

# **Consultation on Higher Education funding proposals**

## SUMMARY OF RESPONSES

January 2018



## Summary

**3,374 responses**

**64% of replies from parents**  
**22% of replies from students**

**5 weeks of consultation**

**120 people at drop-in events**

**88% in favour of  
the proposal overall**

## This report

In a five-week period from 11 December 2017 to 12 January 2018, the public of Jersey were asked to give their views about a new proposal for funding higher education.

The Treasury Minister, Senator Alan MacLean, announced the plan in his Budget speech on 28 November. He proposed that significant additional funding be made available through the existing student grant scheme so that more students from Jersey can afford to go to university in future.

The main points were:

- Every student living in a household with an annual income under £150,000 would have tuition fees paid of up to £9,250 a year (£9,250 being the average fee for an undergraduate degree in the UK.)
- Students living in households with income more than £150,000 a year would receive a tuition fee payment of half that amount - up to £4,625.
- The standard maintenance grant for living expenses would increase by £500 a year to a maximum of £6,500.
- An increase in the income thresholds so that more families become eligible for the maintenance grant, which will be available in full to all families earning under £50,000 and in part on a sliding scale to families earning up to £95,000.
- The Higher Child Allowance (a tax break for parents of between £6,000 and £9,000 over four years) would be phased out from 2021 to help pay for the additional grant.

This announcement of the proposal followed a period of public debate about the declining number of students from Jersey who were choosing to go to university. The fall in undergraduate numbers correlates with the introduction of £9,000 standard tuition fees by UK universities.

Many Jersey parents had reported that the current grant scheme was insufficient to help them afford the costs of a university education. The Treasury and Education Department had been working together to find a solution and the consultation was a joint project.

This report provides an overview of the consultation and a summary of the responses received. It highlights the concerns raised most frequently by respondents.

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## How we consulted

A consultation plan dated 30 November 2017 was approved by the Chief Minister, Education Minister and Treasury Minister, which is summarised as follows:

**Timescale** Monday 11 December 2017 to Friday 12 January 2018 (five weeks).

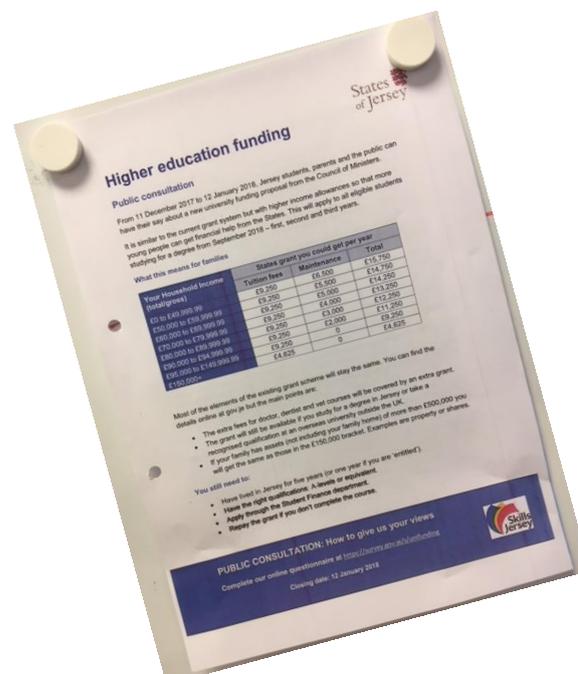
**Background** There have already been three consultations on this subject – by Education, Scrutiny and the Student Loan Support Group. It is not necessary to repeat these or collect the same data. This questionnaire needs to be simple, clear and easy to analyse.

**Objectives**

- **Inform** - To explain the proposal announced by the Treasury Minister in the Budget.
- **Mandate** - To gauge the level of public support for the plan to proceed.
- **Comment** - To give all islanders an opportunity to submit views and feed back to Ministers.

**Scope**

Distribute information via schools before the end of term on 15 December.  
 Reach students returning home from university for Christmas.  
 Reach families that are leaving the Island for Christmas holidays.  
 Continue early in the New Year.  
 Enable completion by closing date of Friday 12 January and rapid feedback.  
 Fit in with the timetable for university applications (mid January).



