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Submitted to **Review of Post-18 Education and Funding: Call for Evidence**
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Introduction

i What is your name?

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iii I am a:

Representative of my organisation (please complete iv and v below)

Answer:

iv (If applicable) My organisation is a:

Publically funded higher education provider

Other (please state):

v (If applicable) What is your organisation's name?

Organisation:

University of Portsmouth

vi Would you like us to keep your responses confidential?

No

Priorities

1 This review will look at how Government can ensure that the post-18 education system is joined up and supported by a funding system that works for students and taxpayers. The panel would like to understand your priorities. What, if any, are your principal concerns with the current post-18 education and funding system?

Please note that you are welcome to respond to as many, or as few, questions from this consultation as you wish.:

Our principal concerns are that disproportionate attention is focused on less important problems while more important problems are neglected because they do not attract media attention or because they are not well-understood.

Four of the biggest problems of the current post-18 education funding system are (1) funding for flexible provision including specifically mature and part-time students, (2) the cost of living for poorer full-time under-graduate students, (3) the under-funding of further education, and (4) the opacity of the student loans system – it is widely mis-understood.

Yet far more attention is focused on the headline fee level for full-time under-graduates, without very much understanding that there is a highly-contingent relationship between headline fee levels and what students pay for their education.

One major problem here is that, generally, news editors, politicians, and civil servants had one kind of post-18 education experience (i.e., full-time non-mature under-graduate education) and their children are have a similar experience. They therefore have no direct experience of the other issues.

Part 1: Choice and competition across a joined-up post-18 education and training sector

2 How do people make choices about what to study after 18? What information do they use and how do they choose one route over another: for instance, between academic, technical and vocational routes?

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First, it is incorrect to differentiate between 'routes' in the way this question does. The contrast between academic, technical, and vocational education is false. University – or higher education – offers academic, technical and vocational education. Medicine is one good example. Another is the University of Portsmouth's BA (Hons) Journalism course. It requires its students to report on court-cases at crown and magistrates' courts, inquests, and council meetings; it is professionally accredited by the National Council for the Training of Journalists (NCTJ); it has an Employers Panel; and it requires its students to engage in primary research. Is it academic, technical or vocational?

This kind of course is increasingly common. At the University of Portsmouth we increasingly embed career-enhancing activities in all courses – our target is 100% of courses by 2020. Our historians give public presentations on their work at the City's D-Day Museum, and our English students can take the Trinity College London Certificate in Teaching English to Speakers of Other Languages (Cert TESOL) professional qualification.

More generally, at the University of Portsmouth we do not graduate students in particular subject-areas but as possessors of general 'hallmarks' or attributes. These include the ability to reflect critically on their subject with an ability and readiness to question its principles, practices and boundaries. They also include the ability to be effective team players, to provide leadership and to support the success of others as well the ability to be proactive in recognising and addressing personal development needs (see University of Portsmouth Education Strategy 2016-2020, pp.6-9). The University's hallmarks are distinctively academic, vocational or technical.

Higher education is not a particular 'route' or distinctively 'academic'; it is differentiated from other forms of education by its level. As there is an increasing need for people with higher-level skills, the country should want more people to access post-18 higher education, not opt for different 'routes'. The key question is how higher education can be accessed by different demographic groups – on which see Q4 and Q7.

To turn to information and choices about post-18 study. Choices are usually made with support from careers advisers, teachers, parents and peers. Place is also important. Some people want to study nearer to their home, usually for reasons connected to the cost-of-living.

Individuals' choices are often driven by particular career aims, subject area strengths and interests. They are also strongly shaped by past choices. People's options at age 18 are determined by their choices at age 16 which, in turn, are influenced by choices aged 13-14. At age 13-14 most young people are not able to make choices in light of how those choices will shape their future options. Not all young people have access to the right kind of advice or influencers and the reduction in investment in career advice is a significant issue and an area where more resources need to be placed.

The information available to students is also important, particularly for students who lack access to the right kind of advice or influencer. Simple, easy to understand information that it is accurate is key. This is one reason why the TEF is an important step forward and why its appropriate development is vital.

