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# Student Income and Expenditure Survey 2014/15 – Final version

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## Executive Summary

### 1. Introduction

- 1.1 The 2014/15 Student Income and Expenditure Survey (SIES) was jointly commissioned by the Welsh Government and the Department for Business, Innovation and Skills (BIS<sup>1</sup>). The study was conducted by the National Centre for Social Research (NatCen) and the Institute for Employment Studies (IES). This report presents the findings for students from Wales. A separate report covers students from England.
- 1.2 The aim of the survey was to provide an authoritative report on the financial position of higher education (HE) students in Wales and England in the academic year 2014/15 and to assess the impact of changes to student funding and support that were introduced in September for those starting HE in the 2012/13 academic year (against the baseline captured in 2011/12).
- 1.3 The 2014/15 survey covered both full-time and part-time students at Higher Education Institutions (HEIs) and Further Education Institutions (FEIs), and included the Open University (OU). Students included were participating in undergraduate courses and university-based postgraduate initial teacher training courses during the academic year 2014/15.
- 1.4 Data were collected between February and June 2015 via:
  - A thirty-minute online survey or telephone interview with a randomly selected sample of 1,367 full-time and 529 part-time Welsh-domiciled students at 84 institutions across Wales and England (including the OU); and
  - Online expenditure diaries detailing the expenses incurred by these students over the course of seven days, completed by 1,001 Welsh-domiciled students.

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<sup>1</sup> This research was commissioned by the Department for Business, Innovation and Skills. Policy responsibility for this topic has now transferred to the Department for Education.

## **2. Methodological note**

- 2.1 The research method for the 2014/15 survey follows the approach used in the 2011/12 survey to allow for comparison over time (and between the two different student finance regimes in place). However the 2014/15 survey only included students who had commenced their studies during or after the 2012/13 academic year to ensure that students under the new finance arrangements (introduced in 2012/13) were surveyed and thus it would be possible to cleanly compare students' financial situations under the pre- and post-2012/13 regime. The 2011/12 and 2014/15 surveys differ substantially to the previous waves of SIES so comparisons made with surveys prior to 2011/12 should be treated with caution.
- 2.2 To allow for comparisons to be made between the 2014/15 findings and those from the 2011/12 survey, all 2011/12 figures were up-rated (generally using the Retail Price Index, RPI) to account for inflation.
- 2.3 The full report sets out more information about methods used for the survey and analysis of data. A comprehensive technical report about survey methods is also available. Both have been published alongside this summary.

## **3. Headline findings**

- The average income among full-time students had increased by 43 per cent in real terms since the previous survey in 2011/12, while spending increased by a smaller amount, 34 per cent in real terms. Among part-time students, average income increased but by a smaller amount, 14 per cent in real terms, while expenditure remained static. These changes were different to those found between 2007/08 and 2011/12, when income for both full-time and part-time students fell.
- The average total income (including tuition fee loan) for all full-time students in 2014/15 was £16,284, while the figure for part-time students was £13,962. In 2011/12, part-time students had higher average incomes than full-time students.
- Income from the main and targeted state-funded sources of student support has become a more important source of income for full-time students since 2011/12, mainly reflecting the expansion of the support package to take account of the higher fee regime. As a proportion of total average income, the main sources of student support accounted for two thirds (67 per cent) in 2014/15, compared with 60 per cent in 2011/12, while the other sources of student support contributed 11 per cent of total income for full-time students. The proportion of part-time students' income from state-funded support had increased since the last survey, mainly due to the introduction of fee loans for part-time students in 2014/15.
- In 2014/15 just over half of full-time students received a Welsh Government Learning Grant or Special Support Grant, a non-repayable grant to help with living costs and aimed at students in low-income households. The proportion was higher than found in the previous survey.
- Just over half of full-time students were in work, more than in 2011/12, and they appeared to be in better quality work, as income from paid work increased between the two surveys, whilst income from family continued to fall both in real terms and as a proportion of total income, contributing just seven per cent in 2014/15.
- Earnings from paid work continued to be the key component of total income among part-time students, and the proportion of overall income it accounted for was similar to that found in the 2011/12 survey, which in turn was similar to that found in 2007/08.

