



Department  
for Business  
Innovation & Skills

**HIGHER EDUCATION**

**Consultation on Support for  
Postgraduate Study**

**RESPONSE FORM  
MARCH 2015**

## Consultation on Support for Postgraduate Study

The Department may, in accordance with the Code of Practice on Access to Government Information, make available, on public request, individual responses.

The closing date for this consultation is **29/05/2015**.

Your name: *Daniel Rowson*

Your organisation (if applicable): *Society of Biology*

Address: *Society of Biology, Charles Darwin House, 12 Roger Street, London WC1N 2JU*

Please return completed forms to:

[pqi.consultation@bis.gsi.gov.uk](mailto:pqi.consultation@bis.gsi.gov.uk)

Or

Postgraduate Consultation  
Abbey 1, 5<sup>th</sup> Floor  
1 Victoria Street  
London  
SW1H 0ET

Please tick a box from the list of options below that best describes your role or organisation:

Role or Organisation			
<input type="checkbox"/>	Business representative organisation	<input type="checkbox"/>	
<input type="checkbox"/>	Charity or Social Enterprise	<input type="checkbox"/>	Research Council
<input type="checkbox"/>	HE Policy Organisation	<input type="checkbox"/>	Small Business (10 to 49 people)
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<input type="checkbox"/>	Large Business (Over 250 staff)	<input type="checkbox"/>	Student Representative Body
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	Micro Business (up to 9 staff)	<p>Please Describe:</p> <p><i>This response is from the Society of Biology. The Society of Biology is a single unified voice for biology: advising Government and influencing policy; advancing education and professional development; supporting our members, and engaging and encouraging public interest in the life sciences. The Society represents a diverse membership of individuals, learned societies and other organisations.</i></p> <p><i>We currently represent over 15,500 Individual members including practising scientists, students at all levels, professionals in academia, industry and education, and non-professionals with an interest in biology. With over 90 member organisations we cover the breadth of the biosciences.</i></p> <p><i>We have gathered input from our education committees, individual membership, member organisations and the views of the special interest group the Heads of University Biosciences in order to respond to the consultation.</i></p>
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## Government Loans for Postgraduate Taught Master's Study

### Policy Objective

**Q1. Do you believe that access to finance is a significant barrier to progression into postgraduate taught Master's study?**

Yes

No

Please provide evidence to support your response:

*Higher Education professionals within our membership have stated that a lack of funding is a barrier for undergraduate students who wish to continue on to study at a Masters level.*

*Some graduates may choose to work for 1-2 years to save the funds required to cover the costs of further study, this can put them at a disadvantage compared to those who are able to fund their studies straight away. For example, HESA's 2013 Destinations of Leavers from Higher Education (DLHE) survey found six months after graduation, the most likely employment gained by graduate biologists was in retail and catering, at 22%*

*[[http://www.hecsu.ac.uk/assets/documents/wdgd\\_science\\_2014.pdf](http://www.hecsu.ac.uk/assets/documents/wdgd_science_2014.pdf)].*

*Whilst skills can be learnt in all forms of employment, working outside your field can result in recently learnt bioscience-specific skills being lost. By providing access to finance for postgraduate taught Master's study, graduates will not be forced to take a break from learning and are able to maintain and develop their specific skill set.*

**Q2. Are there other barriers, other than access to finance, which in your view prohibits progression into postgraduate taught Master's study?**

Yes  No

Please provide reasons/ evidence to support your response:

*The competitive nature of certain specialist courses, which are only available at one or two institutions, can make it very difficult to obtain a place. For example, Oceanography and Ocean Science courses are of limited number as the university must be near the coast.*

*Mature students with family responsibilities may also find full-time courses prohibitive if part-time courses are unavailable.*

### **Loan amount**

**Q3. Do you believe the availability of up to a £10,000 income contingent loan will increase an individual's likelihood to pursue postgraduate taught Master's study?**