3 How do people make choices later in life about what further study to undertake?

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While this can be driven by career/lifestyle changes (e.g., children having grown up, or frustration with a current career), most commonly it is driven by considerations of career progression. For example, many graduate engineers are expected to maintain a profile of Continuing Professional Development (CPD) and further study to achieve and retain a professional chartered status. Learners commonly use the National Careers Service, peers, and employers for advice and guidance.

Resources – time and financial support – are key to determining whether people study, what and how. Part-time study is a more feasible option for most people but the evidence suggests that the loans model does not suit these potential learners. We need a system of support which is flexible and responsive to the needs of learners which allows the pace of study to change in response to circumstances and that provides the ability to complete bites of learning which could be accumulated to reach full Degree Level.

4 In recent years we have seen continued growth in three-year degrees for 18 year-olds. Does the system offer a comprehensive range of high quality alternative routes for young people who wish to pursue a different path at this age? How can Government encourage provision across a wider range of high quality pathways to advanced academic, technical and vocational qualifications?

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There is market failure in funding post-18 education. We have a flourishing full-time under-graduate system because of a state-backed loan system. Few modes of financial support are available to other kinds of learner (mature, part-time), or to learners who wish to study through an alternative route (such as non-degree programmes).

Degree apprenticeships are an example of one good alternative. There is also financial support for two year full-time degrees but it is unlikely that there is very much demand for this 'product'. People who cannot take three years away from work to study full-time are just as unlikely to be unable to take two years away from work to study full-time. Equally, many learners who are attracted by studying full-time for three years need to work during summer months to pay their university living expenses. A two year more intensive option is not open to them.

The problem, in the University's judgement, is that the Government has insufficient understanding of the different ways in which people want to study, are able to study (given other commitments), or about the length of time for which they want to study. The Government should conduct systematic market research on various demographics – mature learners, young people who want to leave education at age 18 etc. – to see what sort of education and training they want (i.e., the level and type of education and its duration). The Government could then design financial support so that different demographics can make their demand effective in the 'market'. We speculate that this would lead to a variety of financial support packages. For example, mature learners in employment may want access to funding for short courses designed with a particular purpose in mind and may wish to conduct their learning outside their normal work pattern. We further speculate that a loan system of funding only suits certain demographics of student and certain types of learning. For example, mature students are less likely to pay their loans off and may be discouraged from taking courses that may improve their productivity if they alone have to fund them.

The Government should not approach the problem from a manpower planning perspective. If there is to be a market, and students are to be at the heart of the system (as the June 2011 BIS White Paper suggested), then funding must be shaped around learners preferences about what to study not what others judge the economy 'needs' or what learners 'ought' to study.

More practically, learners cannot be compelled to participate in post-18 education and those who do participate cannot be compelled to study at a particular level, a particular subject, or in a particular way. Therefore, if the financial support system is not designed to be flexible in response to learners' preferences, it will not lead to more learners accessing education and training.

5 The majority of universities charge the maximum possible fees for most of their courses and three-year courses remain the norm. How can Government create a more dynamic market in price and provision between universities and across the post-18 education landscape?

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Universities do not compete on price because a lower price is taken to indicate an inferior 'product'. Students do not make choices on the basis of the 'sticker' price (the fee level) because it bears only a highly contingent relationship to what they repay. For example, it would be irrational for a student to choose a university charging £7,500pa over one charging £9,250pa. Doing so would probably not affect what they repay over the course of 30 years but it would mean their university had less money to invest in their education. This would create a particular problem for learners from disadvantaged backgrounds. As they are more debt-averse, they would be more likely to choose 'cheaper' courses and so more likely to have less money invested in their education. This would probably hinder social mobility.

The Government needs to understand the implications of different fee 'prices' within a system where there is a £9,250pa fee cap. First, as noted, lower fees would mean less to invest in students' education. Second, universities must spend a proportion of their fee income on widening participation (WP) activities. In 2016/17, for example, the University of Portsmouth spent £10.2 million on WP activities. This is equivalent to £710 for every UK full-time undergraduate student - or 24% of our fee income between £6000pa and £9000pa (the then fee cap). If the University's fee cap is lowered we must necessarily choose between cutting resources to WP activities or investing less money in our students' education.