- The average total expenditure (including tuition fee costs) for full-time students was £19,244, which was substantially higher than £14,324 found in 2011/12. Part-time students spent £18,813 which was almost identical to the figure in the previous survey of £18,776.
- Among both full and part-time students, there were large increases in participation costs due to increases in tuition fees. Participation costs for the academic year 2014/15 were more than double the 2011/12 rate for full-time students, and had increased by 50 per cent for part-time students. However it is important to note that most Welsh-domiciled full-time students did not have to cover the increased fee costs as they were eligible for the Welsh Government Fee Grant. Other costs, such as living costs and housing costs were relatively stable between 2011/12 and 2014/15 for both full-time and part-time students.
- Most students had borrowings and for full-time students these were mainly in the form of student loans. Average total borrowing (and also net debt) stayed stable for full-time students (for whom reliable student loan information was available<sup>2</sup>) between 2011/12 and 2014/15 due to support in the form of the Welsh Government Fee Grant. Borrowing levels increased with each year of study, and so students in their third year of study had the highest levels of average net debt of £16,511. This represents a slight fall from £17,958 in 2011/12 due to higher levels of predicted savings among this group in 2014/15.
- In contrast average borrowing of part-time students more than doubled between the two surveys due to some students becoming eligible for Student Loans for Tuition Fees and thus accruing student loan debt, and increasing amounts borrowed from commercial sources by part-time students. Following these patterns, net debt for part-time students also increased substantially from £1,233 in 2011/12 to £5,312 in 2014/15.

## 4. Further key findings

### Student income

- 4.1 Full-time students' average total income during the 2014/15 academic year including any loan for fees was £16,284. Part-time students received around 14 per cent less, with an average total income of £13,962. The key sources of support for full-time students were the main and targeted state-funded sources (together accounting for 78 per cent of overall income on average, up from 72 per cent in 2011/12), whereas earnings from paid work were the key contributor to part-time students' income (76 per cent on average, up from 72 per cent in 2011/12).
- 4.2 Among full-time students, average total incomes and their composition varied considerably between different student and study characteristics. The key factors associated with different total income levels for full-time students were: gender, whether the respondent lived with their parents, family type, type of institution attended, and subject studied. For part-time students a similar extent of variation was observed according to both study and personal characteristics including ethnicity, year of study and intensity of study. As with the previous survey, socio-economic background was not associated with differences in average total income for either full-time or part-time students.

### Income from loans and other forms of support

- 4.3 The funding sources available for full-time students have changed since the previous survey in 2011/12, and three key sources comprised the majority of average total income – the Welsh Government Fee Grant, the Student Loan for Maintenance, and the Student Loan for Tuition Fees. Together these three sources contributed 56 per cent of average total income. In 2011/12, income

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<sup>2</sup> Validation of survey data uncovered problems with some responses and these had to be excluded from the analyses of borrowing and net debt. Please see Chapter 6 for a more detailed explanation of the problem, and its treatment.

from the two sources at that time, the Student Loans for Maintenance and Tuition Fees, accounted for 47 per cent of average total income.

