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# Research to inform the evaluation of the Diamond Reforms to student finance in Wales

Mae'r ddogfen yma hefyd ar gael yn Gymraeg.

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Research to inform the evaluation of the Diamond Reforms to student finance in Wales

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

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## **Glossary**

### **A Level**

A subject-based qualification typically taken by students aged 16 to 18 in the UK after completing GCSEs. A Levels are usually studied over two years and are widely used for university admission.

### **AS Level**

The first half of an A Level qualification, usually completed after one year of study.

### **Advance HE**

A sector body that works with higher education providers across the UK to improve teaching quality, leadership, equality, and student outcomes.

### **Additional Learning Needs (ALN)**

A Wales-specific term used within the Additional Learning Needs (ALN) system. A person has additional learning needs if they have a learning difficulty or disability (whether the learning difficulty or disability arises from a medical condition or otherwise) which calls for additional learning provision.

### **Education Maintenance Allowance (EMA) Wales**

A financial payment provided to students in Wales who are in further education to support participation, usually based on household income.

### **Care-experienced learners**

A term used in UK higher education policy for people who have spent time in the care of a local authority, including looked-after children, care leavers, and those in kinship or foster care. Recognised as an under-represented group and often eligible for targeted support.

### **CASCADE**

Children's Social Care Research and Development Centre at Cardiff University. A Wales-based research centre focusing on the experiences and outcomes of children and young people involved with social care, including care-experienced learners.

### **Care Leavers Activities and Student Support (CLASS) Cymru**

A Welsh Government funded support service in Wales providing information, guidance, and assistance on student funding, particularly for further and higher education learners.

### **COVID-19**

An infectious disease which caused a global pandemic in 2020.

### **Consumer Price Index (CPI)**

A measure of inflation that tracks changes over time in the average prices paid by consumers for a basket of goods and services.

**Disabled Students' Allowance (DSA)**

A non-means tested allowance for students who have a disability, long-term health condition, mental health condition or specific learning difficulty.

**Dysg**

The education information and statistics service for Wales, providing official data, analysis, and publications on schools, further education, and higher education.

**Further Education (FE)**

Education that takes place after compulsory schooling, typically for students aged 16 and above, including vocational courses, A-levels, and other qualifications below degree level.

**Further Education Institution (FEI)**

An organisation that provides further education and training beyond compulsory schooling.

**Full-time undergraduate**

A student enrolled in a higher education course at the standard intensity, usually studying for a degree over three or four years.

**Free School Meals (FSM)**

Meals provided free of charge to school pupils from low-income households, used as an indicator of socio-economic disadvantage in education research and policy.

**General Certificate of Secondary Education (GCSE)**

A UK academic qualification typically taken by students aged 15–16 at the end of compulsory secondary education.

**Graduate premium**

The difference in average earnings between graduates and non-graduates.

**Higher Education (HE)**

Education provided by universities or higher education institutions leading to qualifications such as degrees or higher-level vocational awards.

**Higher Education Institution (HEI)**

A university or other degree-awarding body that delivers higher-level qualifications such as undergraduate and postgraduate degrees.

**Higher Education Policy Institute (HEPI)**

An independent UK think tank that conducts research on higher education policy, including student finance, value for money, and public attitudes.

**Higher Education Provider (HEP)**

An institution authorised to deliver higher education courses, including universities and some colleges offering degree-level qualifications.

**Higher Education Statistics Agency (HESA)**

The official agency responsible for collecting, analysing, and publishing data about higher education in the UK.

**Increasing participation**

Refers to growth in the number or proportion of tertiary education applications, enrolments, progression and completion among learners of all backgrounds. This term is used to refer to tertiary education, or where specified, higher education.

**Learning Centre**

An administrative term used by the Student Loans Company to describe an education provider such as a school or college.

**Maintenance grant**

Non-repayable funding provided to undergraduate students to help with living costs while studying. In Wales, this includes a universal £1,000 grant for full-time students and additional means-tested grant funding. Part-time students receive a prorated grant.

**Maintenance loan**

A repayable loan provided to support students with living costs while studying. This includes maintenance loans for undergraduate students as well as postgraduate Master's and doctoral maintenance support, which is paid as a single loan intended to contribute toward both tuition fees and living costs.

**Management Information (MI)**

Data collected and analysed by higher education providers and government bodies to monitor student enrolment, progress, outcomes, and finance.

**Means-tested grant**

Financial support where the amount awarded depends on household income or financial circumstances.

**Medr**

An arm's length body of the Welsh Government, responsible for funding and regulating the tertiary education and research sector in Wales.

**National Union of Students (NUS)**

A UK-wide organisation representing students at further and higher education institutions, advocating for their interests on policy, welfare, and learning issues.

**NUS Wales**

The Welsh branch of the National Union of Students, representing students at further and higher education institutions across Wales.

**National Health Service (NHS)**

The publicly funded healthcare system in the United Kingdom.

### **National Youth Advocacy Service Wales (NYAS) Cymru**

An independent advocacy service in Wales that supports children and young people.

### **Organisation for Economic Co-operation and Development (OECD)**

A forum and knowledge hub for data, analysis and best practices in public policy, working across 100 countries.

### **Part-time Undergraduate**

A student enrolled in higher education at less than the standard full-time study intensity, often studying alongside employment and/or caring responsibilities.

### **Personal Learning Account (PLA)**

This is a programme funded by the Welsh Government which allows individuals who meet the eligibility criteria to access free courses and professional qualifications to develop their skills or help them progress or change their career. To be eligible individuals must reside in Wales and be aged 19 or over and meet the eligibility criterion.

### **Programme for International Student Assessment (PISA)**

An international assessment that measures the knowledge and skills of 15-year-old learners in reading, mathematics and science. PISA enables comparisons of educational performance across countries and is used to evaluate and benchmark the effectiveness of education systems worldwide.

### **Postgraduate Certificate in Education (PGCE)**

A UK teaching qualification for graduates who wish to become qualified teachers.

### **Postgraduate**

A student undertaking advanced study beyond a bachelor's degree, such as a master's or doctoral programme.

### **Reaching Wider Partnership**

A programme in Wales designed to widen participation in higher education among under-represented groups through outreach, mentoring, and support activities.

### **Real Living Wage**

This is a voluntary wage rate, calculated independently by the Living Wage Foundation based on the real cost of living. In 2025 it is £13.45 per hour in the UK. This differs from the National Living Wage (minimum wage for over 21s) which in 2025 is £12.21 per hour.

### **Socio-economic background**

A person's social and economic circumstances, measured using indicators such as free school meal eligibility, household income, parental occupation or education, and area-based deprivation measures such as the Welsh Index of Multiple Deprivation (WIMD).

## **STEM**

An acronym for Science, Technology, Engineering, and Mathematics.

## **Student Finance Wales (SFW)**

The body responsible for administering student loans and grants for Welsh-domiciled students which are those students whose permanent home address at the point of entry to their course is in Wales.

## **Student Loans Company (SLC)**

The UK-wide organisation responsible for providing the Student Finance Wales, Student Finance England, Student Finance Northern Ireland services, and administering student loans and collecting repayments for students across the UK.

## **Tuition fee loan**

A repayable loan used to cover the cost of tuition fees charged by higher education institutions.

## **Universities and Colleges Admissions Service (UCAS)**

This is the undergraduate application service in the UK.

## **United Kingdom (UK)**

It is made up of four countries: England, Scotland, Wales, and Northern Ireland. The UK has a central government and parliament in London, while Scotland, Wales, and Northern Ireland also have devolved administrations responsible for certain areas such as health and education.

## **University Wales**

Universities Wales is a membership body representing the interests of Wales' 9 universities, working autonomously as part of [Universities UK](#).

## **University of Wales Trinity Saint David (UWTSD)**

A higher education institution in Wales formed from the merger of the University of Wales, Lampeter, Trinity University College, Carmarthen and Swansea Metropolitan University.

## **Widening access**

Efforts by governments and further and higher education institutions to increase participation in higher education among under-represented or disadvantaged groups only. This includes learners facing social, cultural, organisational, or economic barriers to entering higher education. In this report, the term is used exclusively to refer to targeted work aimed at supporting these groups.

## **Welsh Government Learning Grant (WGLG)**

WGLG is a term used to identify the means-tested maintenance grant awarded to undergraduate students domiciled in Wales to help with living costs while studying.

**Welsh Index of Multiple Deprivation (WIMD)**

This is the Welsh Government's official measure of relative deprivation for small areas across Wales, ranking them from most to least deprived. It is an accredited official statistic that combines eight domains of deprivation – income, employment, health, education, access to services, community safety, physical environment and housing – into a single score for each area.

**WISERD**

The Wales Institute of Social and Economic Research and Data is a collaborative research centre based in Wales that investigates social and economic issues, including education and inequality.

# **1. Introduction and background**

OB3 Research, in collaboration with Miller Research, was commissioned by the Welsh Government to undertake research to inform the evaluation of the Diamond Reforms to student finance in Wales.

## **1.1. Aims and objectives of the research**

It was expected that the research provided evidence relating to the first three objectives of the reforms:

- widening access to HE
- strengthening part-time provision
- strengthening postgraduate provision.

The research was also expected to address 9 key objectives:

- explore Welsh-domiciled further education (FE) and 6<sup>th</sup> form learners' views of HE
- explore Welsh-domiciled FE and 6<sup>th</sup> form learners' awareness of the financial support package
- gain an understanding of student's experiences of part-time provision
- gain an understanding of the barriers for students who wish to study part-time
- explore the financial and operational impacts of part-time provision for Welsh Higher Education Providers (HEPs)
- gain an understanding of student's experiences of postgraduate provision
- gain an understanding of the barriers for postgraduate students who wish to study part-time
- explore the financial and operational impacts of postgraduate provision for Welsh HEPs
- gain an understanding of how well the Welsh Government financial support package meets the needs of all Welsh-domiciled HE students.

## **1.2. Structure of this report**

The remaining sections of this report are structured as follows:

- Chapter 2 sets out the methodology for undertaking the research
- Chapter 3 sets out the policy context and overview of student finance arrangements for Welsh-domiciled students
- Chapter 4 explores the take up of HE amongst Welsh-domiciled students
- Chapter 5 presents the findings of a literature review about the perception of the value of HE and of student loan debt aversion

- Chapters 6 and 7 considers the findings of fieldwork with Years 12 and 13 learners and their parents/carers in relation to attitudes towards HE and student loan debt
- Chapter 8 considers the findings of the fieldwork with part-time undergraduate students
- Chapter 9 considers the findings of the fieldwork with postgraduate students
- Chapter 10 sets out the findings of the fieldwork with HEPs and stakeholder organisations
- Chapter 11 sets out our conclusions and
- Chapter 12 sets out our recommendations.

## **2. Methodology**

### **2.1. Approach**

The work programme for this research was conducted across 6 stages.

#### **2.1.1. Stage 1 – Inception**

The first stage comprised an inception meeting with the client to agree the work programme and secure access to relevant documentation. The work programme was confirmed in an inception report. During this stage, an aide-memoire and Privacy Notice were developed, and a series of scoping interviews were undertaken with 18 contributors from the Welsh Government, Medr, Student Loans Company (SLC), Universities Wales, National Union of Students (NUS) Wales, Coleg Cymraeg Cenedlaethol, Careers Wales, Voices from Care Cymru, Care Leavers Activities and Student Support (CLASS) Cymru and National Youth Advocacy Service (NYAS) Cymru. The purpose of these interviews was to build a robust understanding of the key issues relating to the evaluation, identify any additional research or data to inform the research, and agree the themes and questions to be addressed during fieldwork.

#### **2.1.2. Stage 2 – Desk review**

The second stage of the research involved desk review and analysis. This included:

- a review of key Welsh Government policy documents and Ministerial announcements relating to student finance reforms in Wales, with a particular emphasis upon part-time and postgraduate taught Master's study
- a review of published data for Welsh-domiciled student numbers at HE and student finance support take up with a particular emphasis on how Welsh-domiciled students engage with part-time and postgraduate HE study over time
- a literature review about the public's perception of the value of HE and of student loan debt aversion. This review focused on publications published over the last 5 to 6 years, relating to Wales and the UK more broadly.

#### **2.1.3. Stage 3 – Preparation of research instruments**

The third stage of the research involved the development of research instruments. This included developing two bilingual online surveys using SNAP XMP software. The first survey was initially designed for Year 13 learners and was later revised to be suitable for completion by both Year 12 and 13 learners. The second survey was designed to be completed by students on part-time or and/or taught master's HE courses. This stage also involved developing discussion guides for interviewing Year 13 learners, parents and guardians of Year 13 learners, current part-time and/or taught master's students as well as HEP staff. These research instruments were shared with the Welsh Government for comment and approval. Privacy Notices and Information Sheets were also developed to distribute as appropriate.

During this stage access to Learning Centre contact data and a database of HE Wales-domiciled students who were in receipt of student finance support during the 2024/25 academic year were also secured from the SLC.

#### **2.1.4. Stage 4 – Fieldwork with Year 12 and 13 learners, parents and guardians, and HE students**

The fourth stage involved fieldwork with Year 12 and 13 learners, parents and guardians of learners, and HE students. This included:

- survey distribution to Year 12 and 13 learners. Using the Learning Centre staff database provided by SLC, Learning Centres were approached from early June 2025 and asked to share the survey with their Year 13 learners. However, because the request came after most Year 13 learners had finished school and were in the middle of their exam period, only 211 learners completed the survey (the first tranche).

It was then agreed with the Welsh Government that the survey would be paused over the summer period and be redesigned for both Year 12 and 13 learners from the start of the 2025/26 academic year. This involved adapting questions to take into account that learners had not yet applied to university and removing questions about student finance applications as these would not yet be relevant. From mid-September onwards, Learning Centres were approached again, supported by a letter from the Welsh Government, to request their support in distributing the updated survey to their learners. Welsh Government also promoted the survey via their Dysg newsletter and SLC staff helped raise awareness.

The second tranche survey was completed by 669 learners and was closed late October 2025, bringing the total number of survey respondents to 880. In total, 93% (819) of survey responses were completed in English and 7% (61) in Welsh. On completion of the survey, 671 respondents from across both tranches entered a prize draw and a winner was selected at random to receive a £50 shopping voucher.

- follow-up interviews and focus groups with Year 13 learners. On completion of the first phase of the Year 13 learner survey, learners were asked whether they were willing to take part in a follow up interview or focus group discussion. Thirty learners (14% of survey respondents) volunteered and the research team were able to interview 9 learners during August and early September. Because most of the contributors were female, studying at school and in most instances, had already committed to going to university, a different approach was adopted to identify a broader cohort of Year 13 learners to contribute to the remaining elements of the qualitative fieldwork. Three FE colleges were approached to explore the possibility of running focus groups with some of their Year 13 learners. Two agreed and focus group sessions were held with college-based learners during October 2025. An effort was made to recruit male participants who were either undecided or unsure about whether they would study at university to these sessions. This was achieved by targeting campuses and courses with high numbers of male learners and courses which historically had lower numbers of learners progressing to university study. In total, 16 Year 13 learners attended the 2 focus groups
- parent and guardian focus groups. Three virtual focus groups were held in September with a total of 24 parents and guardians of Year 13 learners. An independent recruitment company was used to recruit and screen suitable

contributors. It was agreed with the Welsh Government that the groups should include a mix of parents and guardians of Year 12 and 13 learners, representing those whose children were definitely/very likely to go to university and those who were unsure about or unlikely to go to university. The 3 groups were also structured according to household income, with separate sessions for low-, medium- and high-income groups <sup>[footnote 1]</sup>

- survey distribution to part-time and postgraduate Welsh-domiciled HE students. A survey was distributed to part-time and postgraduate Welsh domiciled HE students who were in receipt of student finance support and had consented for their data to be used for research and statistical purposes. A database of 19,365 Welsh-domiciled HE students was supplied to the research team by SLC covering 3 cohorts of students:
  - part-time undergraduate students
  - part-time postgraduate students
  - full-time and distance learning postgraduate students

The database did not contain any full-time undergraduate students as this cohort was not within the scope of the research. A sample was drawn for survey distribution, structured as follows:

- all part-time postgraduate student contacts (996)
- all full-time (3,411) and distance learning (182) postgraduate student contacts (3,593 in total)
- a random sample of just over half of the part-time undergraduate student contacts (6,359 of 11,218).

After removing duplicate email addresses a total of 10,651 contacts were uploaded to the survey software. The survey was launched early June and remained open for one month until early July 2025. An initial invitation, followed by up to 2 reminder messages was issued to non-respondents. Of the contacts uploaded to the survey software:

- 76 emails were undeliverable
- 112 individuals opted out from the research.

The survey was completed by 811 participants. This represents a response rate of 7.7% (811 of 10,585). Most (99% or 804) completed the survey in English and 1% (7) completed it in Welsh.

On completion of the survey, 622 respondents entered a prize draw and a winner was drawn at random and received a £50 shopping voucher

- follow-up focus groups with HE students. At the end of the HE student survey, students were asked if they would be willing to take part in a follow up focus group. A

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<sup>1</sup> Those with a total annual household income under £25,000 attended the low-income focus group, those with between £25,001 and £44,999 attended the mid-income group and those with £45,000 and over attended the high-income group.

total of 196 students volunteered, and 181 of these were invited to attend a focus group discussion during June. Of these, 76 confirmed they would attend. In total, 52 students participated across 10 focus group sessions. Of these:

- 29 were part-time undergraduate students
- 8 were part-time postgraduate students, and
- 15 were full-time taught master's students.

An additional focus group session was arranged for students who noted that they would like to participate in Welsh (12), but none attended.

All year 13 learners who participated in interviews or focus group discussions were given a £20 shopping voucher for their time and contribution. Contributing HE students were given a £30 voucher and contributing parents and guardians were given a £40 voucher each.

### **2.1.5. Stage 5 – Fieldwork with HEP staff**

The fifth stage of the work programme involved fieldwork with HEP staff. All 9 Higher Education Institutions (HEIs) in Wales along with 2 Further Education Institutions (FEIs) delivering HE provision were invited to contribute. The intention was to speak with HEP staff with strategic responsibilities, student support teams, and leads for part-time and postgraduate provision.

A total of 10 HEPs contributed to the research. Interviews were undertaken with 7 HEPs, one of which also provided additional written evidence. Of those interviewed, 5 were HEIs and 2 were FEIs. Written submissions only were received from 3 further HEIs and a group discussion with HE Vice-Chancellors was facilitated at a Universities Wales meeting. Universities Wales also provided a written submission and took part in an interview.

Furthermore, a focus group discussion was held with the 3 Reaching Wider Partnership leads from across the HE sector in Wales.

### **2.1.6. Stage 6 - Analysis**

The final stage of the work programme involved analysing survey and qualitative fieldwork data. Quantitative Year 12 and 13 learner survey data were analysed by key characteristics such as such as education setting, year of study, sex, parental education level and socio-economic status. Quantitative HE student survey data were analysed by mode of study. Qualitative survey data were coded and analysed thematically. Detailed write-ups of interviews and focus group discussions were prepared using a reporting template. Write ups were analysed thematically, utilising the Framework Method (Gale et al, 2013), <sup>[footnote 2]</sup> allowing for the systematic identification of themes and comparisons between and across different types of contributors.

## **2.2. Profile of those who contributed to the research**

In this section we set out the profile of Years 12 and 13 learners and HE students who contributed to the research.

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<sup>2</sup> Gale, N.K., Heath, G., Cameron, E. et al. Using the framework method for the analysis of qualitative data in multi-disciplinary health research. *BMC Med Res Method* Vol 13, 117 (2013). <https://doi.org/10.1186/1471-2288-13-117>

## **2.2.1. Profile of Year 12 and 13 learner survey cohort**

### **2.2.1.1. Demographic profile of Year 12 and 13 survey respondents**

The 880 Year 12 and 13 survey respondents were located across Wales. The highest number of responses were submitted by respondents living in the counties of Rhondda Cynon Taf, Monmouthshire and Cardiff. The lowest number of responses were received from respondents living in the counties of Torfaen, Merthyr Tydfil and Wrexham.

In all, 64% of survey respondents were female (562) and 34% (302) were male. The remaining few, 2% (16) did not disclose their sex. The majority of respondents 95% (837) identified with the same sex as registered at birth, 2% (20) did not and the remaining respondents 3% (23) preferred not to answer.

In terms of ethnic group or nationality, 83% (734) identified as having a white background, <sup>[footnote 3]</sup> 13% (116) identified as having a global majority background <sup>[footnote 4]</sup> and the remaining few (4% or 30) did not disclose this information.

In terms of other demographic information:

- 10% (85) had additional learning needs (ALN)
- 6% (57) cared for another family member such as a parent, sister or brother
- 5% (44) considered themselves to be disabled
- fewer than 2% had experience of being in care
- fewer than 1% had children
- 26% (226) did not have any parents or guardians with HE qualifications. 63% (558) did have at least one parent or guardian with HE qualifications and the remaining 11% (98) did not provide this data
- 54% (472) had a paid job over the previous year in addition to studying whilst 43% (382) did not. A few, 3% (26), did not respond to the question.

### **2.2.1.2. Study profile of Years 12 and 13 learner survey respondents**

Table 2.1 sets out the study profile of Years 12 and 13 learner survey respondents. Overall, 79% of survey respondents were based in a school setting whilst 19% were based in a college setting. Overall, 55% (481) of all survey respondents were Year 13 learners whilst 45% (396) were Year 12 learners, and 3 did not respond to this question.

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<sup>3</sup> In that they described their ethnic group or nationality as White Welsh, White English/Scottish/Northern Irish/British, White Irish, White Gypsy or Irish Traveller, White Roma or any other White background.

<sup>4</sup> In that they described their ethnic group or nationality as being Mixed, Asian, Black or another ethnic group.

**Table 2.1: Study profile of Years 12 and 13 learners who responded to the survey**

	Tranche 1		Tranche 2	
	Number	%	Number	%
<b>College</b>	18	9%	151	23%
<b>School</b>	188	89%	506	75%
<b>Another setting</b>	4	2%	9	1%
<b>Did not respond</b>	1	<1%	2	<1%
<b>Total</b>	211	100%	669	100%

Source: OB3 survey

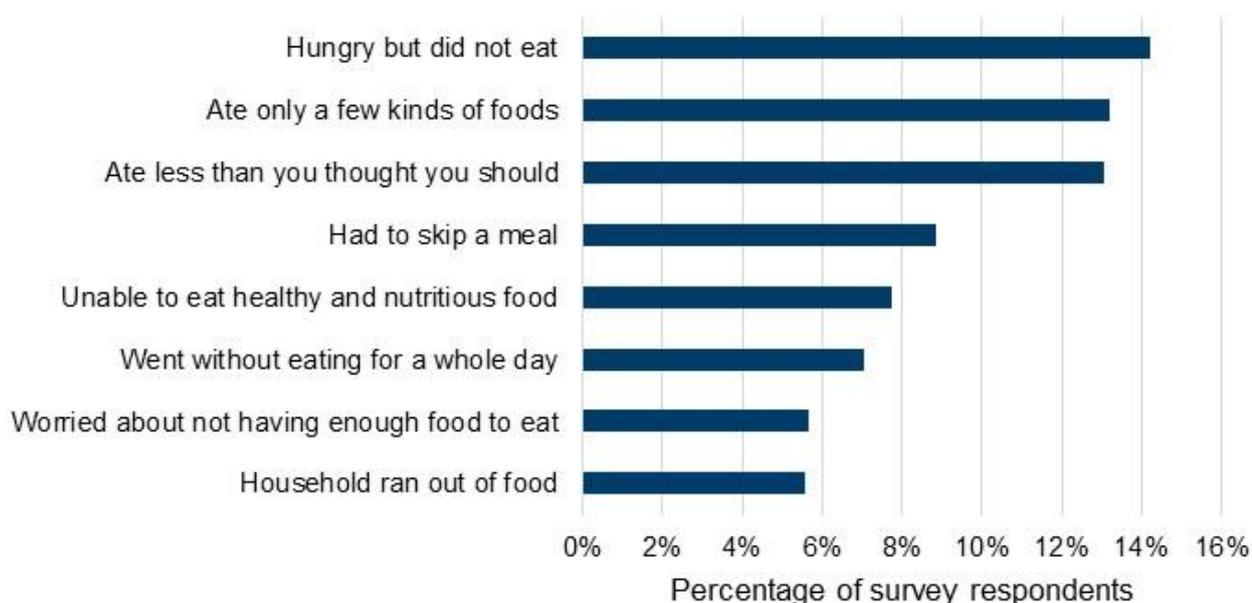
In terms of access to financial help or support used by survey respondents, whilst the majority, 70% (614), indicated that they did not receive any of the support listed, others had accessed the following:

- 14% (127) received an Education Maintenance Allowance (EMA)
- 9% (81) received free school or college meals
- 1% (10) received a Welsh Government Learning Grant (Further Education) (WGLG FE)
- 1% (10) received financial help from a college
- fewer than 1% received a grant to help with childcare
- 2% (21) received another type of financial help.

### **2.2.1.3. Financial hardship faced by Years 12 and 13 learner survey respondents**

Figure 2.1 sets out the impact of financial hardship on food poverty experienced by the Year 12 and 13 learner cohort. It shows that relatively few, 14% and under in each case, experienced food poverty due to a lack of money or resources.

**Figure 2.1: Whether Years 12 and 13 learners had experienced food poverty in the previous 12 month period**



Description of figure: This figure shows that 14% or fewer current Year 12 and 13 learners who completed the survey were experiencing food poverty. Eating only a few kinds of foods and eating less than they should were the most common issues they faced.

Source: OB3 Survey. 880 Year 12 and 13 learner respondents. The questions are drawn from the Household Food Insecurity Scale which are commonly used to assess food security, including by the World Food Programme.

### **2.2.2. Profile of Year 13 interview and focus group participants**

A total of 25 Year 13 learners contributed, 9 participated in interviews and 16 contributed to focus group discussions. Of the 9 Year 13 learners who participated in an interview 6 were female and 3 were male. Eight had completed their studies at a school and one at a college. All 9 were planning to start university in autumn 2025.

A total of 16 Year 13 learners participated in 2 focus group discussions held at 2 different FE colleges, 11 were planning on going to university, 2 were undecided and 2 were not interested in studying at university.

The profile of the 16 Year 13 learners who contributed to the focus group discussions was as follows:

- 9 were male and 7 were female
- all 16 described their ethnic group as White Welsh
- 7 spoke at least some Welsh (2 were fluent); 7 did not or could only speak a few words. 5 were studying at least some of their subject through the medium of Welsh
- none had experience of being in care and none had children of their own
- one was caring for a family member
- 11 had ALN and one was disabled
- 8 had a parent with HE qualifications, 8 did not

- 6 received an EMA and 2 received free college meals
- most were studying vocational courses, including 5 studying a Level 3 Health and Social Care course, 4 studying a Level 3 Computer Science course, 2 studying a Level 3 childcare qualification and 2 studying a Level 3 Sports qualification.

### **2.2.3. Profile of HE survey cohort**

#### **2.2.3.1. Demographic profile of HE survey respondents**

HE survey respondents were located in every local authority area of Wales. The highest number of responses came from respondents based in the counties of Cardiff (13% or 106 respondents) and Swansea (8% or 62 respondents); with the counties of Carmarthenshire, Rhondda Cynon Taf, Caerphilly and Wrexham each accounting for around 6% of all respondents. The lowest number of responses were received from respondents based in the counties of Merthyr Tydfil, Anglesey, Monmouthshire and Blaenau Gwent – each accounting for 2% or fewer of responses received.

Just under three-quarters (73% or 589 respondents) of all survey respondents were female and 24% (197 respondents) were male students. The remaining few did not disclose their sex. The majority of respondents (96% or 776 respondents) identified with the same sex as registered at birth, 1% (10 respondents) did not and the remaining few preferred not to answer.

In terms of ethnic group or nationality, 91% (732 respondents) identified as having a white background, 6% (57 respondents) identified as having a global majority background and the remaining few did not disclose this information.

In terms of other demographic information:

- 27% (197 respondents) had ALN which made it harder for them to learn
- 22% (161 respondents) considered themselves to be disabled
- 48% (385 respondents) had children <sup>[footnote 5]</sup>
- 14% (110) cared for another family member such as a parent, sister or brother
- 4% (29 respondents) had experience of being in care
- 64% (476 respondents) did not have any parents or guardians with HE qualifications.

#### **2.2.3.2. Study profile of HE survey respondents**

Table 2.2 sets out the study profile of survey respondents. Just over half, (55% or 449 respondents) were part-time undergraduate students and two-fifths (41% or 335 respondents) were studying a taught master's course. The remaining few (5% or 42 respondents) were studying another part-time postgraduate course.

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<sup>5</sup> The survey did not define the age of children in scope, so these could have included children of an adult age.

**Table 2.2: Study profile of HE students who responded to the survey**

	Number	%
<b>Part-time undergraduate</b>	449	55
<b>Full-time taught master's course</b>	218	27
<b>Part-time taught master's course</b>	117	14
<b>Other part-time postgraduate course</b>	27	3
<b>Total</b>	811	100

Source: OB3 survey

Just under half of those surveyed (49% or 396 respondents) were studying a course on a distance learning basis with the Open University. Of these, the majority (89% or 353 respondents) were studying a part-time undergraduate course.

Respondents who were not studying with the Open University (430 respondents) were asked about the location of their university. Of those who answered this question (407 respondents), over half (58% or 235) were studying at a university located in Wales whilst most of the remaining students (40% or 162) were studying at a university located in England.

In terms of access to financial help or support used by survey respondents, whilst the majority (60% or 480 respondents) did not receive any of the support listed, others had accessed the following:

- 15% (480) received a Disabled Students' Allowance
- 13% (105) received financial support from parents, a partner or other family
- 5% (43) received a university bursary
- 3% (25) received financial help to cover childcare costs
- 2% (13) received financial help to care for adult dependents
- 2% (13) received university hardship support.

#### **2.2.4. Profile of HE focus group participants**

42 of the 52 HE students who contributed to focus group discussions completed a demographic form:

- 9 were male and 33 were female
- 20 were studying with the Open University; 21 were not; and one did not want to disclose
- 38 were white and 4 were of a global majority background
- 20 spoke at least some Welsh; 22 did not. None were studying through the medium of Welsh
- 2 had experience of being in care
- 17 had children <sup>[footnote 6]</sup>

<sup>6</sup> The form did not define the age of children in scope, so these could have included children of an adult age.

- 6 were carers
- 16 had ALN and 11 considered themselves disabled
- 20 had a parent with HE qualifications, 22 did not.

### **2.3. Methodological considerations**

It is worth noting that as this research was commissioned to inform an evaluation of the Diamond Reforms, this report is not intended to provide a full and comprehensive evaluation of the reforms themselves. Rather, the report has been structured to provide specific evidence around the three key objectives relating to widening access, part-time provision and postgraduate provision.

Engaging Year 13 learners at the end of the academic year proved challenging, as many were leaving school or college and were in the midst of their examination period. To mitigate this, the survey was administered in two tranches and was broadened during the second tranche to include Year 12 learners.

There is a potential response bias among Year 12 and Year 13 learners who participated in the survey, as those intending to progress to university were more likely to respond. Additionally, the first tranche of the survey was biased towards school-based learners, and overall, a higher proportion of responses were received from female learners. To address these imbalances, qualitative fieldwork was conducted at 2 college settings during October, with a specific focus on recruiting male learners and those undecided about progressing to HE.