It might be possible to find funds for WP from other sources to make up any short-fall but the majority of many universities' income comes from teaching. For example, 79% of the University of Portsmouth's income comes from teaching (HESA, 2016/17 data). These universities are less able to subsidize teaching through research. These universities also generally recruit more WP students. In 2016/17 36% of the University of Portsmouth's student population came from households with income below £25,000pa. Universities like Portsmouth, then, would have a larger population of students for which any short-fall must be made.

If Government wants competition on price it should remove the fee cap and create a proper market. If Oxbridge could charge whatever it wanted it would probably charge higher fees than most other universities.

There are also bases on which there can be competition other than price. Universities currently compete in terms of league table positions, REF scores and – increasingly – TEF scores. The absence of price competition does not imply the absence of competition. There is plenty of competition between universities, and as the reputation of the TEF is embedded this will increase. Competition has been driven primarily by the removal of the student number control and is independent of the headline fees level.

6 What barriers do current and new education and training providers face in developing innovative or diversified provision?

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First, there is considerably more innovative and different provision than is generally understood. For example, the University of Portsmouth offers very short courses, such as the two day Boardroom Skills for Business Leaders. We also offer many part-time courses and we have the 'Learning at Work' programme. In partnership with employers Learning at Work enables people to study for university qualifications at Bachelor's and Master's level while in full-time employment. Much of the learning towards the award is based on projects that form part of daily work. The University offers a variety of courses, including Engineering (MSc), Maritime Studies (BSc and MSc) and Applied Science (BSc and MSc).

There is also considerable innovation with the dominant full-time undergraduate model. The University of Portsmouth is systemically embedding career-enhancing activities within all of our degree programmes. These can be long- or short-term placements, and include activities that simulate the world of work. For example, students in the Faculty of Business and Law have access to a fully functional 'Bloomberg lab'. This gives them access to the same facilities that are used by financial services firms around the world. This helps replicate some real-world working environments. It also allows the University to offer a second year unit that supports students to obtain recognised certification in Bloomberg proficiency; this is highly-valued by employers.

The University of Portsmouth is far from unique in this kind of diversified offering. It can seem that politicians' and policy-makers understanding of what universities offer is driven by their own experience of university many years ago.

Second, the main barriers to new provision are explained in the answer to Q4. Learners who want to study for a full-time under-graduate education are generally well-served by the funding available to them. Learners who want to study in other ways – as part-time, or mature students or who want to study for short periods – are not well-served. If finance is available to these kinds of learners their demand in the education 'market' will be effective and innovative and different forms of education provision will follow.

Third, and similarly, most new education and training providers will be private profit-making entities. They will offer provision to the extent that they can see profit in it. They will offer innovative or different provision to students if those students can make their demand effective. This also brings us to the points made in answer to Q4: financial support packages must be available to different kinds of student with different preferences.

7 How can Government further encourage high-quality further education and higher education provision that is more flexible: for example, part-time, distance learning and commuter study options?

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The key issue, as highlighted in the answer to Q4, is the finance available to learners for education and training. If flexible funding is available to learners they will chose the mode, level and type of education or training that best suits them.

As part of this the Government should revisit the rules around funding Equivalent Level Qualifications (ELQ). At age 40, someone who gained an under-graduate degree in Philosophy at age 21, may improve their productivity through a degree in a different subject, or even a lower level qualification, but no funding is available for them (except for some STEM subjects). The possibility of re-training and up-skilling is particularly relevant where an economy is undergoing structural change with an increasing demand for high-levels skills.

One problem facing some forms of study is that, where economic returns are lower (e.g., for those only studying at level 4), or where there is a shorter period between finishing the period of study and retirement (e.g., mature students), a loan model does not really work. Either the repayment threshold has to be lowered significantly below the value of £25,000pa, which would hurt lower earners and reduce their incentive to study, or the overwhelming majority of the loan will be not repaid – which would suggest the funding is not really a loan at all.

If some forms of study are not well-suited to a loan system other forms of funding are required. In a time of austerity funding is not easily available. One source of funding is the Apprenticeship Levy. A rule change could be made so that levy money could be used for modes of study for any learner for which a loan system does not work efficiently.

