

Submitted to Postgraduate doctoral loans  
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## Introduction

1 Welcome - would you like to provide your e-mail address?

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## Respondent information

2 Are you answering on behalf of an organisation, or as an individual?

Please select::  
On behalf of an organisation (please state name below)

If you are replying on behalf of an organisation, please state it's name below::  
GuildHE

3 If you are answering on behalf of an organisation which of the following stakeholder groups do you/your organisation belong to?

University representative groups, Universities

If selected 'Other', please specify: :

4 If you are answering as an individual, are you a current or a prospective student?

Please select: :

5 What is the highest education qualification you have obtained?

Please select::  
Master's degree or equivalent (e.g. MSc, MA etc.)

## Individual eligibility

6 Restricting the availability of the loan to those aged 59 and under is intended to tackle the potential problem of low value for money, associated with lending large amounts of public money to cohorts of students who are unlikely to enter repayment. Do you think that an age eligibility restriction is a proportionate way of mitigating this risk?

Yes

Please explain your answer and give evidence where possible::

GuildHE is an officially recognised representative body for UK Higher Education. Our members include universities, university colleges, further education colleges and specialist institutions from both the traditional and private ("for profit" and "not for profit") sectors. Member institutions include major providers in professional subject areas like art, design and media, music and the performing arts; agriculture and food; education; maritime; health and sports.

Together with our sub-association, the Consortium for Research Excellence, Support and Training (CREST), we welcome the opportunity to be consulted on a postgraduate doctoral loan. We believe that such a loan would increase the domestic uptake of research degrees, and thereby improve the general quality and competitiveness of postgraduate research nationally, as well as the ability of the UK to compete internationally in the areas of research and development, innovation capacity and general economic resilience and sustainability.

Given that GuildHE and CREST members have long-standing relationships with businesses and organisations in key sectors (health, ageing and sport; agricultural sciences; education; creative and cultural heritage, to name a few), they are well placed to ensure a smooth transition between research degree and research-informed careers. We feel the proposed age restriction will enable a transition into further work and research whilst allowing individuals to switch from a professional career into research-focused role.

7 The government is aware that some doctoral students may undertake study purely for personal benefit, with no particular intention to undertake further employment or research. A £25,000 income contingent loan may particularly incentivise this in older cohorts, as they are less likely to enter repayment. Whilst we recognise the value of doctoral study in and of itself, there is a risk that funding students who have no intention to undertake further employment or research would offer low value for money to the taxpayer. In your view is this loan likely to incentivise this kind of study?

No

Please explain your answer and give evidence where possible::

GuildHE understands the need to cap the loans at 59, but firmly believes that it should not be restricted any further. Given that the loan has a focus on delivering a highly skilled workforce for the economy, an age cut-off seems appropriate. This higher age limit will allow those who turn to research later in their careers a way to benefit from the scheme before reaching retirement age. Research carried out later in an individual's career can also benefit from their practical experience.

Imposing an age limit does reduce the risk that repayment will not be made, as it aims to ensure that there is a minimum sufficient number of employment years in which repayments could be made. This also meets the purpose of the scheme in financing increased skills levels within the workforce in order to drive business innovation and growth. This outcome is restricted for those completing a doctorate shortly before reaching retirement age and so could be viewed as lower value for money.

8 Other than an age eligibility restriction, can you propose any other ways of mitigating the associated value for money issues?

Please explain your answer and give evidence where possible::

We would assume that the number of loans issued would be relatively small in comparison to the undergraduate loan scheme and so the identified risk – even if it arose – would be low

9 We are intending to make the loan available for doctoral courses that last up to 6 years, and the older the doctoral student, the fewer the number of years they would have to repay the loan. In your view, which of the age eligibility restrictions below would best achieve the government's aims - broadening and strengthening the research base and addressing employer demand for high level skills - whilst also providing good value for money for the taxpayer?

Please select::

An age eligibility restriction of 59 and under

Please explain your answer and give evidence where possible::

GuildHE understand the need to cap the loans at 59, but firmly believe that it should not be restricted any further. As previously mentioned this higher age limit will allow those with professional experience to undertake a second, research career and continue to effectively contribute to society. This follows the assumption that Government sees people remaining in the labour force for longer and that a cap at 59 would be in line with those assumptions.

It seems most fair to make it as unrestrictive as possible. Our members cite examples of their oldest graduates being aged 95, and youngest registered students being aged 21. The average age group is 35-45.

## Possible additional eligibility requirements

10 Do you have any views on using this metric as the basis for such an allocation, or on the level at which allocations to institutions should be capped?