The Year 12 and 13 survey data has been analysed across 5 key characteristics. Responses were examined by education setting (school or college), year of study (Year 12 or Year 13), sex (male or female), parental education level (whether or not learners had a HE-educated parent), and socio-economic status (measured by eligibility for free school meals (FSM) or the Education Maintenance Allowance (EMA)). Some caution should be adopted when interpreting findings for learners receiving FSM or EMA, as these groups were comparatively smaller than the other categories analysed.

In cases where the number of survey responses received is less than 5, the data has been suppressed in order to protect the confidentiality of survey respondents.

While this report summarises headline demographic patterns, further analysis of ethnicity within Welsh-domiciled HE entrants would support monitoring against the Welsh Government's ambitions in the Anti-racist Wales Action Plan. HESA data shows variation in participation across ethnic groups, but the granularity and comparability of available datasets limit the extent to which robust conclusions can currently be drawn. Strengthening data quality and reporting in this area would enhance understanding of how ethnicity intersects with access to HE in Wales.

UCAS daily clearing data is used in this report to provide an indicative picture of recruitment trends. However, it is not fully comprehensive. Not all full-time undergraduate students apply through UCAS, and daily clearing figures differ from final end-of-cycle statistics. As such, these data should be interpreted as providing broad trends rather than exact totals. A more definitive picture of full-time entrants would require triangulating UCAS data with HESA enrolment records.

It is also important to note that a proportion of full-time undergraduate entrants apply directly to institutions rather than through UCAS. These routes are more common in specific subjects or among mature learners, meaning UCAS based figures do not account for the entire Welsh-domiciled cohort.

Initially, it was considered that schools and colleges would share messages with parents and guardians to encourage their participation in the research. However, given the limited engagement from schools and colleges towards the end of the 2024 to 2025 academic year and so as not to over-burden them, it was decided instead to recruit parents and guardians exclusively through an independent recruitment company. A market research company, DJS Research, led the recruitment work using an agreed screening tool to identify suitable contributors. This approach proved effective in ensuring a cross-section of parents and guardians participated in the focus group discussions.

Finally, caution should be exercised when interpreting the qualitative feedback gathered from learners, students, parents and guardians who contributed to this research. The findings reflect the views of a small number of contributors and should not be used to overgeneralise across these cohorts.

### 3. Policy review

#### 3.1. Introduction

In 2016, the Welsh Government published its [independent review of HE funding and student finance arrangements](#), led by Sir Ian Diamond. The review recommended a complete overhaul of the student support package, adopting a model that would recognise ‘the holistic costs of HE study to students, namely fees and maintenance’. It also recommended that part-time routes into HE be encouraged, by providing support for living costs to part-time students, and that fee loans should remain available to this cohort. It further set out recommendations for supporting postgraduate study, including that taught master’s students should receive the same level of maintenance and tuition fee support as undergraduate students. Additionally, the review set out proposals for supporting 3 groups of students who face additional barriers to HE, namely care-experienced students, disabled students and students who are parents.

In response to the recommendations of the review, the Welsh Government implemented a series of changes to student finance, referred to as the Diamond Reforms. The Diamond Reforms were intended to widen access to, and participation within HE, and to strengthen both part-time and postgraduate provision across Wales.

From the academic year 2018/19 onwards, the Diamond Reforms introduced changes to the package of tuition fee support and maintenance support available for Welsh-domiciled students. The main changes were:

- full-time tuition fee grants were replaced with loans up to the maximum fee level applicable. This was set at £9,000 until February 2024, when it [increased](#) to £9,250 per year to align with the fee levels charged by HEPs in England, Northern Ireland and Scotland and a corresponding increased tuition fee cap for those studying in Wales. It was also increased to £9,535 for the [2025/26 academic year](#) and will increase again to £9,700 for the [2026/27 academic year](#). The increases coincide with the fees charged in England. A part-time tuition fee loan was also made available for the first time
- maintenance support was reformed to include a non-means-tested maintenance grant of £1,000 for all eligible full-time Welsh domiciled students. An additional means-tested maintenance grant tapered up to household incomes of £59,200 was introduced
- a non-means tested maintenance loan was introduced to cover the difference between the maximum level of total maintenance support, and the amount of means-tested maintenance grant a student is able to access
- part-time students became eligible for a package of maintenance support, equivalent to that available to full-time undergraduate students on a pro-rata basis, and this continues to be the case. The amount received depends on household income and intensity of study. Part-time students must be studying at least 25% FTE (Full Time Equivalent) to be eligible

- postgraduate students studying for a taught master’s course became eligible for support as contribution towards costs, comprising grant and loan funding. However, the grant element was removed in February 2024 and replaced with repayable student loan support from the 2024/25 academic year. Postgraduate students studying at doctoral level have access to a repayable loan
- care experienced students aged under 25 at the start of their course became entitled to receive the maximum maintenance grant support, regardless of household income and any other financial support to which they are entitled, which has remained in place.

### 3.2. Annual maintenance support for full-time undergraduates

The current annual arrangements for maintenance support for undergraduate students are set out at Table 3.1. For the current academic year (2025/26) full-time undergraduate students are eligible for up to £15,415 towards their living costs if they live away from home and study in London; up to £12,345 per year if they live away from home and study elsewhere in the UK, or up to £10,480 if studying and living at home. All full-time undergraduate students receive a non-means-tested grant of £1,000 and the remaining balance between loan and grant support is dependent on where the student is living and studying, and their household income. <sup>[footnote 7]</sup>

**Table 3.1: Annual maintenance support for full-time undergraduate Welsh-domiciled students**

<b>Living away from home: Outside London</b>	<b>Grant</b>	<b>Loan</b>	<b>Total</b>
<b>Illustrative household income thresholds</b>			
£18,370	£8,100	£4,245	£12,345
£25,000	£6,947	£5,398	£12,345
£35,000	£5,208	£7,137	£12,345
£45,000	£3,469	£8,876	£12,345
£59,200 or over	£1,000	£11,345	£12,345

<sup>7</sup> By way of example students studying away from home, outside London, are entitled to a maximum amount of maintenance support of £12,345. The maximum grant of £8,100 is awarded to those with a household income thresholds of up to £18,370. This is reduced by £1 for every additional £5.75 of income above £18,370.

<b>Living away from home: In London</b>	<b>Grant</b>	<b>Loan</b>	<b>Total</b>
<b>Illustrative household income thresholds</b>			
£18,370	£10,124	£5,291	£15,415
£25,000	£8,643	£6,772	£15,415
£35,000	£6,408	£9,007	£15,415
£45,000	£4,174	£11,241	£15,415
£59,200 or over	£1,000	£14,415	£15,415

<b>Living at home</b>	<b>Grant</b>	<b>Loan</b>	<b>Total</b>
<b>Illustrative household income thresholds</b>			
£18,370	£6,885	£3,595	£10,480
£25,000	£5,930	£4,550	£10,480
£35,000	£4,488	£5,992	£10,480
£45,000	£3,047	£7,433	£10,480
£59,200 or over	£1,000	£9,480	£10,480

Source: [Student Finance Wales](#)

### **3.2.1. Determining the level of maintenance support**

The value of undergraduate maintenance support has increased on an annual basis. The Diamond Reforms proposed that maintenance support would be set at a rate ‘equivalent to the National Living Wage’.<sup>[footnote 8]</sup> This recommendation was initially adopted by the Welsh Government, however, more recently, the increase has been aligned with Consumer Price Index (CPI). This has meant that the rate of increase for maintenance support for eligible undergraduate Welsh-domiciled students has slowed – for example, by 1.6% for 2025/26.

### **3.2.2. Qualifying eligibility for undergraduate students**

The household income thresholds used to determine the amount of undergraduate maintenance grant funding available have not changed over time. For instance, in the 2019/20 academic year, students from households with a residual income of £18,370 qualified for the highest level of maintenance grant funding (set at £8,100) - the same income level as during the current 2025/26 academic year. As household incomes have increased over time, fewer students have qualified for the highest level of maintenance grant support; and the grant maintenance support forms a smaller proportion of the overall

<sup>8</sup> [Integrated Impact Assessment: Postgraduate Masters support for the 2024/25 academic year](#)

maintenance package. Similarly, the upper household income threshold (at £59,200) has not changed over time.

Whilst the maintenance grant allocation amount also remained unchanged over time the Welsh Government [announced](#) that it will increase the grant by 2% for the 2026/27 academic year as part of an overall uplift to maintenance support.

### 3.3. Support for part-time undergraduates

#### 3.3.1. Tuition fee loan for part-time undergraduate students

Part-time undergraduate students are able to access tuition fee loan support on a pro-rata basis. Students must study at least 25% of a full-time course to access the tuition fee loan. Part-time students can get an annual tuition fee loan for the current 2025/26 academic year of up to:

- £2,625 if at a university or college in Wales, or studying at The Open University
- £7,145 if at a public university or college outside Wales
- £4,765 if at a private university or college outside Wales.

#### 3.3.2. Maintenance support for part-time undergraduate students

Eligible first-time undergraduates who study part-time can receive support for living costs. The amount of support depends on intensity of study and household income. Students must study at least 25% of a full-time course to receive support. The maximum amount of loan and grant combined available to part-time students is £6,829. The amount of grant is based on a full-time equivalent of £6,000, reduced on a tapered basis by £1 for every additional £6.84 of income above £25,000, and prorated by intensity of study.

**Table 3.2: Maintenance support for part-time undergraduate students**

2025/26 academic year	25% course		50% course		75% course	
	intensity		intensity		intensity	
Illustrative household income thresholds	Loan	Grant	Loan	Grant	Loan	Grant
£25,000 or less	£776	£1,500	£1,553	£3,000	£2,329	£4,500
£35,000	£1,142	£1,135	£2,283	£2,270	£3,425	£3,404
£45,000	£1,507	£769	£3,014	£1,539	£4,521	£2,308
£59,200 or more	£2,026	£250	£4,053	£500	£6,829	£750
<b>Total</b>	<b>£2,276</b>		<b>£4,553</b>		<b>£6,829</b>	

Source: [Student Finance Wales](#)

### **3.4. Support for postgraduate taught master's students**

Since the implementation of the Diamond Reforms, postgraduate support for Welsh-domiciled students has been generous compared to other UK nations.

Between academic years 2019/20 and 2023/24 the postgraduate taught master's support consisted of a £1,000 grant to all eligible students, an additional means tested 'contribution-to-costs' grant of up to £5,885 and a repayable loan to make up the difference between the grant and the total amount of support received (up to £18,770 for the 2023/24 academic year).

For new students enrolling from academic year 2024/25 onwards, the grant element of the support was removed and replaced with repayable loan. The postgraduate taught master's support for the current 2025/26 academic year is £19,255.

This funding is a contribution towards costs and covers the duration of the course, so if a student were to study their taught master's qualification over a two-year period (from academic year 2025/26), they would receive £9,627 in year one and £9,628 in year two.

### **3.5. Support for care leavers**

The 2018 Regulations made provision for care leavers to receive the maximum maintenance grant, regardless of household income, and any other financial support to which they are entitled.

### **3.6. Other targeted grants and allowances**

The targeted grants and allowances that exist for undergraduate students, namely the Childcare Grant, Adult Dependents' Grant, Parents' Learning Allowance and Disabled Students' Allowance, remain in place.

### **3.7. Student support for HE funding**

SLC has published annual statistics since 2017/18 about the financial support provided to students domiciled in Wales and the EU (outside UK) receiving HE education support.

During [2024/25](#) £1.2 billion was paid out to support students domiciled in Wales and the EU (outside UK), an increase of 1.9% from 2023/24. The number of students receiving funding during 2024/25 was 79,000, a slight increase from 2023/24.

Since 2013/14 the amount paid out in HE funding has increased by 78.7% from £671.6 million, while the number of students receiving funding has increased by 21.6% (from 65,000), as shown at Figure 3.1.

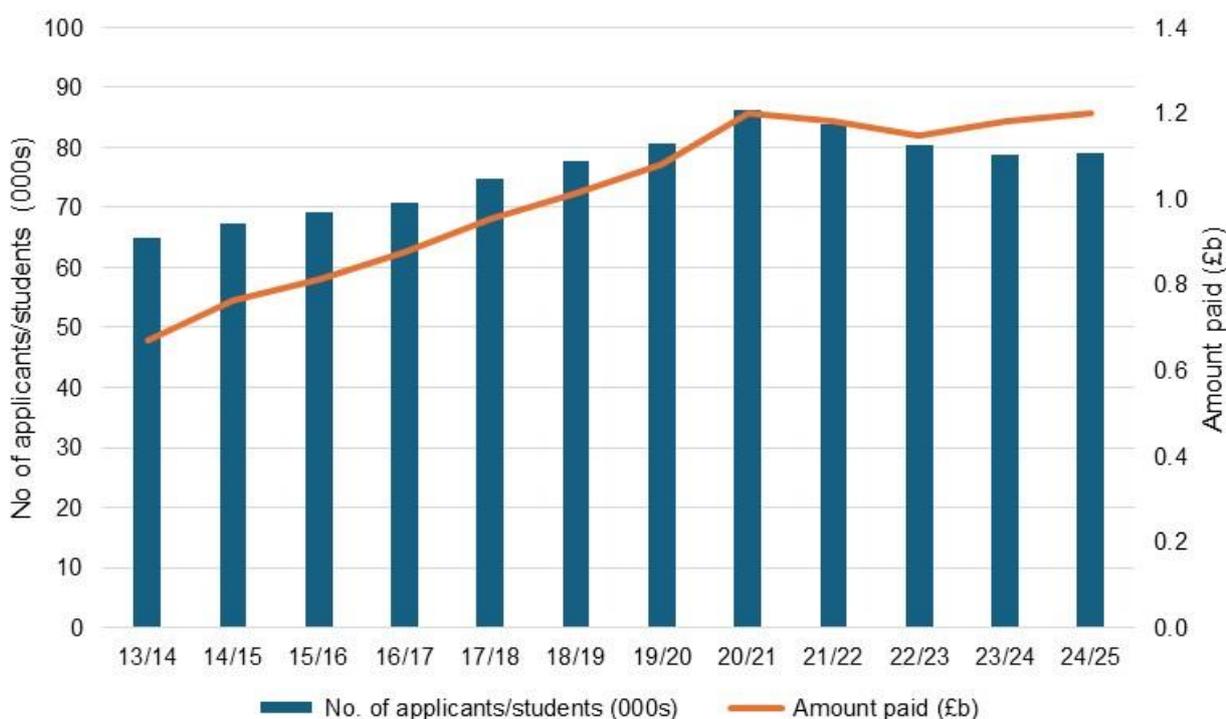
Numbers increased by around 3% per year up until 2017/18 when they increased by 5.5%. They continued to increase, reaching a peak of 86,300 in 2020/21 (an increase of 7.1% on the previous year). The SLC report suggests that perceived reduced employment opportunities associated with the COVID-19 pandemic is likely to have impacted upon this and encouraged new students to pursue HE and current students to continue their

education. The increase was particularly pronounced amongst postgraduate numbers, which increased by 30.8% during 2020/21. <sup>[footnote 9]</sup>

Between 2020/21 and 2023/24, the number of students awarded support decreased on an annual basis. The reduction in the number of students supported during 2023/24 was mainly due to a reduction in undergraduates receiving funding, down by 2.2% between 2022/23 and 2023/24. The small increase observed in the number of students awarded support during 2024/25, was attributable to a small increase in undergraduates, offset by a decrease in postgraduate numbers.

Similarly, as shown at Figure 3.1, the amount of funding awarded/paid to students increased year on year from 2013/14 onwards, peaking during 2020/21 at £1.2 billion. The funding awarded between 2020/21 and 2022/23 decreased on an annual basis, although annual increases were reported for 2023/24 and 2024/25.

**Figure 3.1: Number of students domiciled in Wales and EU (outside UK) receiving HE support and amount awarded/paid**



Description of figure: This chart shows that between 2013/14 and 2024/25 the amount paid out in HE funding increased from £671.6 million to £1.2 billion, while the number of students receiving funding increased from 65,000 to 79,000, peaking at 86,300 in 2020/21.

Source: [Student support for higher education in Wales 2025 - GOV.UK](#)

The main trends observed for undergraduate student support during 2024/25 were:

- £425.0 million was paid out for tuition fee loans for full-time undergraduates, with annual declines since the peak of £470.8 million in 2020/21

<sup>9</sup> [SFR 36/2001](#)

- £420.0 million was paid out in maintenance loans to full-time undergraduates, an increase of 10.1% from 2023/24. The number of full-time undergraduates in receipt of maintenance loans declined by 1.7% between 2023/24 and 2024/25, to 51,505 students. Annual increases in the amount paid between 2019/20 and 2024/25 has been due to year-on-year increases in the average loan taken out and increases in the maximum maintenance loan available.

The main trends observed for postgraduate student support during 2024/25 were:

- £67.6 million was paid out in postgraduate masters loans, 23.1% higher than in 2023/24 and a direct result of the discontinuation of the postgraduate masters grant (which amounted to £17.5 million during 2023/24)
- £3.7 million was paid in postgraduate doctoral loans, down 2.7% from 2023/24.

The average full-time maintenance loan paid to a Welsh-domiciled student during 2024/25 was £8,150. This amount has increased annually since 2013/14 (from £3,310), in line with increases in the maximum maintenance loan available to students, other than during 2018/19 when the average amount decreased – most likely due to the increase in the maximum full-time Welsh Government Learning Grant available to new students.

The average full-time tuition fee loan paid on behalf of a Welsh-domiciled student during 2024/25 was £8,560. This average has increased over time since 2013/14 (from £3,410) with a sharp increase in 2018/19 due to the discontinuation of tuition fee grants for new students. Annual increases have slowed since 2020/21, with an increase of 0.6% reported between 2023/24 and 2024/25.

[Early in-year data for 2025/26](#) shows a total of around 69,700 (undergraduate and postgraduate) students receive funding, an increase compared to the 68,600 at the same time last year.

### **3.7.1. Repaying student loans**

Welsh-domiciled students start [repaying](#) their student loan once their annual income is over £28,470. The earliest a student will start repaying the loan is in the April after their leave their course or the April 4 years after the course started if they studied part-time and the course is longer than 4 years. Repayments are calculated at 9% of annual earnings above the income threshold.

Since 2010, full-time Welsh-domiciled students receive a partial cancellation of their maintenance loan debt of up to £1,500 when they begin repaying their loans regardless of where they study. This scheme is unique to Wales and is designed for full-time undergraduate students.

Welsh-domiciled students get their student loan [written off](#) 30 years after the April they were first due to repay. A student loan is also cancelled in the event of the person's death and can be cancelled if the person is no longer able to work because of illness or disability.

### **3.7.2. Additional considerations**

Tuition fee levels for part-time undergraduate study and postgraduate study are not regulated and are a matter for HEPs. However, HEPs based in Wales do not generally

charge more than the maximum student finance allowance available through the part-time loan.

## 4. Review of Welsh-domiciled student numbers in HE

This chapter summarises available data from the Higher Education Statistics Agency (HESA) <sup>[footnote 10]</sup> and Universities and Colleges Admissions Service (UCAS) <sup>[footnote 11]</sup> relating to Welsh-domiciled students studying at HE since 2016/17, with a particular emphasis on part-time and postgraduate taught master's trends and data.

As per [HESA's definitions of students](#), student data is based on a count of enrolments to an educational aim. A student may undertake more than one course and therefore, there may be more than one enrolment for an individual student. It is not the equivalent of a headcount of the number of students in HE.

### 4.1. Undergraduate student numbers

According to HESA data, the overall number of Welsh-domiciled undergraduate students entering UK HE Providers (HEPs) has remained fairly consistent since 2016/17. As seen in Table 4.1, for the period between 2016/17 and 2023/24, undergraduate entrant numbers were at their highest in 2016/17 (36,020). The number of undergraduate entrants then remained fairly consistent until dropping slightly in 2023/24 (to a low of 33,970).

**Table 4.1: Number of Welsh-domiciled undergraduate entrants in UK HEPs**

Academic year	Number of entrants (total)	Number of full-time entrants	Number of part-time entrants
2016/17	36,020	21,990	14,030
2017/18	34,510	22,100	12,410
2018/19	35,240	22,120	13,120
2019/20	35,385	22,485	12,900
2020/21	35,730	22,900	12,830
2021/22	34,485	22,605	11,880
2022/23	35,770	21,915	13,855
2023/24	33,970	20,490	13,480

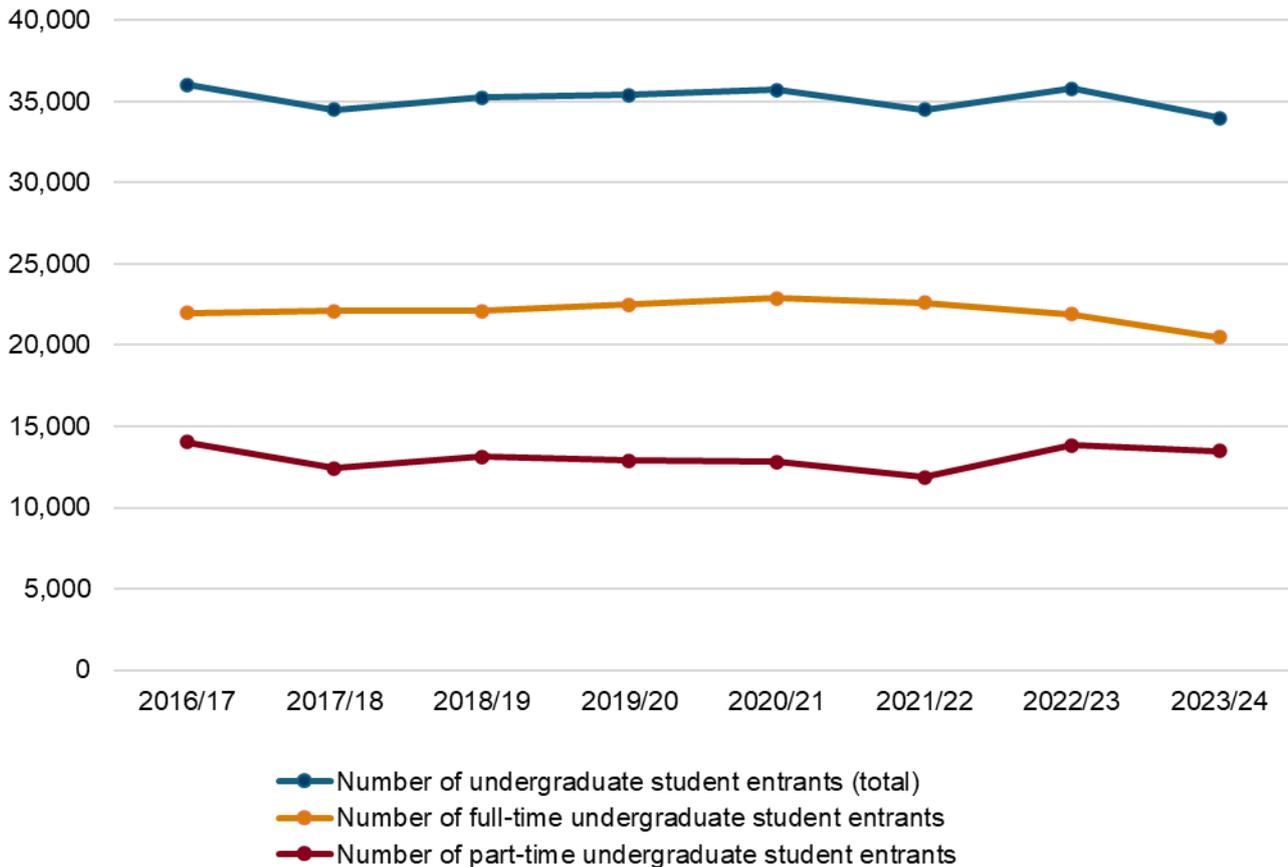
<sup>10</sup> HESA use the term 'permanently addressed in Wales' rather than the term Welsh-domiciled. This report uses the term Welsh-domiciled throughout for consistency, including where reference is made to HESA's data for students who are 'permanently addressed in Wales'.

<sup>11</sup> UCAS statistics are the primary source for full-time undergraduate student applications in the UK. They give an indication of demand for higher education, but note that not all students apply for university or college through UCAS, and not all students who apply will actually attend. Therefore, the actual number of students attending higher education might differ to what these figures show.

Source: [HESA](#)<sup>[footnote 12]</sup>

As shown in Figure 4.1, HESA data also shows that in the academic years since 2016/17, part-time entrants accounted for between 34% (2021/22) and 40% (2023/24) of all entrant undergraduate enrolments.

**Figure 4.1: Number of total, full-time and part-time undergraduate student entrants**



Description of figure: A line chart showing that the overall number of Welsh-domiciled undergraduate student entrants into UK HEPs has remained broadly consistent between 2016/17 and 2023/24.

Source: [HESA](#)

[UCAS end of cycle data 2025](#) sets out the number of accepted applicants to full-time, undergraduate courses between 2016 and 2025. The number of England-domiciled accepted applicants was at its highest in 2025. Accepted applicants from Wales peaked in 2016 and was at its lowest in 2024. Although there has been a slight increase in the number of Welsh accepted applicants in 2025, recovery has not been as marked as the year-on-year percentage increase for students of English domicile. Wales had 8% fewer accepted applicants in 2025 (19,120) than 2016 (20,715).

The trend amongst 18-year-old accepted applicants is slightly different. The number of 18-year-old accepted applicants of English domicile has broadly increased over time between

<sup>12</sup> From 2022/23 onwards, [HESA has used an entrant marker](#) to identify students who have started their Engagement between 18 July Y1 and 17 July Y2 (the following year). The entrant marker replaces the first year marker and is not directly comparable for students who start within two weeks of the end of the cycle.

2016 and 2025, other than year-on-year decreases in 2018 and 2023. The number of 18-year-old accepted applicants of Welsh domicile peaked in 2021. The number of Welsh domicile 18-year-old accepted applicants was 2% lower in 2025 (10,535) than 2016 (10,700).

Given population changes over time in each UK nation, the <https://www.ucas.com/data-and-analysis/undergraduate-statistics-and-reports/statistical-releases-daily-clearing-analysis-2025> UCAS end of cycle data 2025 also provides an alternative measure of undergraduate participation. The data shows that in Wales, entry rates for 18-year-olds as a proportion of the population rose from 29.6% in 2016 to a high of 33.6% in 2021. The entry rate for 2025 (29.2%) is the lowest seen from 2016 to 2025. Entry rates in England were higher than Wales each year but followed a similar trend, rising from 32.7% in 2016 to 38.5% in 2021 before dropping to 37.1% in 2025. By comparison, Northern Ireland's entry rates in 2025 were higher than England's and Wales' at 38.3%.

[HESA](#) data shows that between 2019/20 and 2023/24 Wales had the highest proportion of part-time undergraduate entrants as a percentage of all undergraduate entrants amongst the UK nations. This proportion remained fairly consistent during 2019/20 and 2020/21 (at 36%) but increased to 39% in 2022/23 and 40% in 2023/24. In comparison, the proportion in England has remained consistent at around 16% to 18% since 2019/20. Scotland's proportions of part-time enrolments more closely resemble those of Wales, while Northern Ireland's proportions are slightly lower and display more variance.

#### **4.2. Postgraduate taught master's student numbers**

HESA data shows that the overall number of Welsh-domiciled postgraduate taught master's student entrants has increased between 2016/17 and 2023/24, with a peak in 2020/21. As shown in Table 4.2, student numbers increased notably from a low of 3,590 in 2016/17 to a high of 8,105 in 2020/21, decreasing slightly to 6,350 by 2023/24.

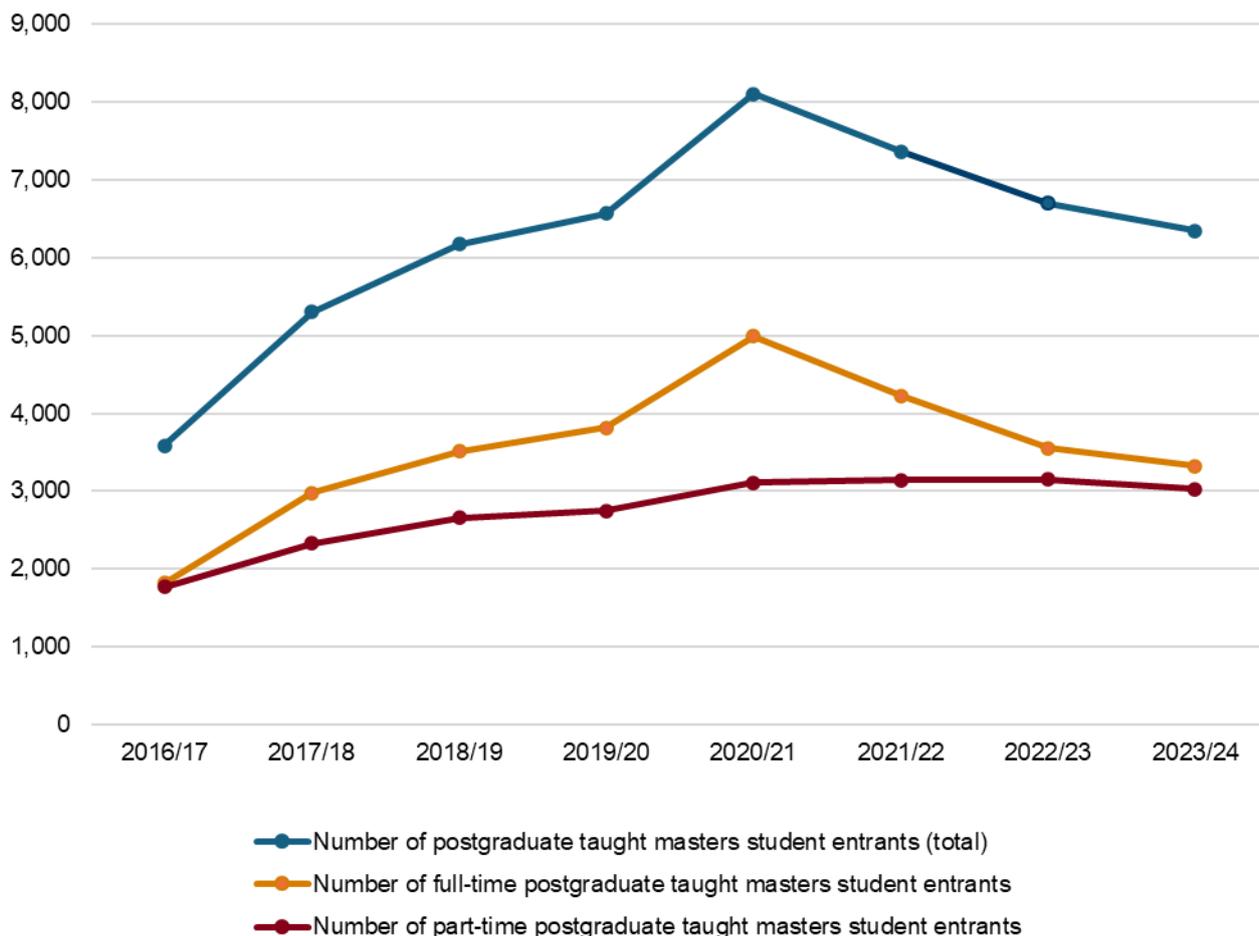
**Table 4.2: Number of Welsh-domiciled postgraduate taught master’s entrants studying at UK HEPs**

<b>Academic year</b>	<b>Number of entrants (total)</b>	<b>Number of full-time entrants</b>	<b>Number of part-time entrants</b>
2016/17	3,590	1,820	1,770
2017/18	5,305	2,975	2,330
2018/19	6,175	3,515	2,660
2019/20	6,570	3,820	2,750
2020/21	8,105	4,995	3,110
2021/22	7,365	4,225	3,140
2022/23	6,700	3,550	3,150
2023/24	6,350	3,325	3,030

Source: [HESA enrolment data for recent years](#) and [HESA enrolment data for previous years](#)

Part-time postgraduate taught master’s student entrants account for under half of overall postgraduate taught master’s entrants since 2016/17, ranging from a high of 49% in 2016/17 to a low of 38% in 2020/21. As shown in Figure 4.2, though the number of students studying part-time was 4% lower in 2023/24 than it was in 2022/23, it was 71% higher in 2023/24 than it was in 2016/17. The number of full-time student entrants reached a more notable peak in 2020/21 but has declined every year since.