- 4.4 Among full-time students, who could be charged up to £9,000 for tuition fees in 2014/15, income from the Student Loan for Tuition Fees contributed £2,795 on average to total income (accounting for 17 per cent), while income from the Welsh Government Fee Grant was higher at £3,317 (20 per cent of average total income). The majority of full-time students, 85 per cent, had taken out a Student Loan for Tuition Fees (up from 77 per cent in 2011/12), and among these students the average amount received was £3,300. A similar proportion (83 per cent), had received a Welsh Government Fee Grant, with an average amount received of £4,008.
- 4.5 Part-time students became eligible for the Student Loan for Tuition Fees for the first time in 2014/15. Two-fifths (41 per cent) of part-time students had taken out a Student Loan for Tuition Fees, receiving £1,679 on average, while the average amount across all students (including those who did not take out a loan) was £696.
- 4.6 Income from the Student Loan for Maintenance for full-time students accounted for around one-fifth (19 per cent) of the average total income for the academic year, contributing £3,022 on average. In 2011/12 this had accounted for 24 per cent of average income.
- 4.7 Overall 81 per cent of full-time students took out a Student Loan for Maintenance (a marginally lower proportion than took out a Student Loan for Tuition Fees, but above the proportion of 73 per cent that was reported in the previous survey), and, for recipients, the average amount received from a Student Loan for Maintenance was £3,755.
- 4.8 Around half (51 per cent) of full-time students received income from a non-repayable Welsh Government Learning Grant (or Special Support Grant) to help with living costs, up from 44 per cent in 2011/12 (who received an Assembly Learning Grant or Special Support Grant). The average amount received in Welsh Government Learning Grants or Special Support Grants (for those who received grant support) was £3,340.
- 4.9 Just under a quarter (24 per cent) of Welsh-domiciled full-time students received support from their institutions, down from 31 per cent in 2011/12, receiving £1,418 on average. In contrast, few part-time students received this type of support (11 per cent), but the average amount was similar, at £1,238. Part-time students were instead more likely to receive financial support from an employer. A quarter (25 per cent) of part-time students did so, and received on average £1,738 which was largely aimed at paying tuition fees.
- 4.10 Full-time students from routine/manual social class backgrounds received more income on average (in relative and absolute terms) from sources of student support, such as loans and grants (£11,572 from the main sources of student support, and £1,968 from other sources) than those with professional/managerial social class backgrounds (£10,525 from the main sources of student support and £1,346 from other sources of student support). Students from professional/managerial social class backgrounds received more, on average, in contributions from their family and friends (£2,281) than those from routine/manual work backgrounds (-£1).
- 4.11 Around two-fifths (42 per cent) of full-time students felt that their decisions about HE had been affected by the student funding and financial support available to them, a higher proportion than the 2011/12 figure of 33 per cent. A higher proportion of part-time students (51 per cent) felt that they had been affected, and again this is higher than the figure from 2011/12 of 39 per cent. In terms of how this group felt their decisions were affected, 62 per cent of full-time and 74 per cent of part-time students who felt that their decisions had been affected in this way, felt they would not have studied without funding. This equates to overall proportions of 26 per cent of full-time and 38 per cent of part-time students who felt they would not have been able to study without this funding, again an increase on the proportions in 2011/12 (20 per cent and 21 per cent respectively). The key funds affecting decisions appeared to be the Welsh Government Fee Grant and the Student Loan. More

than a third of full-time students who said their decisions were affected by a particular fund, said it was the fee grant that had influenced them. Nearly half of part-time students who were affected said that it was the student loan that had influenced them.

### **Earnings from work**

- 4.12 Income from paid work was the most significant income source for part-time students, accounting for around three-quarters (76 per cent) of their total income. Among full-time students, income from paid work made up 11 per cent of their total income. The proportions of total income accounted for by paid work were broadly similar to the figures in the 2011/12 survey.
- 4.13 Just over half (55 per cent) of full-time students did some form of paid work during the academic year, earning on average £3,343, and both the proportion working and the average earnings were above the levels in 2011/12 and accounted for a similar portion of full-time students' total income. For full-time students, working was most common among females, those studying human/social sciences, business or law subjects, those studying at FE institutions, married or cohabiting students without children, those living with their parents during term-time, and students of independent status. Among those working, the highest earnings were associated with students aged 25 and over, couple students (either with or without children), final year students or those doing a one year course, those studying towards other undergraduate qualifications or studying human/social sciences, business or law subjects, those of independent status, and those studying at FE institutions.
- 4.14 There was a slightly higher proportion of full-time students in continuous work (working across the full academic year, 34 per cent) than in more casual jobs (at some point during the academic year, 29 per cent). This differs from the pattern in the previous survey when the proportions were roughly equal.
- 4.15 In both 2011/12 and 2014/15, approximately one half of continuing full-time students did paid work during the summer vacation. The 2014/15 proportion of 52 per cent was slightly above that of 45 per cent found in the 2011/12 survey.
- 4.16 Three-quarters (75 per cent) of part-time students combined studying with work, similar to the proportion in the last survey, earning on average £14,290, three quarters of the average total income for this group. Those part-time students least likely to do paid work were aged 40 and over, those from routine/manual work groups, those whose parents had not experienced HE, those not living with their parents and one-adult families (single parent students)

### **Income from family and friends**

- 4.17 On average, full-time students received £1,179 from their families (including parents, other relatives and partners) – this accounted for seven per cent of their average total income, which was lower than the proportion of income from paid work. This proportion of income from families was considerably lower than that found in the 2011/12 survey of 13 per cent (and continues the downward trend in financial support from families). Those who gained the most from families tended to be from more 'traditional' student backgrounds – single students with no children, dependent students living away from home to study, and from managerial/professional socio-economic backgrounds. In addition, female students were also more likely to receive money from their families.
- 4.18 A different pattern was found for part-time students. Overall, income from families was less central to part-time students, and was indeed negative (-£992 on average, down from -£470 in 2011/12) in that part-time students contributed income to, rather than received income from, their families. Variation between part-time students was largely driven by gender (males contributed, whereas females received), age (those aged between 25 and 39 contributed more than older or younger

groups), socio-economic group (the intermediate group received, whereas other groups contributed) and family type (single students received, whereas other groups contributed).

