The market failure of postgraduate education: Financial and funding related issues

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Executive overview

Background
In collaboration with Graduate Prospects Ltd (Prospects), the National Postgraduate Committee (NPC) wished to undertake research to gather evidence on the potential impact of financial and funding related issues in the postgraduate market. The NPC stated in its outline proposal:

“The purpose of this research is to gather evidence as to where postgraduate education is a market failure, not only through funding availability, but with regards to access arrangements to accommodate disability, gender, ethnic minorities and other non traditional groups.”

Methodology
An online survey (see Appendix 1) was designed through consultation with representatives from the NPC and was accessible via a hyperlink hosted on the NPC and Prospects websites. The survey was targeted at current students (undergraduates and postgraduates) and other interested parties visiting the websites (for example, potential postgraduates).

This report explores in detail the future intentions of individuals with regards to continuing into postgraduate study and what they feel are their biggest obstacles in doing so, or their reasons for not wishing to.

Respondent demographics
A total of 1,046 completed questionnaires were received. There was a larger representation of females within the sample (61.6%) and the largest proportion of respondents was aged 21 to 24 years (36.7%). Respondents were most likely to fall within the social class category B\(^1\) (39.0%) and as might be expected were predominantly of White British ethnicity (57.1%). Those who completed the questionnaire were equally likely to be current postgraduate research (28.0%), postgraduate taught (28.9%) or undergraduate (28.3%) students.

\(^1\) See appendix 2 for a description of the social class categories
Likelihood of conducting postgraduate study
The largest proportion of respondents indicated that they would commence postgraduate study immediately after graduating (41.3%), with a further quarter indicating that they would enter postgraduate study within two years (26.1%). 14.8% of those within the C2 social class were most likely to state that they did not intend to engage in postgraduate study in the future. Perhaps surprisingly, over half those belonging to social classes E (53.8%) and D (50.0%) indicated that they would enter postgraduate study immediately after graduating.

Exploring the motivations of respondents to conduct postgraduate study revealed that the enhancement of career opportunity was seen as the biggest driving factor, selected by almost three quarters of the sample (70.4%). Other motivational factors selected by over half of respondents were professional development (59.6%) and personal development (61.2%).

Respondents were most likely to stipulate that they intended to study full time (62.9%). Two thirds of respondents from social class A had this intention (66.7%). Respondents categorised within social class E were around twice as likely to state that they were planning to study part time as other classes.

Impact of funding related issues
The majority of respondents intending to study at postgraduate level chose their institution based upon its reputation (60.9%). The second most frequently given reason for institution choice was course reputation (46.5%), followed by it offering the course required (41.2%). Factors deemed to be of a financial nature that impacted on choice of institution were analysed by social class. Those categorised as C1 were the most likely to suggest that being close to work was an influential factor (12.5%), this fell to 3.5% for those from class B.

Respondents from social class E were twice as likely (33.3%) as those in A (16.7%) to select being able to live at home as a reason for choosing postgraduate study at a particular institution. As those from other class backgrounds were predominantly of a younger age, living at home while studying may refer to their parental home, rather than their own home, which may have been the case for those categorised as social class E. Again, respondents from social class E were almost twice as likely (33.3%) as those from class B (19.7%) to state that cost considerations were influential in
their decision, suggesting that those in class E do perhaps have other commitments to consider when thinking about postgraduate study, perhaps familial or financial ties.

Investigating funding issues further found that for two thirds of the sample financial considerations had a strong or very strong influence on their decision of whether to study full time or part time (63.5%). Respondents from social class D (76.9%) were substantially more likely to report that financial concerns had a very strong influence on their choice of study mode than were those from class A (33.3%). Again, this offers credence to the suggestion that those from lower socio-economic backgrounds must consider the impact on income that studying full time would have.

**Obstacles to studying at postgraduate level**

There was little substantial difference between the social classes regarding whether fiscal items were viewed as a large obstacle in their decision to study at postgraduate level. Interestingly, respondents from both class D and A were the least likely groups to indicate that acquiring sufficient funding was viewed as problematic, thus an obstacle (41.7% each). However, C1 respondents did view this aspect of funding to be problematic (58.1%). This could be because those from social class A have enough disposable income, or financial support from family members than other respondents. Those in social class D may be more inclined to gain sources of funding from elsewhere, such as loans or overdrafts rather than trying to ‘self fund’.

Working while studying to gain income was viewed as an obstacle by around half of those from the lower classes (53.8% E and 46.2% D), but was less likely to be viewed as such by those from categories perceived as being more affluent (32.0% B and 31.2% C1). It could be that those in class E and D are more likely to try to hold down full time jobs to fund their studies.

**Plans to fund postgraduate study**

The highest proportion of respondents cited employment as a potential method of funding their postgraduate studies (49.5%). In total, just over half of respondents were hoping to finance further study via a postgraduate award or an institutional scholarship (53.6%). Breaking this down by social class identified that more than half the class E respondents intended to fund their studies via a postgraduate award, compared to around one third of the remaining classes. In addition, a career development loan was the intended source of income by 46.2% of class E
respondents and 30.8% from class D; high when considering that this was the intended source by just 4.7% of class B and 8.6% of class A respondents.

Reasons for not pursuing postgraduate study
The majority of those who stated that they did not intend to pursue postgraduate study reasoned that they were unable to afford it, or that postgraduate courses were too expensive (58.1%).

The factor that most respondents gave as having the strongest influence on their decision not to conduct postgraduate study was planned tuition fees. Almost three quarters stated that this had been a strong or very strong influence on their decision (74.3%). Other factors that had a strong or very strong influence were debt from previous study (62.9%) and lack of funding opportunities (67.5%). Analysis of the mean scores for each factor was also considered. It was found that planned tuition fees was the most influential factor for social classes A (3.0), C1 (1.5) and D (2.0), while debts accrued from previous studies held most influence for classes B (2.2), C2 (1.5) and D (2.0).
1 Results

1.1 Respondent demographics

A total of 1,046 respondents submitted a response to the online survey. The profile of the sample is shown in Table 1.1. There was found to be a larger representation of females within the sample (61.6%), and the highest represented age groups were 21 to 24 years (36.7%) and 25 to 30 years (24.4%). 12.2% of the sample was from outside the European Union.