**Figure 4.2: Number of total, Welsh-domiciled full-time and part-time post-graduate taught master’s student entrants**



Description of figure: A line chart showing that the overall number of postgraduate taught master’s student entrants increased between 2016/17 and 2023/24 with a distinct peak in 2020/21.

Source: [HESA enrolment data for recent years](#) and [HESA enrolment data for previous years](#)

### 4.3. Cross-border flow of students

Since 2016/17, [Welsh Government \(and later Medr\), in their published data on students in HE](#), have reported that Wales is a net importer of full-time students from the rest of the UK. Table 4.3 presents HESA data on the number of full-time undergraduate entrant students from Wales studying at HEPs in the rest of the UK, as well as the number of full-time undergraduate entrant students from other UK countries studying at Welsh HEPs. Cross-border movement of part-time students is less common, with HESA reporting that “part-time students display little mobility”.

**Table 4.3: Number of full-time undergraduate entrant students crossing borders to study**

Academic year	Full-time undergraduate entrant students from Wales studying at HEPs in the rest of the UK	Full-time undergraduate entrant students from other UK countries at Welsh HEPs	Net movement of full-time undergraduate entrant students into Welsh HEPs
2019/20	7,950	12,590	+4,640
2020/21	8,300	14,635	+6,335
2021/22	8,925	15,075	+6,150
2022/23	8,685	16,735	+8,050
2023/24	8,095	16,730	+8,635

Source: [HESA](#)

The latest HESA publication on student mobility data reported that “the cross-border flows of UK entrant students shows that the majority of students stay in their home country. However, students from Wales and Northern Ireland are more likely to cross borders compared to those from England and Scotland.” [HESA data](#) shows that the proportion of full-time undergraduate entrant students from Wales studying in England has increased over time, from 35% (7,815) in 2019/20 to 39% (7,905) in 2023/24.

#### **4.4. Student profile**

According to [HESA enrolment data for recent years](#) and [HESA enrolment data for previous years](#), since 2016/17, the ratio of male to female Welsh-domiciled student entrants has widened. Females accounted for 63% of all entrants in 2023/24, compared to 61% in 2016/17. Females accounted for 62% of undergraduate entrants in 2023/24 (60% in 2016/17) and 67% of postgraduate entrants in 2023/24 (63% in 2016/17). A higher proportion of part-time entrants are female (rising from 63% female and 37% male in 2016/17 to 67% female and 33% male in 2023/24).

The proportion of student entrants aged 20 and under has fluctuated since 2016/17, and in 2023/24 accounted for 36% of all Welsh-domiciled student entrants. In 2016/17, 62% of all

full-time Welsh domiciled entrants were aged 20 and under. This proportion dropped to 50% in 2020/21 but has since recovered to 58% in 2023/24.

The proportion of student entrants known to be disabled was also substantially higher in 2023/24 (22%) than it was in 2016/17 (12%). Similar changes over time can be seen when restricting to undergraduate entrants only or part-time entrants only. <sup>[footnote 13]</sup> These increases may reflect a genuine rise in the self-reporting of disability amongst this cohort and/or higher rates of disclosure by student entrants.

[HESA data on participation characteristics for recent years](#) and [HESA data on participation characteristics for previous years](#) shows that there has been a small change in the proportion of full-time, undergraduate Welsh-domiciled student entrants from the most deprived areas in Wales (WIMD quintile 1) <sup>[footnote 14]</sup>. This was 16% in 2016/17 but has remained steady at 18% since 2019/20. [UCAS end of cycle data 2025](#) shows that the proportion of 18 year olds from WIMD quintile 1 who were accepted into HE increased from 16.8% for 2016 entry to 20.9% for 2022 entry. However, the 18-year old entry rate from WIMD quintile 1 has since dropped to 18.2% for 2025 entry.

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<sup>13</sup> The disability 'not known' category includes both students who have declared that they have no disability and those for whom data is missing.

<sup>14</sup> Throughout this report, references to the 'bottom two quintiles' relate specifically to the bottom two quintiles of the Welsh Index of Multiple Deprivation (WIMD), Wales' official measure of relative area deprivation. Using WIMD allows for a consistent comparison of socio-economic disadvantage across regions and supports alignment with Welsh Government policy frameworks.

## 5. Literature review

This chapter explores how students perceive the value of HE and how these perceptions interact with attitudes towards student debt. The review drew on recent evidence from the UK and Wales, identifying trends, gaps, and contextual factors relevant to the evaluation of the Diamond Reforms. While the policy context is addressed in Chapter 3 of this report, this literature review focuses on perceptions of value and affordability of HE, and how these influence decisions to apply for, or participate in, HE. It also identifies areas where further research is needed, particularly concerning the distinct student support system in Wales and its impact on decision making regarding participation in HE.

### 5.1. Perceptions of value

The concept of value in HE is often framed in economic terms. This section addresses those overall perceptions, including economic value. Learners frequently assess the return on investment associated with obtaining a degree, weighing expected graduate earnings against the cost of tuition and living expenses.

The available evidence on the economic value of a degree is ambiguous, however. Recent scrutiny of the Graduate Labour Market Statistics and the subsequent decision by the [Department for Education \(DfE\) to withdraw the headline graduate premium figure](#) has amplified uncertainty around the economic return on investment of higher education, at a time when media coverage is already shaping public perceptions of whether a degree “pays off”. The removal of this once-prominent metric – deemed to be flawed by both the DfE and the Office for Statistics Regulation for oversimplifying earnings differences and failing to account for key factors such as prior attainment – creates a vacuum where a single, easily communicated figure previously influenced student decision-making. With evidence showing that graduate outcomes vary widely and that the drivers of earnings extend far beyond holding a degree, the absence of a clear premium measure may further heighten perceptions of risk and erode confidence in the economic value of higher education. In this context, the challenge of imperfect information becomes more pronounced: prospective HE students face a market where robust, comprehensible, and comparable data is limited, making it harder for them to make informed, beneficial choices about whether and what to study, and increasing the likelihood that perceptions are shaped less by nuanced evidence and more by media narratives and partial data. It should be noted, however, that evidence from UK-wide or England-only sources, whilst valuable, may not be fully applicable to the Welsh context.

Findings from a [UK-wide survey](#) conducted by the Policy Institute at King’s College London (2025) indicated that around 7 in 10 graduates believe their degree was worth the time and money suggesting that perceptions of the value of HE remain resilient despite rising costs. However, the same research revealed a gap between the expectations of the public regarding graduate perceptions of the value of HE and actual graduate perceptions; in the same study, respondents from the public stated that they expected only 5 in 10 graduates would think that HE is worth the time and money invested. A recent [study](#) by the Resolution Foundation (2025), based on data of those who have attended HE institutions (HEIs) in England, indicated that graduates continue to earn more than their non-graduate peers. However, this earnings gap has narrowed in recent years, predominantly driven by an

increase in non-graduate earnings. This suggests that the graduate premium remains, although it is less pronounced.

Recent UK-wide evidence provides insight into how students' perceptions of value for money have shifted in response to economic and social pressures. The [Student Academic Experience Survey 2025](#), conducted by the HE Policy Institute and Advance HE, found that only 37% of undergraduate students considered their course to offer good value for money, while 29% believed it offered poor value. <sup>[footnote 15]</sup> The main factors driving these perceptions were teaching quality, course organisation and the rising cost of living. Students who felt their experience met or exceeded expectations were far more likely to perceive it as good value, suggesting that the quality of teaching and support remains central to students' judgements about value rather than cost alone.

A related issue regarding the perceptions of the value of HE includes the adequacy of student support. The same [Student Academic Experience Survey \(2025\)](#) suggested that many students struggle to meet basic living costs even when accessing the full support available. A [survey](#) conducted by NUS Wales in 2024 of 728 students from Wales suggested that 1 in 10 students have had to rely on support from foodbanks to manage increased living costs.

Although the support package in Wales is more generous than elsewhere in the UK, rising costs of housing and essentials may still undermine perceptions of financial value for some students. Findings from the [HEPI 2022 study](#) on public attitudes to HE suggest that 71% of the public agreed that the cost of living will deter people from going to university.

## **5.2. Student loan debt aversion**

Perceptions of student debt continue to influence how prospective students evaluate the risks and rewards of pursuing HE. One [UK-wide study](#) on student attitudes toward student loan debt indicated that concerns about debt are more acute among those from lower-income households and can influence participation decisions. Whilst not fully transferable to the Welsh context, a [survey](#) of 572 students conducted by NUS Wales in 2023 found that financial anxiety was in fact common. One third of respondents indicated that they worried about finances all of the time, despite the more generous financial support package offered to Welsh domiciled students through the Diamond Reforms.

[Figures](#) from Student Finance Wales obtained by BBC Cymru Fyw in 2024 suggested that Welsh-domiciled students will graduate from university with an average of £35,000 of student loan debt, representing an increase of more than £14,000 in five years. This is steeper than in the other UK nations. Figures from the [SLC \(2025\)](#) reveal that over the same period, average graduate debt increased by just under £10,000 in England and by approximately £2,000 or less in Scotland and Northern Ireland. Although English graduates leave with higher debt overall ([approximately £53,000](#)), Wales has seen the largest proportional increase.

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<sup>15</sup> The evaluators are aware that as part of the wider research and analysis to support the Diamond evaluation, an analysis of responses to the Student Academic Experience Survey from Welsh-domiciled students is currently being conducted and will be published later in 2026.

However, there is currently limited evidence on whether this approach to measuring student loan debt aversion has altered perceptions of debt or influenced application behaviour. There is some evidence from one [study](#) based in England that higher fee levels have had a detrimental effect on the aspiration to participate in HE among some groups but [evidence](#) on participation rates suggest that this aspirational barrier may not have translated into reduced enrolment among these groups. [Analysis](#) conducted by Universities Wales suggests that HE participation rates in Wales are much lower than in England and Northern Ireland, with the gap having increased in recent years, in spite of the additional grant support offered to Welsh students.

While much of the evidence relates to full-time undergraduates, there is limited understanding of how part-time and postgraduate students perceive the value of HE and its associated financial risks. In Wales, the proportion of part-time students remains relatively high. According to [2022 to 2023 Welsh student enrolment data](#), part-time students accounted for around 30% of undergraduates and 60% of postgraduates. This literature review did not identify any studies that examined how these groups interpret value or affordability differently following the Diamond Reforms.

Recent [evidence](#) in England indicates that part-time and postgraduate students are typically motivated by career development, personal interest, and flexibility, but financial pressures or caring responsibilities often influence decisions about mode and intensity of study. The same study also found that the decline in part-time study in England was linked to the withdrawal of grants and perceptions of weaker financial return for mature or working students. Given that Wales has maintained some level of grant support for part-time students, it remains unclear whether this has led to different perceptions in Wales of the value of part-time HE compared to those identified in England.

### **5.3. Awareness, information, and guidance**

Awareness of repayment terms is a major factor shaping both perceived value and debt aversion according to [evidence from England](#), which suggests that prospective students' understanding of loan and grant systems influences their attitudes toward borrowing. The same study also found that misunderstanding the repayment terms is strongly associated with debt aversion and lower intentions to participate in HE, especially among low-income groups.

UK-wide studies, including the [Post-16 Pathways research](#) from the Nuffield Foundation, also highlight inequalities in access to accurate financial information. Learners from lower-income families and disadvantaged schools are less likely to receive consistent guidance on post-16 options. Comparable evidence for Wales is limited, although Welsh Government [participation data in HE and the labour market](#) [https://wiserd.ac.uk/wp-content/uploads/Working\\_paper\\_WAQLCE2014-11.pdf](https://wiserd.ac.uk/wp-content/uploads/Working_paper_WAQLCE2014-11.pdf) reported similar findings on variation in outreach across Welsh regions. The Organisation for Economic Co-operation and Development's (OECD) [Programme for International Student Assessment \(PISA\)-based report](#) (2025) broadly corroborates these concerns: although educational ambitions rose between 2015 and 2022 from 46% of learners expecting to complete some form of tertiary education to 63%, socio-economic gaps remain. Around 49% of learners from low-income families expect to pursue tertiary education compared to 78% of their advantaged peers. On

the other hand, the most socially disadvantaged learners are more likely than their more advantaged peers to have spoken to a careers advisor on at least one occasion by the age of 15. Learners in state schools are also more likely to participate in career development than those who are privately educated.

A [Welsh Government review](#) of Disabled Students' Allowances (DSA) found that many students had not heard about the support prior to arriving at university, with knowledge and awareness often coming from the university themselves rather than schools or Student Finance Wales. The review also highlights how many students were unaware they would be entitled to such support in advance of starting a university degree. Survey data from 2016/17 show that around 68% of students thought that awareness of DSA could be improved, and approximately 82% in receipt of DSA reported hearing about it at their university. This contrasts with 38% hearing about DSA through Student Finance Wales and just 12% hearing about the scheme through their schools or colleges.

However, [latest official data](#) show that DSA remain an important part of student support in Wales. In academic year 2023/24 the amount paid out in DSA for full-time students increased by 4.5% compared with the previous year, with around 3,400 students in receipt of DSA and £7.0 million paid for the 2024/25 year by August 2025, demonstrating continued investment in disability-related support for HE students in Wales. This offers a current empirical basis on DSA support in Wales and updates the evidence previously summarised in the 2017/19 Welsh Government review.

Together, these studies suggest that perceptions of value and affordability are not only shaped by the cost and financial support available, but also by the accessibility and reliability of information available to learners who are facing decisions about HE study. This is particularly important for those from lower income families who may have less access to good quality information.

#### **5.4. Widening access and perceptions of value**

The relationship between HE participation rates and student background is complex. This section specifically examines how those perceptions, with particular attention to economic considerations, vary by socio-economic background and (dis)ability.

[Data on HE participation rates](#) analysed by the Wales Centre for Public Policy suggested that HE participation rates in Wales were lower for students from lower socio-economic backgrounds and disabled students. Additionally, [research](#) from CASCADE also suggests that HE participation amongst care experienced students is much lower than among non-care experienced students. Evidence from England and the rest of the UK indicates that students from lower socio-economic backgrounds are more likely to express apprehension about student debt and to perceive the financial return on HE as uncertain. Studies suggest that this apprehension is linked to both material constraints (for example, basic living expenses such as rent, food and utility bills) and a broader sense of belonging in relation to [HE](#). The latter was found to stem from doubts about whether they would "fit in" at university; unfamiliar institutional norms and lack of prior family experience of HE increases that sense of distance. Consequently, this can reduce ambitions to apply to selective institutions and increase the likelihood of deferring or declining offers. The same study found that students from working-class backgrounds were much more debt averse, viewing loans as a financial

risk rather than an investment, which influenced their application in terms of choice of university and subject.

This trend is reinforced by [student loan statistics](#), which highlights that students from lower-income households in England were less likely to take up student loans even when eligible, often due to misconceptions about repayment terms and a lack of tailored guidance.

This trend is particularly pronounced for care-experienced young people. '[Care-experienced](#)' is a person-centred term used in UK higher-education policy to describe anyone who has spent time in the care of a local authority, regardless of duration or setting (including looked-after children, kinship care and care leavers aged 16-25). The term recognises that even brief or informal care experiences can have lasting effects on wellbeing and educational outcomes.

[Only around 15%](#) of learners continuously in care for 12+ months progressed to university by the age of 19 in 2022/23 (versus 47% of other learners); [just 14%](#) of 'children in need' entered HE by 19 (versus 48% of peers), and [only 2%](#) of care-experienced learners progressed to high-tariff universities. In Wales, only [62%](#) of care leavers aged 16 to 24 completed at least 3 consecutive months in employment, education or training during the year ending 31 March 2023. Consequently, care-experienced individuals represent one of the most underrepresented groups in [UK HE](#).

[Practitioners emphasise](#) that many care-experienced young people enter adulthood with prior debt or insecure housing, and without family safety nets a student loan can feel especially risky. Where universities and local authorities provide targeted financial packages and proactive pastoral support (for example, bursaries, dedicated advisors, guarantor arrangements for accommodation and mentoring), anxiety about transition and debt is reduced and participation improves; examples include [University of South Wales](#), [Cardiff Metropolitan University](#) and [Cardiff University's](#) care-leaver packages and mentoring schemes. Universities also participate in [CLASS Cymru](#) (the Care Leaver Activities and Student Support network), sharing best practice in supporting care-experienced learners.

For disabled students, [evidence](#) from Disabled Students UK (2024) points to additional financial and informational barriers. Respondents reported higher levels of anxiety about managing living costs and uncertainty around access to financial support. These findings suggest that perceptions of affordability and debt are shaped not only by financial literacy but also by broader experiences of inclusion, confidence, and institutional support.<sup>16</sup> Labour market outcomes help explain some of this caution: in Wales, the employment rate for working age disabled adults was 51% compared to 82% for non-disabled adults in the year ending 31 March 2024. This lack of inclusion and reliable support arrangements combined with weaker post-graduate outcomes can reduce perceived return on investment, and increase debt aversion.

Evidence on how ethnicity and gender shape perceptions of HE in Wales is more limited, but available research indicates these factors influence participation and perceived value. For example, [UK-wide analysis](#) shows that Black African and Black Caribbean learners

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<sup>16</sup> It should be noted that although this report was published as a UK study, responses from disabled students from only 13 HEIs in England and one in Scotland were included in the analysis and it is not clear whether disabled students from any Welsh HEIs contributed to the study.

have lower progression rates to HE than the overall cohort, highlighting how ethnicity intersects with access and outcomes.

Aside from the OECD report cited above, which includes HE ambitions by economic status, comparable evidence specific to Wales in relation to student loan debt remains limited, underscoring the need for further research exploring how Welsh students from under-represented backgrounds perceive both the value of HE and affordability of HE participation in light of the Diamond Reforms. This will at least in part be addressed by the forthcoming Wales-level analysis of the Student Academic Experience Survey, which depending on sample sizes, may include sub-analysis of certain characteristics, such as household income and/or disability.

## **5.5. Concluding remarks**

The evidence reviewed suggests that perceptions of the value of HE and attitudes towards student debt in Wales are shaped by financial, informational, and social factors. While available data provides useful context on funding and awareness from across the UK (including Wales), no evidence was identified that specifically examines the effect of the Diamond Reforms on decisions over participation in HE or perceptions of value and affordability. Existing studies in Wales do not yet capture the effects of the Diamond Reforms on patterns of student participation in HE, meaning the extent of their influence remains uncertain. This reinforces the value of this evaluation in addressing some of these evidence gaps. However, it should also be acknowledged that, while the evaluation will shed light on certain knowledge gaps, some will inevitably remain.

## **6. Decisions about university: fieldwork with Year 12 and 13 learners and parents and guardians of Year 12 and 13 learners**

This chapter sets out the findings of the fieldwork with Year 12 and 13 learners and focus groups held with parents and guardians of Year 12 and 13 learners. It explores learners' plans regarding university study and the factors influencing their decision-making. The chapter draws upon data from the survey of Year 12 and 13 learners (880 respondents), interviews with 9 Year 13 learners, 2 focus groups held with 16 FEI Year 13 learners, as well as 3 focus group discussions involving 24 parents and guardians.

### **6.1. Plans to study or not at university**

#### **6.1.1. Views of learners**

Overall, 80% of those surveyed were planning on going to university at some point in the future whilst the remaining 20% were either undecided or had made the decision not to go to university. As shown at Table 6.1, 70% of those surveyed were planning to progress to university immediately after finishing their current studies whilst a further 10% had plans to do so at some point in the future.

Female learners, who accounted for 64% of those surveyed, were much more likely than male learners to say that they were planning to go to university immediately after finishing their school or college studies. Male learners were more likely to be undecided or not planning to go to university at all compared to female learners.

Not unexpectedly, Year 13 learners were more decisive about their future plans than Year 12 learners and were more likely to state that they were either definitely planning to progress immediately into university after finishing their current studies or had decided against going to university.

Learners with parents or guardians who did not have any HE qualifications were slightly more likely to be undecided or had decided not to progress to university at all, compared with those who had parents or guardians with HE qualifications.

**Table 6.1: Respondents' plans to go to university after finishing school or college**

	<b>Number</b>	<b>%</b>
<b>Immediately after finishing current studies</b>	612	70%
<b>After taking a gap year</b>	56	6%
<b>Sometime in the future</b>	35	4%
<b>Undecided</b>	127	14%
<b>Not going at all</b>	50	6%

Source: OB3 survey. 880 Year 12 and 13 respondents

Most of the learners who were interviewed or contributed to focus group discussions expressed intentions to go to university, often citing subject interest, career goals, or the desire for personal growth as motivations for doing so.

Those survey respondents (56) who had decided to take a gap year before going to university were asked why they had made this decision. As seen from the main reasons set out below, other than wanting to travel these were broadly negative or necessary factors relating to finance, costs and readiness to study:

- they wanted to earn money before going to university (71%)
- they wanted to travel before going to university (63%)
- they were undecided about the university course they wanted to study (25%)
- they were worried about being able to afford it (21%)
- they did not feel that they were ready to study at university yet (21%).

Only a few learners who participated in interviews were seriously considering taking a gap year. Most felt that delaying university could lead to losing momentum or forgetting what they had learned at school:

“the gap between college and Uni isn’t that daunting if you go straight into it.”

However, one interviewed learner did express interest in travelling, describing it as “a good experience and a break from the education system ahead of an intense three years.”

In total, 5% (46 survey responses) were not currently considering going to university in the future, but would consider doing so if it was a requirement for a specific job or career that they were interested in, if it would provide a guaranteed job or career at the end, or if it was worthwhile doing so for career progression. One stated they would consider it if there was ‘a guaranteed job after graduation’ or if the ‘gradd yn sicrhau swydd sy’n talu’n dda’ [*the degree guaranteed a job that paid well*].

In all, 3% (26 survey responses) stated that they would consider going to university once they were certain about what they wanted to do in future: ‘when I decide what I want to study’ or ‘when I find a course that appeals to me’. A similar proportion (3% or 29 respondents) stated that they would consider university if it was more affordable or cheaper to do so. Others would consider going to university if their current plans did not work out or if there was more flexibility in the way of learning, for example, by studying one day a week alongside work. Slightly fewer (2% or 20 respondents) did not think there was anything that would change their mind about going to university, either now or in the future.

### **6.1.2. Views of parents and guardians who contributed to the research**

Parents and guardians interviewed for this research reported that their Year 12 and 13 children intended to consider a wide range of educational and career pathways. These included aspirations to attend university, pursue apprenticeships, enter full-time employment, or take time to explore options through vocational courses or travel. Parents and guardians described how their children were actively preparing for university, with clear subject interests such as medicine, pharmacology, business, or computer games design. In

these cases, parents and guardians noted that their children were working hard to meet academic requirements and had begun researching institutions and courses.

However, even among those planning to attend university, there was uncertainty about timing, with some considering gap years to gain experience or save money before committing:

“she’s already thinking she’s going to have to get an extra job just to live if that’s what she decides to do.”

Others were undecided or leaning away from HE. Several parents and guardians who contributed to this research reported that their children had returned to education after initially leaving school at the age of 16, suggesting a non-linear pathway. In these cases, young people were often exploring BTEC or vocational qualifications, sometimes with the aim of transitioning into Apprenticeships. One parent described their child’s interest in mechanical engineering through a BTEC, while another mentioned a child pursuing health and social care with the hope of entering the workforce directly.

A recurring theme in discussions with parents and guardians was the perceived pressure on young people to make important life decisions at a very early age:

“there is no ‘what do you want to be in the future’ conversations, pupils are just simply chucked in at the deep end.”

These concerns were compounded by the influence of peers and social media. As one parent noted, “TikTok influencers are a big thing,” and suggested that online platforms were shaping young people’s perceptions of success and education, sometimes in ways that undermined traditional routes like university.

Analysis of feedback gathered from parents and guardians interviewed showed some difference of opinion based on income levels too. Families with lower incomes often encouraged pathways such as immediate employment or apprenticeships rather than university study. There was a strong emphasis on financial independence and avoiding debt: “student debt was a massive factor in my son’s decision to do an apprenticeship”. Medium-income parents and guardians expressed concern about institutional pressure to attend university, and some felt that schools were not presenting balanced options: “University was the way forward, and then if you don’t do very well, you can consider an apprenticeship, but only then, which I think is off-balance”. Support for children’s autonomy in decision-making was more commonly observed among families with higher income, and this group encouraged exploration and taking time to find the right path: “you want to invest in their education and future,” and another added, “there’s no age on study”.

## **6.2. Timing of decision making about university**

Of those survey learners who were planning to go to university (703 in total), a third had first thought that going to university was something that they wanted to do whilst at primary school, as shown at Table 6.2. Female respondents were much more likely (at 38%) than male learners (at 21%) to state this whilst male respondents were more likely to make their decision at an older age, with 35% deciding that university was something they wanted to do during Years 10 and 11.

Survey respondents with higher educated parents or guardians were also more likely to think that university was for them at a younger age whilst those with non-HE parents or guardians took this decision at an older age.

**Table 6.2: When first thought that going to university was something they wanted to do**

	Number	%
<b>Primary school</b>	228	32%
<b>Years 7 to 9</b>	166	24%
<b>Years 10 and 11</b>	186	26%
<b>Years 12 and 13</b>	77	11%
<b>Don't know / Not answered</b>	48	7%

Source: OB3 survey. 703 Year 12 and 13 respondents who were planning on going to university

By comparison, most of the survey learners who were not planning (50) on going to university had made this decision relatively later in their education, as shown at Table 6.3, with three-quarters having decided university was not for them from year 10 onwards. Male learners were slightly more likely than female learners to have made their decision not to go to university later, from year 10 onwards.

**Table 6.3: When first thought that going to university was not something they wanted to do**

	Number	%
<b>Primary school</b>	<5	4%
<b>Years 7 to 9</b>	9	18%
<b>Years 10 and 11</b>	18	36%
<b>Years 12 and 13</b>	19	38%
<b>Don't know / Not answered</b>	<5	4%

Source: OB3 survey. 50 Year 12 and 13 respondents who were not planning on going to university

### **6.3. Destination of those planning to go to university**

As shown at Table 6.4, overall 33% of all these survey respondents were planning on studying at a university located in Wales whilst 40% were planning on doing so in England. Some 10% were planning on studying at a university in the rest of the UK or abroad.

The preferred university location of the tranche 2 cohort was different to the first tranche, and this is likely to be because an additional 'undecided' option was included to the survey

given the timing of its distribution at the start of the academic year and the fact that the survey was also made available to Year 12 learners. Nearly a quarter, 23% of the tranche 2 respondents said that they were undecided, with Year 12 learners in particular saying this.

When comparing the second tranche survey data for Year 12 and Year 13 cohorts, it would appear that similar proportions had a preferred university location in England, suggesting that making a decision to study outside of Wales is done relatively early on. However, there was a stark contrast in the proportions who had a preference to study in Wales (22% of Year 12 and 38% of Year 13, tranche 2 cohort) which implies that ‘undecided’ learners tend to gravitate towards universities based in Wales.

In terms of other characteristics, female respondents, those based at college settings and those with non-higher educated parents or guardians were more likely to prefer a university based in Wales whilst male respondents, those based at school settings and those with higher educated parents or guardians were more likely to prefer a university based in England.

**Table 6.4: Preferred university location of those planning on going to university**

	Tranche 1 (Y13 only, surveyed June/July)		Tranche 2 (Y12 & Y13, surveyed Sep/Oct)	
	Number	%	Number	%
<b>Wales</b>	84	48%	148	28%
<b>England</b>	80	46%	201	38%
<b>Rest of UK</b>	8	5%	43	8%
<b>Abroad</b>	<5	1%	14	3%
<b>Undecided</b>	Not a survey option	Not a survey option	121	23%
<b>Not answered</b>	0	0%	<5	<1%

Source: OB3 survey. 703 Year 12 and 13 respondents who were planning on going to university. 174 from tranche 1 and 529 from tranche 2. The ‘undecided’ option was added to the tranche 2 survey questionnaire given that the survey was also being made available to Year 12 learners.

Of the learners interviewed, or taking part in focus group discussions, some had received unconditional offers which influenced their decision and a few were planning to study locally, particularly in Wales, due to affordability and proximity to home:

“there are great benefits of staying at home – I won’t need to get a loan for rent. I know the area, know the public transport. I also have a job here and I will be able to continue doing that in the holidays.”

Others were drawn to specific institutions citing the quality of the syllabus, reputation, and facilities.

However, interviewed learners were also pragmatic about their choices. Many emphasised the importance of choosing a degree and course that would lead to employment. One learner stated, “hence my determination now to do a degree that leads to a job,” after observing friends entering apprenticeships and earning money. Another added, “If you don’t do a course that leads to a job, it’s not worth it.” University courses that could demonstrate strong relationships with employers proved popular as a result.

#### **6.4. Influence of family and peers upon decision to go to university**

Parental influence was important according to the views of interviewed learners, including those whose parents or guardians had not attended university who reported parental encouragement:

“they are very positive about me going.”

“they are happy for me to do whatever.”

Peer influence also played a notable role in shaping some interviewed learners’ views:

“when I started Year 12 I was really set on Uni, going far away, meeting new people - but then some of my friends started getting apprenticeships and degree apprenticeships, earning money, and I began to think twice about it - hence my determination now to do a degree that leads to a job.”

However, some interviewed learners who had chosen not to go to university felt that it was being overly promoted by schools and colleges, with insufficient attention given to alternatives:

“uni is being forced down our throats,”

“at school, the focus is on going to Uni; at college, there’s more emphasis on apprenticeships.”

Drawing on other elements of the fieldwork undertaken for this research, this view was echoed by some of the higher-education students who participated in focus group discussions who suggested that schools were more inclined to encourage learners to apply to university whilst those who had attended FE colleges recalled receiving broader advice about both HE and vocational options.

#### **6.5. Those who are not planning to study at university or are undecided, and what puts them off or worries them about this**

A total of 177 respondents to the survey of Year 12 and 13 learners were either not planning (50) or were undecided (127) about going to university. The most commonly cited reason given for being undecided was uncertainty about future plans, with 71% of the cohort reporting that they did not yet know what they wanted to do. This suggests that learners are reluctant to commit to university unless they have a clear sense of their long-term career pathway. The prohibitive cost of university was the second most frequently cited concern overall, with 61% stating that they believed university was too expensive, and a further 27% specifically unsure whether they would be able to afford it. Nearly half (49%) indicated that

they were instead planning or would prefer to pursue an apprenticeship, pointing to a strong interest in work-based or vocational routes. Additionally, 44% questioned whether a degree would be valuable or ‘worth it’, indicating doubts about the return on investment of HE.

