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# Inequality in the Highest Degree

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NEON Widening Participation in Postgraduate Study Working Group  
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# Acknowledgements



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# Outline

- Background to the report
- Impact of master's loans (briefly)
- Socio-economic inequalities in progression to PGT
- Changes to the costs of PGT for UK students
- Recommendations

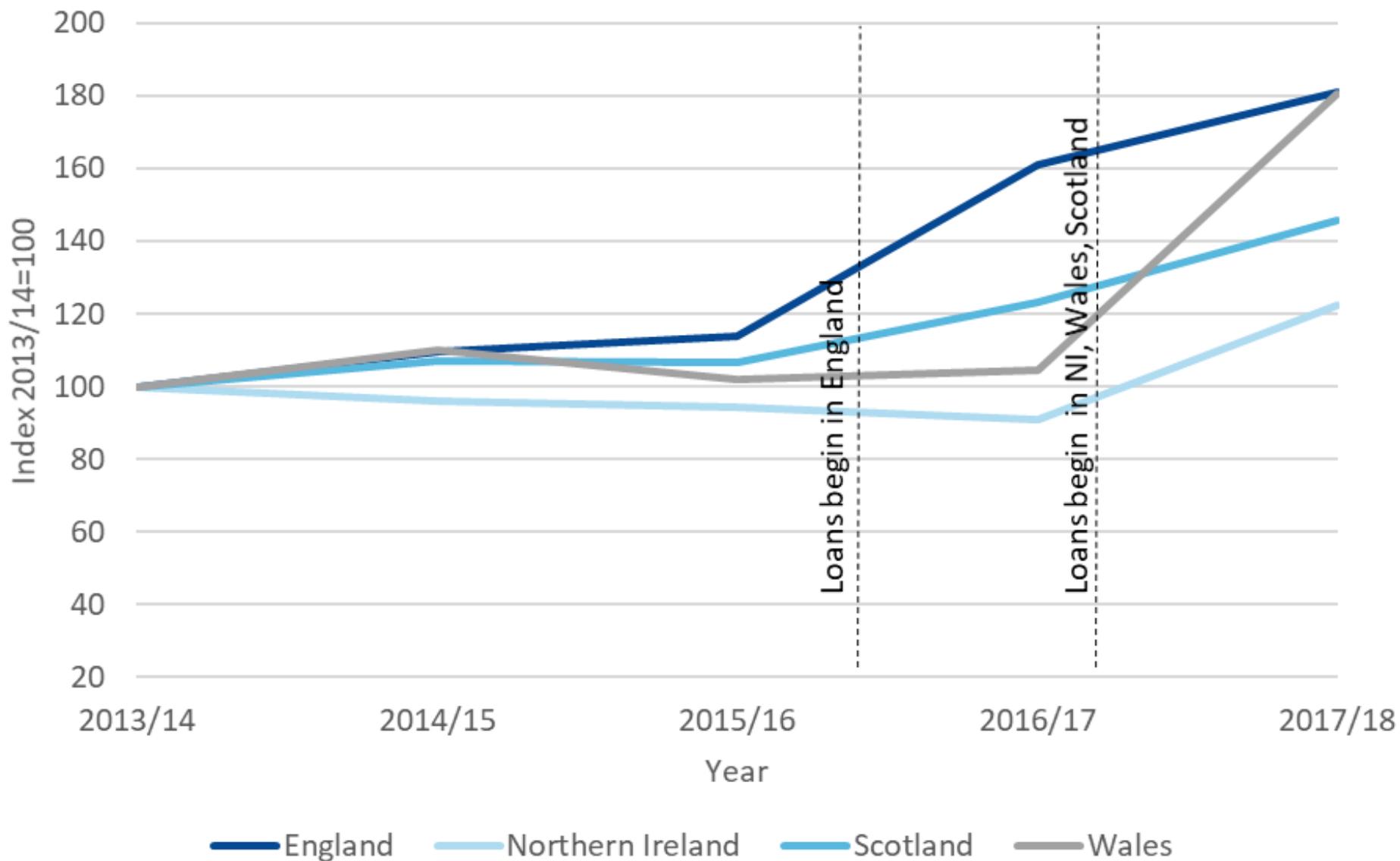
# Background and context

- Sutton Trust has longstanding interest in fair access and social mobility through HE
- Consistent international evidence that growth of UG education followed by PG expansion
- In UK, those with PG degrees have better labour market outcomes than first-degree only (salary, secure meaningful employment)