Yes  No

*We believe the availability of a loan would encourage students to continue their education after completing an undergraduate degree. For students from less affluent backgrounds who previously would not have had the funds to continue to study, the loan may provide a means of accessing Masters programmes. However Graduates may already have a significant student loan which may discourage them from continuing with further studies, and accruing further debt.*

*The loans could also enable individuals returning from a career break or wishing to retrain with the opportunity to complete a Masters level qualification.*

If No to Q3, please provide reasons/ evidence to support your response:

**Q4. Do you think £10,000 is the right amount to support individuals in undertaking study, while ensuring they have a stake in deciding whether studying a Master's degree is the right path for them?**

Yes                       No

If no, what do you think the maximum loan amount should be and why?

*The value seems broadly suitable, providing for living costs over a 12 month period in most circumstances.*

However:

- *The amount stipulated may not be suitable for those studying in parts of the country with higher living costs (e.g. London). A weighting system similar to the one currently used for undergraduate maintenance loans may therefore be appropriate. Currently, undergraduate students living in London have access to 40% more maximum maintenance loan than those living outside London (£8,009 compared to £5,740). Perhaps then, a £14,000 loan should be available to MSc students living in London.*
- *The availability of current bursaries needs to be maintained, the loans should not become a replacement for the bursaries, it should be in addition to bursaries.*
- *The sum should be available pro rata over more than one year to allow for part-time study.*

**Q5. If yes to Q4, what proportion of £10,000 do you think an individual would seek to borrow, and why?**

Less than 50%                       More than 50%

Please provide reasons/ evidence to support your response:

*We would predict the majority of individuals taking up the new loans will claim the full amount. Student loan schemes are the most cost effective way of borrowing for students and allow time to build earnings before repayments have to be made. The amount that is borrowed will depend on individual circumstance but students from low socio-economic backgrounds who find the costs of postgraduate courses prohibitive would benefit from accessing the total loan amount.*

**Q.6 Do you believe the availability of a £10,000 income contingent loan will have an impact or influence on the following:**

Propensity to study a postgraduate taught Master's course over Other Postgraduate courses.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Propensity to study full-time over part-time?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

Propensity to study part-time over full-time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Rise in the level of postgraduate taught Master's course fees?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Please provide reasons/ evidence to support your response:

• **Propensity to study a postgraduate taught Master's course over Other Postgraduate courses?**

*We think that it would not impact on a student's decision to study a taught course over a research based course. Many students complete a taught Masters and then continue on to do a 4 years combined Master of Research PhD programme,*

• **Propensity to study full-time over part-time?**

*We think this may encourage more students to study full time. The £10,000 loan will free students from less affluent backgrounds from having to undertake part-time work, allowing them the freedom to fully focus on their studies and complete their qualification sooner. We therefore will likely see a shift towards full-time study in these individuals. However, financial reasons are not the sole motive to undertake part-time courses so there will still be groups of individuals, such as those with caring duties, disabilities or already in employment, where part-time study will always be preferable, regardless of availability of loans.*

• **Propensity to study part-time over full-time?**

*This might be more attractive for some student categories, such as those with caring responsibilities or disabilities, if the funding was available pro-rata.*

• **Rise in the level of postgraduate taught Master's course fees?**

*Although we feel this is unlikely, the high proportion of overseas Masters students, and reduced government subsidies can make it tempting to raise fees. A rise in fees may depend on the proportion of students receiving loans; if more students are able to access postgraduate courses this could increase the demand for places at university and lead to an increase in fees. Higher education institutions are aware of the need to ensure that fees do not become too high which would again prevent students from accessing the courses.*

**Contribution to costs**

**Q7. Do you think the proposed loan should be paid directly to the borrower, and the borrower should decide the balance they allocate between fees and maintenance?**

Yes       No

Please provide reasons/ evidence to support your response:

*Recipients of the loans are adults with individual circumstances and need to be allowed to make their own choices. For example, the £10,000 may not be sufficient to cover both course fees and living costs alone, and students may have sought other forms of lending to cover the tuition fees and wish to use the money to cover living costs.*