In terms of social class the respondents were required to state their occupation, as well as the occupation of their parents or the main income earner of the household, depending on their circumstances. These occupations were then given a social class category using the Market Research Society Occupation Groupings Dictionary (see appendix 2 for a description of the categories). The largest proportion fell within category B (middle management, non-manual) (39.0%), followed by category C1 (junior management, non-manual) (33.0%).

The spread of ethnic origin is detailed in Figure 1.1. As would be expected White British respondents made up the large majority of the sample (57.1%), followed by other White background (14.6%). 4.7% of the sample was Asian or Asian British Indian and a further 4.7% was Chinese or other Ethnic background.

The survey was broken down into sections that were routed depending on the particular status of the respondent, for example currently being a postgraduate taught student, postgraduate research student, or undergraduate student. Figure 1.2 reveals an equal spread of respondents from the three student types mentioned. Those not currently studying, but still prospective postgraduates represented 14% of the sample. Those identified as current students were required to state their current institution, and a full list is included in Appendix 3.

Any open text comments provided from the respondents are included verbatim in the separate Comments Annex.
Table 1.1: Demographic profile of the sample (n = 1,046)

<table>
<thead>
<tr>
<th>Demographic</th>
<th>Category</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Under 21 yrs</td>
<td>12.0</td>
</tr>
<tr>
<td></td>
<td>21 – 24 yrs</td>
<td>36.7</td>
</tr>
<tr>
<td></td>
<td>25 – 30 yrs</td>
<td>24.4</td>
</tr>
<tr>
<td></td>
<td>31 – 34 yrs</td>
<td>8.0</td>
</tr>
<tr>
<td></td>
<td>35 – 40 yrs</td>
<td>7.6</td>
</tr>
<tr>
<td></td>
<td>41 – 44 yrs</td>
<td>3.6</td>
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<tr>
<td></td>
<td>45 – 64 yrs</td>
<td>7.6</td>
</tr>
<tr>
<td></td>
<td>65 yrs and over</td>
<td>0.2</td>
</tr>
<tr>
<td>Gender</td>
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</tr>
<tr>
<td></td>
<td>Female</td>
<td>61.6</td>
</tr>
<tr>
<td>Nationality</td>
<td>UK</td>
<td>67.5</td>
</tr>
<tr>
<td></td>
<td>Republic of Ireland</td>
<td>1.4</td>
</tr>
<tr>
<td></td>
<td>Other European Union</td>
<td>10.2</td>
</tr>
<tr>
<td></td>
<td>Commonwealth</td>
<td>8.6</td>
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<tr>
<td></td>
<td>Outside European Union</td>
<td>12.2</td>
</tr>
<tr>
<td>Registered disabled?</td>
<td>Yes</td>
<td>16.5</td>
</tr>
<tr>
<td>Social class category</td>
<td>A</td>
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</tr>
<tr>
<td></td>
<td>B</td>
<td>39.0</td>
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<tr>
<td></td>
<td>C1</td>
<td>33.0</td>
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<tr>
<td></td>
<td>C2</td>
<td>11.1</td>
</tr>
<tr>
<td></td>
<td>D</td>
<td>2.4</td>
</tr>
<tr>
<td></td>
<td>E</td>
<td>4.9</td>
</tr>
</tbody>
</table>
Figure 1.1: Ethnicity

- White - British: 57.1%
- White - Irish: 2.0%
- Other white background: 14.6%
- Mixed - White and Black Caribbean: 0.6%
- Mixed - White and Black African: 0.3%
- Mixed - White and Asian: 0.7%
- Other mixed background: 1.0%
- Asian or Asian British - Indian: 4.7%
- Asian or Asian British - Pakistani: 1.3%
- Asian or Asian British - Bangladeshi: 0.5%
- Other Asian background: 3.1%
- Black or black British - Caribbean: 1.1%
- Black or black British - African: 4.2%
- Other black background: 1.2%
- Chinese or other ethnic background: 4.7%
- Other ethnic background: 1.1%
- Not known: 0.6%
- Information refused: 1.3%

n = 1039
Figure 1.2: Student status

- Not currently studying: 13.6%
- Diploma: 1.2%
- Postgraduate research: 28.0%
- Postgraduate taught: 28.9%
- Undergraduate: 28.3%
1.2 Motivations to conduct postgraduate study

Respondents were requested to state at what point, if ever, they were intending to conduct postgraduate study. Figure 1.3 illustrates that the largest proportion of respondents indicated that they would commence postgraduate studies immediately after graduating (41.3%). Approximately one quarter of the sample were intending to study at postgraduate level in the next two years (26.1%), with almost the same amount saying they intended to conduct postgraduate study sometime in the future (24.1%). Only 8.5% of respondents had no intention of conducting postgraduate study.

When broken down by social class category (see Figure 1.4) it was shown that those belonging to the C2 social class category were the most likely group to say that they did not intend to go on to do postgraduate study in the future (14.8%). Those groups least likely to express this opinion were categories A and E. Respondents stating that they would commence postgraduate study in the next two years, or at sometime in the future were quite evenly distributed across the social class groupings. There was some difference however in the social classes of those who stated that they intended to enter postgraduate study immediately after graduating. Respondents categorised as belonging to either group E or D were most likely to indicate that this was the case for them (53.8% and 50.0% respectively). The groups least likely to believe that they would conduct postgraduate study immediately after graduation was classes C2 (37.0%) and B (35.4%).

Exploring the factors that might prompt respondents to decide to pursue postgraduate study it was discovered that the most popular was deemed to be the enhancement of career opportunity (70.4%). As can be seen in Figure 1.5, professional development was the second factor prompting respondent’s decisions (61.2%). This was followed by personal development (59.6%) and to study a specialist subject (51.1%). The factor least likely to impact upon the decision to study at postgraduate level was continuing at university, which was selected by 30.6% of respondents.