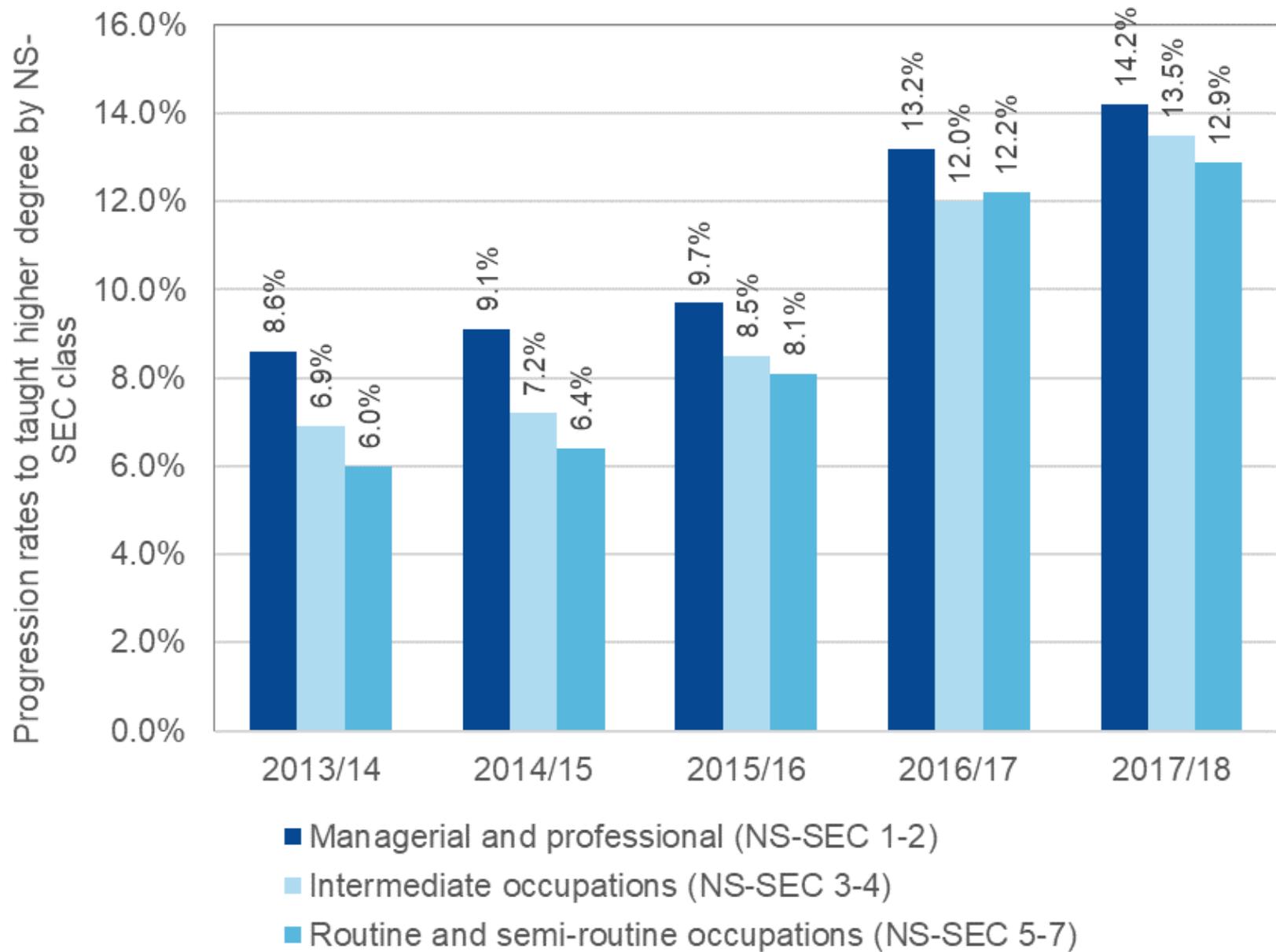
# Master's loans

- Different loan schemes introduced in UK home nations

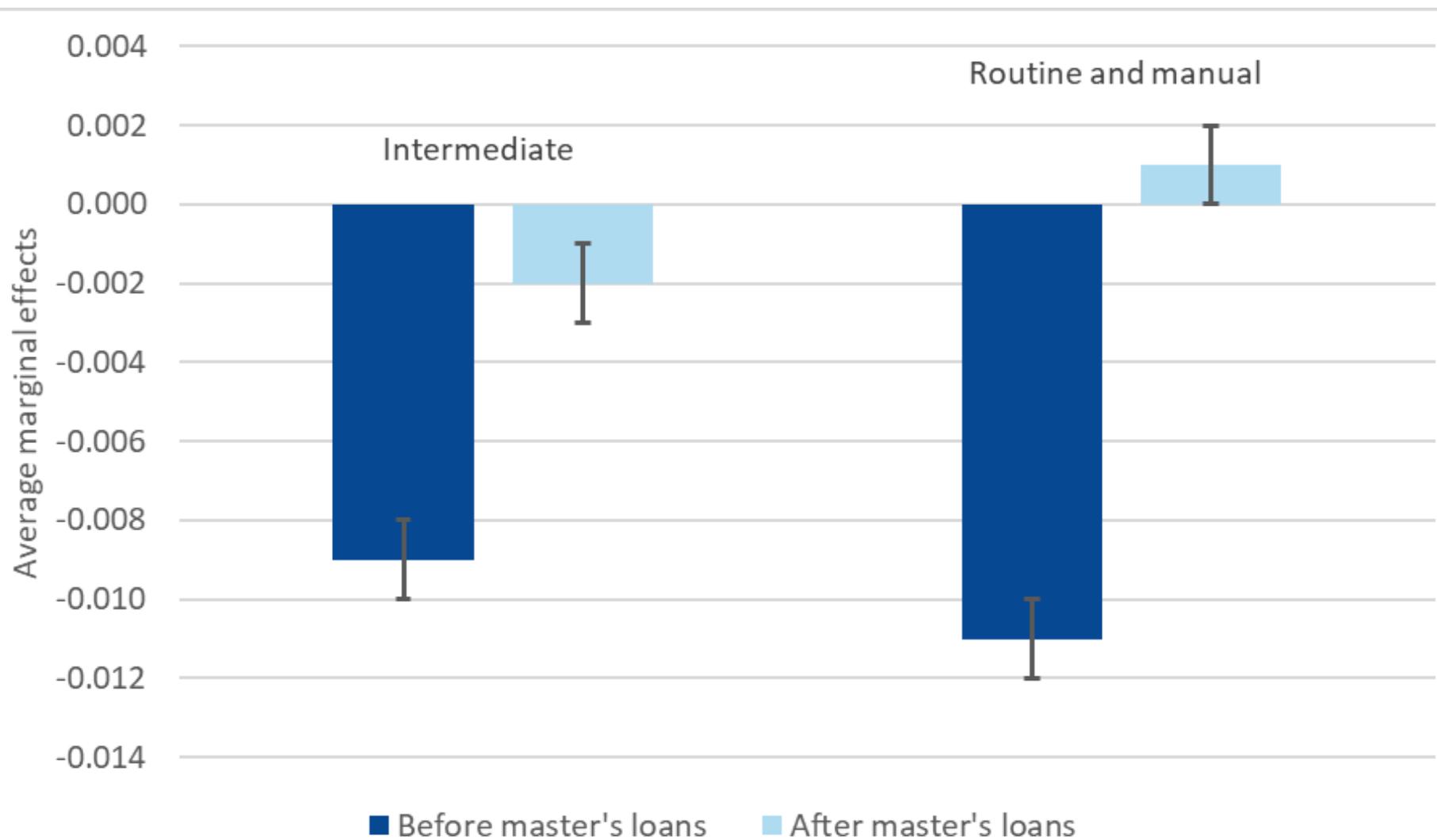
<b>Country of domicile</b>	<b>Main features of loan scheme</b>
England	Loan of up to £11,222 (2020/21). Not means-tested. Paid direct to student in three instalments. Income contingent repayment
Scotland	Loan of up to £10,000: £5,500 tuition fee loan; £4,500 living cost loan. Latter is means-tested. Income contingent repayment
Wales	£1,000 grant for all eligible students. Up to further £16,489 (2020/21) available either wholly as loan, or as loan plus grant (means-tested, up to £5,885). Repayment same as England.
Northern Ireland	Students can borrow full cost of course or £5,500, whichever is lower. Repayment follows NI UG system.