8 To what extent do funding arrangements for higher education and further education and other post-18 education and training act as incentives or barriers to choice or provision: both at the individual and provider level? How does this impact on the choices made by prospective students and learners? What can Government do to improve incentives and reduce barriers?

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Funding arrangements are one of the main barrier learners face in considering whether to access education or training (another major barrier is prior attainment). There is good financial support available to learners who want to access full-time undergraduate education, but this is not true for most other forms of learning.

To improve learners' incentives and reduce the barriers they face in accessing education and training, the Government should design financial support packages that suit the needs of different kinds of learner (e.g., mature or part-time), of learners who want to study in different ways (e.g., short courses), and of learners who want to study at different levels (e.g., level 4). Apprenticeship Levy money could be made available to support this (see Q7).

Part 2: A system that is accessible to all

9 What particular barriers (including financial barriers) do people from disadvantaged backgrounds face in progressing to and succeeding in post-18 education and training?

Please note that you are welcome to respond to as many, or as few, questions from this consultation as you wish. :

The biggest barrier anyone faces in progressing to and succeeding in post-18 education is prior attainment. As people from disadvantaged backgrounds are more likely to go to less good schools they are more likely to experience this problem.

Second, like most of us, people from disadvantaged backgrounds prefer to follow similar paths to those with whom they are familiar, e.g., parents and peers. As people from disadvantaged backgrounds are less likely to know people who have benefited from post-18 education – especially going to university – its' benefits can seem opaque.

Third, the system of under-graduate funding is poorly-understood, in particular by people with no prior experience of university; and these people are more likely to come from disadvantaged backgrounds. Language around 'loans' and 'debt', especially when magnitudes of £50-60,000 are discussed, disproportionately discourage people from disadvantaged backgrounds. If you come from a household with a high income, and so borrowing money and repaying it is the norm, your attitude to debt will be different from someone who comes from a household where even small amounts of debt risk causing havoc to family finances.

Part of this problem is perception. Insufficient numbers of people understand that what they will pay for university bears no direct relationship to what they 'borrow'. But this perception problem will only be addressed when the language of loans and all the paraphernalia that goes with this (including 'annual statements', 'interest rates' and the fact that the system is administered by the 'Student Loans' Company) is changed.

No-one, least of all the media who play a large in determining public perceptions, is prepared to accept a re-badging of the funding system without substantive changes. The University of Portsmouth agrees with former Secretary of State for Education Justine Greening who has argued (in 'How to reform tuition fees and student debt – with a Higher Education Fund' on Conservative Home) that all graduates should pay for 30 years – even if they have paid off their university costs before then. This would only effect higher earners and, more relevantly, would simplify the current system. It would become a graduate tax or 'contribution' scheme and would remove the need for annual loan statements, interest rates changes as well as any idea that students graduate with a fixed amount of debt. The Student Loans Company could be renamed the Student Vouchers Company. There might be superior alternatives. The central point is that substantive change to the funding system is necessary to address the perception problem.

A connected and significant barrier for people from disadvantaged backgrounds is the fact that maintenance grants have been converted to loans. People from disadvantaged backgrounds now see themselves as graduating with debts of £50,000-£60,000. This discourages them from participating. If the solution suggested by Justine Greening is adopted this problem will be addressed. If Greening's solution is not adopted we recommend the re-introduction of maintenance grants to replace loans.

Finally, young people are experiencing an acute set of pressures. House prices are high, pensions are becoming more expensive, wages have been slow to increase, and there is economic uncertainty. There is an older set of graduates who have benefited from their past education and who feel these pressures less. Their tuition at university was free (to them at least). The Government should consider a 1-2% tax on all previous generations of graduates in order to reduce the 9% contribution rate on recent and future graduates. One to two percent is sufficiently low to be politically acceptable, especially in light of the fact that many of the people affected will have children at university (or who soon will be). They will see a direct link between paying more so that the next generation can pay less.

10 How should students and learners from disadvantaged backgrounds best receive maintenance support, both from Government and from universities and colleges?

Please note that you are welcome to respond to as many, or as few, questions from this consultation as you wish. :

In light of the answer to Q9 the Government could re-introduce maintenance grants. One option would be the 2018/19 Welsh funding system. This consists of a tuition fee loan plus maintenance support split between a loan and a grant. The total funding received by all students is the same (£9,000) but the grant/loan split varies depending on household income. For example, those where household income is below £18,370 students will receive £8,100 in grant and £900 in loan.