When asked to specify the mode of study they intended to take, almost two thirds (62.9%) said they would study full time. Figure 1.6 shows that 13.8% proposed to study on a part time basis, while 23.3% indicated that they were unsure. Examined by social class category, respondents from category A were the most likely to wish to
study full time (66.7%), while those within C2 were least likely with 52.2%. Respondents from category E were around twice as likely to study part time as the other social classes (30.8%). The group of respondents least likely to propose they would study part time was those from social class category A (8.3%).

The five universities at which respondents were most likely to intend to study for their postgraduate course are displayed in Table 1.2. The University of Birmingham was the most popular, selected by 7.2% of respondents.

Figure 1.7 illustrates the reasons respondents chose to study at postgraduate level at the particular institution they did. The three most popular reasons given were; the institution’s reputation (60.9%), course reputation (46.5%), and offering the course required (41.2%). The factors holding least influence over choice of institution were traditional / historical reputation (14.6%), the presence of an individual member of staff (10.6%), and being close to work (6.6%).

Figure 1.8 details the degree to which funding related issues impacted on choice of institution, broken down by social class category. Amongst the social class groupings, C1 respondents were most likely to suggest that being close to work was an influential factor in their decision making (12.5%). Groups D and E followed, with 9.1% and 8.3% respectively. The number of respondents selecting this factor fell to 3.5% for those categorised as social class B.

Respondents belonging to social classes E (33.3%), C1 (28.1%) and D (27.3%) were more likely than the remaining groups to state that being able to live at home was a reason for choosing to study at a particular institution (see Figure 1.8). Respondents in social class E were twice as likely as those in social class A (16.7%) to select this reason. However, almost a third of those from social class E were over 35 years old, with the figure dropping to 20.0% for those in class B and falling to just 9.0% for those in class D. This suggests that those in social class E may wish to live at home while studying because it is in fact their home, or they have family commitments. There was also contrast between the social class categories as to whether cost was a consideration. There was a 13.6% difference in the number of respondents from category E (33.3%) who cited this as a reason compared to those in category B (19.7%).
Figure 1.3: Likelihood of conducting postgraduate study

<table>
<thead>
<tr>
<th></th>
<th>% respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>8.5%</td>
</tr>
<tr>
<td>Yes, someday</td>
<td>24.1%</td>
</tr>
<tr>
<td>Yes, in next</td>
<td>26.1%</td>
</tr>
<tr>
<td>Yes, immediately after</td>
<td>41.3%</td>
</tr>
</tbody>
</table>

Figure 1.4: Likelihood of conducting postgraduate study by social class category

<table>
<thead>
<tr>
<th></th>
<th>A (n=38)</th>
<th>B (n=164)</th>
<th>C1 (n=109)</th>
<th>C2 (n=54)</th>
<th>D (n=14)</th>
<th>E (n=13)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>5.3%</td>
<td>6.7%</td>
<td>11.0%</td>
<td>14.8%</td>
<td>11.0%</td>
<td>7.1%</td>
</tr>
<tr>
<td>Yes, someday</td>
<td>22.0%</td>
<td>22.0%</td>
<td>28.7%</td>
<td>25.9%</td>
<td>22.2%</td>
<td>21.4%</td>
</tr>
<tr>
<td>Yes, in next</td>
<td>28.9%</td>
<td>29.3%</td>
<td>30.8%</td>
<td>25.9%</td>
<td>28.7%</td>
<td>21.4%</td>
</tr>
<tr>
<td>Yes, immediately after</td>
<td>41.3%</td>
<td>50.0%</td>
<td>53.8%</td>
<td>45.0%</td>
<td>45.0%</td>
<td>53.8%</td>
</tr>
</tbody>
</table>

Note: Caution must be exercised when dealing with small numbers.
Figure 1.5: Factors prompting decision to conduct postgraduate study

- Professional development: 59.6%
- Personal development: 61.2%
- Study a specialist subject: 51.1%
- Continue at University: 30.6%
- Enhance career opportunity: 70.4%
- Other: 4.0%

Figure 1.6: Mode by which intend to study at postgraduate level

- Total: 62.9%
- E: 53.8%
- D: 61.5%
- C2: 52.2%
- C1: 64.9%
- B: 64.9%
- A: 66.7%

Unsure, Part time, Full time
Table 1.2: Top 5 Institutions intending to study at for postgraduate course (n=1,046)

<table>
<thead>
<tr>
<th>Institution</th>
<th>Frequency</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Birmingham</td>
<td>75</td>
<td>7.2</td>
</tr>
<tr>
<td>Open University</td>
<td>12</td>
<td>1.1</td>
</tr>
<tr>
<td>University of Leeds</td>
<td>11</td>
<td>1.1</td>
</tr>
<tr>
<td>University of Sheffield</td>
<td>10</td>
<td>1.0</td>
</tr>
<tr>
<td>University of Nottingham</td>
<td>9</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Figure 1.7: Reasons for choosing the institution at which to study at postgraduate level

![Bar chart showing reasons for choosing the institution at postgraduate level](chart)
Figure 1.8: Funding related reasons for choosing institution by social class category

Note: Caution must be exercised when dealing with small numbers
1.3 Funding related issues

This section explores the level of impact and influence funding and financial related issues have had upon decisions to study at postgraduate level.

Figure 1.9 shows that the greater proportion of respondents (40.9%) felt that financial considerations had a very strong influence on their decision of whether to study full or part time. Approximately one fifth (22.6%) said that financial considerations had a strong influence while a slightly smaller number stated that it had some influence on their decision (20.6%).

Respondents from social class category D were substantially more likely (76.9%) than those from social class A (33.3%) to say that financial concerns had a very strong impact on the choice of whether to study full time or part time (see Figure 1.10). One quarter of respondents from social class A (25.0%) said that this had a strong influence on their choice, as did those from category B (24.0%). Perhaps surprisingly, those from social class E were twice as likely (15.4%) as those from D (7.7%) and B (7.3%) to say that financial considerations had no impact on their choice of study mode.

Respondents were probed regarding what they felt would be the biggest obstacles to overcome in their decision to pursue postgraduate study. Results have been analysed by social class where the responses could be perceived as being of a fiscal nature (refer to Figure 1.11).