Number of UK-domiciled first-degree graduates progressing to a taught higher degree (i.e. master's) by country of domicile and year (indexed to 2013/14 = 100). Dotted lines show year of introduction of master's loans in respective countries.



Rate of progression from first-degree to a taught higher degree (i.e. master's) for English-domiciled graduates by academic year and occupational social class of household.



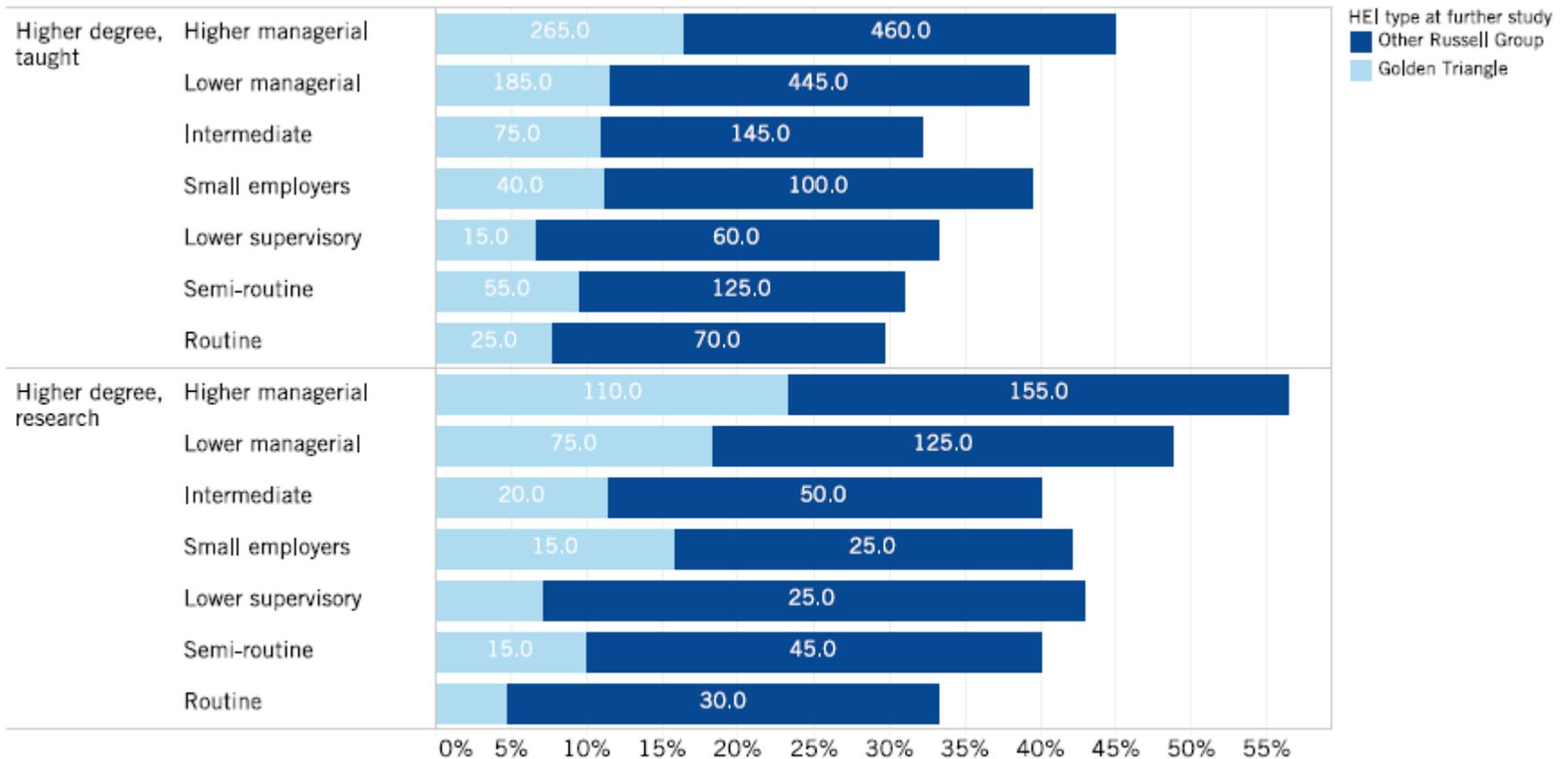
Association of English-domiciled first-degree graduates occupational social class with progression to taught postgraduate study, net of other factors: average marginal effects before (2013/14 – 2015/16) and after (2016/17 – 2017/18) master’s loans (reference group: professional/managerial).

