s)[4]	9,915.3	9,235.0	6,794.3	6,806.2	2,159.6	3,738.5	18,869.2	19,779.7
of which: Fees (£000s)[5]	4,882.5	4,727.0	5,584.4	5,423.1	1,856.3	3,210.8	12,323.3	13,360.8
Living expenses (£000s)[6]	4,176.0	3,678.0	44.4	117.4	16.7	92.5	4,237.2	3,887.8
Other Costs (£000s)[7]	809.6	840.3	1,143.2	1,267.2	282.6	438.3	2,235.4	2,545.7
Average loan (£)[8]	4,790	5,000	2,730	2,970	2,280	2,440	3,430	3,490
Total all ages								
Number of loans	7,147	6,644	3,720	3,475	1,568	2,544	12,435	12,663
Total expenditure (£000s)[4]	34,597.3	33,460.4	9,926.7	10,138.6	3,470.2	6,082.8	47,994.1	49,681.8
of which: Fees (£000s)[5]	15,947.9	15,771.9	8,102.2	8,020.1	3,012.0	5,241.1	27,062.1	29,033.1
Living expenses (£000s)[6]	16,209.5	15,047.0	85.5	202.7	24.3	148.2	16,319.3	15,397.9
Other Costs (£000s)[7]	2,290.7	2,662.1	1,704.1	1,917.2	425.7	695.0	4,420.5	5,274.3
Average loan (£)[8]	4,840	5,040	2,670	2,920	2,210	2,390	3,860	3,920

- nil or negligible

Source: DfEE

[1] Career development loans are offered to students by 4 major banks, Barclays, The Co-operative, Clydesdale and The Royal Bank of Scotland, to fund vocational training of up to two years.

[2] Academic year 1997/98 data has changed since previously published.

[3] Applicants must be aged 18 or over.

[4] Totals may not add through due to roundings.

[5] Fees usually cover 80% of course fees except where the applicant has been unemployed for at least 3 months when 100% can be applied for.

[6] Living expenses, paid to all students, cover the kind of expenses similarly covered by mandatory grants, eg housing costs, food, household bills etc.

[7] Other costs, paid to all students, cover additional expenses such as books and materials.

[8] Rounded to the nearest £10.

	COURSE FORMAT							
	FULL-TIME		PART-TIME		DISTANCE		TOTAL	
	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99
Age under 20 years old [3]								
Number of loans	121	188	24	35	30	47	175	270
Total expenditure (£000s)[4]	505.5	916.4	52.3	90.5	68.0	98.9	625.8	1,105.8
of which: Fees (£000s)[5]	280.0	495.9	45.2	76.3	61.7	90.2	386.9	662.5
Living expenses (£000s)[6]	188.0	329.1	-	6.7	-	0.2	188.0	336.0
Other Costs (£000s)[7]	34.0	91.4	7.2	7.5	6.2	8.5	47.4	107.4
Average loan (£)[8]	4,180	4,870	2,180	2,590	2,270	2,100	3,580	4,100
Age 20 - 24 years old								
Number of loans	2,364	2,391	347	346	187	326	2,898	3,063
Total expenditure (£000s)[4]	11,616.6	12,269.1	847.7	935.6	390.4	786.0	12,854.7	13,990.7
of which: Fees (£000s)[5]	5,259.3	5,565.7	681.1	704.4	333.7	658.4	6,274.1	6,928.5
Living expenses (£000s)[6]	5,684.1	5,796.4	13.6	27.9	2.5	28.9	5,700.1	5,853.2
Other Costs (£000s)[7]	633.8	911.0	148.2	203.4	51.0	98.7	833.0	1,213.0
Average loan (£)[8]	4,910	5,130	2,440	2,700	2,090	2,410	4,440	4,570
Age 25 - 29 years old								
Number of loans	1,821	1,608	728	689	344	548	2,893	2,845
Total expenditure (£000s)[4]	9,028.9	8,236.5	1,918.6	2,014.2	717.7	1,263.5	11,665.3	11,514.2
of which: Fees (£000s)[5]	3,971.8	3,883.0	1,552.3	1,590.8	647.8	1,106.4	6,171.8	6,580.3
Living expenses (£000s)[6]	4,430.7	3,736.1	9.5	41.1	3.1	24.0	4,443.3	3,801.2
Other Costs (£000s)[7]	587.1	618.9	352.3	382.3	65.8	131.6	1,005.2	1,132.7
Average loan (£)[8]	4,960	5,120	2,640	2,920	2,090	2,310	4,030	4,050
Age 30 years old and over								
Number of loans	1,767	1,609	2,226	2,044	820	1,369	4,813	5,022
Total expenditure (£000s)[4]	8,610.9	8,067.9	6,143.3	6,226.4	1,871.8	3,347.2	16,626.1	17,641.4
of which: Fees (£000s)[5]	4,268.4	4,198.8	5,067.8	4,950.2	1,625.7	2,873.0	10,962.0	12,022.0
Living expenses (£000s)[6]	3,621.4	3,126.5	28.4	108.2	11.6	82.0	3,661.4	3,316.7
Other Costs (£000s)[7]	687.5	752.7	1,026.2	1,169.3	230.6	395.2	1,944.3	2,317.3
Average loan (£)[8]	4,870	5,010	2,760	3,050	2,280	2,440	3,450	3,510
Total all ages								
Number of loans	6,073	5,796	3,325	3,114	1,381	2,290	10,779	11,200
Total expenditure (£000s)[4]	29,762.0	29,489.8	8,962.0	9,266.8	3,047.9	5,495.6	41,771.8	44,252.2
of which: Fees (£000s)[5]	13,779.5	14,143.5	7,346.4	7,321.8	2,668.9	4,728.1	23,794.8	26,193.3
Living expenses (£000s)[6]	13,924.2	12,988.1	51.6	184.0	17.1	135.1	13,992.8	13,307.1
Other Costs (£000s)[7]	1,942.4	2,374.0	1,533.8	1,762.5	353.6	633.9	3,829.9	4,770.4
Average loan (£)[8]	4,900	5,090	2,700	2,980	2,210	2,400	3,880	3,950