The population as a whole regarded the issue of acquiring sufficient funding as more problematic than uncertain employment prospects. Those from social class C1 were most likely to view this aspect of funding as an obstacle (58.1%). Those from social classes D and A (41.7%), however, were least likely to view this as an obstacle. Working while studying to get income was perceived as being a larger obstacle by those from the lower classes (53.8% E and 46.2% D) than those from categories perceived as being more affluent (32.0% B and 31.2% C1).

The funding method most likely to be utilised by respondents was employment (49.5%). Figure 1.12 shows that slightly fewer respondents said they intended to use savings to fund their postgraduate study (42.6%), while 32.9% were expecting
contributions from their parents. In total, just over half of respondents were hoping to receive either a postgraduate award or an institutional scholarship (53.6%).

Figure 1.13 contains the most frequently cited methods of funding postgraduate studies analysed by social class. Over half of those within social class E were hoping to fund their studies via a postgraduate award (53.8%). Across the remaining social classes the figure dropped to around one third (34.3% A, 30.7% B, 34.0% C1, 32.6% C2, 30.8% D). A parental contribution was the funding method most likely to be employed by those from social class A (54.7%), while only 7.7% of those in D, and 23.1% in E, were expecting their parents to contribute.

The social class most likely to fund their postgraduate studies through savings was E (46.2%), which was followed closely by B (45.3%) and C1 (44.7%). The majority of respondents from C2 were hoping to pay for their course through employment (56.5%), as were those from class B (54.7%) and class D (53.8%). A substantial difference between the social classes can be seen for those hoping to pay for their postgraduate studies via a career development loan. 46.2% of those from class E indicated that this was how they were planning to pay for their course, with 30.8% of those in D planning to utilise the same method. This figure falls sharply for those in the higher classes, with just 4.7% from class B and a further 8.6% from A.
Figure 1.9: Degree to which financial considerations have impacted on decision to study full time or part time

![Bar chart showing the percentage of respondents influenced by financial considerations at different levels: No influence (10.2%), Little influence (5.8%), Some influence (20.6%), Strong influence (22.6%), Very strong influence (40.9%).]

Figure 1.10: Level of influence of financial considerations by social class

![Bar chart showing the percentage of respondents influenced by financial considerations by social class: E (n=13), D (n=13), C2 (n=46), C1 (n=96), B (n=150), A (n=36).]

Note: Caution must be exercised when dealing with small numbers.
Figure 1.11: Biggest obstacles to overcome in decision to pursue postgraduate study

- **Uncertain employment prospects**: 15.4% (E), 16.7% (D), 11.1% (C2), 15.1% (C1), 16.7% (B), 15.7% (A)
- **Acquiring sufficient funding**: 53.8% (E), 55.6% (D), 41.7% (C2), 51.0% (C1), 51.0% (B), 58.1% (A)
- **Length of course**: 0.0% (E), 0.0% (D), 6.5% (C2), 0.0% (C1), 0.0% (B), 5.6% (A)
- **Working while studying to get income**: 46.2% (E), 36.1% (D), 32.0% (C2), 31.2% (C1), 32.0% (B), 35.6% (A)

Note: Caution must be exercised when dealing with small numbers.
Figure 1.12: Methods by which postgraduate course will be funded

- Postgraduate award: 32.4%
- GTA research assistantship: 4.8%
- Parental contribution: 32.9%
- Overdraft: 27.0%
- Savings: 42.6%
- Partner/spouse: 6.9%
- Employment: 49.5%
- Institutional scholarship: 21.2%
- Company scholarship: 9.7%
- Career development loan: 12.8%
- Access fund: 5.9%
- Hardship loan: 8.4%
- Social security benefits: 1.3%
- Other loan: 12.8%
- Other: 4.3%

n = 392
Figure 1.13: Methods of funding by social class

Note: Caution must be exercised when dealing with small numbers
1.4 Reasons for not pursuing postgraduate study

Respondents who stated that they did not wish to pursue postgraduate study were asked to explain their reasons for this decision. The majority stated that they were unable to afford it / postgraduate study was too expensive (58.1%) (see Table 1.3).

Respondents were asked to what extent various factors had influenced their decision not to conduct postgraduate study. Each factor was rated on a 5 point scale, where 5 was no influence and 1 was very strong influence. Graphical representations of the influence attributed to each factor can be found in Figures 1.14 to 1.18.

Planned tuition fees were found to have the highest level of influence (74.3% rated it as strong or very strong influence), followed by lack of funding opportunities (67.5%) and debt from previous study (62.9%). The factor that had least impact on the decision not to study at postgraduate level was lack of appropriate institution close to home, which was rated as having little or no influence by 78.8% of respondents.

Table 1.4 contains the mean score each factor achieved, broken down by social class category. Factors could achieve a maximum mean score of 1 if they had a very strong influence, or a score as low as 5 if it was perceived by respondents as having no influence at all. Planned tuition fees achieved a mean score of 2.1 denoting that it had a strong influence on respondents’ choice not to pursue postgraduate study. Examination revealed that this factor was the most influential factor for 3 of the 5 social class groups, A (3.0), C1 (1.5) and D (2.0).

Debts accrued from previous studies received the lowest mean score for the following social classes; B (2.2), C2 (1.5) and D (2.0) indicating that for these people this was the most influential factor. Overall, lack of appropriate institution close to home was rated as the least influential factor across all social class groups.
Table 1.3: Reasons not to pursue postgraduate study (n=31)

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Frequency</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can't afford it / too expensive</td>
<td>18</td>
<td>58.1</td>
</tr>
<tr>
<td>Want to get a job</td>
<td>5</td>
<td>16.1</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
<td>25.8</td>
</tr>
</tbody>
</table>

Figure 1.14: Extent of influence planned tuition fees had on decision not to conduct postgraduate study
Figure 1.15: Extent of influence lack of funding options had on decision not to conduct postgraduate study