# Four continuing issues

1. Deadweight
2. Student debt as socially regressive (income vs wealth?)
3. Credential inflation
4. Fee inflation (more in a few minutes!)

# Inequalities in postgraduate access

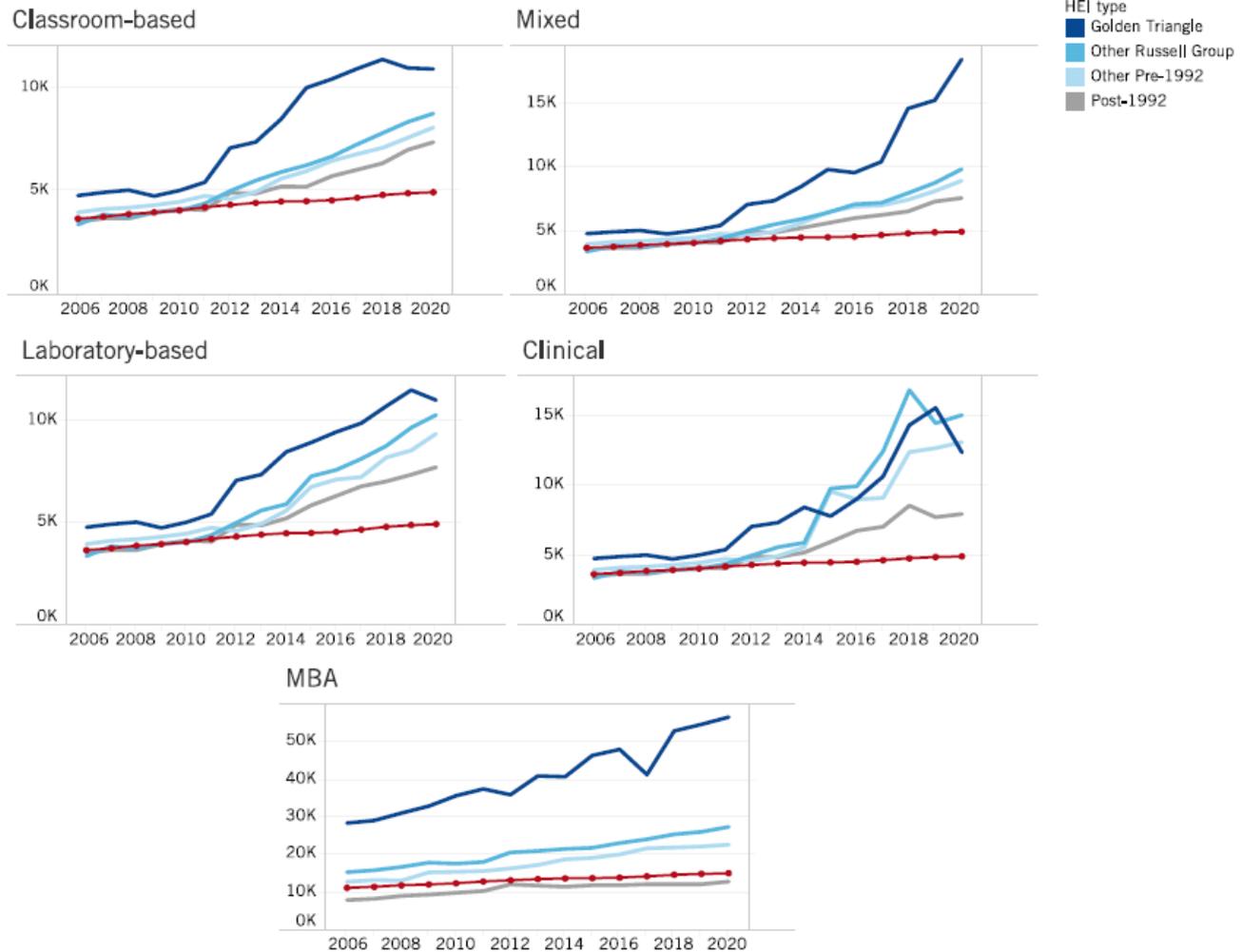
- Report shows inequalities in access across:
  - Occupational social class (NS-SEC)
  - POLAR4 (but v. small)
  - Parental education
  - Type of secondary school
  - Ethnicity
- Inequalities reduce but don't disappear when accounting for first-degree attainment
  - (there are inequalities in first-degree attainment...)