**Table 6.5: Reasons why survey learners were not planning or undecided about going to university**

	Number	%
<b>I'm undecided about what I want to do in the future</b> (only asked of undecided cohort)	90	71%
<b>I think the cost of going to university is too expensive</b>	78	61%
<b>I'm planning or would like an apprenticeship</b>	62	49%
<b>I don't think or question whether a degree would be valuable to me / or worth it</b>	56	44%
<b>I'm planning or would like to travel</b>	46	36%
<b>I'm undecided about a university location or subject</b> (only asked of undecided cohort)	44	35%
<b>I wouldn't or not sure whether I'll be able to afford it</b>	34	27%
<b>I'm planning or would like a job</b>	29	23%
<b>I'm not interested in studying further</b>	14	11%
<b>I don't expect to get the entry grades required</b>	5	4%
<b>Another reason</b>	10	8%

Source: OB3 survey. 177 Year 12 and 13 respondents who were either not planning or were undecided about going to university. Respondents could select multiple responses.

Whilst some caution should be taken given the relatively small sample, just over a quarter of the 177 survey respondents who were either not planning or were undecided about university reported that the cost of studying for a degree had a significant impact on their decision-making, with a further half saying it had at least some impact. Only a small minority felt that cost had little or no influence on their decision as shown at Table 6.6. Overall, the data indicates that financial considerations are a key factor that shapes the behaviours of learners who are less inclined to choose to pursue university.

**Table 6.6: Survey respondents view about the impact the cost of studying for a degree had upon decision or will have upon decision**

	Number	%
<b>Significant impact</b>	49	28%
<b>Some impact</b>	88	50%
<b>Neither</b>	8	5%
<b>Not much impact</b>	16	9%
<b>No impact at all</b>	8	5%
<b>Don't know or not answered</b>	8	5%

Source: OB3 survey. 177 Year 12 and 13 respondents who were either not planning or were undecided about going to university.

## **6.6. Value of HE**

### **6.6.1. Views of learners**

As shown at Table 6.7, the vast majority of surveyed respondents who were planning to study at university thought that a degree qualification would either be very valuable (58%) or fairly valuable (38%) to them, suggesting that despite their concerns about the financial implications, most of this cohort still view a university education as a worthwhile investment with long-term benefits and opportunities. Of this cohort, college-based learners, female learners and those with higher-educated parents or guardians were the most likely to think that a degree qualification would be 'very valuable' in the future.

In contrast, those not planning or undecided about university were less convinced of the personal value of a degree. Only 11% considered it 'very valuable', while 10% thought it would not be valuable and around a fifth were unsure. This suggests a combination of uncertainty and limited understanding about the potential benefits of HE among this cohort.

**Table 6.7: Survey respondents view on the value of a degree qualification for them in the future**

<b>Perceived value</b>	<b>Planning to go to university – Number</b>	<b>Planning to go to university – %</b>	<b>Not planning or undecided – Number</b>	<b>Not planning or undecided – %</b>
<b>Very valuable</b>	404	58%	19	11%
<b>Fairly valuable</b>	267	38%	82	46%
<b>Neither</b>	10	1%	25	14%
<b>Not particularly valuable</b>	12	2%	16	9%
<b>Not valuable at all</b>	0	0%	<5	1%
<b>Don't know</b>	10	1%	33	19%

Source: OB3 survey. 780 Year 12 and 13 respondents who were planning (703) and not planning/undecided (177) about going to university.

Table 6.8 shows that survey respondents who were planning to go to university generally perceive a degree as most valuable for career-related outcomes. Of this cohort, 75% indicated that a degree would help them get a better job, and over half highlighted that it would give them more career options later (53%) or is needed for the career they wanted (52%). Earning potential was also a key consideration, with 59% of this cohort noting that a degree would help them earn more money in the future.

Among those not planning or undecided about university, perceived value is slightly lower for most outcomes but follows a broadly similar pattern. Helping to get a better job (66%) and increasing future earnings (64%) remain the most commonly cited benefits. However, fewer respondents from this cohort identified learning more about a subject they enjoy (34%), gaining independence (13%), or meeting new people/building connections (25%) as potential benefits. This suggests that learners who are undecided or not planning to go to university are more focused on economic outcomes and less aware of or motivated by the broader benefits a degree can provide.

Male learners placed a greater emphasis than female learners upon a degree qualification being something that would or might help them get a better job and earn more money. College-based learners and female learners placed a greater emphasis upon a degree

qualification being something that they needed or might need for the career they wanted compared to school-based and male learners.

**Table 6.8: Survey respondents view on the way in which a degree qualification will or might be valuable to them in the future**

	Those planning to go to university		Those not planning or undecided about university	
	Number	%	Number	%
<b>It will/might help me get a better job</b>	506	75%	67	66%
<b>I'll be/I might be able to earn more money in the future</b>	399	59%	65	64%
<b>It will/might help me learn more about a subject I enjoy</b>	345	51%	34	34%
<b>It will/might give me more career options later on</b>	354	53%	53	53%
<b>It's something I need/might need for the career I want</b>	346	52%	41	41%
<b>It gives/might give me time to become more independent</b>	191	28%	13	13%
<b>I'll meet/I might meet new people and build useful connections</b>	283	42%	25	25%

Source: OB3 survey. 672 Year 12 and 13 respondents who were planning on going to university and thought that a degree qualification would be valuable and 101 Year 12 and 13 respondents who were not planning or undecided about university and thought that a degree qualification might be valuable to them. Respondents could select multiple responses.

A number of interviewed learners viewed HE as a pathway to improved job prospects and career progression. Some felt that a degree was essential for entering certain professions, particularly law, medicine, and teaching. One learner stated that “to study law I think I need a degree and it will mean I earn more money,” while another noted, “I don’t think it will necessarily mean earning more money but I would rather have a degree to go into a job - feel more prepared.” Others were more cautious, recognising that not all degrees led directly to employment: “there are a lot of courses that don’t guarantee a job at the end. If you don’t do a course that leads to a job, it’s not worth it.” Despite these concerns, many interviewed learners still saw university as a way to increase their chances of success:

“you can get good jobs without a degree, but it’s made a lot easier with studies behind you.”

Beyond employment, interviewed learners valued university for its role in personal development, independence, and social growth. Several described it as a transitional phase between school and the working world. One learner said, “it prepares you for the real world

– not just the academic side but the social - how to live with others, look after yourself.” Learners spoke positively about the chance to meet new people, explore different cities, and gain exposure to diverse ideas: “broadening perspectives, new environment, new experiences” were key motivations for attending university.

Despite these positive views, several interviewed learners expressed scepticism about the value of university, particularly when weighed against its costs and risks:

“uni is long and might be a waste of time and a lot of money.”

“picking the wrong degree and carrying debt regardless - need to ensure the degree is useful.”

Some learners had considered alternatives such as degree apprenticeships but found them difficult to access: “it would have been amazing to get a degree apprenticeship, but they are really hard to get onto,” indicating that while interest in vocational routes exists, availability and competition were barriers to their preferred decision.

Survey respondents held mixed opinions about whether a degree is necessary to get a good job in the future. As shown at Table 6.9, just over half (53%) of those planning to go to university thought that a degree was necessary whilst 35% did not. It is notable that only 18% of this cohort considered a degree ‘definitely’ necessary, with college-based and female learners more likely to hold this view, and school-based and male learners less likely.

By contrast, among those not planning or undecided about university, far fewer saw a degree as necessary: just 22% thought it was needed to get a good job, while 60% did not consider it necessary. This suggests that learners who are less inclined to attend university may be more confident in alternative routes to employment, or less convinced of the labour market advantage a degree offers.

**Table 6.9: Survey respondents view on the whether a degree is necessary to get a good job in the future**

	Those planning to go to university		Those not planning or undecided about university	
	Number	%	Number	%
<b>Yes, definitely</b>	126	18%	10	6%
<b>Yes, possibly</b>	248	35%	29	16%
<b>Unsure</b>	79	11%	34	19%
<b>No, possibly not</b>	175	25%	73	41%
<b>No, not at all</b>	73	10%	31	18%
<b>Not answered</b>	<5	<1%	0	0%

Source: OB3 survey. 780 Year 12 and 13 respondents who were planning (703) and not planning/undecided (177) about going to university.

### **6.6.2. Views of parents and guardians**

Parents and guardians' views on the value of HE were mixed and often nuanced. Parents and guardians acknowledged that university was essential for certain professions, such as medicine, law, or teaching, but questioned its broader relevance in a changing labour market. Several participants noted that university degrees no longer guaranteed employment or higher salaries, and that practical experience, vocational training, and apprenticeships were increasingly valued by employers. One parent reflected, "it doesn't prepare people for the real world and jobs these days." Another added that "some of the most successful people just have a lot of experience," highlighting the perceived value of hands-on learning over academic credentials.

Some parents and guardians shared personal or family experiences that shaped their views. One described a child who had completed a degree in policing but was now working part-time in retail, suggesting a disconnect between academic qualifications and job outcomes. Another shared that their child was pursuing musical theatre and would need to audition for university places, highlighting the competitive and uncertain nature of creative industries.

There was also concern about the impact of artificial intelligence and automation on graduate employment. One parent expressed doubts about the future of university-educated jobs, suggesting that trades and practical skills might offer more security: "trade is a safe bet since AI cannot replace it."

Despite these concerns, some parents and guardians still valued the broader experience of university, including personal development, independence, and exposure to new ideas. One interviewed parent described university as a space for young people to "figure themselves out," while another emphasised the cultural and academic value of HE, even if it did not lead directly to employment.

There was also recognition that university could be a valuable stepping stone for those who were passionate about a particular subject or career. However, parents and guardians stressed the importance of making informed choices and not attending university simply because it was seen as the default or expected route:

"some people go to university just to have a degree and end up with debt. It's not for everyone."

Again, further analysis of the feedback received from parents and guardians showed some differences based on income levels. Low-income parents and guardians tended to be more sceptical about the value of university unless it clearly led to a job. There was a strong emphasis on practical outcomes and financial return: "Uni is long and might be a waste of time and a lot of money," reflecting concerns about investing in education without guaranteed employment. Medium-income parents and guardians expressed more mixed views. While some saw university as a valuable experience, others questioned whether it was necessary for success. There was a recurring theme that university was not what it used to be: "University isn't what it once was." High-income parents and guardians were

more likely to see university as a cultural and developmental experience, not just a route to employment:

“it’s a good transition for young people not going straight into independent working world.”

“culturally, you need education - you can’t really put a value on education.”

## **7. Student finance: fieldwork with Year 12 and 13 learners and parents and guardians of Year 12 and 13 learners**

This chapter sets out the findings of the fieldwork with Year 12 and 13 learners and focus groups with parents and guardians of Year 12 and 13 learners. It explores the influence of costs upon their study choices, their perceptions of HE affordability, their understanding of student finance support and attitudes towards student loan debts. The chapter draws upon data from the survey of Year 12 and 13 learners (880), interviews with 9 Year 13 learners, 2 focus groups held with 16 FEI Year 13 learners, as well as 3 focus group discussions with 24 parents and guardians of learners in Year 12 and 13.

### **7.1. The influence of costs upon choice of university and degree subject**

Table 7.1 shows that for a third of those Year 13 survey respondents who were planning to go to university, the costs of studying for a degree had no bearing upon the university they had either chosen or were planning to choose. For the remaining two-thirds (i.e. those for whom the cost did have a bearing), a greater emphasis was given to a prospective university's reputation for qualifications and student employment outcomes. Around a fifth of those surveyed made their university choice on the basis of its location being closer to home or having cheaper accommodation options.

Despite male respondents being less interested in studying in Wales than their female counterparts, they were nonetheless more likely to say that they had chosen a university that was close to home or where they could continue to live at home, suggesting that proximity and convenience played a stronger role in their decisions. Those with non-higher educated parents or guardians were also more inclined to say this and more likely to choose a university that was either close to home or enabled them to continue living at home.

Female learners and those with higher-educated parents or guardians were more likely to say that the costs of studying for a degree had no bearing upon their preferred choice of university.

**Table 7.1: Whether costs of studying for a degree influences the university learners applied to (or were thinking about applying to)**

	Number	%
<b>No, it did not make any difference to my preferred choice of university</b>	57	33%
<b>Yes, I chose a university which had a strong reputation for academic qualifications</b>	53	31%
<b>Yes, I chose a university which had a strong reputation for getting graduates into jobs</b>	45	26%
<b>Yes, I chose a university which was close to home</b>	35	20%
<b>Yes, I chose a university with cheaper accommodation options</b>	33	19%
<b>Yes, I chose a university where I could still live at home</b>	28	16%
<b>Don't know</b>	9	5%

Source: OB3 survey. 174 Year 13 respondents (tranche 1 only) who were planning on going to university

Table 7.2 shows that for 60% of those Year 13 survey respondents who were planning to go to university, the costs of studying for a degree had no bearing upon the course subject they had either applied for or were thinking about applying for. Of the remaining 40% of Year 13 survey respondents, a slightly greater emphasis was placed on selecting a subject that would lead to a better paid job.

There was no marked difference in survey responses when analysing these decisions by gender, education setting or the educational background of parents or guardians.

**Table 7.2: Whether costs of studying for a degree influenced the study subject learners had applied for (or were thinking about applying for)**

	Number	%
<b>No, it did not make any difference to my preferred choice of subject</b>	103	60%
<b>Yes, I chose a subject which is more likely to lead to better paid jobs</b>	47	27%
<b>Yes, I chose a subject which will make it easier for me to find a job</b>	37	21%
<b>Yes, I chose a subject which had more teaching time</b>	6	4%
<b>Don't know</b>	<5	2%

Source: OB3 survey. 174 Year 13 respondents (tranche 1 only) who were planning to go to university

## 7.2. Affordability of HE

### 7.2.1. Views of learners

Table 7.3 shows that 65% of survey learners who were planning to go to university were worried and 23% were not worried about being able to afford everyday living costs whilst at university. College-based learners, females, Year 13 learners, and those with non-higher educated parents and guardians were more worried than their counterparts about being able to afford university living costs.

Survey learners who were planning or undecided about going to university expressed similarly high levels of worry about affording university, with 62% worried about being able to afford everyday living costs were they to go and study a degree. This suggests that cost-of-living concerns act as a potential deterrent to young people even before a decision is made to apply.

**Table 7.3: How worried survey respondents are or would be about being able to afford everyday living costs like rent, food and bills whilst at university**

	Those planning to go to university		Those not planning or undecided about university	
	Number	%	Number	%
<b>Very worried</b>	118	17%	31	18%
<b>Fairly worried</b>	335	48%	77	44%
<b>Neither</b>	72	10%	25	14%
<b>Not very worried</b>	136	19%	28	16%
<b>Not at all worried</b>	28	4%	9	5%
<b>Don't know / Not answered</b>	14	2%	7	4%

Source: OB3 survey. 780 Year 12 and 13 respondents who were planning to go (703) and not planning/undecided (177) about going to university.

Table 7.4 shows that 79% of survey respondents were worried that rising living costs would make university life harder to afford whilst only 10% were not worried about this, suggesting that learners were acutely aware of the financial pressure associated with going to university. Female learners and those with non-higher educated parents and guardians were more likely than their counterparts to be concerned about the impact of rising living costs.

**Table 7.4: How worried survey respondents are that rising living costs will make university life harder to afford**

	Number	%
<b>Very worried</b>	223	32%
<b>Fairly worried</b>	332	47%
<b>Neither</b>	64	9%
<b>Not very worried</b>	54	8%
<b>Not at all worried</b>	11	2%
<b>Don't know / Not answered</b>	19	3%

Source: OB3 survey. 703 Year 12 and 13 respondents who were planning to go to university.

Affordability was a prominent theme in interviewed learners' reflections, particularly in relation to living costs, accommodation, and the need to work alongside study. Many learners anticipated needing part-time employment to supplement their income, "I will probably get a job if the loan doesn't cover it all, or I'll ask my parents." Another noted, "everyone suggests getting a job, although it's not always enough, each year the accommodation costs go up." There was a general understanding that budgeting would be essential, and some learners expressed concern about rising living costs:

"I know I'll need to budget. I'm concerned about rising living costs."

Learners were particularly concerned about accommodation costs, especially after leaving student halls. These concerns were compounded by a lack of experience with managing household expenses, with one learner noting, "I don't pay for food or bills currently, so it's hard to apply it to my own situation."

Some learners saw staying at home as a way to reduce costs. Several of the Year 13 learners interviewed at a FE college were interested in nursing or healthcare and strongly motivated to study in Wales because of the financial advantages attached to the Wales NHS bursary. For these learners, the NHS bursary made HE feel more accessible and less risky, particularly in the context of wider concerns about the cost of living and student debt.

Not all learners expected or wanted their parents or guardians to contribute financially. Several stated that their parents or guardians could not afford to help, as one remarked, "I don't think parents should contribute, and they can't." Others hoped to rely on maintenance loans and grants but recognised that these might not be sufficient.

### **7.2.2. Views of parents and guardians**

The rising cost of living was a major theme across all 3 focus groups, with parents and guardians expressing concern about how their children would afford university life. This included worries about rent, food, travel, books, and other essentials, even with financial support in place. Parents and guardians described the financial pressures facing young people as unprecedented compared to their own experiences:

“things are a lot more expensive than they were when we went to school or university.”

“kids are exposed to things about cost of living - what a weight for a young person to carry.”

There was a general consensus that student maintenance support was unlikely to be sufficient, and that families would need to contribute. However, not all parents and guardians felt financially able to do so. Lower-income families were more likely to express concern about the cost of university and the pressure it placed on young people. Several parents and guardians stated they had no savings and could not contribute financially. One noted that, “shouldn’t expect parents to contribute,” and another added, “I have no savings.” Medium-income families were aware of the financial burden, but some noted that they had begun saving or budgeting and others encouraged their children to stay local to reduce costs: “he’s leaning towards going to a local university near us.” Higher-income families were more likely to have been able to make financial preparations for their child to attend university, with several mentioning planning ahead and saving from birth, setting up trust funds or savings accounts set aside to help cover university costs. One parent shared, “it’s not an infinite pot, but there’s a good start there for him.”

Despite these efforts, many parents and guardians felt that the financial strain could affect their children’s mental health and decision-making:

“I’d be interested to see how debts affect mental health and wellbeing.”

The cost of living crisis was seen as a key factor shaping young people’s attitudes toward university. Some parents and guardians felt their children were more financially aware than previous generations, while others believed they were still naive about the realities: “they weren’t around to know and see the spike, but they’re going to eventually realise when they grow up.”

### **7.3. Understanding student finance support**

#### **7.3.1. View of learners**

The tranche 1 Year 13 cohort who were planning to go to university (174 in total) were asked whether they, or someone in their household, had applied to Student Finance Wales for financial support to help them with the costs of attending university. The majority (84%) had applied whilst a minority (13%) had not. The remaining few (3%) did not know. Female respondents, school-based learners, and those in receipt of free school meals were more likely to have applied for financial support. Those with higher-educated parents or guardians were slightly less likely to have applied for financial support.

All of the tranche 1 Year 13 cohort were asked how well they understood how student finance works, and the data is set out at Table 7.5. As expected, those planning to go to university reported greater confidence, with two-thirds (67%) stating that they understood student finance fairly or very well. In contrast, only 30% of those undecided or not planning to attend university reported the same level of understanding, highlighting a clear knowledge gap that may be contributing to indecision or reluctance to apply.

However, a quarter of those planning to go to university did not feel well informed about student finance arrangements suggesting that a proportion of learners are preparing to

enter HE without being fully informed about the financial implications. Among those undecided or not planning to attend, 60% said they did not understand student finance well, suggesting that lack of knowledge may be a barrier to progression.

**Table 7.5: How well survey respondents felt they understood how student finance works**

	Those planning to go to university		Those not planning or undecided about university	
	Number	%	Number	%
<b>Very well</b>	17	10%	<5	5%
<b>Fairly well</b>	98	57%	13	25%
<b>Neither</b>	16	9%	8	22%
<b>Not particularly well</b>	36	21%	11	30%
<b>Not well at all</b>	6	4%	<5	8%
<b>Not answered</b>	<5	<1%	0	0%

Source: OB3 survey. 211 Year 13 respondents (tranche 1 only) who were planning to go to university (174) or were undecided/not planning to go (37)

Interviewed Year 13 learners demonstrated a mixed and often limited understanding of student finance support. While some had begun engaging with the application process, many expressed confusion, uncertainty, or a reliance on others, particularly parents and guardians and school staff, to manage the details. Several learners admitted that they had not taken an active role in understanding or applying for student finance: “I let my mum and dad deal with that.” Others relied heavily on support from school staff, particularly heads of year and careers coordinators, to navigate the application process: “my school did give me some info [sic] but it can be confusing when you don’t know what you’re doing.”

There was a clear desire for more transparency and support around student finance, with the system frequently described as confusing and overwhelming. Interviewed learners struggled to differentiate between types of loans and grants, and many were unclear about repayment terms. One commented, “all the different loans are blowing my mind,” while another said, “the Student Finance Wales website is tricky.” There was also confusion around dates and deadlines, with some learners unsure when applications needed to be submitted or when repayments would begin.

Despite the confusion, some interviewed Year 13 learners had a general awareness that repayments were tied to income. Several mentioned that repayment would begin once a certain salary threshold was reached, though few could specify the exact figure: “I understand it is tied to income but don’t understand the threshold,” while another added, “I know you pay a bit back after a certain amount but I don’t have the number.” There was a sense of reassurance from teachers, with one learner recalling,

“my teachers always say, ‘don’t worry, you have to earn a certain amount before you pay it back... and you don’t really notice it when you do start paying.”

Some interviewed Year 13 learners viewed student loans as a manageable or acceptable form of debt. One described it as “positive or good debt,” acknowledging that it would take time to repay but seeing it as a worthwhile investment. Another learner expressed confidence that their chosen career would enable them to repay the loan:

“I think the career I am going into will make it easier for me to repay.”

There was a clear appetite for more structured financial education while at school or college to support them with their understanding. Interviewed year 13 learners who had taken part in practical money management modules as part of their college courses found them highly beneficial. One described this experience as “more useful than any maths lesson ever”. However, most learners felt underprepared for managing money independently and wanted more information about budgeting, interest rates, and the long-term implications of student loans.

### **7.3.2. Views of parents and guardians**

Understanding of student finance varied widely across the three cohorts of parents and guardians interviewed. While a few parents and guardians had supported their children through applications to Student Finance Wales, many were unfamiliar with the system or found it confusing and inaccessible.

Interviewed parents and guardians who had engaged with Student Finance Wales described the process as bureaucratic and outdated, with one recalling their experience of having to physically post the forms, which they felt was “ludicrous in this day and age.”

Some differences were seen across the different income groups of parents and guardians who contributed to the research. Low-income parents and guardians showed the least understanding of student finance. Many were unfamiliar with repayment thresholds and relied on others to navigate the system. One such interviewed parent stated that there was “too much information. I didn’t have the time and it was overwhelming,” Medium-income parents and guardians had partial awareness but still expressed confusion. High-income parents and guardians were more confident in their understanding, often having supported older children through the process. They were aware of the structure of loans and grants, though some still found the system cumbersome.

There was widespread uncertainty about key aspects of student finance, including repayment thresholds, the distinction between loans and grants, and the role of parental income in determining eligibility. Several interviewed parents and guardians admitted they did not know the income level at which repayments began, although they were aware that repayments were proportional to earnings and that debt could be written off after a certain period.

“I don’t know the threshold for repayment.”

“we’ve tentatively looked at the finance...but it’s a massive weight for young people to bear.”

Some interviewed parents and guardians had attended university open days or UCAS events, which helped clarify the financial support available. However, others felt that schools and colleges did not provide enough information, leaving families to navigate the system on their own. In cases where children were planning to study in London or other high-cost areas, parents and guardians expressed concern that even the maximum support available would not be sufficient to cover living expenses. One parent explained that “even with the maximum...loan, I would still have to fund extra on top.”

## **7.4. Attitudes towards student debt**

### **7.4.1. Views of learners**

Two-thirds of survey respondents who were planning to go to university were either very concerned (32%) or fairly concerned (37%) about the amount of student loan debt they might incur by going to university, suggesting that cost remains a major barrier to HE participation. Of this cohort, female respondents, those with non-higher educated parents and guardians and those in receipt of free school or college meals were the most likely to be concerned about the amount of student loan debt they would incur.

As shown at Table 7.6, three-quarter of survey respondents who were planning to go to university thought that obtaining a degree qualification was worth taking on student loan debt. Relatively few of this cohort thought it was not worth it, suggesting that for the majority of prospective university students, the benefits of a degree are seen as outweighing the financial risk of student loans.

In contrast, learners not planning or undecided were much more uncertain. Only 27% considered a degree possibly worth taking on debt, and only one said it would definitely be worth it. A large portion were either unsure (41%) or leaned toward the degree not being worth it (31%) which highlights that concerns about debt may be a major factor discouraging this group from considering university.

Across all cohorts of learners, a lower proportion of college-based learners took the view that it was worth taking on student loan debt as did a lower proportion of male learners who were planning to go to university.

**Table 7.6: Survey respondents view on the whether a degree is worth taking on student loan debt**

	Those planning to go to university		Those not planning or undecided about university	
	Number	%	Number	%
<b>Yes, definitely</b>	204	29%	<5	<1%
<b>Yes, possibly</b>	314	45%	47	27%
<b>Unsure</b>	142	20%	73	41%
<b>No, possibly not</b>	37	5%	43	24%
<b>No, not at all</b>	<5	<1%	13	7%
<b>Not answered</b>	<5	<1%	0	0%

Source: OB3 survey. 780 Year 12 and 13 respondents who were planning to go (703) and not planning to go/undecided (177) about going to university.

Table 7.7 shows that a higher proportion of those not planning or undecided were concerned (78%) about the amount of student loan debt they might have as a result, suggesting that student loan debt is a greater factor for this cohort. Amongst this cohort, school-based and female learners were more concerned than their counterparts about student loan debt.

**Table 7.7: How concerned survey respondents are or would be about the amount of student loan debt they may have by going to university**

	Those planning to go to university		Those not planning or undecided about university	
	Number	%	Number	%
<b>Very concerned</b>	223	32%	61	35%
<b>Fairly concerned</b>	262	37%	76	43%
<b>Neither</b>	76	11%	15	9%
<b>Not very concerned</b>	98	14%	14	8%
<b>Not at all concerned</b>	28	4%	<5	2%
<b>Don't know / Not answered</b>	16	2%	8	5%

Source: OB3 survey. 780 Year 12 and 13 respondents who were planning (703) and not planning/undecided (177) about going to university.

As shown at Table 7.8 over half of survey respondents planning to go to university said that simply having student loan debt was their biggest concern about student finance. Almost as many were worried about the interest charged on the debt (48%) or the potential impact on their future income (47%), indicating that learners were also anxious about the longer-term consequences of the debt. Over a third (37%) were concerned about the total amount they might end up repaying, and 30% were worried about how long it would take to pay off. Only a very small proportion said that none of these factors concerned them.

Female respondents were more likely than their male counterparts to be concerned about these student finance elements.

**Table 7.8: Elements of student finance which were of concern to survey respondents**

	Number	%
<b>Having student loan debt</b>	388	55%
<b>The interest rate which is charged on student loan debt</b>	340	48%
<b>The impact it may have on future income</b>	334	47%
<b>The overall repayment amount</b>	261	37%
<b>The length of time to pay it off</b>	213	30%
<b>None of these</b>	48	7%

Source: OB3 survey. 703 Year 12 and 13 respondents who were planning to go to university. Respondents could select multiple responses.

Overall, 62% of respondents who were planning to go to university had given either a significant or some consideration to the student loan debt which they would incur, whilst 26% had given it no consideration. Those with non-higher educated parents and guardians and in receipt of free school or college meals were more likely to have considered this debt than other survey cohorts.

**Table 7.9: Consideration given to student loan debt when deciding to do to university by survey respondents**

	Number	%
<b>Significant consideration</b>	37	21%
<b>Some consideration</b>	71	41%
<b>Neither</b>	17	10%
<b>No particular consideration</b>	36	21%
<b>No consideration at all</b>	9	5%
<b>Don't know / Not answered</b>	<5	2%

Source: OB3 survey. 174 Year 13 respondents (tranche 1 only) who were planning to go to university

Student debt was a complex and emotionally charged issue for many of the interviewed Year 13 learners. While some accepted it as an unavoidable part of accessing HE, others expressed anxiety, confusion, or ambivalence about its long-term implications. Several interviewed Year 13 learners described feeling worried or hesitant about the prospect of repaying loans, particularly if their university experience did not lead to a secure or well-paid job. One interviewed learner reflected that, “the worst-case scenario is I don’t do well in Uni and still have to pay off the debt,” highlighting the fear of being financially burdened without the expected return. Another admitted, “I’m anxious - it’s impacting my mental health,” suggesting that the emotional weight of debt was already being felt before even starting university.

Despite these concerns, some interviewed Year 13 learners framed student loans as a necessary and even positive mechanism for enabling access:

“student loans are good - if they were not there, there would be no way to go to university.”

“it is the price you pay for university. You can’t go for free.”

Those Year 13 learners who were eligible for higher levels of grant support expressed relief and gratitude. Others made financial decisions based on their support package, with one explaining, “I chose the more expensive accommodation because I knew I was getting the grant - I would have been more frugal otherwise.” Two learners noted that they were being supported financially by their parents or guardians: “I’m only getting the grant, not the loan - I’m really fortunate that money has been saved for me to go to university.”

Importantly, student debt did not appear to be a decisive factor in whether interviewed Year 13 learners chose to attend university:

“it didn’t really affect my decision to go to Uni or where to study.”

#### **7.4.2. Views of parents and guardians**

Concerns about student debt were widespread across all 3 focus groups with parents and guardians. Parents and guardians consistently described the financial burden of university as a major factor influencing their children’s decisions about whether to attend, what subjects to study, and where to study. Many parents and guardians felt that the scale of debt incurred through HE was disproportionate to the benefits, particularly when employment outcomes were uncertain:

“you don’t always have something to show for your degree, and you’re going into the start of your life with a lot of baggage and debt.”

“if you get a loan for a house or car you get something to show for it, but with a degree it’s tricky.”

There was a strong sense that student debt was not just a financial issue but also an emotional and psychological one. Parents and guardians worried about the long-term impact on their children’s wellbeing, especially if they struggled to find work after graduation:

“it’s a burden to carry that early on, and then there’s mortgages and other things to consider after that too.”

Some parents and guardians shared that their children had actively chosen apprenticeships or vocational routes to avoid debt: “student debt was a massive factor in my son’s decision to do an apprenticeship.” Others noted that their children had not yet considered the implications of debt, with one parent saying:

“she’s singing and dancing her way through life, only concerned about getting into college at the moment.”

There was also discussion about the fairness and transparency of the student loan system. Several parents and guardians admitted they did not fully understand how repayments worked, and one suggested that “financial transparency would help.”

Some interviewed parents and guardians advocated for free university education, particularly for those entering professions that benefit society:

“university should be free if you go into good work,”

“there needs to be a balance of subjects and how it affects things in future.”

## **8. Fieldwork with part-time undergraduate students**

This chapter sets out the findings of the fieldwork with part-time undergraduate students. Given that a high number of Open University students contributed to the fieldwork, some care should be adopted when interpreting the findings, as the experiences of students at other HEPs may differ to those studying with the Open University.

It draws upon the responses from 449 part-time undergraduate student survey responses as well as 29 part-time undergraduate students who participated in 6 focus group discussions.

In terms of the profile of the 29 focus group participants, 25 were studying for their degree with the Open University via distance learning or on an online basis. Four were studying with a HE provider based in Wales, notably University of South Wales and University of Wales Trinity Saint David (UWTSD) and attended in-person or blended courses at these institutions. In 2 cases, participants were attending evening classes at their respective university.

The courses studied by focus group participants spanned a wide range of subjects such as Business Management, Psychology and Counselling, Environmental Science, Law and Criminology, Health and Social Care, Computing and IT, and Forensic Psychology. Participants were at different stages of their degree, from first year to final year. Participants were typically studying between 60 and 120 credits per year, with many balancing studies alongside work or family commitments and aiming to complete their degrees over about six years.