## Material and channels

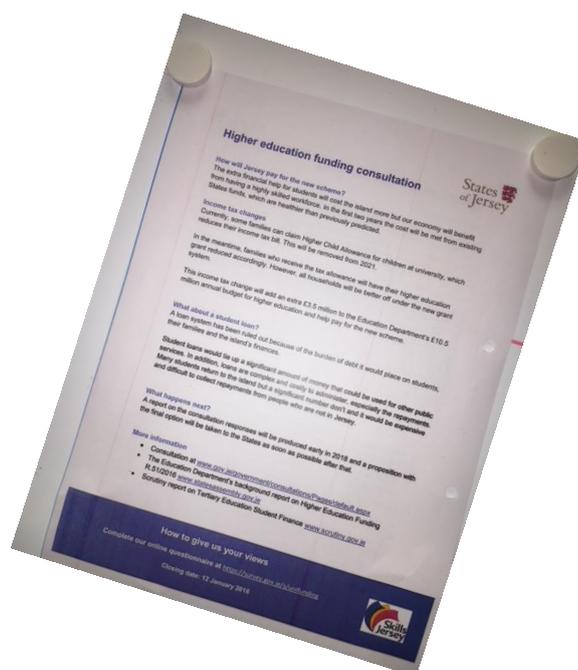
1. One-page explanatory document (attached at the end of this report) plus FAQ that can be widely disseminated. New page on gov.je
2. A short online questionnaire that provides quantitative data to gauge the level of support in a clear percentage plus qualitative answers for people to submit a range of views.
3. Extensive use of social media supported by drop-in events at Jersey Library – easy for students studying there over the holidays and public Christmas shopping / sale shopping in town. Mon 18 Dec (day), Tue 19 Dec (eve), Fri 5 Jan, Sat 6 Jan. Staff from Education and the Treasury to explain the proposal.

## Aims of scheme

More of Jersey's young people will be able to afford a university education.  
Provides the more highly skilled graduate workforce needed by Jersey businesses.  
Reverses the decline in no of Jersey students attending university.  
Enhances the ability of the Island to meet the economic and social challenges.  
More cost-effective in the long term than a loan scheme.  
Helps 'middle Jersey' – removes financial pressure from families.

## Plan for feedback and subsequent action

The survey is tightly focused and structured in a clear format that can be published and understood quickly. It will give the Council of Ministers a clear indication of the level of support and will collate the concerns and comments of islanders. All comments will be anonymous and will be published alongside a report summarising the findings. Subsequently a Report and Proposition can be taken to the States as soon as possible in 2018.



## Summary of responses

The aim of the consultation was to reach a wide range of Jersey residents who might wish to express a view. A total of **3,374** responses were received over the five weeks of the consultation via an online survey. A small proportion were input during the four drop-in sessions at Jersey Library where staff had iPads to help members of the public submit their views.

All responses were anonymous. Any comments that identified specific individuals were edited to ensure anonymity. There were only three instances of this. Submissions were also edited to remove profane language and defamatory comments but only one entry had to be amended because of this.

The full responses are available online at [gov.je](http://gov.je)

## Who took part

The consultation was self-selecting, which means that it was primarily people with an interest in the issue of higher education funding who filled in the questionnaire. The number of responses is therefore an indication of the strength of feeling and it was higher than for many other recent States consultations. The profile of participants might not be a representative cross-section of the community in demographic terms but it shows the views of stakeholders and those most directly affected or engaged by this issue.

Questions 1 and 2 asked respondents for their age and category. The largest number of responses was in the 40-49 and 50-59 age bracket, which corresponds to the expected age of parents of secondary school students. This group accounted for nearly 58% of respondents. In addition, nearly a quarter of respondents were young people aged between 16 and 29 – those most likely to be actively considering higher education.