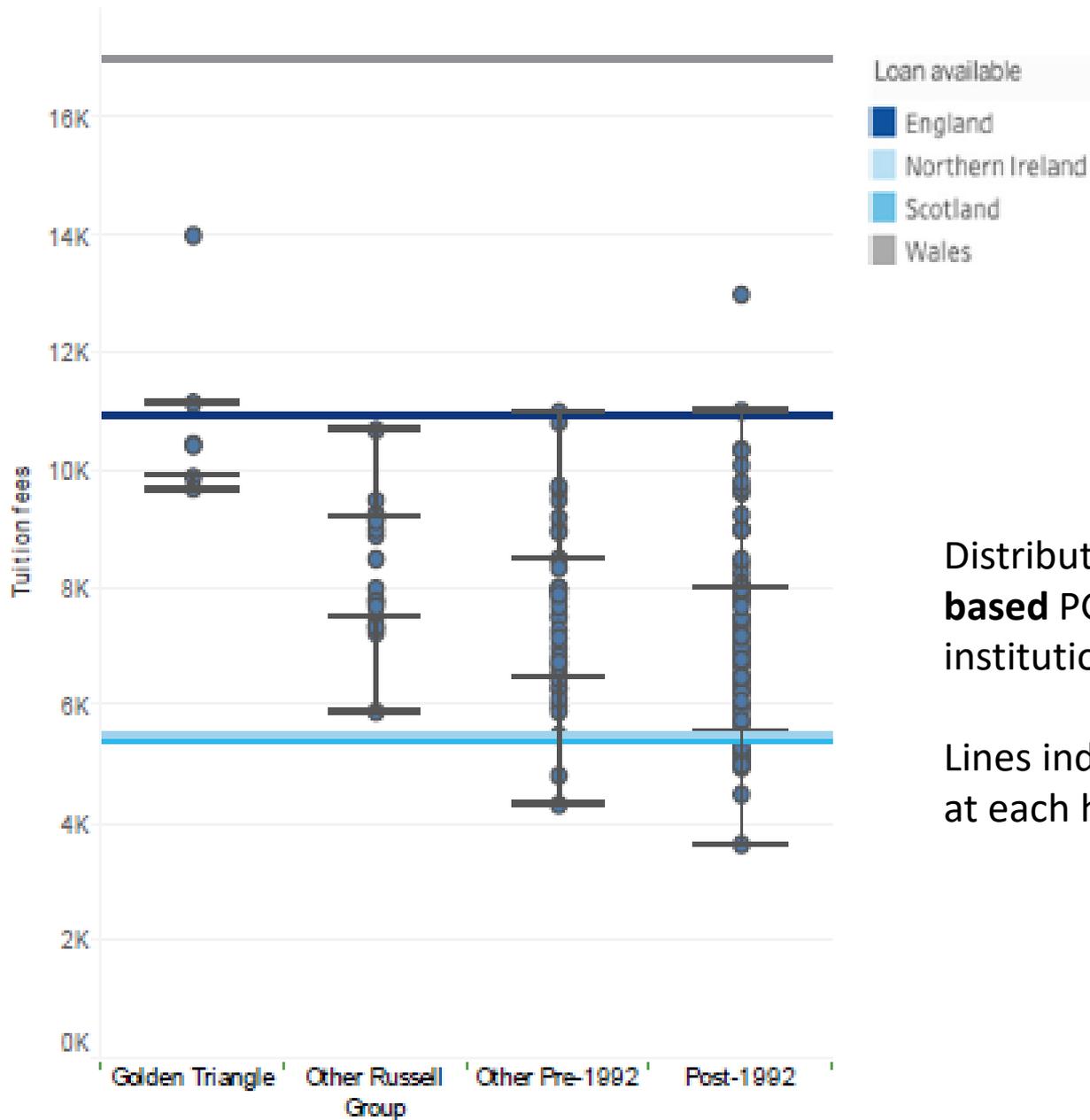
2017/18 graduates that attained a first-class honours degree progressing to a higher degree, either taught or by research, at a Golden Triangle or other Russell Group institutions by NS-SEC class.

In some categories, absolute number of graduates are not shown following HESA's rounding and suppression methodology to anonymise statistics.