<table>
<thead>
<tr>
<th>Influence Level</th>
<th>% Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very strong</td>
<td>40.5%</td>
</tr>
<tr>
<td>Strong</td>
<td>27.0%</td>
</tr>
<tr>
<td>Some</td>
<td>10.8%</td>
</tr>
<tr>
<td>Little</td>
<td>8.1%</td>
</tr>
<tr>
<td>No influence</td>
<td>13.5%</td>
</tr>
</tbody>
</table>

Figure 1.16: Extent of influence debts accrued from previous studies had on decision not to conduct postgraduate study

<table>
<thead>
<tr>
<th>Influence Level</th>
<th>% Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very strong</td>
<td>40.0%</td>
</tr>
<tr>
<td>Strong</td>
<td>22.9%</td>
</tr>
<tr>
<td>Some</td>
<td>17.1%</td>
</tr>
<tr>
<td>Little</td>
<td>14.3%</td>
</tr>
<tr>
<td>No influence</td>
<td>5.7%</td>
</tr>
</tbody>
</table>
Figure 1.17: Extent of influence lack of appropriate institution close to home had on decision not to conduct postgraduate study

![Bar Chart for Figure 1.17](image)

Figure 1.18: Extent of influence lack of appropriate course close to home had on decision not to conduct postgraduate study

![Bar Chart for Figure 1.18](image)
Table 1.4: Mean scores of factors that influenced decision not to conduct postgraduate study

<table>
<thead>
<tr>
<th>Social Class</th>
<th>Planned tuition fees</th>
<th>Lack of funding options</th>
<th>Debts accrued from previous studies</th>
<th>Lack of appropriate institution close to home</th>
<th>Lack of appropriate course close to home</th>
</tr>
</thead>
<tbody>
<tr>
<td>A (n=2)</td>
<td>3.0</td>
<td>3.5</td>
<td>3.5</td>
<td>4.5</td>
<td>4.5</td>
</tr>
<tr>
<td>B (n=11)</td>
<td>2.7</td>
<td>2.6</td>
<td>2.2</td>
<td>4.4</td>
<td>4.3</td>
</tr>
<tr>
<td>C1 (n=12)</td>
<td>1.5</td>
<td>1.6</td>
<td>2.1</td>
<td>4.7</td>
<td>4.7</td>
</tr>
<tr>
<td>C2 (n=8)</td>
<td>1.6</td>
<td>2.0</td>
<td>1.5</td>
<td>3.7</td>
<td>3.3</td>
</tr>
<tr>
<td>D (n=1)</td>
<td>2.0</td>
<td>3.0</td>
<td>2.0</td>
<td>5.0</td>
<td>5.0</td>
</tr>
<tr>
<td>Total mean</td>
<td>2.1</td>
<td>2.3</td>
<td>2.2</td>
<td>4.3</td>
<td>4.2</td>
</tr>
</tbody>
</table>

Note: Maximum score of 5, which denotes no influence. Rising to 1, which indicates very strong influence. Caution must be exercised when dealing with small numbers.
1.5 Conclusions

In conclusion, the largest majority of those that completed the survey stated their intentions to conduct postgraduate study, either immediately or within the next two years. Exploring these intentions in greater detail, with a particular focus on funding related issues, it was found that decisions varied depending on social class category. The key variations are listed below:

- Those classed as category D and E were almost twice as likely to intend to study part time, compared to those in category A
- Those within category E were twice as likely as those in category A to select being able to live at home as a reason for choosing a particular institution at which to study at postgraduate level
- Category E respondents were again almost twice as likely as those from category B to state that cost considerations were influential in their decision about where to study
- Respondents from social class category D were substantially more likely than those within category A to report that financial considerations had a very strong influence on their choice of study mode
- Working while studying to gain income was viewed as an obstacle by around half of those within categories D and E, substantially higher than the remaining social class categories
2 Background and methodology

2.1 Background

The NPC is a charity to advance postgraduate education in the UK. The committee is made up of postgraduate representatives from educational institutions with postgraduate students, and their aim is to promote the interests of postgraduates studying in the UK. In collaboration with Graduate Prospects Ltd, the NPC wished to undertake research to gather evidence on the potential impact of financial and funding related issues in the postgraduate market.

The NPC stated in its outline proposal:

“The purpose of this research is to gather evidence as to where postgraduate education is a market failure not only through funding availability but with regards to access arrangements to accommodate disability, gender, ethnic minorities and other non traditional groups.”

The research aimed to address the following objectives:

- Explore the view of undergraduate students when considering continuation to postgraduate education
- Explore the view of part time postgraduates and their reasoning for choosing part time postgraduate study
- Explore the opinion of international postgraduates choosing the UK in preference to competing countries
- Determine the views of current postgraduates as to why they have pursued postgraduate education and their views on the financial implications
- Explore the views of women, students with disabilities, and non traditional groups

2.2 Methodology

An online survey designed in conjunction with representatives from the NPC was hosted and publicised on the NPC and Prospects websites. Made up of a mix of open and closed questions the questionnaire targeted current postgraduates (full
time and part time), prospective postgraduates, and international postgraduates studying in the UK. A copy of the questionnaire is included in appendix 1.

To maximise the response rate the survey hyperlink and supporting text were displayed clearly on the front page of both websites and prize draw incentives were offered for successful submissions.

2.3 Caveat

The following caveat must be borne in mind whilst engaging with the results:

- Particular respondents may have had more motivation to take part than others. For instance, those holding strong opinions and beliefs on the subject matter may be more inclined to participate
Appendix 1: Questionnaire

National survey of current and potential postgraduates - financial and funding related issues

This survey by the National Postgraduate Committee (NPC) and sponsored by Graduate Prospects Ltd is to seek information and opinion on postgraduate funding from current and prospective postgraduate students in the UK. Results will be published on NPC’s website and used as evidence for government lobbying and providing information to press, higher education institutions and other interested sources.

You are requested to only complete this questionnaire if you are one of the following: an undergraduate student who has considered or is considering postgraduate study in the UK; a graduate who has considered or is considering postgraduate study in the UK; or a current postgraduate student in the UK. The NPC is very grateful for your input to this survey, which will help us to campaign better for you as a postgraduate.