### **Social security benefits**

- 4.19 Few full-time students received income from social security benefits (11 per cent), although this was higher than the proportion found in the 2011/12 survey of seven per cent. The amount of social security benefits received increased by 80 per cent between 2011/12 and 2014/15. For those who were receiving income from benefits, this represented a key source of support and they received an average of £3,873. This was especially the case for one-adult families (single parent students), who received an average of £6,620, or 25 per cent of their total average income. Social security benefits were a common source of income among part-time students, with just over half (53 per cent) of part-time students claiming income from this source (the same proportion as in 2011/12); these students received on average £3,739. Again, social security benefits played a particularly key role for lone parents.

### **Student spending**

- 4.20 The average (mean) total expenditure of full-time Welsh-domiciled students in 2014/15 was £19,224 which was substantially higher than the figure (taking account of inflation) of £14,324 in 2011/12.
- 4.21 The average total expenditure of part-time students was £18,813 which was almost unchanged from the levels in 2011/12 of £18,776. Overall part-time students' expenditure was very similar to that of their full-time counterparts. This represents a big shift from the pattern found in the previous survey where part-time student expenditure was 34 per cent higher than for full-time students.
- 4.22 Among full-time students, expenditure was related to housing tenure and whether their parents had experience of HE. Those living at home with their parents or with parents who had experience of HE had lower levels of spending. Among part-time students, spending varied by socio-economic group, housing tenure, gender, age group, and family circumstances. Higher levels of spending were found among males, those renting alone or with their families, those from managerial/professional work backgrounds, and those who were parents or had partners without children.

### **Participation costs**

- 4.23 Participation costs (ie the costs incurred as a direct result of attending university or college, including tuition fees) accounted for the majority of expenditure for full-time students. Indeed, these costs constituted a higher proportion of expenditure for full-time students than for part-time students (46 per cent compared with 16 per cent). Full-time Welsh-domiciled students spent an average of £8,834 on participation costs in the academic year 2014/15, this was more than double the levels spent on participation costs in 2011/12 of £3,970; however it is important to note that participation costs of full-time students were in part covered by the non-means-tested Welsh Government Fee Grant, so out of pocket expenditure would have been lower for many students. Part-time students spent considerably less than their full-time counterparts on these costs, an average of £3,026, but this still represents a 50 per cent increase on the participation spending in 2011/12 which was £2,012.
- 4.24 Within participation costs are the spending categories of direct course costs and facilitation costs. Full-time students in 2014/15 spent an average of £519 on direct course costs such as books, computers and equipment and £384 over the academic year on facilitation costs (such as course-related travel and childcare). Part-time student spending on these costs averaged £478 and £470 respectively. Among full-time students, direct costs were higher for those studying creative arts, languages or humanities.

## **Living costs**

- 4.25 Living costs constituted the largest category of expenditure for part-time students at 61 per cent of all spending, and the second largest category for full-time students at 37 per cent. Living costs accounted for £7,018 of full-time students' and £11,528 of part-time students' spending. For both full-time and part-time students, living costs remained largely unchanged from the 2011/12 averages of £6,980 and £11,817 respectively. The largest cost category among total living costs for both full-time and part-time students was personal items, followed by non-course travel. Among full-time students, spending on living costs was highest for students with children, and also varied by housing tenure, parental experience of HE, and the type of institution attended.

