

**Consultation Response Form**

# Northern Ireland Postgraduate Tuition Fee Loan Consultation

**April 2021**

**Forename**

Katharine

**Surname**

Clarke

**Email Address** (The Department will issue its response to the consultation via the address provided.)

kclarke@ucu.org.uk

**Which category best describes you?**

Individual:

Current higher education student:

Prospective higher education student:

Former higher education student:

Parent:

Higher education employee:

Employer:

**Are you answering on behalf of yourself or an organisation?**

Myself

Organisation  (please specify in the box below):

University and College Union

Please indicate how strongly you agree or disagree with the following statements.

**Statement 1:**

**The Northern Ireland economy needs a labour market with a postgraduate qualified workforce.**

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

**Statement 2:**

**Postgraduate students should have access to a government backed loan which covers the full cost of their tuition fees.**

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

**Statement 3:**

**Postgraduate students from Northern Ireland studying in the UK or in the Republic of Ireland should be eligible for Postgraduate tuition fee loans.**

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

**Statement 4:**

**The government should be able to adjust the eligibility of additional support to match economic need in specific subject areas.**

- Strongly Disagree
- Disagree
- Neither Agree nor Disagree
- Agree
- Strongly Agree

**Statement 5:**

**Access to a maintenance/support loan is as important as having access to the postgraduate tuition fee loan.**

- Strongly Disagree**
- Disagree**
- Neither Agree nor Disagree**
- Agree**
- Strongly Agree**

**Statement 6:**

**It is important that the loan products available track with inflation:**

- Strongly Disagree**
- Disagree**
- Neither Agree nor Disagree**
- Agree**
- Strongly Agree**

**Question 1:**

**Which do you feel offers the best solution for funding NI postgraduate tuition fee loans (PGTFL)?**

**Option 1 Increase the maximum rate of the PGTFL and review every 3 years**

**Option 2 Increase the maximum rate of the PGTFL and automatically apply an annual increase in line with inflation**

**Unsure**

Please explain your answer:

The example provided in the consultation document concerning rising fees in England mirroring the increased level of loan finance available to students is well made. It has also been widely reported that since the introduction of the undergraduate tuition fee there has been a direct correlation with increases in Vice Chancellor and senior management pay in UK universities alongside exorbitant expense claims. Queens University Belfast is a case in point with 10 senior management posts remunerated at over £150,000. Checks and balances need to be in place to mitigate the L'Oreal culture endemic among university elites whose unshakeable belief of "We're worth it" has resulted in socio-economic inequality between those who run the institutions and those who teach and study within them.

Furthermore, it is good practice for any organisation to policy review every three years, this should especially be the case where initiatives are publicly funded. Without reviews, any failings of a system are likely to go either undetected and/or unaddressed.

**Question 2:**

**Do you feel that the current NI postgraduate tuition fee loan is sufficient?**

**YES, IT IS SUFFICIENT AT £5,500**

**NO, IT IS NOT SUFFICIENT AT £5,500**

**Unsure**

Please explain your answer:

No. The current arrangements do not cover the cost of the tuition fee charge for postgraduate study.

**Question 3:**

**Do you think that the list of eligible/approved places of study for the postgraduate tuition fee loan (PGTFL) should be extended to include approved institutions in the Republic of Ireland (RoI), as is the case for the undergraduate tuition fee loan – in accordance with Option 4?**

**Yes, PGTFL should be available for study at listed providers in RoI**

**No, PGTFL should NOT be available for study at listed providers in RoI**

**Unsure**

Please explain your answer:

The PGTFL is available to NI students who undertake courses in the UK. It is well documented that only one third of NI students who study in UK universities outside of this jurisdiction return here to work. Although difficult to precisely quantify, it is widely agreed there is considerable cross border employment movement between Northern Ireland and the Republic of Ireland. The Centre for Cross Border Studies estimated there are between 23,000 and 29,000 people who commute across the border for work or study. It rather appears the current arrangement that do not extend the right to access the PGTFL for NI students undertaking study in RoI is self-defeating. There is a greater probability of NI students who study in the South returning to work in the North at some point in their career. Students who live in border areas may not even relocate to study in the South, choice being determined by accessibility and the particulars of course provision.

In circumstances where the provision of Higher Education offered by the NI Universities is becoming ever more Belfast centric, exemplified by Ulster University's move to and huge expansion of the Belfast campus, it is incumbent upon government to ensure there is equality of access to post-graduate education for all NI citizens contemplating study at this level.

**Question 4:**

**In line with Option 5 do you think that, where economically relevant courses cost more than the level of tuition fee loan available, the Department should seek to support study in those courses via a grant to cover the difference in the cost?**

**Yes,**

**No,**

**Unsure**

Please explain your answer:

As a matter of principle, we do not favour attempts to 'pick and choose' particular subjects deemed to be priority areas for investment in loans and grants. It leads to further investment in STEM support at the expense of other subject areas. This has evidently become the case at PhD level where students in the humanities and the social sciences are already more likely to be self-funded than counterparts in STEM subjects. Society cannot function on the basis of STEM alone. We believe there should be equality of finance available across subject areas.