**Q8. If No to Q7, do you think a proportion of the loan should be limited to a fee loan which is paid directly to the course provider?**

Yes                       No

Please provide reasons/ evidence to support your response:

**Q9. If Yes to Q8, how much of the £10,000 loan should be limited for the purpose of a fee loan?**

Less than 50%                       More than 50%

Please provide reasons/ evidence to support your response:

**Q10. What other sources of finance might an individual need or rely upon, as well as the proposed loan, to meet all the costs of pursuing postgraduate taught Master's study?**

Please provide reasons/ evidence to support your response:

### **Individual eligibility**

**Q11. Which groups of individuals, in your view, experience finance as the main barrier to pursuing postgraduate taught Master's study? How best might they be defined and/or identified?**

Please provide reasons/ evidence to support your response:

*Individuals from low-income families experience financial costs as the main barrier to pursuing postgraduate study. The student loans and grants available at undergraduate level facilitate access to undergraduate courses. Without postgraduate student loans available, education opportunities at Masters level cease unless individuals obtain a bank loan or are able to find sufficiently paid employment to cover the costs.*

*It is not always simple to define those from low-income backgrounds, especially at post-graduate level where most students have not lived at their parental home for a number of years. Family household income cannot always be equated with how much financial support an individual actually receives from their family.*

*Limiting the loan availability to students under 30 has negative implications for individuals wishing to retrain and those returning to work from career breaks. HESA*

*data shows that in 2013-14 68.4% of all first year UK part-time PG students were over 30, and the average age of UK domiciled students doing taught masters at English universities is 35. This age limit would therefore impact on aspirations to increase the diversity of our workforce.*

**Q12. Are there other ways of identifying individuals with financial need for the purposes of pursuing study at this level?**

Please provide reasons/ evidence to support your response:

### **Institutional eligibility**

**Q13. Do you think that institutional eligibility should be restricted to HEFCE fundable institutions and Alternative Providers who have obtained Degree Awarding Powers?**

Yes                       No

*Yes, but it should be available to all such institutions, including those offering part-time study.*

**Q14. If No to Q13, which other institutions and providers should be additionally included for eligibility?**

Please provide reasons/ evidence to support your response:

**Q15. What quality and assurance arrangements should be put in place for institutions and providers who are not HEFCE fundable institutions, or Alternative Providers without Degree Awarding Powers, to ensure standards and quality?**

Please provide reasons/ evidence to support your response:

### **Fee inflation**

**Q16. Do you believe the availability of up to a £10,000 loan would result in excessive course fee inflation?**

Yes                       No

Please provide reasons/ evidence to support your response:

*This is difficult to predict and would depend on the proportion of students receiving loans.*

**Q17. If Yes to Q16, do you agree that the Government should look at mechanisms to safeguard against rapid and excessive course fee inflation, and how should it be assessed?**



Please provide reasons/ evidence to support your response:

*Yes. Unless all Masters' level students are receiving a loan, it would be unfair that those without a loan should have to pay more when their income is unchanged. The problem also lies with universities trying to recoup full costs when some courses are small but in areas of key skills shortages.*

**Q18. If Yes to Q17, what safeguards should be applied against rapid and excessive fee inflation, and how should this be monitored?**

Please provide reasons/ evidence to support your response:

*A standard range of fees for each type of course would be useful and this should be enforced.*

### Course eligibility

**Q19. Do you agree with the description of postgraduate taught Master's courses provided?**

Yes  No

If No to Q19, please give reasons/evidence for your response:

*The small print excludes distance-taught master's courses. There is no rationale for this and we would urge reconsideration. There are issues of equal opportunity to be considered here.*

**Q20. Are there any other postgraduate courses, particularly professional qualifications, that you feel would be excluded from the description of eligible courses which you think are particularly important to the economy?**

Yes  No

If Yes to Q20, please provide reasons/evidence to support your response:

### Course intensity

**Q21. Are there instances where a further reduced study period - of less than 50% intensity - should be considered for pro-rata loan eligibility?**

Yes  No

Please provide reasons/ evidence to support your response:

*Consideration should be given to students studying part-time who, for reasons of life events not academic ability, are unable to complete their course in the two years. For example, under the Athena Swan umbrella, those with caring responsibilities may benefit from a three year course.*

### **Loan distribution**

**Q22. Do you agree that the loan should be paid to the borrower in instalments across the academic year?**

Yes  No

Please provide reasons/ evidence to support your response:

*Yes and these must be aligned to when the fees are due to the provider.*

**Q23. Do you think confirmation of attendance is an appropriate trigger to release the loan to the borrower?**

Yes  No

Please provide reasons/ evidence to support your response:

*Yes. The loan should be conditional on the student attending the programme of study. If students defer their study the loan payments should be deferred. Measures should be put in place to ensure that students who do not enrol and attend the course, do not receive loan payments and do not accrue extra student debt.*

### **Repayment terms**

**Q24: Do you think this is the right balance of repayment terms to achieve an affordable scheme for borrowers whilst also meeting the principle of borrowers to repay in full?**

Yes  No

Please provide reasons/ evidence to support your response:

*Yes, as they are in line with undergraduate student loan repayments.*

**Q25. If No to Q24, which repayment terms would you recommend be made more generous, and which less generous in order to offset this?**

Please provide reasons/evidence to support your recommendations:

## Other wider implication

**Q26. Are there other issues Government should be aware of, which would impact on the take-up of this proposed loan by those with any of the protected characteristics, and what steps might Government take to mitigate any negative impact?**

Yes                       No

Please provide reasons/ evidence to support your response:

**Q27: What other sources of support could be offered to learners who would not be eligible for the new postgraduate loan?**

Please provide reasons/ evidence to support your response:

*Additional support to obtain part-time work, such as providing references, would be favourable.*

## Impact on employers and business

### a. Course eligibility

**Q28. Are there any other postgraduate courses, particularly professional qualifications, that you feel would be excluded from the definition of eligible courses which you think are particularly important to the economy?**

Yes                       No

If Yes, please list them and provide reasons/evidence to support your response:

*The role of Physician Assistant is a Masters level qualification which will be of increasing importance within the NHS, and should be included.*

### b. Contribution to costs

**Q29. Based on the contribution to costs principle, are there features of the proposed loan scheme that you feel could be changed or enhanced that would encourage you as an employer or business to meet and/or contribute to your employees undertaking a postgraduate taught Master's course?**

Yes                       No

*Yes. There are issues around diversity in relation to the age limit which disadvantages individuals who wish to retrain or those returning to work from a career break.*

**Q30. If Yes to Q29, which of the following features would you change/enhance:**

	Loan amount		Repayment terms
	Contribution to costs		Income contingent repayment
X	Age eligibility		Other
	Course eligibility	Please describe	
	Institutional eligibility		

Please provide reasons to support your response:

c. Balance of benefits

**Q31. Do employers agree, that given the access to skills that employers tell Government they need, this new loan proposal offers advantages to not only individuals but also to employers?**

Yes                       No

Please provide reasons/ evidence to support your response:

**Q32. Do employers think that making changes to payroll systems to deduct postgraduate loan repayments will cost their business?**

Yes                       No

**Q33. If yes to Q32, is the impact to the changes required likely to be in the following areas:**

	Payroll and HR Staff time on the operating system
	Dealing with employee queries and preparing guidance
	Correcting errors and resulting from increased volumes and

	extra complexity
	Upgraded software
	Other things (please describe below)

Please provide further details/ information to support your response

d. Repayments

**Q34. What new challenges, if any, do employers think administering this new loan scheme would present for them, and how might Government mitigate these?**

Please provide further details/ information to support your response:

## Review of Support for Postgraduate Research Students

### **Q1. How can we broaden and strengthen support for postgraduate research students and excellent postgraduate research?**

Please give specific examples and evidence where possible:

*We feel that the quality of advice and information available to postgraduate research students needs to be improved. This would assist students in making well informed choices regarding the course they enrol onto, the area their research study is based upon and improve their understanding of the jobs and career paths open to them with their qualifications and skill sets. This requires assessment of the likelihood of subject-specific employment that is suitably remunerated to fully offset the cost of undergraduate and post graduate loan debts. Currently many graduates are employed in non-specialist occupations where their degree qualification is not required and the salary is unlikely to offset the initial debt burden incurred through their studies. Networking and mentoring schemes in collaboration with industry partners could be beneficial in supporting students and increasing their employability skills and their understanding of the sector. The banks have successful mentoring schemes for employees allowing them to recognise skills, build confidence whilst ensuring a highly qualified workforce. A similar model could be better assimilated into postgraduate bioscience qualifications.*

### **Q2. Is there unmet demand for postgraduate research skills and qualifications amongst employers and potential students?**

If so, please provide evidence:

*Yes. Many employers are now requiring candidates to achieve a postgraduate qualification either prior to employment or to demonstrate the potential to gain this level of qualification in the future.*

*In the biomedical sector, post-graduate training is often required for employability purposes. This is common for pharmacological and biotechnology positions where the training, for example, is aimed at drug discovery. Projects are often hosted by industry to enable the student to understand potential careers, roles and technical requirements. There remains a skills shortage in these areas.*

*Accreditation of degree programmes mean that there is recognition within the biosciences sector of the skills needed by employers from their bioscience graduates and ensuring that students on accredited courses have an opportunity to develop those skills. However there is a shortage of Science Technology Engineering and Maths graduates and employers are seeking graduates with skill sets developed by these courses. Within the sector there is further demand for specialist skill sets and science graduates are not meeting it. For example it is very difficult to find sufficient numbers of scientists trained in bioinformatics which requires specialist computer skills.*

**Q3. How can we attract and retain top research talent in the UK? What is the impact of the availability and level of individual stipends, and other factors such as postdoctoral opportunities? Does this vary across subjects?**

Please provide evidence:

*Increased funding to research councils would retain research in the UK domain and increase PhD and postdoctoral opportunities.*

*Within the pharmaceutical industry, a lack of jobs is a big driver for excellent researchers to move abroad. Closures of large portions of the pharmaceutical industry, like Pfizer, have had a pronounced impact on research in the UK and how it is perceived by those in more research-active countries like the US. Increased support for both large and small biotechnology companies would ensure their major development sites are based in the UK.*

*There is a need for clearer and better funded career paths that can retain specialist scientists. Students should be provided with more incentive to receive an industry-relevant education in the UK.*

#### **Partnering to Support Postgraduate Research Students**

**Q4. How could the Government further develop partnerships with industrial and charitable partners to leverage public sector funding to support postgraduate research?**

Please give specific examples and evidence where possible:

*Universities struggle to find Post Graduate Training placements for students in both large and small industries. There is opportunity for Government to support these placements financially, which can offer life changing experience and routes into employment. Companies also sometimes have to drop out of such schemes at short notice due to their own financial problems.*

**Q5. How could the Government link with existing funding mechanisms and finance platforms and/or support new or innovative approaches?**

Please give specific examples:

*The Government could provide financial support to encourage universities and companies to work together, such as the BBSRC Masters funding that no longer exists.*

## **Income contingent loans to Support Postgraduate Research Students**

**Q6. Would the availability of a £25,000 loan influence a student's decision to pursue postgraduate research study or the location of study? Please give your views on the loan amount and any other factors that may influence a student's decision.**

Please provide further details/ information to support your response:

*Yes, the availability of loans is likely to remove the financial block and allow students to live away from home. However, it must be considered that job prospects are equally important in order to make the investment worthwhile and stipends already available for some postgraduate courses can be generous and provide comfortable living costs.*