- nil or negligible

Source: DfEE

[1] Career development loans are offered to students by 4 major banks, Barclays, The Co-operative, Clydesdale and The Royal Bank of Scotland, to fund vocational training of up to two years.

[2] Academic year 1997/98 data has changed since previously published.

[3] Applicants must be aged 18 or over.

[4] Totals may not add through due to roundings.

[5] Fees usually cover 80% of course fees except where the applicant has been unemployed for at least 3 months when 100% can be applied for.

[6] Living expenses, paid to all students, cover the kind of expenses similarly covered by mandatory grants, eg housing costs, food, household bills etc.

[7] Other costs, paid to all students, cover additional expenses such as books and materials.

[8] Rounded to the nearest £10.

CAREER DEVELOPMENT LOANS IN SCOTLAND [1] : ACADEMIC YEARS 1997/98 [2] TO 1998/99

	COURSE FORMAT							
	FULL-TIME		PART-TIME		DISTANCE		TOTAL	
	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99
Age under 20 years old [3]								
Number of loans	8	4	5	6	-	1	13	11
Total expenditure (£000s)[4]	38.3	20.1	13.5	28.5	-	2.2	51.9	50.7
of which: Fees (£000s)[5]	31.1	18.0	12.9	13.1	-	2.2	44.0	33.3
Living expenses (£000s)[6]	4.6	1.6	0.4	5.5	-	-	5.0	7.1
Other Costs (£000s)[7]	2.7	0.5	0.2	9.8	-	-	2.9	10.3
Average loan (£)[8]	4,790	5,020	2,710	4,750	-	2,150	3,990	4,610
Age 20 - 24 years old								
Number of loans	245	186	27	22	16	18	288	226
Total expenditure (£000s)[4]	1,087.9	821.4	64.9	39.9	35.9	45.0	1,188.7	906.2
of which: Fees (£000s)[5]	542.1	347.3	49.5	33.3	31.6	40.3	623.1	420.9
Living expenses (£000s)[6]	487.9	431.0	2.2	2.6	-	0.6	490.1	434.2
Other Costs (£000s)[7]	54.2	43.1	11.7	4.0	4.3	4.1	70.2	51.1
Average loan (£)[8]	4,440	4,420	2,400	1,810	2,240	2,500	4,130	4,010
Age 25 - 29 years old								
Number of loans	192	176	63	60	22	40	277	276
Total expenditure (£000s)[4]	839.8	856.5	129.1	142.6	50.2	82.1	1,019.1	1,081.2
of which: Fees (£000s)[5]	385.3	339.1	95.7	119.0	36.0	77.0	516.9	535.1
Living expenses (£000s)[6]	409.5	464.7	11.8	1.4	2.0	-	421.3	466.1
Other Costs (£000s)[7]	39.5	55.5	19.8	22.1	12.2	5.1	71.5	82.7
Average loan (£)[8]	4,370	4,870	2,050	2,380	2,280	2,050	3,680	3,920
Age 30 years old and over								
Number of loans	172	147	169	180	86	114	427	441
Total expenditure (£000s)[4]	739.9	711.9	382.8	416.3	181.0	278.0	1,303.6	1,406.2
of which: Fees (£000s)[5]	396.0	322.2	295.6	348.0	145.1	236.8	836.7	907.0
Living expenses (£000s)[6]	283.2	334.7	11.0	7.7	5.1	10.2	299.3	352.6
Other Costs (£000s)[7]	60.0	55.0	75.9	60.7	30.7	31.0	166.6	146.6
Average loan (£)[8]	4,300	4,840	2,260	2,310	2,100	2,440	3,050	3,190
Total all ages								
Number of loans	617	513	264	268	124	173	1,005	954
Total expenditure (£000s)[4]	2,706.0	2,409.9	590.3	627.3	267.0	407.2	3,563.3	3,444.4
of which: Fees (£000s)[5]	1,354.4	1,026.7	453.6	513.4	212.7	356.2	2,020.7	1,896.3
Living expenses (£000s)[6]	1,185.1	1,231.9	25.4	17.4	7.1	10.8	1,217.7	1,260.1
Other Costs (£000s)[7]	156.3	154.0	107.7	96.6	47.2	40.2	311.2	290.7
Average loan (£)[8]	4,390	4,700	2,240	2,340	2,150	2,350	3,550	3,610