Your age			Response Percent	Response Total
1	11 - 16 (school years 7 to 11)		3.26%	110
2	16 - 18 (school years 12 to 13)		11.46%	387
3	18 - 29		12.26%	414
4	30 - 39		8.18%	276
5	40 - 49		31.31%	1057
6	50 - 59		26.48%	894
7	60+		7.05%	238

Participants were also asked to identify themselves in terms of their social demographic or interest in the subject. Not surprisingly, parents and carers were by far the largest group, accounting for nearly 64% of responses. The second largest group by proportion was school students who submitted just under 15% of the total number of replies. The consultation was publicised through all secondary schools before the end of the autumn term and the drop-in sessions were deliberately located in the town library where students would be working during the Christmas holidays.

<b>Are you a:</b>				
			<b>Response Percent</b>	<b>Response Total</b>
1	School student		14.97%	506
2	University student		7.31%	247
3	Graduate		5.50%	186
4	Parent / Carer		63.66%	2151
5	Other (please specify):		8.55%	289

Participants who opted for the category of 'Other' were able to give a precise definition of their circumstances. The list included many grandparents, retired islanders and people who described themselves as taxpayers. Many in this last group submitted comments that expressed concern about the funding source for the scheme – see results for Question 7.

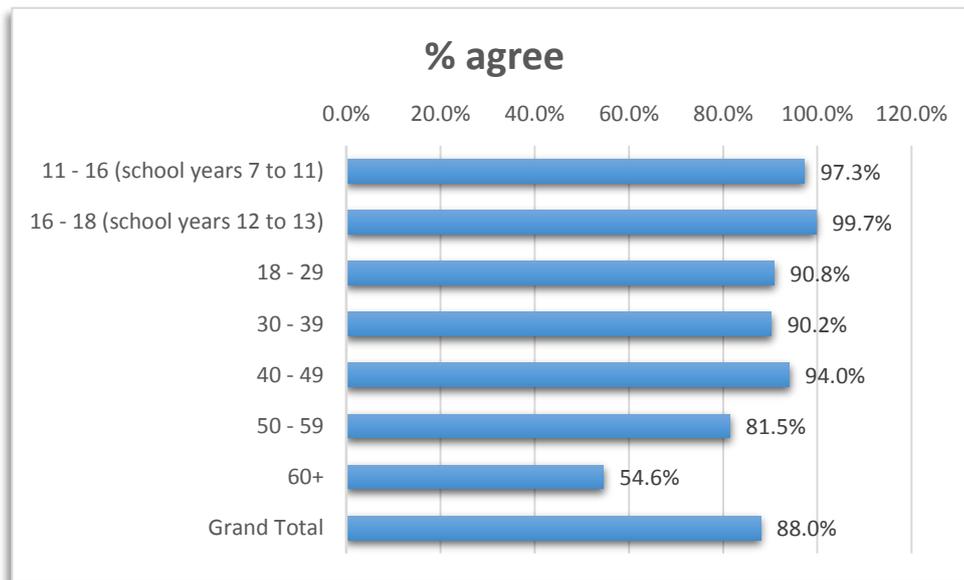
Respondents who identified themselves as students were also asked an additional question designed to give an indication of the potential impact the funding scheme might have on their ability to attend university. The

<b>If you are a young person, are you more likely to go to university?</b>				
			<b>Response Percent</b>	<b>Response Total</b>
1	Yes		90.55%	929
2	No		9.45%	97

## Level of support by age

One of the key aims of the consultation was to provide an indication of the level of public support for the higher education proposal announced in the Budget speech on 28 November 2017. Overall, the participants overwhelmingly showed support. However, there were differences between people of different ages.

While nearly all students were in favour of the additional funding, There was a marked fall in approval in the older age brackets. In particular, people over the age of 60 were less likely to support the proposal. Many of these respondents expressed concern about the level of the funding and the need for adequate healthcare and services for the elderly.



## Response rate

As is common with public consultations, the response rate was front-loaded, with the highest number of replies received near the launch when the survey receives the greatest publicity.