Equally, where income is of £59,200 or more students receive £1,000 in grant and £8,000 in loan. This could address the perception problem around the current system.

An additional option is to remove above inflation, or real, interest rates on loans for all students. The University of Portsmouth's experience suggests that one of the least popular changes in 2012 was the replacement of interest-free loans with interest-bearing loans. It is hard to explain to students and parents why the Government is charging interest on their investment in education.

As many students don't repay the capital of their loan the interest rate attached to it has no material effect on the amount they repay. It does, though, affect their sense of fairness and, for some learners, the likelihood that they will participate in higher education. In short, nothing is lost if the interest rate rules are changed so that student loans attract no real rate of interest.

Part 3: Delivering the skills the UK needs

11 What challenges do post-18 education and training providers face in understanding and responding to the skills needs of the economy: at national, regional and local levels? Which skills, in your view, are in shortest supply across the economy? And which, if any, are in oversupply?

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Universities have difficulty in responding to short-term skills gaps. Beyond anecdotal evidence, or very local skills problems, it is also difficult to obtain knowledge about these gaps. In the medium- to longer-term what is clear is that people will need to develop a variety of higher-level, transferable general skills to respond to changing labour market requirements. Universities are well-designed to provide people with these skills. As was explained in answering Q2, the University of Portsmouth has developed a general set of 'hallmarks' or attributes that all our graduates will possess. These are the kinds of attributes that, increasingly, the labour market will need.

Policy-makers should resist the manpower planning approach to education which seems implicit in this question. Learners should not be inveigled into courses or types of study for which there is a perceived economic 'need'. Education providers should respond to learners' demand and learners should study the subjects in which they are most interested. In most cases this leads to better learning outcomes. In addition, as long as the education learners choose is of good quality and delivers transferable general skills it will constitute value for money for the learner and for society.

The question of how to design a scheme that responds effectively to different learners' demands is addressed above, in particular in Q4 and Q7.

12 How far does the post-18 education system deliver the advanced technical skills the economy needs? How can Government ensure there is world-class provision of technical education across the country?

Please note that you are welcome to respond to as many, or as few, questions from this consultation as you wish. :

First, as outlined in answer to Q 4 and Q7, the Government should provide financial support that suits the education and training need of individuals who want to develop their skills.

Second, to produce more individuals who want to develop advanced technical skills the Government needs to address the problem that technical education is deemed a second class form of education. Part of the problem is the quality of technical education but part of the problem is also one of perception. T levels are designed to address this problem. They will only work if T levels are of sufficient quality. In addition, T levels will only succeed if there is a route through T levels into higher education. If there is not, no young person who wants to keep open their options at age 18 will choose them.

A better solution would be not to require 16 year olds to choose between academic (A level) or technical (T level) 'routes'. Sixteen year olds do not fit neatly into 'academic' or 'technical' boxes. Many simply don't know whether they are 'academic' or 'technical', others will change their minds, but most are almost certainly both.

The University of Portsmouth believes the current A level system is over-specialized and that all sixteen year olds should study both 'academic' and 'technical' subjects. A levels should be reformed and broadened. The key point is explained in Q2: there is no meaningful 'academic'/'technical' distinction in education so designing an education system that assumes one unnecessarily and artificially narrows people's education.

This recommendation is not radical; it is the status quo in many countries, and is substantively similar to both the chief recommendation of the Tomlinson Review ('14-19 Curriculum and Qualifications Reform, October 2004) and the argument of Lord Willetts about the future of education in England (A University Education, pp.340-7).

Part 4: Value for money for graduates and taxpayers

13 How should students and graduates contribute to the cost of their studies, while maintaining the link that those who benefit from post-18 education contribute to its costs? What represents the right balance between students, graduates, employers and the taxpayer?