*It cannot be ignored that the amount will become additional to that already owed as a result of undergraduate study. Assuming £15,000 per year for UG study (including tuition fees) this would mean £45,000 over three years and an additional £25,000 amounting to a total loan of £70,000. This brings the total to a mortgage sized loan. Indeed students seeking a mortgage have this deducted from any advance that will be made to buy a home. A loan is only valuable if it provides a financial return and within the current climate such a return cannot be presumed. However, making the amount available provides opportunity where currently none exists and this is a positive step.*

**Q7. Should we prioritise specific subjects where the scientific and economic case is strongest, or instead provide broad support to all subjects, even if this means capping the total number of loans or offering them on less generous terms? If we prioritise certain subjects, how should we go about it?**

Please give specific examples and evidence where possible:

*Whilst the biological sciences would likely fare better compared to the arts and humanities under an economically and scientifically prioritised system, we would encourage broad support for all subjects.*

*The notion of prioritizing specific subjects by perceived economic and scientific grounds is both difficult and can have negative repercussions. For example, we cannot easily predict where the next scientific and economic innovations will be nor easily define economic impact. It is therefore important to maintain diversity in postgraduate expertise, especially given cross-disciplinary research can be a melting pot of innovation – we do not know what impact an individual will have or through what route.*

*In terms of focus on economics, the highest paying jobs are not always the most beneficial to society. Education can inspire individuals to take on roles that contribute to the health and happiness of our nation. These important factors are not measured by economics or GDP.*



*We have already seen a change in choices students make due to the rise in tuition fees (<http://www.timeshighereducation.co.uk/news/lower-fees-would-mean-different-course-choices-say-students/2019880.article>) – further barriers should not be put in place for vulnerable subjects which are just as important to a socially and intellectually prosperous society, but which don't make money.*

*It also does not take into account the work of certain biological fields such as ecology, where we are still getting to grips with the concept of ecosystem services – much of the preservation of our natural environment is yet to be easily monetised.*

*Furthermore, once a two tier system such as this has begun it would be difficult to get back to a level playing field across science, and in the future further erosion of the system is possible because the pool of people that is being cut is smaller.*

*Lastly, UK (and global) research is becoming increasingly interdisciplinary, and people and institutions increasingly multi- and cross-disciplinary. Economic prioritisation of postgraduate courses would complicate this issue and go against the interdisciplinary push from the Research Councils. Forcing courses into one category or another would probably create administrative problems, stifle creativity in course content and discourage the kind of joined-up thinking that is required to solve many of the problems faced in the world today.*

**Q8. How can we ensure loans complement existing funding mechanisms, maintaining a focus on the most excellent research and on linking with external funding?**

Please provide further details/ information to support your response:

*Maintain oversight of the whole funding sector and be flexible enough to intervene quickly if necessary.*

*Figures are available for each programme. They may be provided by the universities in terms of grades etc, or by surveys in terms of student feedback and employability etc.*

**Q9. How can we minimise complexity for Higher Education Institutions and for employers?**

Please provide further details/ information to support your response:

*Ensuring the priorities are regularly assessed and ordered. Ensuring red tape is minimised.*

**Q10. Is there anything else we should take into consideration?**

Please provide evidence:

*The present situation of high fees and sometime smaller numbers of students, could lead to previously successful courses being closed. Many universities are discussing this. It would be a disaster for our education system, as well as for Biology and industry in the UK. For a number of Masters courses, it is important that there is a high staff to student ratio.*

**Do you have any other comments that might aid the consultation process as a whole?**

Please use this space for any general comments that you may have, comments on the layout of this consultation would also be welcomed.

Thank you for taking the time to let us have your views. We do not intend to acknowledge receipt of individual responses unless you tick the box below.

Please acknowledge this reply

At BIS we carry out our research on many different topics and consultations. As your views are valuable to us, would it be okay if we were to contact you again from time to time either for research or to send through consultation documents?

Yes



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