# Fee inflation

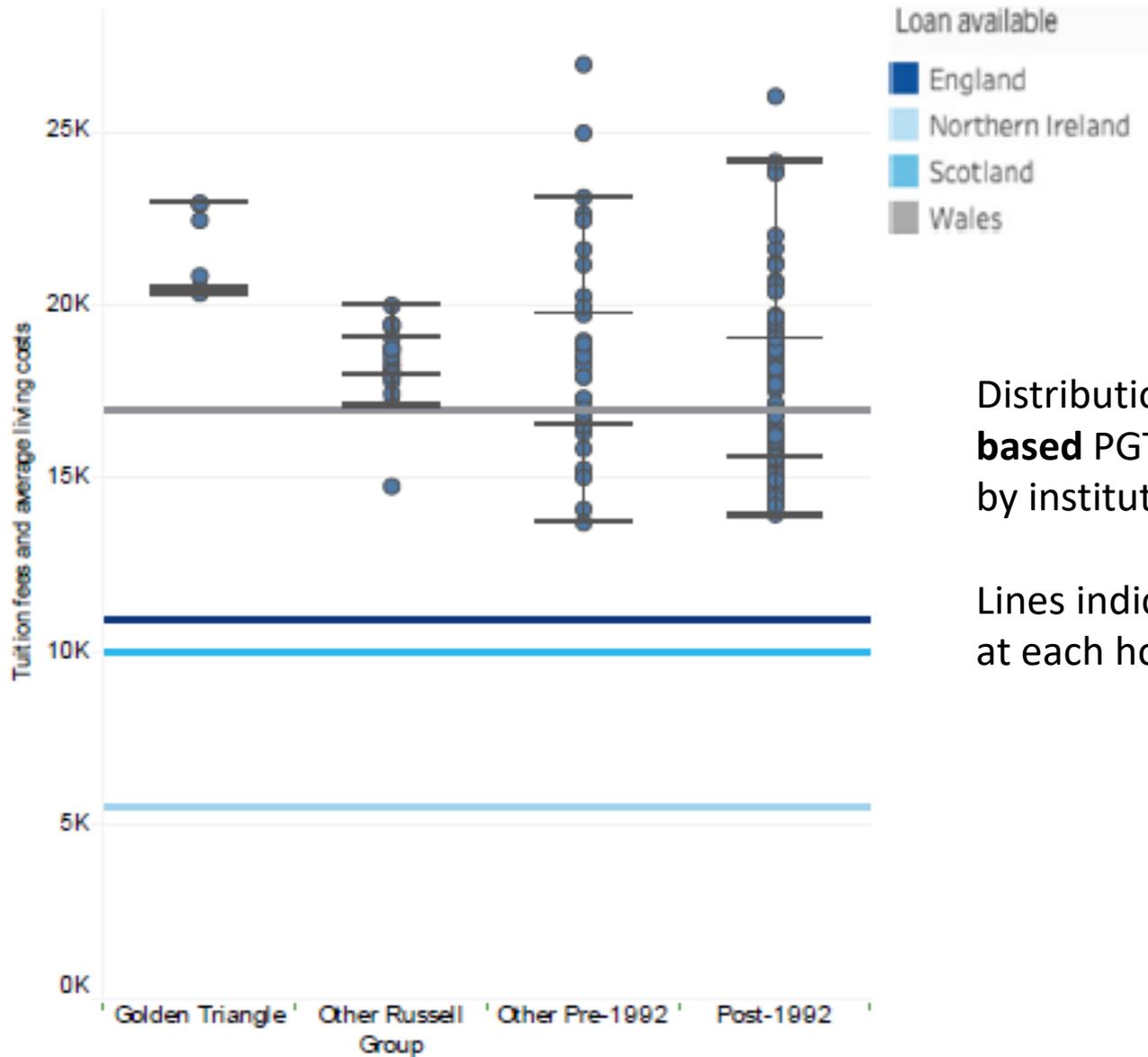


The evolution of average tuition fee levels for different types of PGT courses by institutional type. The red dotted line shows a hypothetical evolution of average tuition fee levels if they had followed inflation.



Distribution of **classroom based** PGT fees by institutional type.

Lines indicate loan availability at each home nation.



Distribution of **classroom-based** PGT fees and living costs by institutional type.

Lines indicate loan availability at each home nation.

# Summary

- Master's loans have narrowed the 'immediate transition' SES participation gap
- There remaining inequalities in access to taught master's, but these are partly offset by inequalities in first-degree attainment
- Master's fees have inflated rapidly, especially at the highest-status universities
- Postgraduate loans/grants do not cover the costs of most master's courses

# Recommendations

- Reform the funding system to cover full costs
- Extend WP work to PG level, especially at high-status institutions
- Collect and publish data
- Add PG WP to regulatory requirements (e.g. OfS APPs)
- Monitor fee levels
- Improve the application process

**Thank you**

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