## **Housing costs**

- 4.26 Housing costs accounted for around one fifth of average total expenditure: 18 per cent for both full-time and part-time students. For full-time students the average expenditure on housing for the 2014/15 academic year was £3,377 and for part-time students was £3,430. Again for both full-time and part-time students, housing costs remained largely unchanged from the 2011/12 survey averages of £3,464 and £3,506 respectively. Full-time students typically lived in rented (non-university) property with friends or other students, with their parents or relatives, or in university provided accommodation. With an average spending of £4,341, students in university accommodation had the highest housing costs. Part-time students were more likely to be buying or privately renting a property (alone or with family) but despite this had a similar level of housing costs to full-time students reflecting the higher proportion of part-time students in couples and thus sharing these costs with a partner. For both full-time and part-time students, housing costs were higher for those renting than those who owned their own homes.

## **Spending on children**

- 4.27 Spending on children was the smallest category of expenditure, accounting for just two per cent of all full-time students' expenditure and five per cent of all part-time students' expenditure in 2014/15, but this reflects the low proportion of students with child-related spending. Across all full-time students the average spending on children was £352, and for part-time students was much higher at £1,154 but this was due to the greater proportion of part-time students who were parents. Ten per cent of full-time students and 50 per cent of part-time students were parents who lived with their children; among these, full-time students spent £3,655 and part-time students spent £1,982 on child-related costs (excluding child-related travel and general food and drink) over the academic year.

## **5. Savings, borrowing and debt**

- 5.1 Approximately half of both full-time and part-time students predicted having money 'set aside' as savings at the end of the academic year, and both groups predicted similar levels of these savings, on average £1,746 compared with £1,802. However whilst part-time students' predicted savings increased only modestly between 2011/12 and 2014/15 (a rise of eight per cent from £1,670), predicted savings among full-time students were 42 per cent higher than in 2011/12 (at £1,229). Among full-time students, average savings levels were predicted to increase slightly over the course of the academic year; however among all part-time students average savings were predicted to decrease slightly. Key differences in the level of predicted savings were found for both full-time and part-time students with different family circumstances, but differences were also noticed by gender, age, parental experience of HE and socio-economic group. Full- and part-time students within the top decile of saving amounts, predicted over £4,000 in savings.

- 5.2 Full-time students were more likely to borrow money than part-time students (97 per cent had some form of borrowing compared with 83 per cent of part-time students), and the make-up of their borrowing and relative size of their borrowing also differed. Relatively few full-time students resorted to commercial borrowing, although the proportion with credit card debt increased slightly (from 17 to 18 per cent) and the proportion with bank overdrafts decreased (from 47 to 35 per cent) compared to the 2011/12 survey. The average amounts borrowed from these sources across all full-time students were small (£613 in credit card debt and £305 in bank overdrafts). However where students had used these sources, they tended to borrow relatively heavily from them (£3,427 owed in credit card debt, and £884 in overdrafts). Changes between surveys in patterns of borrowing varied between students who were in their first year, or subsequent years: for first years, borrowing from commercial credit more than doubled between the two surveys whilst amounts owing in overdrafts increased marginally; for second year students, borrowing from commercial sources increased (but not as dramatically as found among first years) and borrowing through overdrafts decreased; and for third year students, borrowing from commercial sources remained static and again overdraft debt decreased between the two surveys. Also in the 2011/12 survey average borrowing from overdrafts was higher than found for credit cards, yet the opposite was true in 2014/15 where average amounts owed on credit cards was higher than amounts owed in overdrafts.
- 5.3 The key element of full-time students' borrowing was student loan debt; 92 per cent of full-time students had student loan debt. Full-time first year students had on average £6,270 in outstanding student loan debt, and the figures for second and third year students were £13,561 and £17,722. These figures are very similar to those in the 2011/12 survey of £6,345, £13,683 and £17,562. This is due to the support of the Welsh Government Fee Grant which made up for the increase in tuition fees between the two surveys, so students did not need to take up higher fee loans.
- 5.4 This means that the total borrowing and thus net debt (that is borrowing minus savings) stayed stable for full-time students for whom reliable student loan information was available between 2011/12 and 2014/15. Third year full-time students reported the highest net debt levels (£17,958 in 2011/12 falling slightly to £16,511 in 2014/15 due to higher levels of savings among this group in 2014/15). Among this group of students, borrowing varied by subject studied, and net debt varied by subject studied and type of institution attended (lower for students in Welsh than in English HEIs).
- 5.5 In comparison, part-time students were considerably more likely to use commercial sources of borrowing than full-time students, with 31 per cent having an overdraft and 50 per cent having credit card debt. The amounts borrowed from these two sources have increased from 2011/12 to 2014/15. Also in the 2014/15 survey, some part-time students were eligible for Student Loans for Tuition Fees, and so 47 per cent of part-time students had accrued student loan debt (with an average across all part-time students of £2,711 but £5,793 for those with student loan debt). This means that the average total borrowing of part-time students more than doubled between the two surveys (from £2,132 to £4,856). Despite a small increase in predicted savings, net debt of part-time students also increased substantially from the 2011/12 survey to the 2014/15 survey (from £587 to £3,033 for the whole cohort).
- 5.6 It is possible to estimate graduate debt for full-time students by deducting predicted year-end savings from predicted year-end borrowings (for final year students on three year courses). This results in average anticipated debt of £15,971 for those graduating from full-time courses, which is largely unchanged from the level in 2011/12 of £16,031.