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The current system instantiates the right principle for students' and graduates' contributions. No-one pays upfront and any payment is income-contingent and time-limited. The problem with the current system is that it appears to be a loan system when it is no such thing. Reforms that enable the Government to jettison this label are to be welcomed. Our answer to Q9 makes several suggestions. For example, one central benefit of Justine Greening suggestion is that it would show that the current funding system is clearly be a graduate tax (or 'contribution') scheme and not a loan. It would enable the Government to get rid of the loan language as well as all the paraphernalia of annual statements, interest rates and the fact that it is administered by the 'Student Loans' Company.

There is no uniquely correct answer to the question of the right balance of payments between the individual graduate, employers and the taxpayer but what is clear is that, currently, only the taxpayer and graduate pay anything. Employers do benefit from a highly-skilled workforce so it is reasonable to expect them to

contribute. Rather than implement a new tax, though, apprenticeship levy money could be used as employers' contribution to HE funding, especially as the evidence suggests that employers are keen to use levy money for the development of higher-level skills. For instance, from August to October 2017 apprenticeship starts fell 30% (compared with the previous year) but higher level apprenticeship starts increased.

14 What are the most effective ways for the Government and institutions to communicate with students and graduates on the nature and terms of student support?

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The model at the University of Portsmouth works well. There is dedicated team of finance experts who deliver positive financial messages in schools and colleges. They support the work of any careers provision at FE colleges and the work of the WP/Outreach teams in HE who raise aspirations.

Most universities provide positive financial messages but most of it is delivered by their marketing teams and is quite basic. The University of Portsmouth is one of the few to use dedicated finance experts. This enables us to present messages in a clear and easy to understand manner. In our judgement, and in the absence of adequate careers provision or a centralised service such as Aim Higher, it is our responsibility to deliver this information to potential students.

15 What are the best examples of educational and training providers ensuring efficiency in the method of course provision while maintaining quality? And what are the challenges in doing this?

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The University endeavours to deliver a high quality education for all of our students and do so in a way that is efficient. We have formal mechanisms to take account of students' views on how we deliver our courses and we review our portfolio of courses to ensure we are providing course for which there is a demand and good student outcomes.

One significant challenge we face is identifying what to do to improve efficiency is uncertainty in the policy environment of which there is a great deal at the moment.

16 What are the ways that Government can increase the value for money of post-18 education?

Please note that you are welcome to respond to as many, or as few, questions from this consultation as you wish.:

The Government needs a clear and consistent understanding of 'value for money'. A central part of this is whether the post-18 education system improves productivity, and the degree to which costs are re-couped by the Treasury. But these are only part of the value for money question. The Government should understand value for money comprehensively, as outlined by the 'four quadrants' in the October 2013 BIS Research Paper no.146 'The Benefits of Higher Education Participation for Individuals and Society: key findings and reports "The Quadrants"'.

In addition, the Government should do the following increase the value for money (understood comprehensively) of post-18 education:

1. Reject the distinction between academic, technical and vocational routes. (Q2)
2. Reform pre-18 education to prevent people from being forced down an 'academic' or 'vocational' route. (Q12).
3. Implement Justine Greening's suggestion that all graduates should pay for 30 years. Alternatively, reintroduce maintenance grants for disadvantaged students. (Q9, Q13).
4. Design financial support for learners around different demographics' needs so that they can make their demand effective in the 'market' (Q4, Q7).
5. Move away from a manpower planning approach which assumes that Government knows what skills people need. Manpower planning has never been successful in the past.(Q11)
6. Change apprenticeship levy rules so that the levy can be used for other forms of education, particularly those that do not suit a loan model (e.g., part-time, mature) (Q7, Q13).
7. Recognize that any new reforms should be sensitive to the fact that the sector has recently gone through significant change (e.g., the tripling of fees in 2012, the removal of the student number control in 2015, the introduction of the TEF in 2017, a new Higher Education Act in the same year, and a new regulator, the OfS, in 2018). Time needs to be allowed for these changes to bed down before launching another round of significant reforms. (Q15).
8. Consider the feasibility of implementing a tax of 1-2% on all past generations of graduates in order to lower the 9% contribution rate of recent and future graduates. (Q9 and 'Justine Greening's Proposals Are Not Radical Enough - Past Generations of Graduates Should Contribute Too' Graham Galbraith, Huffington Post, 23 April 2018).

Attachments

Please upload any further attachments that you wish to be considered with your response.

File Upload:

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