The questionnaire should take no longer than 10 minutes to complete, and in return you will be placed into a prize draw with the chance of winning one of 20 £10 Amazon vouchers. Your responses will remain confidential and are managed independently by QUAD research. We would be grateful if you could submit your response no later than April 15th 2006.

Personal Details

Q1  Age
- Under 21 yrs
- 21 - 24 yrs
- 25 - 30 yrs
- 31 - 34 yrs
- 35 - 40 yrs
- 41 - 44 yrs
- 45 - 64 yrs
- 65 yrs and over

Q2  Gender
- Male
- Female
- Other

Q3  Nationality (choose the one most applicable)
- UK
- Republic of Ireland
- Other European Union
- Commonwealth
- Outside European Union

Q4  Ethnicity
- 11 White - British
- 12 White - Irish
- 19 Other white background
- 41 Mixed - White and Black Caribbean
- 42 Mixed - White and Black African
- 43 Mixed - White and Asian
- 49 Other mixed background
- 31 Asian or Asian British - Indian
- 32 Asian or Asian British - Pakistani
- 33 Asian or Asian British - Bangladeshi
- 39 Other Asian background
- 21 Black or Black British - Caribbean
- 22 Black or Black British - African
- 29 Other Black background
- 34 Chinese or other ethnic background
- 80 Other ethnic background
- 90 Not known
- 98 Information refused
- Other (please specify below)

Q5  Parent / Guardian’s occupation, or if a mature student, occupation of main income earner in the household
Q6  Do you have a condition that affects your study?
☐ Yes
☐ No
☐ Unsure

Q7  Are you registered disabled?
☐ Go to Q8
☐ Go to Q9
☐ Yes
☐ Unsure
☐ No

Q8  Please specify the disability or disabilities.
☐ 00 No disability
☐ 01 Dyslexia
☐ 02 Blind / partially sighted
☐ 03 Deaf / hearing impaired
☐ 04 Wheelchair user / mobility impaired
☐ 05 Personal care support
☐ 06 Mental health difficulties
☐ 07 Unseen disability
☐ 08 Two or more of the above disabilities
☐ Other disability (please specify below)

Q9  Student status
☐ Go to Q11
☐ Go to Q11
☐ Undergraduate
☐ Go to Q11
☐ Postgraduate taught
☐ Go to Q11
☐ Postgraduate research
☐ Go to Q10
☐ Diploma
☐ Not currently studying

Q10  Are you currently...?
☐ Go to Q17
☐ Go to Q17
☐ Employed full time
☐ Go to Q17
☐ Employed part time
☐ Go to Q17
☐ Unemployed
☐ Go to Q17
☐ Year out

Q11  Mode of study
☐ Go to Q13
☐ Full time
☐ Go to Q12
☐ Part time

Q12  What is your current year of study?

Q13  Current year of study
☐ Year 1
☐ Year 2
☐ Year 3
☐ Year 4+

Q14  Name of current institution
☐ University of Aberdeen
☐ University of Abertay
☐ University of Wales, Aberystwyth
☐ Institute of Advanced Legal Studies
☐ School of Advanced Study
☐ American InterContinental University
☐ Anglia Ruskin University
☐ Aston University
☐ University of Wales, Bangor
☐ Bath Spa University
☐ University of Bath
☐ Bell College
☐ University of London, Birkbeck
☐ Birmingham School of Acting
☐ University of Birmingham
☐ Bishop Grosseteste College
☐ University of Bolton
☐ Bournemouth University
☐ Arts Institute of Bournemouth
☐ University of Bradford
☐ London Business School
☐ London Metropolitan University
☐ London School of Economics and Political Science
☐ London School of Hygiene and Tropical Medicine
☐ London South Bank University
☐ University College London
☐ University of London
☐ Loughborough University
☐ University of Luton
☐ Manchester Business School
☐ Manchester Metropolitan University
☐ The College of St Mark & St John Marjon
☐ Middlesex University
☐ Napier University
☐ University of Newcastle upon Tyne
☐ Newman College
☐ University of Wales Newport
☐ North East Wales Institute of Higher Education
☐ University of Northampton
☐ Northern School of Contemporary Dance
University of Brighton
University of Bristol
University of the West of England
British College of Osteopathic Medicine
British School of Osteopathy
Brunel University
University of Buckingham
Buckinghamshire Chilterns University College
University of Cambridge
Institute of Cancer Research
Canterbury Christ Church University
Cardiff University
University of Wales Institute of Cardiff
University of Central England
University of Central Lancashire
Central School of Speech and Drama
University of Chester
University of Chichester
City University
Institute of Classical Studies
Institute of Commonwealth Studies
Conservatoire for Dance and Drama
Courtauld Institute of Art
Coventry University
Cranfield University
Cumbria Institute of the Arts
Dartington College of Arts
De Montfort University
University of Derby
University of Dundee
University of East Anglia
University of East London
Edge Hill College of Higher Education
Edinburgh College of Art
University of Edinburgh
Institute of Education
Institute of English studies
University of Essex
European School of Osteopathy
University of Exeter
Institute of Germanic Studies
University of Glamorgan
Glasgow Caledonian University
Glasgow School of Art
University of Glasgow
University of Gloucestershire
Goldsmiths College
University of Greenwich
Harper Adams University College
Henley Management College
Heriot-Watt University
University of Hertfordshire
Heythrop College
Institute of Historical Research
University of Huddersfield
University of Hull
Imperial College London
Institute of System Level Integration
University of Northumbria at Newcastle
Nottingham Trent University
University of Nottingham
Open University
School of Oriental and African Studies
Oxford Brookes University
University of Oxford
University of Paisley
School of Pharmacy
University of Plymouth
University of Portsmouth
Queen Margaret University College
University of London Queen Mary
Queen's University of Belfast
Ravensbourne College of Design and Communication
University of Reading
The American International University in London Richmond
Robert Gordon University
Institute of Romance Studies
Rose Bruford College
Royal Academy of Music
Royal Agricultural College
Royal College of Art
Royal College of Music
Royal College of Nursing (RCN) Institute
University of London Royal Holloway
Royal Northern College of Music
Royal Scottish Academy of Music and Drama
Royal Veterinary College
Royal Welsh College of Music and Drama
University of Salford
University of Hull, Scarborough Campus
Scottish Agricultural College
Sheffield Hallam University
University of Sheffield
Southampton Solent University
University of Southampton
University of St Andrews
University of London St George's
St Martin's College
St Mary's College
St Mary's University College
Staffordshire University
University of Stirling
Stranmillis university College
University of Strathclyde
University of Sunderland
The Surrey Institute of Art & Design, University College
University of Surrey
University of Sussex
Swansea Institute of Higher Education
University of Wales, Swansea
University of Teesside
Thames Valley University
Institute for the Study of the Americas
Trinity College Carmarthen
UHI Millennium Institute
Postgraduate education - prospective students

Q17 Do you wish to conduct postgraduate study?