### **8.1. Motivations for studying a part-time undergraduate course**

Undergraduate students tend to study on a part-time basis out of necessity rather than choice. As shown at Table 8.1, the main reason why survey undergraduate students had decided to study their course on a part-time basis was the need to work whilst studying (cited by 57%) and a third (33%) noted that they could not afford to study on a full-time basis. This was followed by family and caring responsibilities (cited by 41%) and the fact that part-time study suited their lifestyle (at 33%). For a fifth of respondents (19%), studying on a part-time basis also allowed them to accommodate health issues or disabilities.

**Table 8.1: Reasons for studying an undergraduate course on a part-time basis**

	<b>Number</b>	<b>%</b>
<b>Needing to work in a job while studying</b>	256	57%
<b>Family or caring responsibilities</b>	183	41%
<b>Part-time study fits better around lifestyle or routine</b>	150	33%
<b>Could not afford to study full time</b>	139	31%
<b>Wanted to study at a slower pace</b>	107	24%
<b>Health issues or disability would make full-time study difficult</b>	87	19%
<b>Wanted to learn something new without changing whole schedule</b>	74	16%
<b>Employer support them to study part-time</b>	49	11%
<b>Course only available on a part-time basis</b>	31	7%
<b>Did not meet the entry requirements for full-time study</b>	5	1%
<b>Another reason</b>	14	3%

Source: OB3 survey. 449 respondents who studied a part-time undergraduate course. Respondents could select more than one answer.

Focus group participants reinforced these findings, with students reporting that they had primarily chosen to study on a part-time basis due to cost and affordability, as many could not afford to give up full-time work to study. Many viewed part-time study as a more financially manageable and viable route as it allowed them to continue earning whilst learning. One such participant observed that they would “have loved to study full time” but having “looked at the student finance for full time [study] I could not give up my job, because of my lifestyle, my life and family commitments.”

Flexibility was also important, as part-time study enabled participants to balance study with jobs, caring responsibilities and family life. A few were motivated by health-related reasons including managing mental health issues or physical disabilities, which made full-time or in-person study difficult. Some lacked the formal qualifications for traditional full-time routes, making part-time or distance learning their best option. A few were returning to education later in life to upskill, retrain, or pursue long-held personal interests, often seeking a manageable way to fit learning around established lifestyles and commitments.

“I struggle with my mental health. So for me part-time was ideal because I can do it however I want.”

“part-time study fits better with my lifestyle – I’m retired, so it’s about personal compatibility.”

“I’m a single parent with three children. Full-time study would be too much. I chose part-time to work around care responsibilities.”

Focus group participants had a good level of awareness and understanding about the student finance available to part-time learners; and were accessing maintenance and tuition fee funding support. A few also noted that they received other forms of financial support such as the Parents’ Learning Allowance. The availability of student finance had been critical to most participants in their decision to study on a part-time basis.

## **8.2. Advantages and disadvantages of part-time study**

It was perhaps unsurprising given the high number of Open University students who contributed to the research that the main advantages of part-time study identified by focus group participants related to the flexibility it offered. Participants value being able to study at their own pace and fit learning around work, caring responsibilities, and family life. This flexibility reduces stress, allows continued employment and income, and provides opportunities for personal and professional growth without sacrificing other commitments. Some appreciate the independence of managing their own study schedules, while others highlight how the adaptable structure supports their wellbeing or specific life circumstances.

“the flexibility is great. With the Open University, I can take breaks or study at a minimum pace. I can work, be there for my daughter, and progress at my own pace without too much stress. For me, the flexibility outweighs the financial considerations.”

“being a carer means I can only study part-time. Full-time would affect my carer’s allowance.”

Several disadvantages of studying part-time were identified by focus group participants. The first related to the high cost of tuition, which many focus group participants felt was unjustified given the limited tutor contact, minimal materials, and lack of campus facilities available to online or distance-learning students. The extended duration of part-time courses, which often take several years to complete, was also thought to make it hard for students to stay motivated, especially as personal and professional circumstances change over time. The need for self-discipline and independent learning was identified as another important drawback; without regular structure or close supervision, students can struggle to balance study alongside work and family commitments. Additionally, part-time students often experience isolation, with few opportunities for meaningful interaction with peers or staff. Technical problems, delays in accessing materials, and the absence of face-to-face support, particularly for those with learning difficulties, can further compound the challenges, leaving students feeling unsupported and disconnected from their studies.

“the cost of it is quite shocking.”

“I kind of understand if I was going to real, actual brick university where they're actually using the cost to cover all the buildings and all the staff.”

“my course takes six years part-time – it’s a long commitment to studying and things may change over that time.”

### 8.3. Part-time undergraduate students experience of HE

Part-time undergraduate students broadly consider their experience at their university to be positive. As set out at Table 8.2, 75% of survey respondents described their experience as either excellent or very good. The data suggests that there is some room for improvement given that 24% rated their experience as either fairly, not particularly or not good at all.

**Table 8.2: How part-time undergraduate students rate their experience at university**

	Number	%
<b>Excellent</b>	163	36%
<b>Very good</b>	175	39%
<b>Fairly good</b>	90	20%
<b>Not particularly good</b>	15	3%
<b>Not good at all</b>	5	1%
<b>Don’t know</b>	<5	<1

Source: OB3 survey. 449 respondents who studied a part-time undergraduate course.

This message is reinforced at Table 8.3, with 61% of part-time undergraduate students of the view that their university had been able to accommodate their needs very well and very few of the opinion that the university had not done this well.

**Table 8.3: How well university has been able to accommodate the needs of part-time undergraduate students**

	Number	%
<b>Very well</b>	275	61%
<b>Fairly well</b>	147	33%
<b>Not particularly well</b>	16	4%
<b>Not well at all</b>	7	2%
<b>Don’t know</b>	<5	1%

Source: OB3 survey. 449 respondents who studied a part-time undergraduate course.

Focus group participants were broadly positive about their experience of studying at their respective university and were appreciative of being able to learn at their own pace and in their own time. It was not unsurprising given that most were studying at the Open University, that the flexibility of their degree allowed them to work independently around work and personal commitments. The case of one focus group participant helps to illustrate this:

“I’ve had support from my tutor and the student support team at the Open University and they have been brilliant. I needed some extensions February time ... it was a bit of a rough time and I had an assignment due. My personal tutor went to the ends of the earth to ensure that I could get this done. She was phoning me, emailing me every day just to check in, phoning me every couple of days ... they were just so proactive with just getting things in place for me...I can’t fault them, I really can’t.”

Focus group participants also praised the quality and breadth of resources available from the Open University, noting that materials were comprehensive, well-structured, and often more detailed than traditional university resources. Overall, focus group participants regarded their engagement with tutors positively. Open University students valued the opportunities to occasionally interact on a face-to-face basis or online with tutors and peers, although some did question the usefulness of tutorials if they did not add new content.

Table 8.4 shows that the main steps taken by universities to accommodate the needs of survey part-time undergraduate students have been to provide recorded lectures or digital resources, followed by flexible learning schedules. Much fewer respondents had experienced opportunities to engage in part-time student peer networks or rolling study start dates. Focus group participants emphasised the value of having flexible delivery as this suited their lifestyles but did highlight limitations such as restricted options to adjust study intensity, inconsistent recording of sessions and limited access to on-campus facilities.

**Table 8.4: The steps taken by the university to accommodate the needs of part-time undergraduate students**

	Number	%
<b>Provided recorded lectures or digital resources</b>	319	72%
<b>Provided flexible learning schedules</b>	281	64%
<b>Provided remote learning or blended study options</b>	185	42%
<b>Allowed longer deadlines or more flexible assignment submission deadlines</b>	175	40%
<b>Provided evening or weekend classes</b>	132	30%
<b>Provided access to student support services outside of standard business hours</b>	108	24%
<b>Provided options to pause or adjust intensity of study</b>	100	23%
<b>Created part-time student peer networks</b>	58	13%
<b>Provided rolling study start dates</b>	42	10%
<b>Don't know</b>	22	5%

Source: OB3 survey. 449 respondents who studied a part-time undergraduate course.

A few focus group participants reflected on how the COVID-19 pandemic had affected part-time study. They noted that the shift toward increased online provision had, in many ways, benefited part-time learners, offering greater flexibility and making the Open University an even more attractive option. However, participants also expressed concern that this move to online learning had reduced opportunities for face-to-face interaction with tutors and peers.

“I know someone that did this course before COVID and they did meet ups and stuff. The meet ups are non-existent on my course. I'm just finished with third year and through the three years I've done it, there's been nothing.”

#### **8.4. How the needs of part-time undergraduate students could be better accommodated**

A number of suggestions were made by both survey respondents and focus group participants on how the needs of part-time undergraduate students could be better accommodated by universities. The main themes raised related to:

- the need for greater flexibility to start courses and modules throughout the academic year, which would allow students to vary their workload according to other commitments in their work and personal life. One focus group participant for

instance was studying one module per year but would welcome the opportunity to study a second module at certain points of the year in order to complete their degree quicker

- the need for greater flexibility around course assignments, such as longer timeframes to allow students to work around their job and personal life commitments e.g. “end of year assignments always coincide with half-term and it's very difficult with a young child around and no family support or childcare options in our area”
- more tailored support, especially from tutors and the need for flexible one-to-one support outside standard working hours. This point was raised in particular by disabled students and those with ALN e.g. “I found a severe lack of support, especially as a neurodivergent student”
- part-time students having to attend courses designed for full-time students e.g. “it can sometimes feel as though we are an afterthought to full timers”. This was an issue raised by some focus group participants enrolled on non-Open University courses who would welcome less in-person and more online delivery not least because of the distance to travel to lectures but also because this would be less disruptive to their working day
- length of the academic term, with some wanting shorter and others longer academic term periods in order to fit around their other commitments
- isolation and the lack of contact with other students, which was raised by those studying on a distance-learning basis e.g. “I don't have any peer connections”. This was a particular issue raised by Open University focus group participants – some of whom would value the opportunity to meet with other students from their locality and called for the university to establish peer support groups
- aligned with this point was a request for a more blended approach with more in-person contact and lectures, for instance: “perhaps more opportunities for live interaction, such as discussion groups, or more networking events, would enhance the sense of connection with tutors and other students, which can sometimes feel limited in distance learning.”

When answering this question, many distance-learning students responded to say that they could not identify any improvements because the institution was very much geared towards part-time students and their commitments:

“[the] Open University has provided fantastic resources by allowing student support to help students such as myself to learn at a pace that is suitable for myself. Having the option to study at one module per a year, or two, gives myself more time to prepare and complete the course in the time frame expected.”

“it works really well actually, because my core hours are 9:00 to 5:00, but so the lectures are usually around 7:00 till 9:00. So it's a long day but they only happen maybe once or twice a month. The rest of the learning is online. It's very much in your own time. Do your own thing, maintain it yourself.”

## **8.5. Part-time undergraduate students experience of student finance**

The vast majority of part-time undergraduate students (98% or 429 respondents) had received a student loan to help them cover the cost of university tuition fees and/or living costs. The majority of these students believed that this had been very important to their decision to study their course, at 86% (366 respondents) whilst 11% (46 respondents) thought that it had been fairly important to their decision.

A small proportion of part-time undergraduate students received support from an employer be that in the form of paid time off work to study (6% or 25 respondents), full payment of their tuition fees (7% or 32 respondents) or a financial contribution towards their tuition fees (2% or 7 respondents). In around half of cases (53% or 237 respondents), despite being employed, their employer did not contribute in any way.

All but one of the focus group participants were accessing student finance support to cover the cost of tuition fees, with the fees being covered by an employer in that case. The tuition fee loan covered the costs of fees for all but two of the focus group participants – in these cases, the participants were studying their course in-person at a non-Open University provider and had to pay the additional costs themselves. Most also accessed maintenance grants and loans to help cover their living costs whilst studying.

Most survey part-time undergraduate students (85%) felt that they had either a very or fairly good understanding of how student finance worked, as shown at Table 9.5. Some focus group participants were also able to compare the student finance package available to Welsh and English-domiciled students, adding that the support was more generous in Wales.

Several focus group participants doubted they would ever be in a position to repay their student loan, either because they were already retired or because they did not anticipate that they would earn enough to start repaying their debt. Unaware that their student loan would be cancelled upon their death and not expecting that their debt would be written off during their lifetime, one retired learner explained:

“I’m sixty this year... I don’t figure I’m ever going to reach the salary threshold to pay. It’s probably going to be a debt they’ll have to take out of my estate. So I just thought, I want to do this for me.”

**Table 8.5: How well part-time undergraduate students feel they understand how student finance works**

	<b>Number</b>	<b>%</b>
<b>Very well</b>	159	35%
<b>Fairly well</b>	225	50%
<b>Neither</b>	22	5%
<b>Not particularly well</b>	22	5%
<b>Not well at all</b>	10	2%
<b>Don't know / Not answered</b>	11	2%
<b>Total</b>	449	100%

Source: OB3 survey. 449 respondents who studied a part-time undergraduate course.

### **8.6. Part-time undergraduate students means of funding living costs**

Around two-thirds of surveyed part-time undergraduate students were concerned about covering their living costs whilst studying, with 38% (170 respondents) very concerned and 29% (128 respondents) fairly concerned about this.

As shown at Table 8.6, there were wide-ranging views about how well the part-time undergraduate loan or grant covered living costs. Broadly, 43% of part-time undergraduate students who were in receipt of student finance appeared to cope financially whilst nearly two-fifths (39%) thought the support fell short of what they needed.

**Table 8.6: How well part-time undergraduate students loan or grant cover their living costs**

	Number	%
<b>Covers costs with plenty left over</b>	12	3%
<b>Covers costs with some left over</b>	67	16%
<b>Covers costs, but only just</b>	104	24%
<b>Doesn't cover costs, but only by a little bit</b>	56	13%
<b>Doesn't cover costs by a lot</b>	165	39%
<b>Don't know / Not answered</b>	25	5%
<b>Total</b>	429	100%

Source: OB3 survey. 429 respondents who studied a part-time undergraduate course and had received student finance.

These issues were explored in greater depth with focus group participants, most of whom were receiving maintenance grants and loans to help cover their living costs while studying. Two main themes emerged from these discussions.

First, participants described maintenance funding as helpful but insufficient to meet their actual living costs. There was broad agreement that support for full-time students was not enough for those with existing financial or personal commitments to consider full-time study. By contrast, part-time funding allowed participants to reduce their paid working hours and to make up, at least in part, for the income lost by doing so:

“kind of allowed me to be able to drop some hours.”

The second key issue related to the cap and structure of maintenance funding for part-time learners. One participant explained that although they were studying 120 credits per year, they only received £4,500 in maintenance support because Open University courses are classed as part-time. If they were studying the same number of credits in person at another university, they would receive around £12,500 per year. Some participants perceived that the way maintenance funding is structured can encourage students to take fewer modules each year:

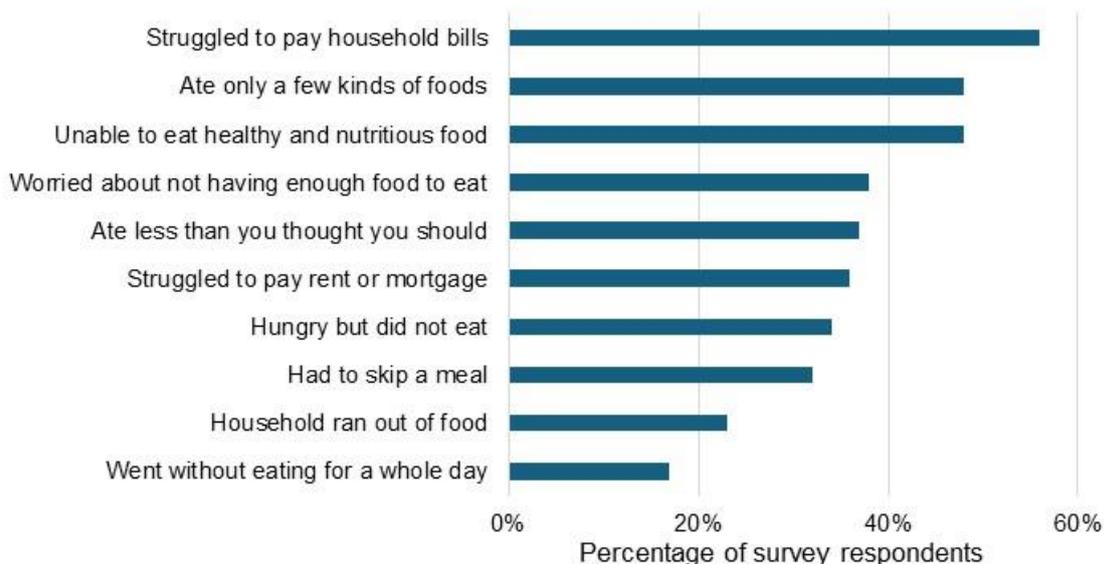
“when you drop to 60 credits, you get roughly £3,000 [a year] – getting 60 credits will take longer but over time you’ll end up getting more funding.”

## **8.7. Experience of financial hardship**

Figure 8.1 shows the extent to which surveyed part-time undergraduate students had experienced financial hardship during the previous 12 months period of being surveyed. Their main struggle related to paying household bills, with 56% of respondents having experienced this issue, followed by restrictions in terms of not eating healthily or restricted diet to a few kinds of food. Focus group participants acknowledged increased costs of living, and even those who were earning a wage and/or living in a 2 salaried household reported

upon the difficulties of making ends meet. These difficulties were not necessarily attributable to increased costs of study, but rather to increased costs of living more generally. They nonetheless were having a negative impact upon morale and stress levels of focus group participants.

**Figure 8.1: Whether part-time undergraduate students had experienced financial hardship issues due to a lack of money or resources in the previous 12 months period**



Description of figure: This chart shows that part-time undergraduate students experience financial hardship issues. Paying household bills was the biggest financial hardship issue for part-time undergraduate students.

Source: OB3 survey. 449 respondents who studied a part-time undergraduate course.

### **8.8. Improvements suggested by part-time undergraduate students**

The main changes suggested by part-time undergraduate students to the financial support in place related to:

- increasing the value of financial maintenance support available, be that in the form of loan funding and/or grant funding, to help overcome financial hardship and address increasing costs of living:

“bigger loan to counter the increase in cost of living”

“I struggle with finding accommodation that fitted in with the amount I got given by SFW.”

“I am disabled as is my partner, we break even every month. It’s a one meal a day life and at the end of the month we binge with any leftover food from the freezer to make up for the lack during the month.”

- providing greater parity with full-time students, including providing a higher rate of funding to part-time Open University students who commit to their studies on a full-time basis:
  - “I once studied full time for a year and was only able to claim a part-time student loan as Student Finance Wales considers The Open University courses to be part-time. Maybe this could be looked into as I would have liked to have completed my degree sooner but unfortunately cannot afford it if I cannot get a full-time student loan.”
  - “I study with the Open University, so it doesn’t matter whether I do 60 credits or 120 credits I am still only considered part time.”
  - “I’m studying 4 modules a year which is 2 thirds of full time studying, but I don’t receive 2 thirds of the full-time student finance which makes life very difficult.”
- reviewing the rate of payment, as contributors perceived that this would better incentivise part-time students to progress quicker:
  - “if you study 60 credits you get a grant of £3,000 but if you struggle and do 120 credits - alongside work it’s £4,500 - so technically better for the course to take longer as you will receive more money over the duration of the course which makes no sense at all.”
- considering personal, rather than household, income when determining student finance support:
  - “remove looking at how much your partner (unmarried) earns, their money is not my money and it is not their responsibility to make sure I can access food.”
- taking personal circumstances, such as number of dependents, into account:
  - “I think the grants should be more realistic with the cost of living; it’s barely getting people by. I am a parent of 4 children. It’s nowhere near enough to help me through.”
- making more regular payments such as monthly rather than termly:
  - “make the payments more regular throughout the year as opposed to three one off payments.”
- changing Universal Credit regulations so that receiving student finance does not impact upon their benefits:
  - “the financial support I receive is proportionally deducted by the DWP as I am on benefits. There should be a fairer system for those trying to better themselves.”
- providing council tax exemption or subsidy for part-time students, in a similar manner to full-time students
- making changes to the repayment terms, particularly “Not have to pay back loan while still in study”.

## 8.9. Part-time undergraduate students' attitudes to student loan debt

A fifth of those surveyed were very concerned and a further two-fifths were fairly concerned about the student loan debt they will have as a result of their HE studies, as shown at Table 8.7.

**Table 8.7: How concerned are part-time undergraduate students about student loan debt they will have as a result of their HE studies**

	Number	%
<b>Very concerned</b>	85	20%
<b>Fairly concerned</b>	164	38%
<b>Neither</b>	68	16%
<b>Not very concerned</b>	71	17%
<b>Not at all concerned</b>	31	7%
<b>Don't know / Not answered</b>	10	2%
<b>Total</b>	429	100

Source: OB3 survey. 429 respondents who studied a part-time undergraduate course and had received student finance.

The main elements of student finance that surveyed part-time undergraduate students were concerned about were:

- having student loan debt, cited by 49% (207 respondents)
- the interest rate, which is charged on student loans, cited by 45% (193 respondents)
- the impact it will have on their future income, cited by 39% (167 respondents)
- the overall repayment amount, cited by 26% (109 respondents)
- the length of time to pay it off, cited by 19% (82 respondents).

These sentiments were echoed by focus group participants. The most common concern was that interest is applied from the start of their studies, even though part-time students take longer than full-time students to complete their degree and therefore incur more interest before they can start making repayments. Participants felt this was unfair, as those not working cannot begin repayments until their course ends:

“you can't start paying it until you finish your course. So it's not very fair to add interest on to something that you actually cannot pay.”

Those already in employment highlighted the complexity of repaying while still studying, as repayments begin once earnings pass the threshold, even if students continue to receive maintenance support. Some described the need to “juggle” between loan repayments and living costs, with one participant noting that they effectively used part of their loan to offset what was being repaid each month.

Focus group participants also conveyed their frustration about the high interest rates applied to student loans, which were often viewed as excessive and unfair. Participants felt that these rates penalised those trying to improve their skills or change careers later in life:

“I think the interest rates are extortionate... it’s another penalty for developing yourself into a different career or studying. Why penalise anybody for studying?”

A few participants suggested that interest rates should be aligned with inflation or otherwise reviewed to make the system fairer. Others accepted their circumstances and reflected that it was unrealistic that they would pay off the loan in full.

Most focus group participants generally understood that repayments begin once income passes a certain threshold and considered this to be reasonable and fair. Some of these participants said they were not worried because repayments would be automatically deducted from wages and did not affect credit ratings or major financial decisions such as buying a home:

“there’s no pressure to pay it all quickly... it comes out of wages once you reach the threshold and it won’t be a huge amount.”

However, others were less certain and slightly more confused about how repayment works. A few described the process as a “minefield,” with limited accessible information about how loans, grants, and repayment thresholds interact. In some of these cases, students were unsure about their own repayment conditions.

More broadly, focus group participants viewed student loan debt as a manageable or acceptable form of borrowing, often comparing it to a mortgage or car payment. The debt was seen as a long-term financial commitment that did not carry the stigma or stress of other types of debt:

“everyone’s got a student loan. It’s not really going to affect me financially... it’s like a car payment or a mortgage.”

Several participants also emphasised that they saw their debt as an investment in themselves, particularly mature learners who were studying for personal or professional development rather than purely for career advancement.

A few participants explained how they tried to cope with the stress associated with student debt, for instance by considering it as a form of taxation rather than a traditional loan. Others actively avoided thinking about it whilst others adopted more practical measures such as reducing their module load so that they could pay tuition fees directly without incurring further debt.

### **8.10. Whether a qualification is worth student loan debt**

Table 8.8 shows that 67% of all surveyed part-time undergraduate students thought that their qualification would either definitely or possibly be worth incurring student loan debt. The remaining third were either unsure or not convinced of this.

**Table 8.8: Whether part-time undergraduate students think that their qualification is worth incurring student loan debt**

	Number	%
<b>Yes, definitely</b>	139	33%
<b>Yes, possibly</b>	146	34%
<b>Unsure</b>	87	20%
<b>No, possibly not</b>	40	9%
<b>No, not at all</b>	15	4%
<b>Don't know / Not answered</b>	<5	<1%
<b>Total</b>	429	100%

Source: OB3 survey. 429 respondents who studied a part-time undergraduate course and had received student finance.

When asked whether the prospect of debt had influenced their decision to study, most focus group participants said it had not. Most focus group participants accepted that student debt is now a normal part of studying. While few were happy about it, they saw it as the only way to access HE. For many, a degree was essential to achieve their career ambitions, especially those aiming to work in professions such as counselling, law, or health and social care. In these cases, participants did not think that there was a viable alternative option.

While debt was a concern, it did not act as a deterrent to study. However, it did influence where and how focus group participants chose to study. A number of people chose the Open University because it was cheaper and more flexible, allowing them to work and study at the same time. The lower fees meant they could keep their total debt smaller than if they had studied at a traditional university.

For some, the choice of subject was also shaped by job opportunities. People wanted to study something that would give them a range of career options. Others, especially older students, chose subjects they were personally interested in or had always wanted to study, rather than for employment reasons.

## 9. Fieldwork with postgraduate students

This chapter primarily sets out the findings of the fieldwork with taught master's students (be they studying on a full- or part-time basis). It draws upon the responses from 335 survey respondents who were studying a taught master's course. Of these, 218 were studying on a full-time and 117 on a part-time basis.

It also considers the views of 23 postgraduate students who contributed to focus group discussions. Of these, most were studying a taught master's course - 15 were studying a full-time taught master's course and 6 were studying a part-time taught master's course. As only 2 were studying another part-time postgraduate qualification, both studying a part-time postgraduate teacher training course, their findings have been incorporated into this chapter's analysis.

This chapter (at section 9.10) also sets out the survey evidence gathered from the small cohort of 27 other part-time postgraduate students who contributed to the research.

In terms of the profile of the 23 focus group participants, 14 were studying at universities based in England or Scotland, 7 in Wales and the remaining 2 with the Open University. Participants were studying a range of qualifications, from STEM fields such as Chemical Engineering, Computer Science, and Pharmacy; to social sciences and humanities courses such as History, Global Economy, Law, Psychology, Education, and Digital Media.

### 9.1. Postgraduate students' motivations for studying their course

Focus group participants had enrolled on to their postgraduate course primarily because they wanted to enhance their career, they wanted a career change or for personal development reasons. Some considered a master's degree as an essential qualification as they wanted to work in sectors such as the law, health visiting, or teaching. Others considered the course as a way to pivot towards new interests or fields after unsatisfying experiences of work or being made redundant. Some described postgraduate study as a means to gain additional skills or confidence before entering the job market, while others were motivated by a desire to gain an academic career. For some, a period of study also offered them some structure during major life transitions:

"I left sales as I just got fed up and thought a master's would open more doors."

"honestly, it was a bit of a panic master's... I didn't really know what I wanted to do."

"I finished my bachelor's and didn't feel ready to go into the world of work."

Those studying part-time courses stressed the importance of being able to balance work, family, health as well as financial considerations which had bearing upon their reasons to study part-time:

"I work in a job alongside my studies."

"I would have been happier...and probably better off [doing it full-time] because then I could focus everything on it... but I literally couldn't afford it."

Survey part-time taught master's students were specifically asked about their motivations for studying on a part-time basis, and these are shown at Table 9.1. The reasons given

broadly follow those cited by part-time undergraduate students, with the need to work whilst studying by far the most important factor, cited by 74%. Part-time taught master’s students placed less emphasis on family or caring responsibilities and were more likely to say that the course was only available on a part-time basis (compared to part-time undergraduate students).

**Table 9.1: Reasons for studying a taught master’s course on a part-time basis**

	Number	%
<b>Needing to work while studying</b>	87	74%
<b>Part-time study fits better around lifestyle or routine</b>	50	43%
<b>Could not afford to study full time</b>	44	38%
<b>Family or caring responsibilities</b>	37	32%
<b>Wanted to study at a slower pace</b>	34	29%
<b>Health issues or disability would make full-time study difficult</b>	23	20%
<b>Course only available on a part-time basis</b>	21	18%
<b>Wanted to learn something new without changing whole schedule</b>	18	15%
<b>Employer support them to study part-time</b>	9	8%
<b>Did not meet the entry requirements for full-time study</b>	<5	<1%
<b>Another reason</b>	<5	<1%

Source: OB3 survey. 117 taught master’s respondents who studied on a part-time basis. Respondents could select more than one answer.

Focus group postgraduate participants had varied plans for after their studies. Some were planning to gain a professional role using their qualifications, such as in law, healthcare, teaching or heritage work, whilst others were planning on staying in academia and continue their studies to doctoral level or gain further professional qualifications. A few were still unsure about their next steps but were optimistic that their course would make them more qualified and that it would open up new opportunities for them which they were still exploring.

## **9.2. Postgraduate students’ experience of HE**

Survey taught master’s students broadly considered their experience at their university to be positive, with similar experiences cited by both full- and part-time students. However as shown at Table 9.2, there is room for improvement – particularly amongst full-time students.

**Table 9.2: How taught master’s students rate their experience at their university**

	Full-time		Part-time	
	Number	%	Number	%
<b>Excellent</b>	58	27%	31	27%
<b>Very good</b>	90	42%	45	39%
<b>Fairly good</b>	49	23%	37	32%
<b>Not particularly good</b>	18	8%	<5	3%
<b>Not good at all</b>	<5	<1%	<5	<1%
<b>Don’t know / Not answered</b>	<5	<1%	0	0%
<b>Total</b>	218	100%	117	100%

Source: OB3 survey. 335 respondents who studied a taught master’s course, 218 on a full-time basis and 117 on a part-time basis.

Surveyed taught master’s students as well as postgraduate students who participated in a focus group also thought that their university had broadly been able to accommodate their needs. As shown at Table 9.3, part-time taught master’s students were more likely to take this view than their full-time counterparts.

**Table 9.3: How well university has been able to accommodate their needs as a full or part-time taught master’s student**

	Full-time		Part-time	
	Number	%	Number	%
<b>Very well</b>	87	40%	52	44%
<b>Fairly well</b>	99	46%	57	49%
<b>Not particularly well</b>	24	11%	7	6%
<b>Not well at all</b>	7	2%	0	0%
<b>Don’t know / Not answered</b>	<5	<1%	<5	<1%
<b>Total</b>	218	100%	117	100%

Source: OB3 survey. 335 respondents who studied a taught master’s course, 218 on a full-time basis and 117 on a part-time basis

Table 9.4 sets out the main steps taken by universities to accommodate the needs of full-time and part-time taught master’s students. It is worth noting however that not all students

required these provisions to be put in place and as such some care should be taken when interpreting the data.

The main step taken by universities to accommodate the needs of both full and part-time survey taught master's students has been the provision of recorded lectures or digital resources. This was cited by 68% of full- and part-time students; and was much higher than any other action taken by universities. Whilst the actions taken were broadly the same across the full and part-time cohorts, it was notable that part-time students were more likely to state that they had been given remote learning or blended study options, flexible learning schedules and evening or weekend classes. Focus group participants referenced how well their university had been able to accommodate their learning needs, such as through assistive technology such as Grammarly, and others mentioned how they had accessed disability support assistance to purchase equipment such as a laptop and noise-cancelling headphones.