The consultation document presents evidence that the NI universities are already pricing the cost of economically relevant courses above the amount of financing available from the PGTFLL. Comparisons have also been made with the experience in England where universities have increased course costs in line with the availability of student funding.

The UCU believes the only cost responsible way of properly financing post-graduate study is to cap or abolish completely the imposition of tuition fees. To be in a continual cycle of increasing student finance without regulating the universities' ability to charge is a false economy exposing the public purse to the vagaries of the market and institutional greed.



**Question 5:**

**Comparing Options 6 and 7, in respect of providing some form of maintenance loan to postgraduate students, would you be in favour of a standalone maintenance loan (Option 6) or a combined contribution to costs loan (Option 7)?**

**Option 6 - a Postgraduate Maintenance Loan**

**Option 7 - a Contribution to Costs Loan**

The UCU is unconvinced by the argument within the consultation paper that HEIs are more likely to increase fees if a contribution to costs loan is introduced. As noted above, the Union believes that unless government acts to cap and regulate HEIs' ability to charge, any system aimed at increasing student financing will ultimately result in a boon to university coffers.

Of the two options being consulted upon, the UCU prefers the post-graduate maintenance loan. It stands separate from the PGTFLL and thus reduces the administrative burden upon students to make their tuition fee payment arrangements.

UCU welcomes the fact government is trying to address the current shortcomings in postgraduate funding arrangements, but we are not convinced encouraging people to accrue more debt is the best way to attract and retain the brightest into further study.

We are concerned that the fear of incurring additional debt will become an impediment for individuals wishing to continue their education after undergraduate studies, particularly so when the PG loans will be added to and charged concurrently with undergraduate loans.

If we really want to expand the number of UK postgraduates, government must consider even more radical ideas such as restoring proper grants or writing off part of a student's undergraduate debt when they complete a postgraduate course.

### Question 6:

**What do you feel are the key factors which may impede postgraduate study?**  
(Select all you feel apply)

- |   |                                     |
|---|-------------------------------------|
| <b>Level of PGTFLL not covering tuition costs</b> | <input checked="" type="checkbox"/> |
| <b>Lack of a PG maintenance loan</b>              | <input checked="" type="checkbox"/> |
| <b>Inability to afford a course in rUK/RoI</b>    | <input checked="" type="checkbox"/> |
| <b>Course availability in NI</b>                  | <input type="checkbox"/>            |
| <b>Unsure</b>                                     | <input type="checkbox"/>            |
| <b>Other (Please specify below)</b>               | <input checked="" type="checkbox"/> |

If you selected "Other" please specify in the box below:

One of the biggest barriers to postgraduate study is access to maintenance support while a student is on the course. We are concerned that this aspect of postgraduate support will become marginalised as a result of the new PG loan arrangements. For example, we suspect that a number of HEIs may seek to reduce the amount of postgraduate bursaries and scholarships on offer. In addition, there is a danger that PGTFLL increases may eat into the amount of the loan that would be available to support student maintenance. We call on the government to ensure that there is adequate public investment in higher education to minimise the potential for these types of negative developments.

There are a number of studies highlighting the importance of finance as a major barrier to progression into postgraduate studies. For example, HEFCE's Intentions After Graduation Survey 2014 found that over half of all graduates who plan to go onto postgraduate study end up not doing so because of financial issues.

There is evidence to suggest that this has become more of a problem in recent years, partly as a result of reduced employer support for PGT study and a withdrawal of support for full-time PGT students by the Research Councils.

**Question 7:**

**Do you believe it to be advantageous that the tuition fee loan is paid directly to the university and not to the student?**

**Yes**

**No**

**Unsure**

Please explain your answer:

As noted previously, the Student Loan Company making the fee payment direct to the university removes the administration burden from students. It also reduces the potential for individuals to mismanage personal finances a susceptible danger to those struggling on low, limited income.

**Question 8:**

**Do you have any additional comments on any of the policy options considered within this consultation?**

Please use this space to include any additional comments you may have.

As a matter of principle the UCU believes higher education should be free and the opportunity to undertake study should be based upon academic ability, rather than the ability to pay or willingness to accrue debt. Similarly, the Union believes maintenance for students should be financed through grants to promote the brightest students accessing higher education. The current system is inherently biased toward the affluent.

## **Next Steps**

Please send your completed response to:

FAO PGTFLL Consultation Response  
HE Policy Branch  
Department for the Economy  
Netherleigh  
Massey Avenue  
Belfast  
BT4 2JP