- nil or negligible

Source: DfEE

[1] Career development loans are offered to students by 4 major banks, Barclays, The Co-operative, Clydesdale and The Royal Bank of Scotland, to fund vocational training of up to two years.

[2] Academic year 1997/98 data has changed since previously published.

[3] Applicants must be aged 18 or over.

[4] Totals may not add through due to roundings.

[5] Fees usually cover 80% of course fees except where the applicant has been unemployed for at least 3 months when 100% can be applied for.

[6] Living expenses, paid to all students, cover the kind of expenses similarly covered by mandatory grants, eg housing costs, food, household bills etc.

[7] Other costs, paid to all students, cover additional expenses such as books and materials.

[8] Rounded to the nearest £10.

	COURSE FORMAT							
	FULL-TIME		PART-TIME		DISTANCE		TOTAL	
	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99	1997/98	1998/99
Age under 20 years old [3]								
Number of loans	13	6	-	1	-	3	13	10
Total expenditure (£000s)[4]	55.7	29.4	-	1.0	-	6.1	55.7	36.4
of which: Fees (£000s)[5]	25.8	12.1	-	0.6	-	6.1	25.8	18.7
Living expenses (£000s)[6]	23.2	15.8	-	-	-	-	23.2	15.8
Other Costs (£000s)[7]	6.6	1.5	-	0.4	-	-	6.6	1.9
Average loan (£)[8]	4,280	4,900	-	1,000	-	2,020	4,280	3,640
Age 20 - 24 years old								
Number of loans	193	157	12	6	8	13	213	176
Total expenditure (£000s)[4]	954.2	726.6	39.3	11.4	19.5	30.3	1,012.9	768.3
of which: Fees (£000s)[5]	363.3	269.7	28.3	8.8	18.5	26.4	410.1	304.9
Living expenses (£000s)[6]	507.7	395.3	3.5	-	-	1.7	511.2	397.0
Other Costs (£000s)[7]	77.1	63.2	7.5	2.6	0.9	2.2	85.4	68.0
Average loan (£)[8]	4,940	4,630	3,280	1,890	2,430	2,330	4,760	4,370
Age 25 - 29 years old								
Number of loans	121	80	25	20	14	15	160	115
Total expenditure (£000s)[4]	555.0	349.5	67.0	68.7	29.0	30.3	651.0	448.5
of which: Fees (£000s)[5]	206.8	114.0	52.8	50.7	26.4	23.4	286.0	188.2
Living expenses (£000s)[6]	297.9	199.2	-	-	-	0.3	297.9	199.5
Other Costs (£000s)[7]	46.1	36.9	14.1	18.0	2.6	6.5	62.9	61.4
Average loan (£)[8]	4,590	4,370	2,680	3,430	2,070	2,020	4,070	3,900
Age 30 years old and over								
Number of loans	130	92	94	66	41	50	265	208
Total expenditure (£000s)[4]	564.5	455.3	268.1	163.5	106.8	113.3	939.5	732.1
of which: Fees (£000s)[5]	218.1	206.0	221.0	124.9	85.5	100.9	524.6	431.8
Living expenses (£000s)[6]	271.4	216.7	5.0	1.4	-	0.3	276.4	218.4
Other Costs (£000s)[7]	62.1	32.6	41.1	37.2	21.3	12.1	124.5	81.9
Average loan (£)[8]	4,340	4,950	2,850	2,480	2,610	2,270	3,550	3,520
Total all ages								
Number of loans	457	335	131	93	63	81	651	509
Total expenditure (£000s)[4]	2,129.4	1,560.7	374.4	244.5	155.3	180.0	2,659.0	1,985.2
of which: Fees (£000s)[5]	814.0	601.7	302.2	185.0	130.4	156.8	1,246.6	943.5
Living expenses (£000s)[6]	1,100.2	827.0	8.5	1.4	-	2.3	1,108.7	830.8
Other Costs (£000s)[7]	191.9	134.1	62.6	58.2	24.9	20.9	279.5	213.1
Average loan (£)[8]	4,660	4,660	2,860	2,630	2,460	2,220	4,080	3,900

- nil or negligible

Source: DfEE

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