**Table 9.4: Steps taken by university to accommodate needs of full-time and part-time students**

	Full-time		Part-time	
	Number	%	Number	%
<b>Provided recorded lectures or digital resources</b>	143	68%	78	68%
<b>Allowed longer deadlines or more flexible assignment submission deadlines</b>	76	36%	36	31%
<b>Provided flexible learning schedules</b>	58	28%	49	43%
<b>Provided remote learning or blended study options</b>	51	24%	51	44%
<b>Provided access to student support services outside of standard business hours</b>	49	23%	18	16%
<b>Created postgraduate student peer networks</b>	44	21%	21	18%
<b>Provided options to pause or adjust intensity of study</b>	21	10%	12	10%
<b>Provided evening or weekend classes</b>	21	5%	31	27%
<b>Provided rolling study start dates</b>	11	5%	6	5%
<b>Don't know</b>	22	10%	12	10%

Source: OB3 survey. 335 respondents who studied a taught master's course, 218 on a full-time basis and 117 on a part-time basis

Feedback from focus group participants echoed the survey findings. Many participants thought that their courses were interesting, well-taught, stimulating and had helped them gain useful new knowledge and skills:

“the teaching that I've received has been second to none.”

“it's been definitely really intense and fast-paced... but it hasn't been unmanageable.”

“I've really enjoyed the content.”

However, several issues were raised. These related to heavy workloads, finding the pace hard to manage and slow feedback from tutors. Participants who were studying their subject area for the first time were finding it more challenging than those who had done a degree in

the same subject. Some participants also raised issues such as the need for teaching to be more interactive and opportunities for more practical experience. Others raised practical challenges relating to their placement opportunities:

“the style of learning has been quite passive ... I was expecting a lot more discussion.”

“it would have been really nice to get out in the field more. Maybe it's a financial thing, but the practical element is something I was expecting more of.”

“there's been a lot of uncertainty [due to redundancies] and the ones [staff] who are left behind are carrying the workload of 2-3 lecturers.”

“I could have probably learned as much on YouTube for free in half the time.”

Part-time focus group participants in particular stressed the availability of flexible and online study options being available to them which made it easier for them to balance study with work or family life. Several of these focus group participants noted how lectures were concentrated into one or two days of the week which allowed them to work around employment commitments. Whilst having enrolled on to part-time courses in order to accommodate health issues some still found it a struggle to keep up with the demands of part-time study, and a few were also struggling to keep on top of work and study commitments:

“instead of like your undergrad where it's a class on Monday, class on Tuesday... they do organise it so it's all on the one day. So that's really helpful for us.”

“for me, it's the family. So my son's only 11... if the school phones me, I go straight down. So part-time was handy.”

“doing almost like seven-day weeks for months... it's really difficult trying to keep on top.”

Financial issues were the main barrier raised by taught master's students who participated in the focus groups. Students reported problems with applying for student finance and said that the level of support they received was lower than that given to undergraduates. Part-time students, especially mature students with family and home responsibilities, noted that studying full-time would have been impossible for them because of money pressures.

### **9.3. How the needs of postgraduate students could be better accommodated**

The main themes raised by postgraduate students who completed the survey and took part in focus group sessions on how their needs could be better accommodated are set out below.

- Improved communication and course organisation. Students highlighted the importance of having timetables, deadlines and exam dates released well in advance, together with a more consistent structure to teaching provision:

“set timetable earlier / same days across the academic year.”

“set times and days every week allowing time for a part-time job.”

- Greater recognition of the fact that the majority of postgraduate students, whether studying full-time or part-time, also work to support themselves. As a result, sessions arranged at short notice create challenges for them, particularly when they conflict with work commitments.
- Aligned with this, students called for all lectures to be recorded, so that those unable to attend due to employment or other responsibilities could catch up:
 

“I needed to work part-time to be able to afford to live and recorded lectures in the first semester allowed me to do so where I missed lectures. In second semester, lectures were not recorded and this impacted my learning.”
- Improved online resources, alongside more blended and remote study options. For many, the availability of flexible online provision would make postgraduate study more accessible and better suited to their circumstances.
- Flexibility in assessment was another theme, with repeated requests for longer deadlines for submitting assignments. Students felt that current timeframes did not always take account of their competing responsibilities.
- Calls for enhanced academic support were common, including greater availability of one-to-one support and more timely responses to queries:
 

“there are times when part time students get no support as full time students get priority.”
- Students asked for greater understanding from tutors and lecturers of the pressures faced by part-time students, particularly those following programmes designed for full-time study:
 

“the University have been as supportive as they can but the reality is my course is designed for full time study so the timetable and timescales are quite difficult and sometimes stressful to balance with my job.”
- Finally, some students called for greater opportunities for social engagement. For full-time students in particular, there was a desire for the university to foster a stronger sense of postgraduate community:
 

“the university could provide more social opportunities for postgraduate students.”

Reflecting upon the ongoing impact of the pandemic upon their experiences, postgraduate focus group participants thought that it had mainly affected how their courses were being delivered. Online and blended learning had become the norm and was often expected. Some felt this was a positive change, as it gave students greater choice about where they could study, while others preferred face-to-face provision and were worried that online options reduced the quality of their education. A few said universities had kept the best parts of both approaches, combining digital tools with in-person learning:

“when I came to select my course... everywhere had started doing it [online provision].”

“I chose [name of university] because they’d been doing distance learning before the pandemic... it wasn’t a snap decision for them.”

“they've kept what works really well with traditional methods and have used digital strategies to enhance that teaching.”

“my course certainly has adapted because I could have done my whole course online.”

#### **9.4. Postgraduate students experience of student finance**

The vast majority of survey taught master’s students had received a student loan to help them cover the cost of university tuition fees and/or living costs. In all 97% (210 of 218) full-time and 93% (109 of 117) part-time taught master’s students had done so.

The vast majority of survey taught master’s students who had accessed a student loan believed that this had been very important to their decision to study their course, at 95% (198 of 210) full-time students and 94% (64 of 109) of part-time students.

Very few surveyed taught master’s students received support from an employer, be that financial or otherwise, to put towards the costs of their studies. Five (2%) surveyed full-time taught master’s students stated that an employer made a financial contribution towards the tuition fees, with three of these noting that the employer paid their tuition fees in full. Across the part-time cohort, three (3%) stated that an employer made a financial contribution towards the tuition fees, with two of these noting that the employer paid their tuition fees in full. Overall, 8 respondents noted that they got time off work to study – of these 6 were studying on a part-time basis and 2 on a full-time basis.

Just over half of surveyed full-time taught master’s students (51% or 111) also worked in a paid job during the academic year. Of these, some worked a considerable number of hours:

- 35% worked 18 hours or more each week
- 28% worked between 12 hours and up to 18 hours each week
- 23% worked between 6 and up to 12 hours each week
- 14% worked up to 6 hours each week.

Most survey taught master’s students regardless of whether they studied on a full or part-time basis felt that they had a very or fairly good understanding of how student finance for postgraduate students worked, as shown at Table 9.5.

**Table 9.5: How well taught master’s students feel they understand how student finance for postgraduate students works**

	Full-time		Part-time	
	Number	%	Number	%
<b>Very well</b>	60	28%	35	30%
<b>Fairly well</b>	125	58%	64	55%
<b>Neither</b>	9	4%	9	8%
<b>Not particularly well</b>	15	7%	8	7%
<b>Not well at all</b>	7	3%	<5	<1%
<b>Don’t know / Not answered</b>	<5	<1%	0	0%
<b>Total</b>	218	100%	117	100%

Source: OB3 survey. 335 respondents who studied a taught master’s course, 218 on a full-time basis and 117 on a part-time basis

Most focus group participants reported that they had been aware of the student finance options available to them prior to taking up their course, either because they had researched this themselves or were helped by others, such as in the case of one student who wanted to pursue a Postgraduate Certificate in Education (PGCE) course who had been helped by a prospective course tutor. Some however acknowledged that they had struggled to understand what was available to them at that point in time, adding that student finance for postgraduate study was complex.

For many focus group participants, the availability of student finance had strongly influenced their decision to enrol on a postgraduate course and most wouldn’t have chosen this route had it not been available. Some students were also influenced by small bursaries offered to continue studying at the same university where they had completed their undergraduate degree, while others considered course fees carefully when making their choice. One participant explained that they had chosen to study an enhanced academic master’s in law, rather than just the professional qualification they needed, because they then became eligible for student finance:

“I was looking at a few Masters courses and I could get a small bursary because I did my undergrad at the same Uni.”

“[fees] was quite a big deciding factor.”

“the ones in Glasgow were really the only ones I could afford.”

“I was late to apply... didn’t understand how to fill the forms.”

A few focus group participants were aware that the grant element of postgraduate student finance had been withdrawn, which made them reconsider their decision to study. In both cases, however, they ultimately chose to continue with their plans:

“when I found out about that I was very tempted to not go and do my master's because it was a full £18,000 on a loan.”

“I knew that there had been grants previously and the fact that they had been removed did make me rethink whether this was what I wanted to do.”

Three focus group participants had accessed postgraduate student loans through Student Finance Wales, even though they had received their undergraduate funding from Student Finance England. Students who had studied for their undergraduate degrees in Wales felt fortunate to be eligible for a more generous postgraduate funding package than students living in England. One student openly admitted that they had moved to Wales specifically to benefit from the higher level of financial support available there: <sup>[footnote 17]</sup>

“it was a massive reason we moved to Wales.”

“I thought it was much more generous and that was really helpful.”

## **9.5. Postgraduate students' methods of funding tuition and living costs**

The mean average tuition fees paid by surveyed full and part-time taught master's students was £12,764 and £9,679 respectively. It is possible that the difference could be accounted for by the fact that some part-time students provided their annual tuition fee rather than the overall total fee, which was requested in the survey.

The fees paid by focus group participants were typically in the region of between £10,000 and £18,000 for full-time taught master's students. Whilst a few were receiving small scholarships and bursaries to help pay these fees, most were reliant on student finance to cover these costs. Several participants, particularly those studying at the Open University, were finding it challenging to pay their course fees upfront in advance of receiving their student finance.

The majority of surveyed taught master's students were concerned about covering their living costs whilst studying, with full-time students more likely to be concerned than their part-time counterparts:

- 41% (89 of 218) of full-time and 34% (40 of 117) of part-time taught master's students were very concerned about covering their living costs
- 36% (89 of 218) of full-time and 37% (43 of 117) of part-time taught master's students were fairly concerned about covering their living costs.

As shown at Table 9.6, there was a wide spectrum of views about how well the taught master's loan or grant covered their living costs. Broadly, 46% of full-time taught master's

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<sup>17</sup> Students who progress immediately to a postgraduate course following the completion of their previous undergraduate course would be considered as ordinarily resident in the territory from which they moved from; and would not qualify for Student Finance Wales support. In order to qualify as an ordinarily resident in Wales for postgraduate student finance support, these students would have had to live in Wales for at least three years, including following completion of their undergraduate course.

students who were in receipt of student finance appeared to cope financially whilst just under a third (31%) thought the support fell short of what they needed.

**Table 9.6: How well taught master’s students loan or grant cover their living costs**

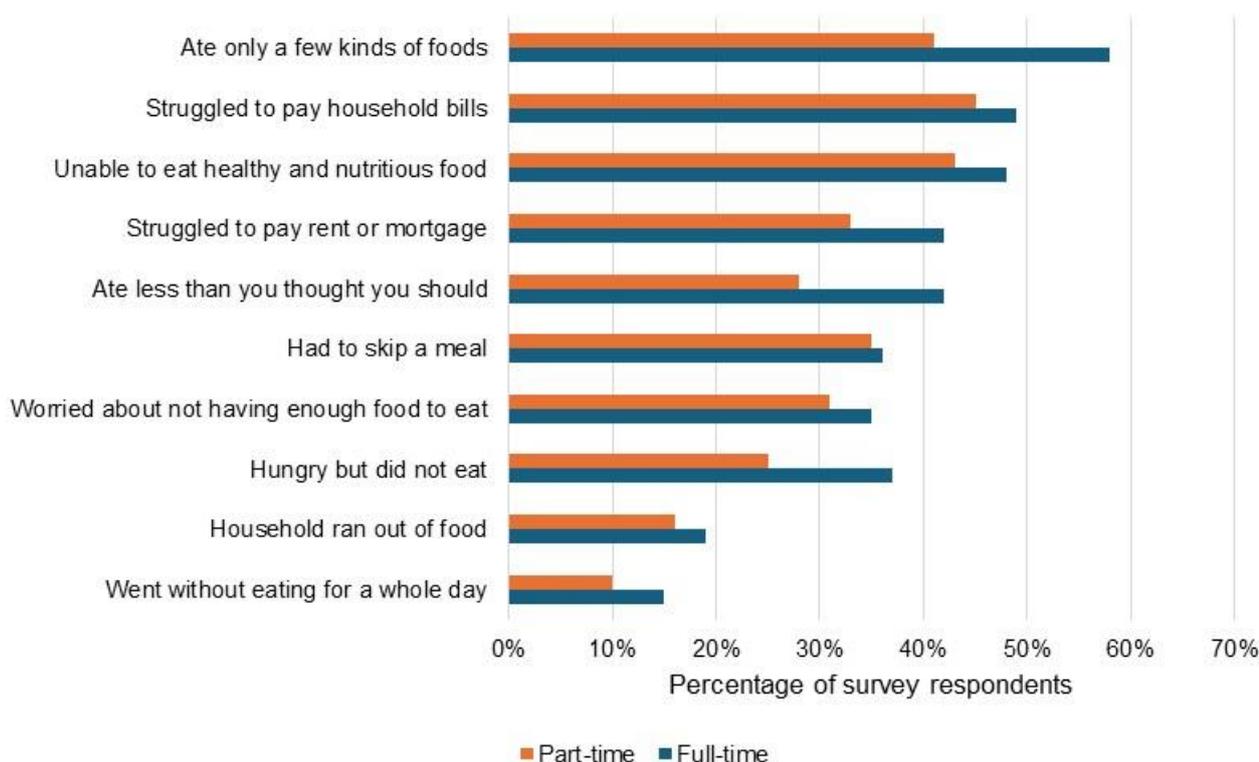
	Full-time		Part-time	
	Number	%	Number	%
<b>Covers costs with plenty left over</b>	6	3%	<5	2%
<b>Covers costs with some left over</b>	28	13%	8	7%
<b>Covers costs, but only just</b>	63	30%	20	19%
<b>Doesn’t cover costs, but only by a little bit</b>	43	21%	24	22%
<b>Doesn’t cover costs by a lot</b>	64	31%	51	47%
<b>Don’t know / Not answered</b>	6	3%	<5	4%
<b>Total</b>	210	100	109	100

Source: OB3 survey. 210 respondents who studied a full-time and 109 respondents who studied a part-time taught master’s course and received student finance

### **9.6. Experience of financial hardship**

As seen at Figure 9.1, survey full-time taught master’s students were more likely than their part-time counterparts to report that they had experienced financial struggles that affected their eating patterns as well as their ability to pay rent or mortgage and household bills. The figure also shows that around a third of full-time taught master’s students had faced more severe challenges such as being worried about not having enough food to eat and being hungry but not eating.

**Figure 9.1: Whether taught master’s students had experienced financial hardship issues due to a lack of money or resources in the previous 12 months period**



Description of figure: This chart shows that a third of full-time taught master’s students faced severe financial challenges.

Source: OB3 survey. 335 respondents who studied a taught master’s course. Of these 218 studied on a full-time basis and 117 on a part-time basis

### 9.7. Improvements suggested by taught master’s students

Taught master’s students who completed the survey and participated in focus group discussions called for 7 main changes to the way student finance is arranged:

- students called for taught master’s funding to mirror the undergraduate system, with separate funding for tuition fees and living costs. Having a single loan to cover tuition and living expenses often leaves them with little or no money to cover rent, food, or other essentials. Paying tuition directly to universities was also seen as essential for budgeting and reducing financial stress:

“make it like undergraduate finance where tuition and maintenance are separate.”

“my whole loan went on tuition and rent — nothing left to live on.”

- students consistently requested that the taught master’s grant be reinstated or expanded, particularly for low-income students. The removal of the Welsh Government grant was described as especially disappointing:

“bring back the grant element - it’s unfair that it was removed.”

“grants for low-income families would make postgraduate study more accessible.”

- many respondents highlighted that the total loan available for postgraduate study does not adequately cover both tuition costs and living costs, particularly given rising rents, bills, and inflation. There was a call for loans to be increased in line with actual course costs, inflation, and regional differences in cost of living. London students and those on longer courses were frequently mentioned as particularly disadvantaged:
  - “my loan doesn’t even cover tuition and rent.”
  - “living costs have gone up, but the loan hasn’t kept pace.”
  - “a London allowance like undergrad finance would make it fairer.”
- students called for more flexible and realistic payment schedules. Suggestions included monthly or more frequent instalments to help with budgeting, aligning tuition payment deadlines with student finance payments, and extending payments through the summer months. Such adjustments would reduce financial stress and allow students to focus on their studies:
  - “I would appreciate if payments aligned with tuition due dates... I had to borrow money which was a strain to stretch my budget.”
  - “spread payments across four instalments [as] the course runs all year.”
- there was a call for addressing rigid eligibility rules that prevent those with prior postgraduate credits or qualifications from accessing student finance. Some students argued that these rules disadvantage poorer students and those wishing to retrain later in life. Part-time students highlighted that their financial support is often spread across multiple years, reducing its effectiveness. Religious concerns about interest-based loans,<sup>[footnote 18]</sup> were also raised by this group, with requests for interest-free options to accommodate students who cannot borrow under their faith:
  - “poor students lose credits if they can’t access funding for a second course.”
  - “Muslim students are excluded because of the interest charged on loans.”
- many students reported difficulty accessing clear and consistent information about postgraduate finance. They requested better guidance before applying, better explanations of repayment terms and eligibility, and more promotion of bursaries, scholarships, and emergency funds. Students emphasised that better information could prevent financial hardship and help them make informed decisions about postgraduate study:
  - “I didn’t even know I was eligible until later in life.”
  - “it’s not clear what you can get or how to apply.”
- finally, students highlighted the need for additional support that goes beyond standard loans and grants, particularly for those with specific circumstances, such as working parents and guardians, students with disabilities, or single parents and guardians affected by deductions from Universal Credit. Suggestions included childcare and family support funding, emergency hardship funds, scholarships for

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<sup>18</sup> These concerns would equally apply to undergraduate student finance loan products.

underrepresented groups, and funding for placements, travel, and materials, particularly for creative or professional courses where costs are high:

“I need help with childcare costs ... undergraduates get this but master’s students don’t.”

“postgrad students on unpaid placements should get travel grants like undergrads.”

### 9.8. Taught master’s students’ attitudes to student loan debt

Just under a third of those surveyed were very concerned and a further two-fifth were fairly concerned about the student loan debt they will have as a result of their HE studies, as shown at Table 9.7. Proportions did not vary by mode of study.

**Table 9.7: How concerned are taught master’s students about student loan debt they will have as a result of their HE studies**

	Full-time		Part-time	
	Number	%	Number	%
<b>Very concerned</b>	62	30%	33	30%
<b>Fairly concerned</b>	86	41%	45	41%
<b>Neither</b>	27	13%	15	14%
<b>Not very concerned</b>	27	13%	14	13%
<b>Not at all concerned</b>	7	3%	<5	2%
<b>Don’t know / Not answered</b>	0	0%	0	0%
<b>Total</b>	210	100%	109	100%

Source: OB3 survey. 210 respondents who studied a full-time and 109 respondents who studied a part-time taught master’s course and received student finance

The main elements of student finance that survey taught master’s students, both full and part-time, were concerned about were:

- the interest rate that is charged on student loans, cited by 63% of all taught master’s students. Full-time students were more likely at 64% to cite this as a concern compared to part-time students (at 61%)
- having student loan debt, cited by 47% (149 of 319) of all taught master’s students and more likely to be an issue raised by part time students (at 52%) than full-time students (at 44%)
- the impact it will have on their future income, noted by 50% (158 of 319) of all taught master’s students

- the length of time to pay it off, cited by 29% (91 of 319) of all taught master’s students and more likely to be an issue raised by part-time students (at 37%) compared with full-time students (at 24%)
- the overall repayment amount, cited by 32% (101 of 319) of all taught master’s students and more likely to be an issue raised by full-time students (at 39%) compared with part-time students (at 19%).

### 9.9. Whether a qualification is worth student loan debt

Table 9.8 shows that 74% of all taught master’s students think that their qualification is either definitely or possibly worth incurring student loan debt, and proportions were similar amongst full and part-time students.

**Table 9.8: Whether taught master’s students think that their qualification is worth incurring student loan debt**

	Full-time		Part-time	
	Number	%	Number	%
<b>Yes, definitely</b>	72	34%	40	37%
<b>Yes, possibly</b>	81	39%	42	39%
<b>Unsure</b>	37	18%	20	18%
<b>No, possibly not</b>	15	7%	6	6%
<b>No, not at all</b>	<5	2%	<5	1%
<b>Don’t know / Not answered</b>	<5	<1%	0	0%
<b>Total</b>	210	100%	109	100

Source: OB3 survey. 210 respondents who studied a full-time and 109 respondents who studied a part-time taught master’s course and received student finance

Many focus group participants considered postgraduate loans as something they had to take on to achieve their career goals. They saw it as an investment in their future, rather than a traditional debt, and felt that paying it back was manageable once they started earning. Some described it as a “sunken cost” that came with doing the course they needed:

“I’m hopefully starting a job in September. For me it seems to be the cost that I’ve got to pay to get there and I know I’ll be paying it back...for the foreseeable future and it feels to me a bit of a sunken cost, which I had to do, so perhaps feel resigned to it.”

“I couldn’t do my job without the qualification... it’s not even asked about in mortgage applications.”

“I kind of just thought of it as a fourth year... lots of my friends were scientists doing four-year courses, so it just made sense to me.”

Views about student debt had clearly influenced some students' decisions about course duration, subject, and location, although it had not stopped them from enrolling. Some deliberately chose shorter courses to limit tuition and living costs, while others balanced practical factors such as family commitments, work, and accreditation requirements when selecting a university. One student had considered employer funding but decided to self-fund via a loan to preserve professional autonomy:

“if I'd studied full-time, I'd have had to take the loan... and that's why I was just like, OK, part-time it is.”

“I only looked at one year courses even though there were quite a lot that were two years.”

“my main concern was just getting the course that was going to give me the skills and experience needed to get a job in the field.”

“I could have gone through the company's one, but then I feel like going through the company's one I will be tied to them. If I do it independently, I can negotiate my salary and find a better job somewhere.”

However, even though they accepted loans as necessary, many students felt anxious when they saw how much they owed or when they thought about interest and repayment rules. They worried about paying back loans on low incomes or having to make trade-offs with things like pensions. For others, the debt was viewed as a graduate tax that came out of their salary, making it feel less burdensome:

“it is quite daunting, when you login and see the figure, you owe.”

“the amount I was paying into the loan meant I wasn't paying as much as I could into a pension... later down the line that might have been the wrong decision.”

“just being nervous around... I live in North Wales, employment's not great... will I earn enough to be able to actually pay that off?”

“I see it as more of a tax rather than debt in a way, in order to get hopefully a higher paying job and better opportunities... you're paying it back in your pay check, and I don't think it's as bad because it kind of comes out before you've had the money.”

Focus group students also pointed out that the loan system did not always take account of life circumstances. Some had to drop or restart courses due to mental health or other issues and still ended up with debt:

“it's really, really stressful. It makes me feel like I've got a lot of debt and nothing to show for it...even though they wrote off previous funding...I've still got the debt.”

Despite these worries, most students felt that their loan would be manageable because repayments were linked to income and did not affect credit scores. Some described debt as

something that existed in the background: not ideal, but fair and necessary to complete their studies:

“it doesn’t affect my credit score... manageable. I’m nervous to see how much will come out of my payslips.”

“having debt isn’t ideal... but it’s a relatively fair system.”

### **9.10. Part-time postgraduate students**

A small number of survey responses were received from other part-time postgraduate students (27 responses) i.e. those who were studying another qualification other than a taught master’s course. Given the small scale of this sample, we outline the main messages raised by this group in this section but add that the findings are similar to those outlined already in this chapter:

- the most important reason for studying their course on a part-time basis was the need to work in a job whilst studying, followed by family or caring responsibilities and not being able to afford to study on a full-time basis
- most rated their experience as a part-time postgraduate student as either excellent (37%) or very good (22%) and most felt that their university had been able to accommodate their needs as a part-time postgraduate student either very well (56%) or fairly well (26%)
- providing recorded lectures and digital resources was the main way their university had accommodated their needs as a part-time student
- all but 2 had received a student loan or grant to help them with university tuition fees and living costs, and this had been very important to most of these respondents
- whilst three-quarters of part-time postgraduate students felt that they understood student finance around a quarter of them did not
- the vast majority (85%) were concerned about covering their living costs whilst studying on a part-time basis
- a similar proportion (84%) were also concerned about the amount of student loan debt they would have as a result of their HE studies.

## **10. Findings from fieldwork with stakeholders and HEP staff**

This chapter sets out the findings of the fieldwork with HE providers (HEPs) and stakeholders. It first considers some strategic themes raised by these contributors before turning to discuss their reflections on the issues of widening access to HE and strengthening part-time and postgraduate provision.

Ten HEPs contributed to the fieldwork. Eight were HEIs and 2 were FEIs. Interviews were undertaken with 7 HEPs and written submissions were submitted by 4 HEPs. In addition, 2 focus group discussions were held – one with Vice-Chancellors who were in attendance at a Universities Wales meeting and a second with Reaching Wider programme leads.

Stakeholders were interviewed in 2 tranches: initial scoping interviews were held with key stakeholders (including Welsh Government officials, Medr, Student Loans Company, Universities Wales and NYAS Cymru), and further interviews were undertaken over the course of the study with Universities Wales, NUS Cymru, Coleg Cymraeg Cenedlaethol, Careers Wales, CLASS Cymru and Voices from Care Cymru.

### **10.1. Strategic issues**

#### **10.1.1. What the Diamond Reforms were expected to achieve**

Stakeholders and HEPs consistently described the Diamond Reforms as a major restructuring of student finance and HE funding in Wales, aimed at making HE more accessible and equitable. Several interviewees emphasised that the reforms were designed to shift support away from tuition fee subsidies and towards increased maintenance grants and loans, with the goal of widening participation and reducing financial barriers for Welsh-domiciled learners.

Both stakeholders and HEPs highlighted the reforms' strong emphasis on improving support for part-time and postgraduate students. These changes were widely seen as a positive step towards encouraging flexible study and promoting lifelong learning.

The HE sector also saw the reforms as an effort by the Welsh Government to establish a more sustainable and coherent funding model for universities - one that aligned more closely with the system in England while maintaining a strong commitment to fairness and access. HEPs anticipated that adequate grant funding would be provided to cover full-time undergraduate teaching in high-cost subjects, alongside pro-rata top-up payments for high-cost part-time courses. They also expected the reforms to ensure sufficient funding to support research and to establish a sustainable funding model for universities.

However, both stakeholders and HEPs noted the challenges of isolating the specific impact of the Diamond Reforms from wider factors affecting participation in HE. Brexit, the COVID-19 pandemic, ongoing economic pressures, population changes, trend shifts in the international student market, and the rising cost of living were all factors thought to have affected student enrolment trends since the reforms were introduced. These external influences were seen as important considerations that needed to be addressed when assessing the reforms' effects and planning for the future.

Finally, stakeholders and HEPs observed that while the Diamond Reforms were considered forward-thinking at the time and were generally well received, they did not think that there

had been any major updates to student finance or HE funding arrangements since their introduction. Interviewees therefore raised concerns that the current support system is no longer well aligned with present-day circumstances, particularly given the increasingly challenging financial environment and the continued rising cost of living.

### **10.1.2. Partial implementation of the Diamond Reforms**

The HE sector cautioned that, while the Diamond Reforms had reshaped student finance arrangements, their effect on wider HE funding structures has been more limited. This was attributed in part to the fact that not all of the recommendations were implemented in full or as originally intended. The expected increase in HE funding, often referred to as the ‘Diamond dividend’, was not seen to have materialised. As a result, the sector argued that although the reforms had increased the demand for HE, they had not increased the supply of provision.

The sector also noted that when the Diamond Reforms were introduced, £310 million was provided to HE, with a recommendation that this figure be updated annually in line with inflation. Written evidence provided by Universities Wales reported that although funding decreased in 2017/18, annual funding levels rose until 2021/22 (excluding additional in-year COVID-19 support) but have since declined. Universities Wales highlighted that if inflation and the assumptions underpinning the Diamond Reforms were applied, funding through Medr’s grant should reach at least £427 million by 2025/26. However, current funding was reported to be less than half that level, at £198 million. As a result, the sector is under pressure to reduce costs and is making staff redundant, limiting its ability to deliver on Welsh Government policies and objectives.

FEIs also highlighted inequities in the funding arrangement to deliver HE between colleges and universities, with FEIs reporting that they receive less funding support than their counterparts to deliver HE courses.

In light of this, the HE sector called for an independent review of university funding and student finance support arrangements.

### **10.1.3. Scope of this research study**

The HE sector also questioned the narrow scope of this research study, noting that focusing upon three specific elements of the Diamond Reforms alone would only provide a partial insight into the reforms’ impact and continued relevance. Representatives from the HE sector would welcome a greater research focus on the declining rate of 18-year olds entering HE, which is a major current concern. It was suggested that many of the challenges facing the sector today go well beyond those affecting students from widening access backgrounds: “I struggle to see why this is being approached through Diamond, when so much has changed around us.”

Another issue relating to the scope of the research raised by some HE sector staff was that the strong focus of the research on widening access students’ participation and engagement, rather than on what happens after they enter HE. Interviewees argued that progression, retention and successful completion of studies are equally critical considerations, and that a fuller assessment of the reforms’ ongoing relevance would require examining these outcomes in tandem with initial participation trends.

## **10.2. Widening access to HE**

This section considers the views of stakeholders and HE staff on the impact of the Diamond Reforms on widening access to HE, with a specific focus on the impact upon the number and profile of undergraduate students. In order to understand these views it is important to note that HEPs reported that entry rates for Welsh-domiciled full-time undergraduates increased following the Diamond Reforms, peaking in 2021/22. However, these rates have since fallen below pre-reform levels. Universities Wales also highlighted the gap in undergraduate entry rates for 18 year olds between Wales and the UK reached 7% in 2025/26, the largest on record.

### **10.2.1. Appropriateness of the student finance support**

Interviewees welcomed the introduction of increased grant support for full-time undergraduates as a result of the reforms, noting that it improved access for students from more deprived backgrounds. However, static household income thresholds and unchanged grant levels since 2018/19 have reduced the number of students eligible for the maximum maintenance grant. Consequently, grants now account for a smaller proportion of the overall support package. One stakeholder organisation thought that this has a particularly negative impact on undergraduate enrolments, especially for students from lower-income households.

Stakeholders and HEPs alike welcomed the fact that the Diamond Reforms resulted in the provision of a student support package that was aligned with the cost of living. In line with Diamond's recommendations, eligibility for the undergraduate maintenance loan was originally linked to the Real Living Wage. However, affordability concerns led to a shift to using the Consumer Price Index (CPI) from the 2023/24 academic year onwards. As a result, interviewees argued that student finance has not kept pace with rising costs. For example, accommodation costs now frequently exceed the value of maintenance loans, leading many students to take on part-time work alongside their studies.

As a result of the reforms, stakeholders and HEPs emphasised that Wales was able to offer a more generous support package to students than that available to English-domiciled students. However, stakeholders and HEPs highlighted that despite this more generous support package, the widening undergraduate participation gap between Wales and England suggested that other factors are influencing attitudes and behaviours. Several interviewees called for targeted interventions to address the underlying causes for this. Aligned to this point, stakeholders also highlighted that while a more generous finance package reduces immediate financial pressures for students, it can also increase the total level of debt that some students accrue and would eventually need to repay.