## 6. Comparison with England

- 6.1 There were no real differences in the level of full-time student income or spending between Welsh- and English-domiciled students, which follows patterns in the previous surveys. There was also very little difference in the sources of income between the two cohorts. Income levels were almost identical (£16,284 and £16,949 respectively), but spending levels were marginally lower on average among Welsh-domiciled students (£19,224 compared with £19,992). Welsh- and English-domiciled students reported similar levels of savings but Welsh-domiciled students had much lower levels of total borrowing and thus net debt than English-domiciled students. This was due to Welsh-domiciled students' entitlement to the Welsh Government Fee Grant which covered part of their fees meaning that they did not need to take out as high a level of student loans as English-domiciled students. This is also reflected in graduate<sup>3</sup> net debt, and Welsh-domiciled students reported much lower net graduate debt than English-domiciled students (£15,971 compared with £28,811).
- 6.2 The average income of Welsh-domiciled part-time students was lower than that of English-domiciled students (on average £13,962 compared with £17,256), and this follows patterns in previous surveys. It was largely driven by a lower amount received from the main sources of student support due to the later introduction of fee loans for part-time students in Wales. Whilst 41 per cent of Welsh-domiciled part-time students took out a student loan and received on average £1,679, 67 per cent of English-domiciled part-time students took out a student loan and received £3,785 on average). However a higher proportion of Welsh-domiciled part-time students received support from other targeted forms of support than found for English-domiciled students reflecting the wider eligibility of these funds among Welsh-domiciled students. Expenditure levels of part-time students were similar for Welsh-domiciled and English-domiciled students (£18,813 and £18,375 respectively). However living costs for Welsh-domiciled part-time students were higher than found for their English-domiciled counterparts, whereas participation costs were relatively lower.
- 6.3 Looking at their financial position, Welsh-domiciled part-time students reported lower levels of savings than English-domiciled students, but Welsh-domiciled students also had lower levels of total borrowing and thus net debt than English-domiciled students (due to the later introduction of student loans for Welsh-domiciled part-time students). Net debt levels, across all years, were £3,033 for Welsh-domiciled part-time students and £4,128 for English-domiciled part-time students.
- 6.4 In terms of attitudes to finance, there were no major differences between Welsh- and English-domiciled full-time students in the likelihood of finance (funding and financial support) influencing decisions about HE, and this was also true for part-time students. There were also no major differences in the ways in which decisions were affected among full-time students, with one key exception – Welsh-domiciled full-time students were more likely to report that study location (ie Wales or England) was influenced by the financial support available to them. The ways in which decisions of part-time students were influenced were however much more varied when comparing Welsh-domiciled and English-domiciled students.
- 6.5 There were differences noticed between Welsh-domiciled and English-domiciled students in the likelihood of fee costs influencing HE decisions. Welsh-domiciled full-time students were less likely to report their HE decisions had been affected by fee costs than their English-domiciled peers (19 per cent compared with 25 per cent). However, Welsh-domiciled part-time students were more likely to report their decisions had been influenced by fee costs than English-domiciled part-time students (33 per cent and 29 per cent).

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<sup>3</sup> Those in the final year of a three year course (that had reported borrowings from a previous student loan)

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Full Research Report: NatCen Social Research/Institute for Employment Studies (2018). *Student Income and Expenditure Survey* Cardiff: Welsh Government, GSR report number 18/2018.

Available at: <http://gov.wales/statistics-and-research/student-income-expenditure-survey/?lang=en>

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

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