Please explain your answer and give evidence where possible::

This would seem to go against the concept of supporting excellence wherever it is found. Many smaller and specialist institutions may not yet have acquired full RDAP, a key requirement of which is to have a set number of PGRs completing before they can receive the power. If loans were to be capped and linked only to those institutions which already have strong RDP supervision funds in place, students would be not be incentivised to study at institutions in the process of developing their research strengths and this could result in a narrowing of the market.

There should be equal opportunity across the sector. If an institution meets sector expectations for quality of research environment (i.e. QAA) then they should be able to take students with loans.

11 Do you have any views on such a condition on institutions' eligibility in which loans would only be available to students wishing to study at HEIs that have been allocated a capped number of loan places?

Please explain your answer and give evidence where possible::

Requiring an institutional eligibility step with related caps adds additional administrative burden on the process. It would also further add to the concentration of research funding, which is potentially counter-intuitive to the purposes of providing this finance.

A mechanism to target the funding to geographical areas with lower incidences of doctoral level skills would arguably have a more positive benefit for the UK research base and for building the skills required for innovation and growth. A model of institutional eligibility and caps would also reduce the flexibility of the funding, and the level to which it can complement existing RCUK financial support for doctoral study. It undermines the highly individual and specialist nature of the doctorate, and would reduce the ability of those considering study to identify the best institution or supervisor for their research. It may result in individuals not being able to take up the funding opportunity if, for example, the concentration of funded places necessitated moving across the country, or if this resulted in greater funding availability in certain subject areas.

## Course length

12 Does making the loan available for courses of up to 6 years, give a sufficient amount of time to enable part-time study, whilst also incentivising students to complete their doctorates within a set period of time?

No

Please explain your answer and give evidence where possible::

This model potentially limits the ability of the scheme to support a wider range of doctoral candidates. Whilst it is important to ensure that candidates complete in a timely fashion, this limitation could disadvantage certain groups in accessing support, such as individuals with caring or other responsibilities.

It could also limit the ability of the scheme to support professionals in undertaking a doctorate, which is a key way in which the scheme could more directly support business growth and innovation: by increasing the skills base of those already engaged in professional careers. For professional doctorates in particular, focus of the research within the workplace can directly benefit business. Building in additional time allows greater flexibility. This would reduce the risks of individuals not completing their doctoral studies due to an artificial constraint, and so maximise value for money. Providing additional time (or alternative mechanisms to manage timeframes) also suits the self-directed nature of the study, and could take account of any need for intercalation (again, reducing the risk of non-completion) and also provide flexibility to manage mechanisms such as periods of time allocated for corrections post-viva.

One possible solution would be to increase the length of time the loan is available to seven or even eight years. This would help part-time students juggle their competing priorities and stand more success of completing their doctorate whilst incentivising them to complete in a timely fashion.

13 The Government has a duty to ensure that payments to students are made in step with, rather than in advance of, need. What can be done to ensure that students in receipt of a loan, who set out to complete their courses in a set period of time actually do so, so that payments are not made in advance of need if students take longer than intended, or longer than the six year completion limit?

Please explain your answer and give evidence where possible::

Not sure

14 Should the limit on course length refer to the submission of the thesis, or use another benchmark for completion?

Please select::

Submission of thesis

Please explain your answer and give evidence where possible::

This said, it is important to recognise that submission of thesis is not the end of the process, and that there are also costs for the individual past this point. Support may still be needed after this point, for example if corrections are required. This could be particularly important for those with caring responsibilities. There are also costs associated in writing for publication immediately after award that could be considered such as library costs.

15 In your view, what is the main factor that impacts completion of doctorates?

Please select::

Unable to balance demands of study with other commitments

Please explain your answer and give evidence where possible::

This is based upon feedback from our members, who monitor completion of doctorates. Given that many students at GuildHE institutions are completing their doctorates part-time, they have to juggle intense study with work and home-life demands over a period of many years.

## Course eligibility

16 Do you have any views on the course eligibility for the loan?

Please explain your answer and give evidence where possible::

We warmly welcome that the proposed loan would be available to all Level 8 doctoral degrees, including professional doctorates. This would reflect the increasingly diverse approaches students take to doctoral study and help position non-traditional qualifications in a similar light to a traditional PhD. This could be particularly attractive to those who wish to undertake research in their professional practice area/s.

17 The intention is that eligibility for the doctoral loan would depend on the exit qualification expected from any course of study. Doctoral loans would be available where the expected exit qualification is a doctorate, and we would expect students to state their intended exit qualification at the outset of their course. If a student's intention from the outset is to exit with a doctorate they would be eligible for a doctoral loan to cover the course, even if it includes a period of master's level study, e.g. an MRes. A student in this scenario would not be eligible for a postgraduate master's loan. Are there any practical implications of the interaction of the two loan products that we should consider with regard to course eligibility?