### **10.2.2. Factors which account for participation gap**

This section explores some of the financial, social and structural factors identified by stakeholders and HEPs as contributing to the widening participation gap.

A strong theme, particularly raised by those involved in delivering widening access and supporting students, was a growing sense of uncertainty among young people about whether they want to participate in HE. Stakeholders suggested that increasing numbers of

young people are actively questioning whether university is the right choice for them, rather than assuming participation as a default pathway.

Some of these concerns are linked to fears about student finance debt. Interviewees highlighted that this is especially pronounced among certain groups, such as care-experienced learners, who are often advised to avoid debt when preparing for independent living. For these students, taking on student loans can feel contrary to guidance they have received, despite student debt being considered a form of 'good debt', similar to a mortgage. Certain learners perceive debt as problematic, which stakeholders felt acts as a deterrent to HE participation. Those delivering widening access initiatives reported that fear of debt is a recurring theme among learners and families, with many equating university with "a lifetime of debt." Much of the Reaching Wider Partnership's work therefore focuses on providing clear, consistent information at an early stage about student finance:

"we have to talk about finance without scaring them - showing that it's support, not debt. That message has to start early."

Aligned with this, stakeholders noted that student finance arrangements have become increasingly complex for prospective students and their families, a situation compounded in Wales by differences in support for English-domiciled students.

However, not all concerns are financial. Interviewees described a rise in social anxiety among young people following the pandemic, including worries about leaving home, living independently, and managing academic workloads. Prospective students are now asking more questions about mental health support, neurodiversity assessments, and wellbeing services:

"they're not just worried about money; they're worried about coping."

Stakeholders and HEPs also highlighted systemic and structural factors affecting enrolment, which make it difficult to isolate the impact of the Diamond Reforms. These factors include lower school attendance since the pandemic, which in turn was thought to have affected academic achievement and students' ability to meet university entry requirements; an increase in the number of AS Level learners not progressing to study A Levels; a rise in behavioural and wellbeing issues, which was thought to further impact academic performance; and a considerable increase in elective home education (EHE), which has altered the pool of students progressing to HE. As a result, contributors called for these issues to be addressed at a much earlier age in order to halt and reverse the continuing decline in participation in HE amongst Welsh-domiciled students.

### **10.2.3. The nature of widening access support provided**

HEPs reported that they provide a broad range of financial, academic, and wellbeing support aimed at widening access and improving student retention, particularly for learners from disadvantaged or non-traditional backgrounds.

Details of specific widening access activities are set out in universities' Fee and Access Plans, which are published on their websites. These plans were not reviewed as part of this study; this section therefore provides only selected examples to illustrate the types of activities delivered by HEPs.

HEPs acknowledged the requirement to meet targets outlined in Fee and Access Plans, which include spending a proportion of tuition fee income on initiatives supporting students from widening participation backgrounds. However, there was a consistent message from both HEPs and stakeholder organisations that funding for student support is limited, particularly for HE provisions within FEIs. Delivering these activities is considered resource-intensive and difficult to sustain under current funding constraints.

Widening access provision falls under three main themes: awareness and aspiration raising, application and admission support, and continuation and attainment. These three are discussed in turn.

### *Awareness and aspiration raising*

Awareness and aspiration-raising activities include school visits, parent engagement sessions, summer schools, and taster courses.

The activities delivered via the [Reaching Wider Partnership](#) also fall under this banner. Reaching Wider Partnership activities vary by region but include campus visits, residential experiences, mentoring programmes, taster sessions in subjects such as STEM and health sciences, and community outreach for adult learners. These activities aim to “demystify university life” and raise ambitions.

### *Application and admission*

Under this theme, HEPs reported that they have well-established processes for supporting potential students as they actively consider or apply to universities. Activities include offering contextualised admissions, recognition of prior learning experiences of non-traditional qualifications, provision of Foundation Degrees and Access to HE courses, taster modules and flexible learning options.

### *Continuation and attainment*

Under this theme HEPs reported that they provide financial assistance in the form of bursaries and hardship funds. Examples include:

- progression scholarships for FE college students entering HE
- bursaries and scholarships and targeted awards for students such as care experienced, parents, carers, disable veterans, sanctuary students and students from deprived postcodes
- digital equipment support and course cost bursaries to help with study materials
- hardship funds often used to bridge delays in student finance payments or childcare funding gaps.

HEPs also emphasised their wellbeing support provision to existing students. These included:

- dedicated wellbeing teams offering counselling, group sessions, and triage systems for fast referral
- welcome packs for specific cohorts such as young carers, care leavers and estranged students

- 24/7 helplines and confidential mental health and legal advice
- access to wellbeing apps
- learning support units and ALN teams offering dyslexia screening, inclusivity apps, and early assessment before enrolment
- peer support networks and personal tutor support with regular one-to-one check-ins.

Some universities reported that they also integrate wellbeing into the curriculum, with targeted support during high-stress periods (e.g. around Christmas). Students' unions were also known to operate food banks and drop-in services to address immediate financial or welfare needs.

#### **10.2.4. The effectiveness of widening access support**

Broadly, HEPs considered their widening access initiatives had a tangible positive impact on students, although the effects varied between institutions and across different student cohorts.

The strongest impacts were thought to take place when financial, academic and wellbeing support were integrated in a coherent way. However, a key message from HEPs was that funding widening access interventions remains challenging.

There was a consensus amongst HEPs and stakeholders that the wellbeing and academic support provided to enrolled students is generally sufficient and highly effective. HEPs were widely regarded as doing good work in this area, particularly in supporting students from underrepresented groups, including disabled students, those with ALN, mature learners, and part-time students. Wellbeing and study skills support were considered essential for retaining students, with contributors suggesting that withdrawal rates would likely be far higher without these interventions.

By contrast, it was more difficult to judge the effectiveness of earlier interventions focused on raising awareness and aspiration, given the long-term nature of their intended impact. While such initiatives could be shown to improve engagement and short-term outcomes, HEPs reported challenges in quantifying their longer-term effects. Measuring the difference made by early interventions is further complicated by the influence of other factors and the indirect nature of many activities. Contributors called for a more consistent national framework or longitudinal tracking system to evidence the effectiveness of widening access activities, including Reaching Wider Partnership provision.

These early interventions were also thought to have been most negatively affected by financial constraints across the sector. HEPs reported that they could do more in this area if additional resources were available.

Several contributors emphasised that financial support alone is rarely sufficient. Drawing on studies and institutional experience, they reported that bursaries alone had little impact on withdrawal rates or student success. Instead, financial aid is most effective when combined as part of a “wraparound package” including pastoral care, mentoring, tutoring, and clear communication. As one participant summarised: “Money matters, but it’s never the full answer - belonging, belief, and relationships matter more.” Another contributor explained: “We gave them money and found it didn’t change outcomes - what did help was someone

on campus who understood their situation and could step in early.” Other contributors echoed this view, noting that while financial support can relieve short-term pressures, it rarely addresses deeper challenges such as caring responsibilities, poor mental health, isolation, or lack of confidence. Personalised and tailored interventions were seen as having a greater impact. As one interviewee observed: “When you’ve got someone who knows their story and acts quickly, that’s what keeps them here. It’s not the bursary; it’s the person.”

A final point made by some HEPs when considering the effectiveness of widening access provision related to the needs of mature and part-time learners, who often balance work and family commitments, and who benefit from being able to engage in flexible models of delivery such as one day a week delivery and a credit-based part-time funding approach. As such, it was argued that widening access should be much broader than the availability of financial and wellbeing support, in that it should be built into how delivery is made available in a flexible way.

#### **10.2.5. Impact of the Diamond Reforms upon HEPs ability to widen access to HE**

Most HEPs struggled to provide direct evidence that the Diamond Reforms had increased the number of students from under-represented backgrounds entering HE. Some expressed concern that declining application numbers may make this more challenging in the future. Despite this, positive examples were reported. One HEI noted that it had maintained intake of Welsh-domiciled students from lower socio-economic backgrounds, as measured by the WIMD. Another highlighted that improved maintenance support enabled them to reassure learners that university study in Wales is financially accessible, suggesting that widening access would have been more difficult without the reforms. However, it was also noted that because the funding model does not address pre-application financial barriers, the impact of the reforms on initial participation decisions remains limited.

The message from the Open University was notably different, however. All of their students are classed as part-time, and around half of their student population are widening access students, including those with lower prior qualifications, carers, and disabled students. Given the growth in their student numbers since the reforms, this is particularly noteworthy. The number of widening access students (those in the bottom two quintiles) has increased at a faster rate than overall registrations, rising by 168%. These students now account for 54% of new undergraduate registrations. In their written submission to this research, the Open University reported that 42% of their students do not hold traditional entry qualifications, 29% are disabled, 15% have a formal carer status, and 48% live in Wales’ most underprivileged areas. The Open University also argued that the Diamond Reforms have contributed to a substantial increase in the intersectionality and diversity of their student population. Furthermore, while part-time enrolments increased across the OU during the pandemic, Wales has continued to see growth in part-time enrolments since then, whereas other home nations have experienced a decline. This suggests that the reforms, together with the more generous student finance package available to Welsh-domiciled students, are helping to counter national trends.

At 2 HEPs, it was suggested that apprenticeship programmes have been more effective in attracting under-represented students, especially males who were previously less likely to

attend university. This was attributed to the fact that apprenticeships are offered in subjects that appeal to these learners, such as engineering, computing, and construction. As one contributor noted:

“I don’t think we can see a huge uptake in widening participation numbers. I think... where we are seeing really interesting patterns around widening participation is in relation to apprenticeship provision.”

In other cases, it was reported that the provision of Foundation Degrees had been important in helping to recruit widening access students, not least because they are often seen as more approachable than full honours degree. Their shorter length and vocational focus make HE feel less daunting for students who might lack confidence or have been out of education for some time. They also typically offer more flexible entry requirements, valuing work experience as well as formal qualifications, which opens the door to a wider range of learners.

#### **10.2.6. How access to HE could be further widened**

The feedback from stakeholders and HEPs suggests that widening access to HE in Wales could be strengthened in a number of ways:

- widening access efforts should start earlier to raise aspirations and improve understanding of HE. Stakeholders emphasised the need to engage learners at a much younger age, noting that by age 11 many children already have a sense of what is “for people like me.” While initiatives such as Reaching Wider have made progress, stronger coordination across the sector was recommended. Expanding outreach through third-party organisations, similar to successful models in England such as [UniConnect](#), was also highlighted. Several stakeholders also highlighted the importance of targeting teachers given their critical influence on young people; as any uncertainty or lack of awareness from educators can “filter straight through to pupils”
- provide pre-application financial support. Small bursaries or grants could help remove barriers for learners to attend open days, residential courses, or entry interviews, supporting access for students from disadvantaged backgrounds
- expand degree apprenticeships across a broader range of subjects. Stakeholders advocated extending degree apprenticeships beyond STEM and construction into areas such as the arts, health, and business. These programmes were seen as an effective route for engaging non-traditional learners
- promote vocational and local HE pathways more effectively. Schools and colleges were encouraged to highlight vocational routes and local HE pathways, including those delivered by FEIs, to ensure non-traditional learners were offered pathways suited to their needs
- reform student finance to support more flexible study pathways. Interviewees argued that providing multiple entry points, rather than being geared around the traditional academic year, would benefit students who study part-time, take career breaks, or have caring responsibilities

- improve communication around student finance. Misunderstanding about the Welsh system persists among schools, prospective students, and parents and guardians, given its complexity. HEPs called for a national communication campaign to provide a clear, simple, high-level message about the Welsh offer to counteract the dominance of English media, which tends to reinforce misconceptions. Awareness of differences between the Welsh and English systems was described as “shockingly low,” particularly among families with no prior HE experience, and many misconceptions are often “cemented” by Year 12. As one participant observed, “It’s a great package, but it’s not promoted well enough. The message doesn’t get through to the people who most need to hear it.” Contributors urged policymakers to promote a stronger, distinct Welsh message emphasising opportunity, affordability, and community benefit, with one noting, “We need a clear, positive Welsh story about HE, not just about what it costs, but what it gives back.”

In addition to these actions, a call was made for fundamental systemic changes at earlier stages in the learner’s journey towards HE. This includes increasing the proportion of 16-year-olds who continue in full-time education, ensuring that more 16 to 18-year-olds take A Levels, and reducing dropout at AS Level. One HEI suggested that the Welsh Government should consider raising the age of statutory education or training to 18, as has been implemented in other UK nations, which would increase learners’ likelihood of progressing to HE. Others highlighted that structural inequalities in early education remain the most significant factor affecting HE participation, with one noting:

“by the time learners get to 16 or 18, many have already been filtered out by the system. It’s GCSE performance that drives everything.”

### **10.3. Strengthening part-time provision**

Stakeholders and HEPs thought that the Welsh Government implemented most of the Diamond Review’s recommendations for part-time HE, particularly in terms of reforming student finance arrangements. It was noted that the reforms were designed to widen access and make part-time study more affordable, particularly for mature and in-work learners. Stakeholders and HEPs observed that the Diamond Reforms introduced a more equitable student finance package for part-time students, described as a “more progressive and supportive funding system” that is now more closely aligned with that available to full-time students.

#### **10.3.1. The impact of the reforms on part-time participation**

The reforms were widely believed to have stimulated growth in part-time participation, with Wales now having the highest proportion of part-time students in the UK. The HE sector reported an immediate rise in enrolments during 2018/19, with the number of Welsh-domiciled part-time students doubling since 2017/18.

Much of this growth came from the Open University, which continues to dominate part-time provision in Wales. Drawing on HESA data, the Open University reported that more than half of all part-time students study with them, and their undergraduate headcount rose from 7,206 in 2017/18 to 15,613 by 2024/25. In its written evidence, the Open University stated:

“The student finance reforms of 2018/19 have made a significant impact on the number of part-time learners studying with the Open University in Wales. They have enabled thousands more students, especially those from some of Wales’ most deprived communities, to expand their horizons, improve their economic prospects, and achieve their dreams.”

Two other institutions also reported an increase in part-time participation. One FEI had experienced growing demand for part-time study as part of a wider strategy to diversify and expand its provision. Similarly, one HEI noted growth in part-time enrolments, with part-time students now accounting for around 60% of its total student body. In contrast, other HEPs reported limited demand for part-time undergraduate provision.

Some HEPs suggested that employers are increasingly opting for degree apprenticeships rather than traditional part-time degrees for their staff. This shift was attributed to the financial incentives available through the apprenticeship levy, which make degree apprenticeships a more attractive option for employers.

HEPs also observed that demand for flexible, industry-aligned part-time provision had grown, particularly for courses designed in partnership with employers rather than standard full-time degrees offered on a part-time basis. One HEI reported strong take-up of foundation degrees, apprenticeship-linked degrees, and professional training programmes, which are often developed collaboratively with industry. At another HEI, it was reported part-time provision is largely focused on accredited short courses, reflecting current patterns of demand.

Certain subject areas have also proved more successful in attracting part-time learners, notably engineering, computing, construction, and health-related disciplines, while demand remains lower in the traditional humanities. One FEI additionally reported growth in health and social care, engineering, green energy, construction, management, and professional training part-time provision, highlighting the strength of courses that are closely aligned to industry needs and employment outcomes.

At the Open University, the increased demand for part-time provision was also attributed to their multi-sector marketing campaign across Wales, covering radio, out of home, TV ads etc had helped to push the message out to a much wider demographic base. It helped to reach people who had never previously considered HE and persuade them that HE was an option for them.

### **10.3.2. The impact of the reforms on part-time provision**

Beyond the Open University, the impact of the reforms has been mixed. Many universities reported that, while the reforms stimulated demand, they did not provide sufficient financial support for institutions to expand their offer sustainably. Providers highlighted the higher costs associated with delivering part-time courses as an ongoing barrier.

### **10.3.3. The impact of the pandemic upon part-time provision**

The pandemic was widely believed to have accelerated the move towards more blended and flexible ways of delivering part-time provision. Institutions that already had experience with online learning were able to adapt quickly, and many retained some digital elements afterwards, such as open-book online exams and virtual teaching sessions. HEPs

recognised that students appreciated many aspects of online learning, although most still preferred face-to-face teaching. The pandemic also appeared to increase demand for more flexible and shorter part-time study options, especially among mature and working students.

Some providers reported that online counselling and digital welfare services introduced during the pandemic were kept in place afterwards. They also noted a sharp rise in demand for mental health support during this period, which has remained high ever since.

#### **10.3.4. How well HEPs accommodate the needs of part-time students**

Some HEPs reported making good progress in meeting the needs of part-time learners, although this was not the case across the sector. Several institutions had introduced specific provision for part-time students, including flexible delivery models such as twilight degrees, day-release options, and concentrated one-day timetables, enabling learners to combine study with work or caring responsibilities. Some HEPs had also implemented modular and bite-sized learning options, including courses delivered within local communities.

Part-time students are also commonly able to access wellbeing, counselling, learning support, financial aid, and disability/dyslexia services, as these are generally available to all students regardless of mode of study.

At the Open University, all students are part-time, so support is deliberately designed for this cohort. This includes online resources, email, and telephone support, tailored to the needs of part-time learners.

#### **10.3.5. Outcomes of part-time students**

HEPs reported that outcomes for part-time students are generally comparable or better than those of full-time students, particularly those who are studying apprenticeship and employment-aligned provision where completion and attainment rates are generally strong. HEPs also highlighted that part-time learners benefit from a better fit between their studies and their lifestyles, lower weekly intensity of study, and clearer links between study and work which aid better outcomes. However, there was some suggestion that completion rates can be lower across non-apprenticeship part-time students largely due to other pressures such as work, caring responsibilities, financial difficulties and health issues. It was noted that mature students tend to be particularly vulnerable to these issues.

#### **10.3.6. Gaps and areas of duplication in part-time provision**

The main gap identified by HEPs relates to limited progression pathways for students moving from professional or sector qualifications onto full degree programmes, and it was suggested that there are opportunities to integrate professional credentials with undergraduate and postgraduate study.

Duplication in provision was not always considered negatively. For some cohorts, such as mature students who cannot relocate to study, this was considered beneficial in order to enhancing student choice.

### **10.3.7. How HEPs fund part-time provision**

HEPs noted that tuition fees alone did not cover the full costs associated with delivering a part-time course, particularly for accelerated programmes of study where fees are charged as two years of standard fees.

In addition to core credit based funding, HEPs highlighted the importance of several Medr (formerly HEFCW) premia that supplement the cost of delivering part-time HE provision, including the widening access and inclusion premium and the disabled students premium. These premia were viewed as essential for supporting under-represented students and mitigating the higher delivery costs associated with part-time and flexible provision.

Personal Learning Accounts (PLAs) were noted by contributors as part of the wider Welsh skills system; however, they apply to further education only and do not directly fund HE provision.

### **10.3.8. Main barriers to offering more part-time study**

Universities Wales highlighted that the maximum tuition fee loan for Welsh-domiciled students studying at a Welsh institution or the Open University (£2,625) is considerably lower than for those studying at a comparable institution outside Wales (£7,145). This perceived discrepancy creates several challenges for the sector. The maximum fee loan in Wales has not changed since 2014/15, and now effectively acts as a voluntary cap on the tuition fees that institutions can charge. By contrast, universities outside Wales can set higher fees, which is creating an inequitable landscape. However, this is in the context of additional grant funding provided to the HE sector in Wales to subsidise the delivery of part-time provision.

More broadly, the lack of funding for the HE sector has created two main challenges. First, HEPs reported that delivering flexible provision, including evening and weekend courses, or franchised programmes through FE colleges, is costly, and the current funding model does not support modular, hybrid, or multiple intake structures. Second, the funding model is primarily designed for longer, traditional programmes and does not adequately support the growing demand for shorter, flexible, or accelerated options, such as apprenticeships. Unlike in England, accelerated undergraduate degrees are not currently supported through a differentiated fee or funding system in Wales. Welsh-domiciled students enrolling on accelerated programmes elsewhere in the UK receive the standard Welsh fee loan entitlement.

One institution reported a partial solution to these issues: they have started charging higher fees for employer-funded part-time courses, set at approximately half of the full-time tuition fee. This has helped secure parity of income, although it may disadvantage self-funding learners.

## **10.4. Strengthening postgraduate provision**

Fieldwork with stakeholders and HEPs focused on postgraduate taught master's student finance and provision, as this was the main area affected by the Diamond Reforms. Stakeholders commonly understood that the postgraduate element of the reforms was intended to contribute towards tuition fees and living costs, rather than fully cover them.

Nonetheless, the support was generally considered more generous than that offered to English-domiciled students.

#### **10.4.1. The impact of the Diamond Reforms on postgraduate provision**

Universities Wales noted that the reforms' impact on Welsh-domiciled postgraduate students is less clear than for other student groups. A notable increase was seen in the number of Welsh-domiciled students studying taught master's courses following the implementation of the reforms, whilst similar growth was not seen among English-domiciled students. However, a bigger increase in recruitment was experienced during 2017/18 (prior to the implementation of the reforms) and again during 2020/21, when the pandemic would have impacted upon student numbers. Universities Wales concluded that while the reforms likely had a positive influence, it is impossible to isolate their specific effect on postgraduate numbers from other factors.

Feedback from HEPs described a mixed but broadly positive impact. The introduction of postgraduate loans was thought to have improved access to taught master's programmes and was welcomed by staff, although they were conscious that students expressed concern about repayment terms, interest, and timing.

The removal of postgraduate grants from 2024/25 onwards appears to be having a mixed impact. Most contributors felt it would not substantially reduce participation, as students are already familiar with loan-based funding. Others were more cautious, suggesting that future recruitment cycles could be affected and noting that numbers were down in the current 2025/26 academic year. One institution, for example, reported an increase in postgraduate enrolments for 2025/26, indicating that the removal of the grant had not affected their numbers so far. Another institution reported a decline in enrolments from students who would previously have been eligible for the grant.

One unintended outcome of the reforms is that English graduates studying in Wales can qualify for Welsh-domiciled postgraduate funding, which some HEPs viewed positively, as an opportunity to retain skilled graduates locally.

#### **10.4.2. Take up and nature of taught master's courses**

HEPs suggested that postgraduate study across Welsh institutions is largely dominated by full-time and international students, with part-time provision remaining more limited and mainly focused on meeting employer needs for accredited qualifications. Apprenticeships and employer demand have recently become important drivers of growth, particularly for part-time provision, at some institutions.

HEPs reported that taught master's provision in Wales is diverse but mainly concentrated in professional, vocational, and distance-learning programmes. There has been recent expansion in response to employer demand and the development of more flexible delivery models, while traditional full-length taught master's courses are seeing declining demand and limited scope for growth.

#### **10.4.3. Funding taught master's provision**

Taught master's provision is funded primarily through tuition fees, which are not capped. In addition, direct annual funding of up to £1 million per year is made available to the sector via

per-capita and disability premium funding through Medr. International fee income remains an important source of revenue for universities and helps to subsidise provision for home-domiciled students.

HEPs reported that postgraduate loans introduced under the Diamond Reforms play a key role in helping students meet taught master's tuition fees. In some cases, it was reported that apprenticeship funding is also used, where employers apply the apprenticeship levy to cover course fees.

Tuition fees for taught master's programmes are set with reference to both market rates (what other institutions charge) and the cost of delivering each course. There was also a strong suggestion from the sector that HEIs offer fee discounts to existing students on taught master's programmes to help retain enrolment numbers.

#### **10.4.4. Barriers to providing taught master's provision**

The main barriers to institutions offering more taught master's study options relate to their reliance on international recruitment, which is vulnerable to changes in UK immigration policy, and the fact that tuition fees do not always cover the full cost of delivering intensive or specialist programmes. HEPs also noted that current student finance structures are not well suited to supporting accelerated or flexible taught master's provision, making it harder to develop alternative models of delivery. In addition, some institutions reported that universities are often reluctant to franchise their postgraduate provision to FEIs, limiting opportunities to expand access and capacity.

## 11. Conclusions

To conclude we return to consider the evidence against each of the nine objectives set for this research.

### 11.1. Welsh-domiciled further education (FE) college and sixth form learners' views of HE

The findings from our fieldwork show that most young people who contributed were planning to go to university, although their decisions are shaped by a wide range of personal, financial and social factors. Around 4 in 5 of the learners surveyed intended to enter HE at some stage, typically immediately after finishing post-16 school or college. For many, this decision was motivated by an interest in a particular subject, career ambitions, and the expectation that university would offer personal growth, independence and broadened opportunities.

However, a sizeable minority remained unsure or had decided against university, often because of uncertainty about their future plans, concerns about cost or doubts about whether a degree represents a worthwhile investment. Undecided learners appear more reluctant to make the commitment to go to university unless convinced of the tangible benefits of doing so. Many young people suggested that they would go to university if they could be reassured of a specific and guaranteed job or career at the end.

Parents and guardians continue to play an important role in shaping young people's choices, though their views differed depending on income and background. Parents and guardians with higher incomes were generally supportive of university as an opportunity for development, while those from lower-income households tended to focus more on the financial implications and encouraged employment or apprenticeships as more practical routes. Learners whose parents or guardians had not been to university were more likely to be undecided or to consider alternative options such as work or vocational training.

Gender and study setting also influence decisions. Female and college-based learners were more likely to plan to go to university and to value HE, while male learners were more likely to be undecided or discouraged by financial pressures. Across all groups, cost remained a key concern, influencing not only whether learners choose to attend university but also where and what they choose to study. Many learners preferred to study closer to home or at institutions with lower living costs, and some were already thinking carefully about courses that lead directly to employment.

Both learners and parents and guardians recognise that HE can bring long-term benefits, particularly in helping to secure better jobs and higher earnings. However, there is also a clear and growing focus on value for money, with many questioning whether all degrees offer a good return on investment. For those who were undecided or not planning to go to university, financial uncertainty, fear of debt, and doubts about graduate job prospects remain significant barriers.

Overall, the evidence suggests that while university is still viewed positively, it is not seen as the only or automatic route to success. Learners are becoming more selective and

pragmatic in their choices, weighing up costs, employment outcomes, and personal readiness before deciding.

## **11.2. Welsh-domiciled FE college and sixth form learners' awareness of the financial support package**

The findings from our fieldwork suggests that young people and parents and guardians often find student finance complicated and difficult to understand. While most Year 13 learners planning to go to university had applied for student finance, many still felt unsure about how the system works. Concerns primarily related to application deadlines, repayment rules and the balance between loans and grants.

Parents and guardians showed similar confusion. Although some, particularly higher-income families or those with older children already in HE, felt more confident, many parents and guardians, especially those from lower-income households, found the system confusing and hard to access. There was a general feeling that clearer, more user-friendly information is needed to help learners and parents and guardians better understand the financial support package.

Fear of debt played an important role in shaping attitudes towards HE. Many learners were anxious about taking on large amounts of debt and worried about their ability to repay it. This concern was strongest among female learners, those from lower-income backgrounds, and those whose parents or guardians had not attended university. Learners in these groups were more likely to say that student loan debt made them hesitant or feel uncertain about applying to university. In some cases, debt concerns led young people to consider alternative routes, such as apprenticeships or local study options, in order to reduce financial risk. However, for most, while student debt was a source of worry, it did not completely deter participation as it was often seen as an unwelcome but necessary part of accessing HE.

The perception of student loan debt varied by learner's background and experience. Learners from higher-income families or those confident about future employment prospects were more likely to see student loans as manageable or even as a "good" investment. By contrast, those from lower-income households or with less financial support tended to view debt more negatively, seeing it as a burden rather than a tool for opportunity. Female learners were consistently more cautious and anxious about borrowing than their male counterparts.

The cost of living crisis has had a clear impact on how learners and parents and guardians view the affordability of HE. Many were worried about covering day-to-day costs such as rent, food and bills, even with financial support in place. Learners increasingly expected to need part-time work or family contributions to make ends meet, though not all families could afford to help. Concerns about rising living costs were widespread across all income groups but were particularly strong among females, Year 13 learners, and those whose parents or guardians did not have HE experience. Some learners saw studying locally or in Wales as a way to reduce costs and risk, and schemes like the NHS Wales bursary made HE feel more achievable for certain courses.

For parents and guardians, the financial pressures facing young people were described as far greater than in their own time, with many expressing concern about how debt and cost pressures might affect their children's wellbeing and life choices.

Overall, the evidence suggests that financial worries especially around understanding student finance, fear of debt, and the cost of living, continue to act as important barriers to HE engagement. These barriers are most pronounced for learners from lower-income backgrounds, females, and those whose parents or guardians did not go to university.

### **11.3. Student's experiences of part-time provision**

The fieldwork found that that part-time undergraduate provision offers an important, and often life-changing, route into HE, especially for people who need to balance study with employment or other personal commitments. Few students choose part-time study out of preference; for most financial or practical circumstances make full-time study unfeasible. Many could not afford to give up employment, and part-time study allows them to continue earning while working towards a qualification.

Flexibility was consistently viewed as the main benefit of part-time provision. Students valued being able to study at their own pace, fit study around their lives, and progress in a way that suited their circumstances. This flexibility expands access for groups who might otherwise be excluded from HE, such as parents, carers, people with health conditions or disabilities, and mature students. It also supports wellbeing by reducing the pressure to adhere to traditional study patterns.

The quality of the part-time learning experience was generally described as positive. Most students felt well supported, particularly where their university offered access to recorded lectures, flexible timetables, and online or blended learning. Open University students, who made up the majority of the sample, were particularly positive about tutor support, quality of materials, and the ability to manage their workload flexibly. However, some campus-based learners reported feeling that part-time provision can feel secondary to full-time courses, with less flexibility and more limited access to facilities.

Isolation was a recurring issue for part-time students, particularly distance learners who have limited contact with peers. While some appreciate the independence of online study, others would like more opportunities for live interaction, peer networks, or local meetups. Students also highlighted the need for more flexible one-to-one support, especially for those with ALN or disabilities, as well as access to academic help outside of standard working hours.

Overall, part-time students viewed their experience as rewarding but demanding. They valued the opportunity to study without giving up work or family commitments, but the long duration of courses and the need for strong self-discipline can make progress challenging. Many emphasised that ongoing motivation and institutional support are key to staying on track.

### **11.4. Barriers for students who wish to study part-time**

Despite the flexibility it offers, part-time HE is not without barriers. Financial pressures remain the most prominent challenge. Many students consider tuition fees high relative to

the limited contact hours and support they receive, and most said that maintenance loans and grants do not adequately cover living costs. Rising household expenses and the wider cost-of-living crisis have increased financial strain even for those in employment, with many struggling to cover household expenses.

While almost all of the part-time students who contributed to the research accessed student finance, several shortcomings in support were identified. The structure of maintenance funding for part-time students was seen as inequitable, particularly where Open University students taking 120 credits are classed as 'part-time' yet receive much less financial support than full-time students studying the same number of credits elsewhere. Some students also noted that the system can unintentionally discourage faster progression, since students taking fewer modules each year receive more total maintenance funding over time.

Administrative and policy barriers were also identified. The use of household rather than individual income to assess eligibility can disadvantage students with partners, especially where finances are not shared. Some part-time students also felt penalised through reduced access to benefits or council tax discounts, making it harder to balance study with financial obligations.

Debt aversion itself did not generally deter participation in part-time study, but it was found to influence how and where learners choose to study. Most part-time students considered student loans as a necessary part of accessing HE, though many were concerned about the high interest rates and the fact that interest begins to accumulate while still studying. As was the case for prospective undergraduates, some part-time students accepted the debt as manageable, while others such as mature students and those with lower incomes, viewed it as a burden that added to financial stress.