- Go to Q18 Yes, immediately after graduating
- Go to Q18 Yes, in the next two years
- Go to Q18 Yes, sometime in the future
- Go to Q25 No

Q18 What factors have prompted your decision to pursue postgraduate study? (tick all that apply)

- Enhance career opportunity
- Continue at University
- Study a specialist subject
- Professional development
- Other (please specify below)

Q19 By which mode are you proposing to study at postgraduate level?

- Full time
- Part time
- Unsure

Q20 At which institution do you hope to study at postgraduate level?

- University of Aberdeen
- London Business School
- University of Abertay
- London Metropolitan University
- University of Wales, Aberystwyth
- London School of Economics and Political Science
- University of Wales
- University of Manchester
- University of Manchester
- University of Manchester
<table>
<thead>
<tr>
<th>University Name</th>
<th>City</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institute of Advanced Legal Studies</td>
<td></td>
<td>London</td>
</tr>
<tr>
<td>School of Advanced Study</td>
<td></td>
<td>London</td>
</tr>
<tr>
<td>American InterContinental University</td>
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<td>London</td>
</tr>
<tr>
<td>Anglia Ruskin University</td>
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<td>Cambridge</td>
</tr>
<tr>
<td>Aston University</td>
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<td>Birmingham</td>
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<td>University of Wales, Bangor</td>
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<tr>
<td>Bath Spa University</td>
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<td>Bath</td>
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<td>University of Bath</td>
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<td>Bath</td>
</tr>
<tr>
<td>Bell College</td>
<td></td>
<td>London</td>
</tr>
<tr>
<td>University of London, Birkbeck</td>
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<td>London</td>
</tr>
<tr>
<td>Birmingham School of Acting</td>
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<td>Birmingham</td>
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<tr>
<td>University of Birmingham</td>
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<td>Birmingham</td>
</tr>
<tr>
<td>Bishop Grosseteste College</td>
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<td>Lincoln</td>
</tr>
<tr>
<td>University of Bolton</td>
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<tr>
<td>Bournemouth University</td>
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<tr>
<td>Arts Institute of Bournemouth</td>
<td></td>
<td>Bournemouth</td>
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<tr>
<td>University of Bradford</td>
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<td>Bradford</td>
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<tr>
<td>University of Brighton</td>
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<td>Brighton</td>
</tr>
<tr>
<td>University of Bristol</td>
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<td>Bristol</td>
</tr>
<tr>
<td>University of the West of England</td>
<td></td>
<td>Cardiff</td>
</tr>
<tr>
<td>British College of Osteopathic Medicine</td>
<td></td>
<td>London</td>
</tr>
<tr>
<td>British School of Osteopathy</td>
<td></td>
<td>London</td>
</tr>
<tr>
<td>Brunel University</td>
<td></td>
<td>London</td>
</tr>
<tr>
<td>University of Buckingham</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Q21 Why have you chosen this particular institution? (tick all that apply)

- Institution's reputation
- Course reputation
- Internationally renowned
- Cost considerations
- Traditional / historical reputation
- Employment opportunities
- Individual member of staff
- Can still live at home
- Offered the course required
- Close to work
- Other (please specify below)

Q22 How far have financial considerations and concern about debt influenced your decision about whether to study full time or part time?

- Very strong influence
- Strong influence
- Some influence
- Little influence
- No influence

Q23 What do you feel will be the biggest obstacles to overcome in your decision to pursue postgraduate study? (Tick all that apply)

- Working while studying to get income
- Intensity of study being too heavy
- Difficulty with language
- Length of course
- Uncertain employment prospects
- More attracted by current employment prospects
- Acquiring sufficient funding
- Other (please specify below)
Q24 How do you hope to fund your postgraduate studies? (tick all that apply)

- Postgraduate award
- GTA Research assistantship
- Parental contribution
- Overdraft
- Savings
- Partner / spouse
- Employment
- Institutional scholarship (tax free grant)
- Company scholarship
- Career development loan
- Access fund
- Hardship loan
- Social security benefits
- Other loan
- Other (please specify below)

Q25 Why do you not wish to pursue postgraduate study?

Q26 Please indicate to what extent the following have influenced your decision not to conduct postgraduate study?

<table>
<thead>
<tr>
<th></th>
<th>Very strong influence</th>
<th>Strong influence</th>
<th>Some influence</th>
<th>Little influence</th>
<th>No influence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planned tuition fees</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Lack of funding options</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Debts accrued from previous studies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of appropriate institution close to home</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of appropriate course close to home</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Postgraduate study - reasoning

Q27 What were you doing immediately before you started the course you are currently studying?

- Undergraduate student at the same institution
- Undergraduate student elsewhere in the EU
- Undergraduate student elsewhere in the world
- Postgraduate student at the same institution
- Postgraduate student elsewhere in the EU
- Employed full time
- Employed part time
- Other (please specify below)

Q28 In which region of the UK did you reside immediately prior to studying for your postgraduate?