Date	No of responses
11-17 December	2,065
18-24 December	288
25-31 December	165
1-7 January	570
8-12 January	286

## Drop-in events

Staff from the Education Department and the Treasury were available in the foyer of the Jersey Library, St Helier, to answer questions about the proposal and collect and/or help the public fill in the survey electronically using iPads. A total of **120** comments and discussions were recorded and a summary is included at the end of the report.

The majority of contacts were with parents who had queries about their eligibility or the particular circumstances of their family. A small number of people who visited the sessions were extremely upset and expressed this to the team. There were three principal reasons:

- The financial pressure they were currently experiencing because of funding a child at university.
- The perception that they were not supported by the States to the same level as students. This was a specific concern of people who were either pensioners or caring for an elderly relative.
- Parents who had not received States financial support with university costs and had incurred debt or reduced pension as a result.

## SAMPLE COMMENTS

### In favour

- A very brave and forward thinking move. This is not a cost but an investment into what will be our wealth creators and taxpayers. My children can now go to university. I was previously trying to put them off as there is no way we can afford it.
- I am a professional middle income earner with two children and a single parent. There is no spare money. I have literally been losing sleep worrying how I could afford to send either child to university. To say I am thrilled and thankful about this proposal would be an understatement. It brought me to tears.
- I can't even begin to describe the ecstasy in the face of my peers on learning they'd be able to go to university. So many people who thought it was totally out of the option, that they wouldn't amount to anything are suddenly considering university.

### Opposed

- As taxpayers we are opposed on several grounds. Many degrees are nothing more than opportunities for socialising in the UK. Many students do not return to Jersey so why should we fund them?
- Far more should be done for the older generation who have paid their contributions over many years. This proposal is utterly unfair and puts ridiculous, expensive and unnecessary financial burden on taxpayers.
- I wanted to be an astronaut but then reality kicked in, just like it should for students whose parents have insufficient funds to meet their children's wishes. It's called reality and life.

## Respondents' comments

People who responded to the survey were able to write comments of unlimited length under three headings. These were designed to give respondents an opportunity to inform the Council of Ministers of their views on this proposal in as much detail as they felt necessary. The open text format also meant that respondents were able to raise related issues without restriction. This qualitative feedback has provided valuable background and points for consideration in fine-tuning the original proposal.

### Q5 What would this mean to you? Response total: 2,584

This section of the survey elicited a large number of personal stories about financial circumstances and expressed considerable concern about the pressure that funding a university education put on families.

Subject of comment	Response total
Access: My child/ I am now able to go to university	723
Relief: Less stress on family due to debt, remortgaging, selling home	698
Higher tax for all	77
Good for Jersey economy/ workforce skills	72
Why should I pay for other people's children / parents' responsibility	60
Other services need this money (health/ elderly care)	44
Too generous / threshold too high	40
Too late for me – I have already funded my children	37
Fairer for parents/less of a burden, guilt of worry for students	33
Better job prospects/ career I want	23
Can now save for my retirement	17
Some degree courses not useful in Jersey	13
More funding should be available for post-graduate courses	13
Means we can cancel our move back to the UK	12
I can focus on my studies rather than getting jobs	10
Graduates would be encouraged to return to the island.	10
Not enough / low income families need more help	8

The most significant response related to the fact that students themselves said the proposal would mean they are more likely to go to university. In addition, a large number of parents said that this additional funding would make the difference between being able to send their children or not. Greater equality of access was a consistent theme.

Lower numbers of views were submitted on a range of other points including the increased likelihood of students going to university for the experience rather than with a career plan in mind. Other suggestions include taking another look at student loans and more support for on-island apprenticeships.

**Q6 Fairness of the proposal**  
**Response total: 2,340**

Respondents in this section generally made their opposition or approval clear and explained their reasons to the particular point of view. The targeting of the funding was a recurrent theme. Many respondents expressed concern about the level of the upper threshold, which people felt was too high at £150,000. There were also many comments questioning whether the scheme should extend to cover all families, including those households with very high annual incomes.