For those unable to access sufficient support, financial barriers can delay or prevent participation altogether. Students with caring responsibilities, health conditions, or low household incomes were found to be at greater risk of being excluded if funding and flexibility were not adequate.

### **11.5. The financial and operational impacts of part-time provision for Welsh HEPs**

The Diamond Reforms were widely credited with stimulating growth in part-time enrolments, particularly among mature and in-work students, albeit much of this growth had come from a single HEP, the Open University. Whilst not directly associated with the reforms, the wider sector has also seen a notable trend of late towards more flexible, industry-aligned part-time provision with increasing demand for flexible, accredited short courses.

Despite this demand, HEPs face financial and operational pressures that constrain further expansion of part-time provision and the reforms were not thought to have addressed these. The funding model for part-time provision is complex and often insufficient to meet the higher delivery costs associated with flexible or accelerated programmes.

There is also a perception among HEPs that, although additional grant funding is provided via Medr, the lower maximum tuition fee loan available to Wales-domiciled learners studying in Wales constrains the tuition fees that Welsh HEPs can charge, thereby limiting the revenues they can raise.

## **11.6. Student's experiences of postgraduate provision**

Our fieldwork found postgraduate students motivated to pursue study for a range of reasons, including career advancement, career change, personal development, and aspirations for an academic career. Some viewed their master's as essential for entering regulated or professional fields, such as law, healthcare, or teaching, while others saw it as a way to pivot into new areas of interest after unsatisfying work experiences or redundancy. For part-time postgraduate learners, motivations were strongly shaped by the need to balance study with employment, family, and other life commitments.

Survey and focus group findings indicate that most students had positive experiences of HE. Students described their courses as engaging, stimulating, and well-taught, providing opportunities to develop knowledge and skills relevant to their professional and personal goals. Many highlighted the value of high-quality teaching, intellectually challenging content, and structured learning pathways. Part-time postgraduate students in particular emphasised the importance of flexible learning options, including blended learning, online lectures, and scheduled teaching concentrated into one or two days per week, which allowed them to manage study alongside work and family responsibilities. Focus group participants also noted the benefits of assistive technologies, disability support, and peer networks in supporting their learning.

Despite these positive aspects, students reported several common challenges including heavy workloads, fast-paced courses, and slow or inconsistent feedback. Students studying a subject for the first time reported additional difficulty in managing academic demands. Some students expressed a desire for more interactive teaching and practical experience, particularly in disciplines where fieldwork or laboratory work is central. Part-time postgraduate students faced the dual pressures of balancing academic and professional commitments, and some struggled to manage health, family, or financial constraints alongside study.

Financial considerations were a major factor shaping the experience of postgraduate learners and views about student debt influenced students' decisions about course duration, subject and location. Tuition fees and living costs were consistently cited as barriers to full-time study, particularly for mature or part-time students, although student debt was not a factor which had stopped them from studying. While most students had accessed postgraduate loans, the complexity of student finance, the withdrawal of grant funding, and insufficient employer support meant that many students experienced financial stress. Survey data show that a substantial proportion of students felt that loans did not adequately cover living costs, and some reported experiencing financial hardship that affected their basic needs, such as food and housing. Part-time postgraduate students often relied on working while studying, and while they appreciated the flexibility of part-time provision, the workload and financial pressures sometimes created major challenges.

Students identified several areas for improvement including clearer communication, earlier timetabling, more flexible assessments, better course organisation, expanded blended and online learning and more consistent academic support. Part-time postgraduate students emphasised the need for universities to understand and accommodate their competing

responsibilities through flexible scheduling and recorded lectures. Social engagement and a stronger postgraduate community were identified as important for full-time students.

### **11.7. Barriers for postgraduate students who wish to study part-time**

Part-time taught master's students in particular reported facing several interrelated barriers to participation and success.

Financial pressures were the most frequently cited challenge. Many students reported that current postgraduate loans, which cover both tuition and living costs, were often insufficient. Tuition fees consume the bulk of funding, leaving little for rent, bills, or day-to-day expenses. Part-time students frequently work alongside their studies as a result, which increases stress and limits the time available for academic work. Concerns about debt, interest rates, and repayment terms also influenced decisions about course type, duration, and location.

Practical barriers included timetables and assessment deadlines primarily designed for full-time students. While some universities offered recorded lectures, blended learning, and evening or weekend sessions, inconsistent provision made it harder for part-time learners to balance study with work, family, or health responsibilities. Difficulties accessing clear information about student finance and institutional support added to the challenges.

Structural and equity barriers, including eligibility rules for funding, particularly for students with prior postgraduate study or those restricted by religious considerations, further limited access. Together, these barriers disproportionately affected mature, part-time, and lower-income students.

### **11.8. The financial and operational impacts of postgraduate provision for Welsh HEPs**

The Diamond Reforms were perceived to have had a broadly positive, if uneven, impact on postgraduate taught master's provision across Welsh HEPs. While there has been a clear increase in Welsh-domiciled enrolments since the introduction of postgraduate loans, the extent to which this reflects the reforms rather than wider external factors such as pre-reform growth or pandemic-related trends, is unclear. The availability of postgraduate loans was widely welcomed for improving access, though concerns about repayment and interest rates persist.

The removal of postgraduate grants from 2024/25 has so far produced mixed effects. Some institutions have seen no noticeable fall in demand, while others report declines among students who would previously have qualified for the grant.

An unintended but beneficial consequence of the Diamond Reforms is that some English graduates who have studied their degree in Wales and who have since become ordinarily resident in Wales can now access Welsh postgraduate support, potentially helping Welsh institutions to retain skilled graduates.

Postgraduate provision remains dominated by full-time and international students, with part-time growth mainly driven by employer demand and apprenticeships. HEPs reported that there is a current shift away from traditional academic master's courses towards more vocational, professional and flexible models that respond to labour market needs. However,

the financial model for postgraduate teaching remains pressured, relying heavily on tuition fees, including international income, and supplemented by relatively modest targeted funding from Medr.

Key barriers to growth include volatility in international recruitment, the high cost of running specialist or intensive programmes, and a funding system that is not well-suited to support accelerated or flexible modes of study.

### **11.9. How well the Welsh Government financial support package meets the needs of all Welsh-domiciled HE students**

Overall, the evidence suggests that Welsh Government financial support for HE students meets some needs effectively but continues to leave gaps for particular groups. The cost of HE remains a key concern for prospective students, particularly those from lower-income households, females, and those without HE educated parents or guardians. While student finance loans and targeted support schemes such as the NHS Wales bursary help to mitigate some barriers, the complexity of the system, debt concerns, and rising living costs continue to influence decisions about whether, where, and how to study.

As already outlined in this chapter, part-time students, mature students, and those with caring or work commitments particularly benefit from flexible study options, but funding arrangements for these students often remain inadequate, highlighting inequities in maintenance support and tuition fee loans. Postgraduate students face similar challenges, with tuition fees and living costs shaping participation and study patterns. While the introduction of postgraduate loans has improved access, gaps remain in coverage for living costs and flexible study, especially for part-time students balancing multiple responsibilities such as work and care of children.

Overall, Welsh-domiciled HE students benefit from a relatively generous financial support package compared with the rest of the UK, but persistent financial, structural, and informational barriers mean that the system does not fully meet the diverse needs of all Welsh-domiciled students.

## 12. Recommendations

The aim of this research was to provide evidence to support three objectives of the Diamond Reforms relating to widening access to HE, strengthening part-time provision and strengthening postgraduate provision. Based on the findings and conclusions, the following recommendations are proposed.

### **Recommendation 1:**

We recommend that the Welsh Government, in partnership with Student Finance Wales, Medr, UCAS, Colegau Cymru, Universities Wales and the HE sector, consider how awareness and understanding of the student finance support available to Welsh-domiciled students could be improved, including securing better understanding of the repayment terms and conditions of student loans. This exercise should look to simplify the information available to students and possibly build on existing outreach, engagement and preparatory activity delivered by Welsh higher education providers.

It should emphasise the benefits of the support package and provide clear, easily accessible guidance and resources. It would also be valuable to highlight options that help students engage with HE while reducing costs and risk, such as studying locally, studying from home, or pursuing foundation degrees and part-time courses. The objective would be to ensure consistent and comprehensive awareness of HE support packages amongst learners studying in schools and FE colleges.

### **Recommendation 2:**

We recommend that the Welsh Government, in partnership with the HE sector and key stakeholders, better demonstrates the value of HE to prospective learners. This should include not only evidence about employment and earnings, but also the wider personal, social and wellbeing benefits associated with participation in higher education.

In addition, there is a case for extending and strengthening engagement activities, such as those delivered through the Reaching Wider Partnership <sup>[footnote 19]</sup>, so they reach a wider range of prospective learners, not only those currently targeted through widening-access initiatives. To be effective, these efforts should be well-coordinated and their long-term impact closely monitored.

### **Recommendation 3:**

We recommend that the Welsh Government, in partnership with key stakeholders and partners, continue to address the fundamental systemic and structural factors which account for low HE participation among 18-year olds. There is a strong case for sustained intervention to tackle issues such as low school attendance, rising rates of elective home education, increasing behavioural and wellbeing challenges,

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<sup>19</sup> Medr has commissioned an evaluation of the Reaching Wider programme

weak academic performance, and decreasing transitions from AS to A level study. These interventions should begin at an earlier stage in young people's education to maximise their impact.

**Recommendation 4:**

We recommend that the Welsh Government considers reviewing the household income thresholds and maintenance grant levels for student finance, as these have remained unchanged since the Diamond Reforms and have not kept pace with rising household incomes or the increasing cost of living. Adjusting these thresholds and grants to account for inflationary increases may help improve HE participation among students from lower-income households.

**Recommendation 5:**

In relation to postgraduate study, we recommend that the Welsh Government explore the feasibility of mirroring the postgraduate master's existing support package with the undergraduate system, with separate funding contributions available for tuition fees and living costs, including tuition fees being paid in part directly from Student Finance Wales to universities.

**Recommendation 6:**

We recommend that the Welsh Government explore ways to simplify and make student finance support for HE students more flexible, to better accommodate the increasing trend to engage in HE in a more fluid way over a person's life. This could include improving flexibility for part-time, modular, distance learning and accelerated study routes, ensuring the funding system adequately supports more varied patterns of participation. It would be worth exploring any evidence which comes available about the effectiveness and impact of England's Lifelong Learning Entitlement model as a possible approach which could be replicated in Wales.

**Recommendation 7:**

We recommend that the Welsh Government consider how the proposals in the Diamond Reforms for reshaping HE funding could be fully implemented to achieve a more sustainable funding model for HE in Wales. This should include reviewing the maximum tuition fee loan for part-time students and helping to stimulate part-time study across HE institutions.

**Recommendation 8:**

We recommend that the scope of the research to inform a review of the Diamond Reforms is broadened beyond the three elements currently under consideration, to take into account the wider challenges facing the HE sector. In particular, there is a need to revisit HE funding arrangements and more broadly to enable institutions to tackle one of the most pressing issues: the widening participation gap between Wales and the rest of the UK through a broader systems level approach.

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# Annex A Research instruments

## Discussion guide 1: Year 13 learners

### Introduction

1. Can you tell me a little about what you studied in Years 12/13? What A level/BTEC subjects did you take?
2. Are you planning to go to university?
  - If so, what subject do you want to study and where?
  - If so, why did you choose this university and course?
  - If not, what plans do you have?
3. [If not planning on university study] Why have you decided not to go to university?
  - Is there anything that puts you off?
  - Is there anything about studying at university that worries you?
4. What are the advantages and disadvantages of going to university?
  - How much thought have you given to the cost of going to university?

### Value of HE

5. How valuable do you think going to university and getting a degree will be (or would be) to you?
  - Do you think a degree is worth the cost?
  - Have you ever thought that getting a degree might not be worth it? Why do you say this?
  - Have you considered other options, such as a degree apprenticeship?
  - How much importance do your parents/guardians/family place on a degree qualification?
6. Do you think you need a degree to get a good job?
  - Do you think a degree will mean you'll earn more money?
  - Why do you think this?
7. Do you think that university prepares students for the real world?
  - Why do you think this?
8. Do you think that going to university and getting a degree has a broader value to society?
  - Such as cultural value?
  - Such as academic value?

## **Understanding student finance support**

9. [If planning to study at university] Have you applied for student finance from Student Finance Wales to help with fees and living costs?
- Did you or your parents/carers lead on the application, or was it completed jointly?
10. Where did you get information about student finance?
- Prompt if needed: Student Finance Wales; UCAS, schools/colleges etc
  - What did you think about the quality of information available?
11. How could it be improved? How well do you understand the financial help available to go to university?
- Tell me about the support that is available to you
  - Prompt if needed: Do you know that you can get a loan to pay for tuition fees?
  - Prompt if needed: Do you understand that you can get support to cover your living costs? And that a part of it would be a grant, depending on your family household income?
12. How well do you understand the repayment terms in place for repaying student loans?
- At what level of annual income do people start repaying their student loan?
  - Do you understand that monthly repayments are proportional to annual income?

## **Attitudes towards student debt**

13. What do you think are the biggest problems with student loan debt?
- Why do you say this?
  - What if anything concerns you about the debt e.g. the interest, how long it takes to pay off or how it might affect your future income?
14. Did the idea of getting into debt affect your decision to go to / not to go to university?
- Did it make you think about other options or possibly not going at all?
  - Did it impact your choice of subject? e.g. choosing a course that leads to a specific job or profession?
  - Did it have any impact on where you chose to study? e.g. study at home or closer to home; or at a university with lower living costs such as outside London

## **Affordability of HE**

15. [If planning to study at university] How do you plan to cover your living costs at university?
- Do you think the maintenance loan will be enough?
  - Do you think parents or family should be expected to contribute?
  - Do you plan to use any savings?
  - Do you plan on getting a job during term-time or holidays?

16. Are you / Would you be concerned about paying for living costs like rent, food, travel and books at university?
  - Are you / Would you be concerned about how any rising living costs will make university harder to afford?
  
17. Have recent cost of living increases affected your decision about going to university or not?
  - Why do you say this?

## **Discussion guide 2: Parents/guardians of Year 12/13 learners who plan / don't plan to study at HE**

### **Introduction**

1. Tell me about your child who is in Year 12/13 or has just finished their Year 13 studies. What A level subjects are they studying / did they study?
2. Is your child planning to go to university?
  - If so, what subject are they planning to study and at which university?
  - If so, why did they decide on this university and subject?
  - If not, what plans do they have?
3. [If not planning on university study] Why does your child not plan to go to university?
  - What, if anything, puts them off going to university?
  - What, if anything, would concern them about studying at university?
  - Would they be concerned at all about their mental health and wellbeing whilst at university?
4. What are the advantages and disadvantages of going to university?
  - How much consideration did your child give to the cost of going to university?

### **Value of HE**

5. Do you think going to university and obtaining a degree qualification will be / would be valuable to your child?
  - Do you think a degree is worth the cost for your child?
  - Have you ever thought that getting a degree might not be worth it? Why do you say this?
  - Has your child considered other options, such as a degree apprenticeship at all?
  - How much importance do you personally place on a degree qualification?
6. Do you think that a university degree is necessary for young people to get a good job these days?
  - Do you think that a university degree will lead to a higher salary?
  - Why do you think this?
7. Do you think that universities prepare students for the real world?
  - Why do you think this?
8. Do you think that going to university and getting a degree has a broader value to society?
  - Such as cultural value?
  - Such as academic value?

## **Understanding student finance support**

9. [If planning to study at university] Has your child applied to Student Finance Wales to support their tuition fees and living costs at university?
- Did you or your child lead on the application, or was it completed jointly?
10. Where did you get information about student finance?
- Prompt if needed: Student Finance Wales; UCAS, schools/colleges etc
  - What did you think about the quality of information available?
  - How could it be improved?
11. How well do you understand the financial support your child could/will get at university?
- Tell me about this support.
  - Prompt if needed: Do you understand that they can get a loan to cover tuition fees?
  - Prompt if needed: Do you understand that they can get support to cover their maintenance costs? And that a part of this would be a grant, depending on your family household income?
12. How well do you understand the repayment terms in place for repaying student loans?
- At what level of annual income do people start repaying their student loan?
  - Do you understand that monthly repayments are proportional to annual income?

## **Attitudes towards student debt**

13. What do you think are the biggest problems with student loan debt?
- Why do you say this?
  - What if anything concerns you about the debt e.g. interest rate, how long it takes to pay it off, the impact on their future income
14. Did the idea of incurring student debt affect your child's decision to go / not to go to university?
- Did it make you/them consider other options or not going to university at all?
  - Did it impact the subject they chose? E.g. choosing a subject that leads to a profession
  - Did it have any impact on where they study? e.g. study at home or closer to home; or at a university with lower living costs such as outside London

## **Affordability of HE**

15. [If planning to study at university] How will your child pay for living costs at university?
- Do you think the student maintenance support will be enough?
  - Do you think parents/family should be expected to contribute?
  - Does your child plan to use any savings to help with the costs of university?

- Does your child plan on working during term-time or during holidays?
16. Is your child / would your child be concerned about covering living costs like rent, food, travel, books etc at university?
- Are you / Would you be concerned about the impact of rising living costs upon the affordability of university life?
17. Have recent increases to the cost of living affected your child's decision to go to university in any way?
- Why do you say this?

## Discussion guide 3: Current part-time undergraduate HE students

### Introduction

1. Tell me about your current studies:
  - What subject are you currently studying?
  - At which university are you studying?
  - Are you studying in person, online or on a distance-learning basis?
  - In which year of study are you?
  - How many credits are you studying this year?
  
2. Why did you decide to study on a part-time basis?
  - Did you want to upskill, change career or progress within your career?
  - Did your employer identify the opportunity or suggest the course?
  - Did you consider full-time study at all?
  - Did you want to work around any work, family or health circumstances?
  - How much did cost and affordability influence your decision?
  - What else, if anything, are you doing alongside your studies (e.g. working, caring responsibilities)?
  
3. What do you hope to do after you complete your part-time studies?

### Experiences of part-time HE

4. How is your course delivered?
  - What teaching and tutoring arrangements are in place e.g. block days, evening or weekend lectures, flexible learning?
  - How well does this arrangement work for you?
  
5. What are the advantages of studying part-time?
  - Has it helped you to stay in work?
  - Has it helped you manage any family responsibilities?
  - Has it helped you manage any health concerns?
  - Has the student finance support been helpful? If so, in what way...
  
6. What are the challenges of part-time study?
  - How have you managed to juggle different responsibilities?
  - How challenging has the cost been to manage?
  
7. Overall, how would you rate your experience of part-time learning at your university?
  - Has the course met your expectations?
  - What's been good about it?
  - What could be improved?

8. What additional barriers, if any, do part-time students face when compared to full-time students on your course?
9. How well, or otherwise, has your university supported your needs as a part-time student?
  - What have they done well? Ask about bespoke part-time provision, flexible teaching, online learning, digital resources, welfare support
  - What could they have done better?
10. What impact, if at all, has the pandemic had upon your experiences of part-time study?
  - Has there been any change in the amount of remote learning available to you, and if so, what difference has this made to you?

### **Affordability of part-time HE**

11. Do you receive a Welsh Government loan to pay your tuition fees?
  - If so, does it cover the full cost of your course?
  - If not, is this because you study less than 25% intensity and therefore don't qualify for a tuition fee loan?
  - If not, how do you pay your tuition fees? Does your employer (help) cover the cost of fees?
12. Do you receive a Welsh Government maintenance grant and/or loan to cover your living costs at university?
  - How much does this support cover your living costs?
13. How else do you cover your living costs while studying?
  - Do you receive any other support from the government, such as any grants or benefits?
  - Do you any other sources of income, such as from paid employment, savings or support from parents, a partner or other family?
14. Do part-time students experience any difficulties covering their living costs whilst studying on a part-time basis?
  - What difficulties, if any, do part-time students tend to experience? Do they:
    - miss rent or mortgage payments?
    - go without food or use a foodbank?
    - cut back on other essentials / sacrifice something else?
  - Do rising living costs make it harder to study on a part-time basis?
15. To what extent does the Welsh Government financial support meet your needs as a part-time student?
  - Why do you say this?

16. What changes, if any, would you like to see to the Welsh Government's financial support for part-time students?

**Attitudes towards student debt**

17. What do you think are the biggest problems with student loan debt?
- Why do you say this?
  - What if anything concerns you about the debt e.g. interest rate, how long it takes to pay off, how it may impact your future income
18. Did the thought of incurring student debt affect your decision to study part-time?
- Did it make you consider other options or not going to university at all?
  - Did it influence your choice of subject? e.g. choosing one which leads to a profession
  - Did it have any impact on where you chose to study? e.g. study at or closer to home; or at a university with lower living costs such as outside London

## Discussion guide 4: Current full-time taught master's students

### Introduction

1. Tell me about your taught master's course:
  - What subject are you currently studying?
  - At which university are you studying?
2. Why did you choose to study a taught master's course?
  - Did you want/need to gain a professional qualification?
  - Did you want to upskill, change career or progress within your career?
  - Did your employer or future employer suggest it?
  - What other options, other than a taught master's course, did you consider?
3. What are you hoping to achieve after you complete your taught master's course?

### Experiences of postgraduate HE

4. Overall, how would you rate your experience of your taught master's course at your university?
  - Has the course met your expectations?
  - What's been good about it?
  - What could be improved?
5. What barriers, if any, would you say that taught master's students face compared to other undergraduate and postgraduate students?
6. How well, or otherwise, has your university supported your needs as a postgraduate student?
  - What have they done well for you? Ask about flexibility of teaching, online provision, digital resources, welfare support
  - What could they have done better?
7. What impact, if at all, has the pandemic had upon your experiences of your taught master's course?
  - Has there been any change in the amount of remote learning available to you, and if so, what difference has this made to you?

### Affordability of postgraduate HE

8. How aware were you of the financial support you might receive when you were deciding to undertake your taught master's course?
  - How much consideration did you give to the cost of studying a taught master's course prior to applying?

- Would you have enrolled on the course in the absence of the support, or with a lower financial support package?
9. How much do you pay in tuition fees for your taught master's course?
10. Do you receive a student finance loan?
- How much of a contribution does the student loan make to cover your living costs?
  - How much of a contribution does the student loan make towards your tuition fees?
11. How else do you cover your living costs whilst studying?
- Do you receive any other support from the government, such as any grants or benefits?
  - Do you any other sources of income, such as from paid employment, savings or support from parents, a partner or other family?
12. Do taught master's students experience any difficulties covering their living costs whilst studying their course?
- What difficulties, if any, do taught master's students tend to experience? Do they:
    - miss rent or mortgage payments?
    - go without food / use a foodbank?
    - cut back on other essentials / sacrifice something else?
  - Do rising living costs make it harder to study a taught master's course?
13. To what extent does the Welsh Government financial support meet your needs as a taught master's student?
- Why do you say this?
14. What changes, if any, would you like to see made to the Welsh Government financial support available for taught master's students?

### **Attitudes towards student debt**

15. What do you think are the biggest problems with student loan debt?
- Why do you say this?
  - What if anything concerns you about the debt e.g. interest rate, how long it takes to pay off, how it may impact your future income
16. Did the thought of incurring (additional) student debt affect your decision to study a master's qualification?

- Did it make you consider other options or possibly not continuing your education?
- Did it have any impact on your choice of subject? e.g. choosing one which leads to a profession
- Did it have any impact on where you chose to study? e.g. study at or closer to home; or at a university with lower living costs such as outside London

## **Discussion guide 5: Current part-time postgraduate HE students**

### **Introduction**

1. Tell me about your current studies:
  - What subject are you currently studying?
  - At which university are you studying?
  - What type of postgraduate course are you studying e.g. taught master's?
  - Are you studying in person, online or on a distance-learning basis?
  - In which year of study are you?
  - How many credits are you studying this year?
2. Why did you decide to study on a part-time basis?
  - Did you want to upskill, change career or progress within your career?
  - Did your employer identify the opportunity or suggest the course?
  - Did you consider full-time study at all?
  - Did you want to work around any work, family or health circumstances?
  - How much did cost and affordability influence your decision?
  - What else, if anything, are you doing alongside your studies (e.g. working, caring responsibilities)?
3. What do you hope to do after you complete your part-time studies?

### **Experiences of part-time postgraduate HE**

4. How is your course delivered?
  - What teaching and tutoring arrangements are in place e.g. block days, evening or weekend lectures, flexible learning?
  - How well does this arrangement work for you?
5. What are the advantages of studying a postgraduate course on a part-time basis?
  - Has it helped you to stay in work?
  - Has it helped you manage any family responsibilities?
  - Has it helped you manage any health concerns?
  - Has the student finance support been helpful? If so, in what way...
6. What are the challenges of studying a postgraduate course on a part-time basis?
  - How have you managed to juggle different responsibilities?
  - How challenging has the cost been to manage?

7. Overall, how would you rate your experience of part-time postgraduate learning at your university?
  - Has the course met your expectations?
  - What's been good about it?
  - What could be improved?
8. What additional barriers, if any, do part-time postgraduate students face when compared to full-time postgraduate students on your course?
9. How well, or otherwise, has your university supported your needs as a part-time postgraduate student?
  - What have they done well? Ask about bespoke part-time provision, flexible teaching, online learning, digital resources, welfare support
  - What could they have done better?
10. What impact, if at all, has the pandemic had upon your experiences of part-time postgraduate study?
  - Has there been any change in the amount of remote learning available to you, and if so, what difference has this made to you?

#### **Affordability of part-time postgraduate HE**

11. How aware were you of the financial support you might receive when you were making a decision to undertake your part-time postgraduate course?
  - How much consideration did you give to the cost of your course prior to applying?
  - Would you have enrolled on the course in the absence of the support, or with a lower financial support package?
12. How much do you pay in tuition fees for your course?
13. Do you receive a student finance loan?
  - How much of a contribution does the student loan make to cover your living costs?
  - How much of a contribution does the student loan make towards your tuition fees?
  - If not, is this because you study less than 25% intensity and therefore don't qualify for a tuition fee loan?
  - If not, how do you pay your tuition fees? Does your employer (help) cover the cost of fees?
14. How else do you cover your living costs while studying?
  - Do you receive any other support from the government, such as any grants or benefits?

- Do you any other sources of income, such as from paid employment, savings or support from parents, a partner or other family?
15. Do part-time postgraduate students experience any difficulties covering their living costs whilst studying on a part-time basis?
- What difficulties, if any, do part-time postgraduate students tend to experience? Do they:
    - miss rent or mortgage payments?
    - go without food or use a foodbank?
    - cut back on other essentials / sacrifice something else?
  - Do rising living costs make it harder to study on a part-time basis?
16. To what extent does the Welsh Government financial support meet your needs as a part-time postgraduate student?
- Why do you say this?
17. What changes, if any, would you like to see to the Welsh Government's financial support for part-time postgraduate students?

### **Attitudes towards student debt**

18. What do you think are the biggest problems with student loan debt?
- Why do you say this?
  - What if anything concerns you about the debt e.g. interest rate, how long it takes to pay off, how it may impact your future income
19. Did the thought of incurring student debt affect your decision to study a part-time postgraduate qualification?
- Did it make you consider other options or not going to university at all?
  - Did it influence your choice of subject? e.g. choosing one which leads to a profession
  - Did it have any impact on where you chose to study? e.g. study at or closer to home; or at a university with lower living costs such as outside London

## Discussion guide 6: HEP staff and leaders

### Introduction

1. Tell me about any involvement you have with:
  - Widening access to HE
  - Part-time provision
  - Postgraduate provision
2. Tell me about your understanding of the Diamond Reforms, and what you expected these would achieve:
  - for Welsh-domiciled learners?
  - for HEPs in Wales?

### Widening access to HE

3. What widening access support does your institution make available to Welsh-domiciled students?
  - What financial support do you make available to students?
  - What financial hardship support do you make available to students?
  - What emotional and mental health support do you make available to students?
4. How effective is the widening access support provided by your institution in helping to address the challenges experienced by Welsh-domiciled students?
  - What evidence do you have about the difference it makes?
  - What difference does the support make to particular student cohorts, such as those with caring responsibilities, care experience, students with ALN, disabled students, and Welsh speakers?
5. What impact did the Diamond Reforms, which came into place from 2018/19 onwards, have upon your institution's ability to widen access to HE?
6. What further steps could the Welsh Government and the sector undertake to widen access to HE?

### Strengthening part-time provision

7. What impact did the Diamond Reforms for part-time provision, which came into place from 2018/19 onwards, have upon your institution?
8. Tell us a little about the part-time provision available at your institution, and the take up of this amongst Welsh-domiciled students over time.
  - What changes have been made to the type of courses of programmes offered on a part-time basis?

- Across which subject areas have you seen an expansion in part-time provision, and what accounts for this?
  - What is the profile of the part-time student population? How has this changed since the Diamond Reforms?
  - What challenges has your institution faced in expanding the part-time offer?
  - How have changes in workplace expectations influenced the part-time provision available?
9. What impact has the COVID-19 pandemic had upon:
- part-time delivery
  - part-time enrolment
  - support for part-time students?
10. How well does your institution accommodate Welsh-domiciled part-time learners?
- How well does the provision meet the needs of learners?
  - What recent changes, if any, have been introduced to better accommodate part-time learners? These could include flexible schedules, online courses, specific courses, digital equipment
11. How do part-time student outcomes compare to those for full-time students at your institution?
- Ask about completion rates and graduation rates
  - What accounts for any differences in student outcomes?
12. What are the gaps in part-time provision across your institution?
- Where are the opportunities to increase part-time provision across your institution?
13. Are there any areas of duplication across the part-time offer across Wales?
- If so, in which subject areas are these?
14. How does your institution fund part-time education?
- How, if at all, has this funding model changed over time?
  - How has funding from government sources, scholarships, or tuition changes impacted part-time provision?
15. What support does your institution put in place for part-time students?
- How does this support, if at all, differ to that put in place for full-time students?
16. What are the barriers to your institution for offering more part-time study options?

## Strengthening postgraduate provision

17. What impact did the Diamond Reforms for postgraduate provision, which came into place from 2019/20 onwards, have upon your institution?
  - What impact did (do you expect) the removal of the postgraduate grant fund for 2024/25 onwards have (will have)?
  
18. Tell us a little about taught master's provision available at your institution, and the take up of this amongst Welsh-domiciled students over time.
  - What changes have been made to the type of taught master's offered?
  - Across which subject areas have you seen an expansion in provision, and what accounts for this?
  - What is the profile of the taught master's student population? How has this changed since the Diamond Reforms, if at all?
  - What challenges has your institution faced in expanding the taught master's offer?
  - How have changes in workplace expectations influenced the taught master's provision available?
  
19. What impact has the COVID-19 pandemic had upon:
  - taught master's delivery
  - taught master's enrolment amongst Welsh-domiciled students
  - support for Welsh-domiciled taught master's students?
  
20. How well does your institution support Welsh-domiciled taught master's learners?
  - What challenges do taught master's learners typically face when accessing HE?
  - How well does the provision meet the needs of learners?
  - What recent changes, if any, have been introduced to better accommodate taught master's learners?
  
21. What are the gaps in taught master's provision across your institutions?
  
22. Where are the opportunities to increase taught master's provision across your institution?
  
23. How does your institution fund taught master's education?
  - What tuition fees does your institution charge?
  - How, if at all, has this funding model changed over time?
  - How has funding from government sources, scholarships, or tuition changes impacted taught master's provision?
  
24. What are the barriers to your institution for offering more taught master's study options?

Copies of the survey tools for Year 13 learners and Part-time and/or postgraduate taught master's students are available upon request.