- Scotland
- Wales
- Northern Ireland
- North East
- North West
- Yorkshire and Humberside
- East Midlands
- West Midlands
- East Anglia
- South East
- South West

Q29 What factors prompted your decision to pursue postgraduate study? (tick all that apply)

- Enhance career opportunity
- Professional development
- Continue at University
- Obtained financial backing / sponsorship
- Study a specialist subject
- To change career
- Personal development
- Other (please specify below)

Q30 What obstacles did you have to overcome in your decision to pursue postgraduate study? (tick all that apply)

- Working while studying to get income
- Uncertain employment prospects
- Intensity of study being too heavy
- More attracted by current employment prospects
- Difficulty with language
- Acquiring sufficient funding
- Length of course
- Other (please specify below)
Postgraduate study - employment

Q31 Do you currently undertake paid work?
☐ Go to Q32 Yes ☐ Go to N8 No

Q32 Approximately how many hours a week do you work?
______________________________________________________________________________________________

Q33 What is your approximate monthly salary / wage? (please state in £'s)
______________________________________________________________________________________________

Q34 What are your main motivations to work? (tick all that apply)
☐ Essential income ☐ Study costs
☐ To control debts ☐ Career development
☐ Transferable skills ☐ Save for the future
☐ Living costs ☐ To have a social life
☐ Disposable income ☐ Other (please specify below)
☐ To clear debts _______________________________________________________

Postgraduate study - finances

Q35 How much are the tuition fees for your course? (Please specify in £’s per year)
______________________________________________________________________________________________

Q36 Have you tried to get access / hardship funds?
☐ Yes ☐ No

Q37 Do you pay for your own tuition fees?
☐ Go to Q39 Yes ☐ Go to Q38 No

Q38 If not, who pays this on your behalf? (i.e. institutional scholarship, research award)
______________________________________________________________________________________________

Q39 Are you supported at all financially by a spouse / partner?
☐ Yes ☐ No

Q40 Please state your AVERAGE annual sources of income (Please state in £’s per year)
Postgraduate award (i.e. research council) (£) __________________________
Company scholarship (£) __________________________
Institutional scholarship (£) __________________________
Employment (£) __________________________
Parental contribution (£) __________________________
Parental loan (£) __________________________
Social security benefits (£) __________________________
Career development loan (£) __________________________
GTA / Research assistantship (£) __________________________
Access funds (£) __________________________
Savings (£) __________________________
Overdraft (£) __________________________
Bank loan (£) __________________________
Hardship loan (£) __________________________
Other credit facility (£) __________________________
Other (please specify) (£) __________________________
Q41 What level of debt did / do you have? (Include any outstanding debts to the student loan company)
Prior to commencing current course (£) ______________________
Currently have (£) ______________________
Estimated debt on completion of course (£) ______________________

Q42 How far have financial considerations / constraints influenced the following?

<table>
<thead>
<tr>
<th></th>
<th>Very strong influence</th>
<th>Strong influence</th>
<th>Some influence</th>
<th>Little influence</th>
<th>No influence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where you study</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mode of study</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Choice of institution</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Postgraduate study - perceptions

Q43 Before starting your current course, did you expect to earn more by doing a postgraduate qualification?

- Yes
- No
- Don't know

Q44 Do you still expect to earn more on completion of your postgraduate qualification?

- Yes
- No
- Don't know

Q45 Do you feel that the money you have invested in your current study is / will be a good investment in your future?

- Yes
- No
- Don't know

Q46 Have your plans prior to studying at postgraduate level changed at all since you started?

- Yes
- No

Q47 In what way have your plans changed and what has impacted on this?

______________________________________________________________________________________________

Postgraduate international student views

Q48 Did you study for an undergraduate degree in the UK?

- Yes
- No

Q49 Why did you choose to study at your current institution? (tick all that apply)

- Institution's reputation
- Close to work
- Course reputation
- Employment opportunities
- Internationally renowned
- Individual member of staff
- Offered the course required
- Visa issues allowing them to study in UK
- Cost considerations
- Opportunity to study/research in a shorter time period
- Geographical location
- Opportunity to be in a native English speaking country
- Traditional / historical reputation
- Other (please specify below)

Q50 Which other countries did you consider studying in for a postgraduate qualification?

- Albania
- India
- Algeria
- Indonesia
- Andorra
- Ireland
- Angola
- Italy
- Argentina
- Japan
Q51 To what extent have your prior expectations of studying at postgraduate level in the UK been met?
- Very well met
- Somewhat met
- Well met
- Not at all met

Q52 Are you considering staying in the UK after graduation?
- Yes
- No
- Unsure

Thank you very much for taking part in the survey

If you wish to be entered into the prize draw, please provide your contact details in the boxes below.

Name
Telephone Number
E-mail Address

Q53 Please indicate whether you wish to participate in a potential focus group session to further expand on the issues discussed throughout this questionnaire:
- Yes
- No
Appendix 2: Social class category descriptions


Group A
- Professional people, senior managers in business or commerce, or top level civil servants
- Retired people, previously grade A, and their widows

Group B
- Middle management executives in large organisations
- Principle officers in local government and civil service
- Top management or owners of small business concerns, educational and service establishments
- Retired people, previously grade B, and their widows

Group C1
- Junior management, owners of small establishments, and all others in non-manual positions
- Retired people, previously grade C1, and their widows

Group C2
- All skilled manual workers, and those manual workers with responsibility for other people
- Retired people, previously grade C2, with pensions from their job

Group D
- All semi skilled and unskilled manual workers, apprentices and trainees to skilled workers
- Retired people, previously grade D, with pensions from their job

Group E
- All those entirely dependent on the state long term, through sickness, unemployment, old age, or other reasons. Those unemployed for a period exceeding six months
- Casual workers and those without a regular income
## Appendix 3: Institutions

### Respondent institutions (n = 885)

<table>
<thead>
<tr>
<th>Institution</th>
<th>Frequency</th>
<th>Proportion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anglia Ruskin University</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>Arts Institute of Bournemouth</td>
<td>1</td>
<td>0.1</td>
</tr>
<tr>
<td>Aston University</td>
<td>1</td>
<td>0.1</td>
</tr>
<tr>
<td>Aylesbury College</td>
<td>1</td>
<td>0.1</td>
</tr>
<tr>
<td>Bath Spa University</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>Bell College</td>
<td>2</td>
<td>0.2</td>
</tr>
<tr>
<td>Birkbeck College</td>
<td>1</td>
<td>0.1</td>
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