Subject of comment	Response total
Fair	1,713
Unfair	550
Too generous/ top household income too high/ should be capped	387
Students should be made to return to Jersey	61
Needs more support for lower income families	53
Should be same benefit to all – free tuition regardless of income	49
Should be loan scheme or some repayment of grant	46
Should be tapered rather than stepped	43
Should only fund 'useful' degrees relevant to Jersey eg. medicine	33
Funding if not sustainable	31
Maintenance level and threshold too low	27
Should part reimburse recent students/pay off NatWest loan	18
Should reflect size of family	14
Need more support for apprentices/people who stay here	10
Include arts and vocational courses	7

The most common reasons respondents felt the scheme was unfair include:

- General taxpayers do not benefit.
- Some degrees are not really valuable or needed in Jersey.
- Students do not return so there is no benefit to the Island.
- Higher education is not a right, it's a privilege.
- Parents should save and take responsibility for their children.

**Q7: Other questions and comments**  
**Response total: 1,155**

People who responded to this question were able to raise any issue and submit comments of any length. The most common responses were expressions of positive support and/or gratitude for the potential help. This category also included comments that the additional financial help was 'long overdue' and requests to ensure the scheme is implemented without further delay.

Subject of comment	Response total
Positive support / thanks	370
Clarification about details and eligibility eg: post-grad, non UK unis, £150,000 threshold is too high/ should not help rich	141
How will it be funded/ Will tax go up?	91
Students should be made to return to Jersey (or repay if they don't)	65
Should only fund 'useful' degrees relevant to Jersey eg. medicine	58
Just paid for my child and missed out/ will we get financial help?	55
Students should not be made to return to Jersey	54
I feel this is unfair: I pay taxes but get no help/ other services should be better funded eg. Health, care for the elderly/ I don't want to pay for other people's children	33
Should be a loan	37
This is designed to win votes	30
Will it be long-term/sustainable funding	28
This will encourage more students to return	26
Queries about separated families/ more than one child	22
This is not enough. More help is needed esp for low incomes	20
Should support Highlands and local degrees	18
Support also needed for vocational training	15
Parents should save and pay for their own children	12
	11

Fewer than 10 comments were received on a number of other subjects including:

- Help for arts students
- No more cuts to education
- Population policy needed
- Students should take a two-year degree
- Opposition to student loan
- Reform party proposal is better
- Free nursery should also be means-tested

## The next steps

This report and the detailed responses to the consultation will be considered by the Treasury and Education Ministers and then the whole Council of Ministers. Copies have been made available to the Education and Home Affairs Scrutiny Panel and will also be available on the States website at [www.gov.je](http://www.gov.je)

The views submitted will be used to make a final decision on whether and how the proposed a new funding scheme should be fine-tuned. When the Treasury Minister announced the plan, he proposed that it should be in place in time for the September 2018 at the start of the next academic year.

The comments from the public will be taken into account and once any final adjustments have been made, a report and proposition will be lodged for consideration by the States Assembly. In order to meet the September 2018 implementation target date, this would need to be before the States in late March or early April 2018.