No

Please explain your answer and give evidence where possible::

We are not aware of any practical difficulties with the interaction of the two loan products

## Other sources of funding

18 What current sources of finance do other bodies provide that might enable students to meet the costs of pursuing doctoral study (i.e. on top of the doctoral loan)?

Please explain your answer and give evidence where possible::

Direct grant support tends to be the main way that PGR students are currently supported. There is the opportunity that such grants could be distributed further with the introduction of the loan scheme. Government could consider liaising with other organisations, perhaps through a Postgraduate Research Funders' Forum.

19 How might HEIs and others provide new and innovative packages of support to help meet the costs of study not covered by the loan?

Please explain your answer and give evidence where possible::

The Government could encourage partnerships by offering match-funded schemes to support postgraduate research, thereby encouraging businesses and third-sector organisations to contribute; a number of GuildHE and CREST Member institutions have noted that industry partners would be quite interested in triangulated schemes wherein the host institution, government and industry partners all contributed to ensure a sufficient level of support for excellent PGR candidates. More flexible packages such as these are particularly attractive to candidates as co-investment in PGR study acts as an additional layer of quality validation, and would likely convince those students who are most likely to benefit from further study – and most likely to transfer and apply their acquired skills to innovate key sectors – of the potential of their research programme.

Ownership of research data and outcomes also needs to be considered in more detail to facilitate collaborative research and co-funded research degrees supported by non-University organisations, as this can often be seen as a barrier. For example, provision of resources to guide or directly enable the sharing or allocation of intellectual property ownership would facilitate more co-funding of research and collaborative partnerships.

Interdisciplinary research is only just beginning to be supported through funding mechanisms (for example, vis-à-vis RCUK); many researchers agree that it is along the boundaries that the most innovative and beneficial research takes place. However, in practice funding calls and allocations for research students (where these are even offered) tend to be narrowly defined and highly specific. Some PGR loans could be earmarked to support research students that demonstrate a real potential to work in an interdisciplinary manner. 'Grand Challenges' (RCUK and European) could be used as the broader thematic context; potentially some match funding from RCUK and other private sources could also help to encourage this type of work, which would benefit the UK research culture in the long term.

## Duplicative funding

20 Apart from Research Council studentships and fees only awards, how should other sources of public funding be treated when considering whether to offer a loan (e.g. funding for professional doctorates from other sources)?

Please explain your answer and give evidence where possible::

Other funding sources, particularly grants, should not necessarily be reduced given that the policy driver support take-up of doctoral study. Such a move might open up the opportunity for increased numbers of able students to undertake doctoral study.

For example, one point to note would be the need for loans to be aligned with the welfare benefits/tax credits system to ensure that PGRs with children or disabilities are able to supplement their income without the entire amount of loan being taken into account (if this is not managed, the loan could reduce their entitlements to zero).

## Repayment terms

21 Are there any potential impacts of students taking out a doctoral loan on top of a master's loan, which we may not have considered?

Yes

Please explain your answer and give evidence where possible::

We welcome the fact that postgraduate loan repayments will be grouped together and not exceed 6%. However, as noted in the initial postgraduate loans consultation\*, the combined cost of undergraduate and postgraduate study could be up to 12% of salary. Based upon a starting salary of £22,000, and including taxation, an individual's take home pay would be around £14,000. This could present cost of living challenges given the likelihood of increased costs in the future.

\*See the House of Commons Library Briefing Paper 7049, Postgraduate loans in England:

[http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN07049?mc\\_cid=de951993e5&mc\\_eid=3e7341c9b1#fullreport](http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN07049?mc_cid=de951993e5&mc_eid=3e7341c9b1#fullreport)

## Other considerations

22 Is there anything else we should take into consideration in the practical implementation of the doctoral loan product?

Yes

Please explain your answer and give evidence where possible::

The promotion and marketing of the scheme should be carefully considered. This would need to be advertised outside of traditional higher education routes in order to target potential students who are currently working in a variety of sectors.

### Public Sector Equality Duty

23 Are there other issues the 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 the Government take to mitigate any negative impact?

Yes

Please explain your answer and give evidence where possible::

See the second part of our answer to question 20.

### Impact on employers and business

24 In which of the areas below does the proposed new loan offer advantages to employers?

25 If administered through payroll, what difficulties, if any, do employers think this new loan scheme would present for them?

Please explain your answer and give evidence where possible::

26 How might the Government mitigate these challenges?

Please explain your answer and give evidence where possible::

27 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 contribute to your employees undertaking a doctoral training programme?

Not Answered

Please explain your answer and give evidence where possible::