## HE CONSULTATION: LIBRARY DROP-IN: Log Sheet

No.	Nature of question, comment or query
1	Parent said it was fantastic – is tax allowance disappearing?
2	Parent feels like she doesn't fall into a category as daughter is 16 – doing ballet / musical theatre level 2/3 – can't gain funding for level 4 until level 3 is achieved. Laws do not permit this.
3	Student x 2 – is the proposal going through?
4	Parent – general guideline of if the proposal is through?
5	Parent – more amount for lower income families.
6	Concerned who will pay pension contributions for 18 year olds when they are at university.
7	Wonderful scheme – if successful, loan? Stipulation to come back work on island.
8	Are professional qualifications funded (yes)? Tax allowance lost?
9	Aim at single parents (income is paying higher earners) benefiting wrong people.
10	Medical degree increased fees / higher earners.
11	Someone that works at Scottish university says current system and proposals are great. Protect the grant system / no loan.
12	Student Loan Support Group: various increment of scale – why? Disposable income for lower income (not getting as much benefit) loan of £1500 no longer available.
13	Maintenance fee low for low income a large shortfall for parents to pay out.
14	Tax payer happy to pay tax increase. Applying home (place of birth) students elsewhere (Scotland/Ireland) for home statue to gain lower fees. Works for fees. Works for States paying less fees.
15	Tax allowance implications – fees etc.
16	Consider students going to university at different times but in the same household. More options on Island, variety of courses non finance or nursing.
17	Parent – if Australia does it still apply?
18	Student (midwifery) on island full time – understanding changes.
19	Parent – students who are already at university (& post graduates PGCE)
20	Professor Exeter University - report provided
21	Member of public saw stand and wanted to express views (supports proposals)
22	Parent – post graduate medicine proposal
23	Parent 2019 application, joint business ownership, divorced parents assessment
24	Member of public – supports proposals fully
25	Parent – retired, twin daughters but pension < £500k. entitlement on proposed – unhappy
26	Parent with child who wants to go to ballet school asked about income levels re pensions.
27	Pensioner – shouldn't be subsidising people who earn over £100k per year – still paying income tax and long term care - students able to as tax – supporting lower income but not higher earners – very unhappy.
28	Wrong for differential fees especially Cambridge.
29	Parent - £150k too high – 50k too high
30	Parent – when will it be approved?
31	American degrees / 4 year / 5 year degrees
32	Life changing.
33	Tax allowances – 30000 worse off.
34	Already paid previous years at university.
35	Keep up to date for maintained so does not end up in same positions. On Island nursing degrees no fee
36	How will the phasing out of tax allowances work? - school year vs tax year
37	How can you afford a grant but not a loan? I.e. give away and not lend. Has emailed Ministers with no response or acknowledgement to ask – how it got to £150k level? Taxes paid by everyone for benefit of everyone - how my tax paying for someone - £150K be benefit or me. Consultation to parents going to benefit - if they do not come back, taxpayers get no benefit – it should be a loan if not work on island.
38	£150k to high, pay all back, all funding taxpayers or £100k better threshold. Students applying for appropriate courses not just because they can.
39	Daughter in second year – placement, Son doing 4 years masters and medicine.

40	Absolute disgrace to pay for £150k earners, should be £50k and up to 75k after that should receive nothing.
41	Pensioner who want to know what is in it for him.
42	Money should be put into 11-16 schools and not given to the middle classes.
43	Parent registering support so son can go to university.
44	Pensioner – lost the hoppla bus - £150k level too much to receive anything
45	1.39 on LTC when say won't pay that benefit and that are means tested for him but golden handshake for top civil servants – therefore he is paying more. OAP illustration on income tax.
46	1 son away now – another going: second home.
47	Very high threshold, maybe some middle ground.
48	Parent worse off with new proposal? Lose tax allowance not enough maintenance, surmised with proposal.
49	Parent loses out because of tax break – disagree especially with stepped maintenance.
50	General enquiry regarding process.
51	Parent requesting information on 2 students on old and new proposal. "We can't afford it with the current system" no time to complete online survey.
52	No fairness at all based on parental marital status, clearly define 'single and alone parent' – percentage of fees rather than amount. Divorced parents benefiting. Chose both parents without question.
53	Basic info about process for current students.
54	Gentleman left his view in writing and has also written to the JEP.
55	Do I still qualify if I am studying abroad?
56	Couple expressed support and we must invest in our children. Biomedical degree and will come back to Jersey to do this.
57	Should have requirement to come back to Island. £150k too high if do not come back.
58	Should look at that is useful to island and invest more in on Island technical – be more like Germany.
59	Concern about the local bursaries / quality of some degrees
60	Student for Sept 2018 – requirement to return?
61	Solent Uni sport student – help for 2 <sup>nd</sup> year?
62	Parent of 17 year old planning university
63	Parent of 2 girls in favour – have completed survey
64	Students should be made to return to Jersey if not should repay grant
65	£150k threshold to pay full fees is too high
66	How will the tax threshold reduction work?
67	Are grants available in full to each child if you have 2 at university at the same time?
68	Very supportive, why has it taken so long to come up? (my 2 have finished university)
69	How will additional assistance for medical courses be calculated in the future?
70	Feels like students studying medicine are disadvantaged
71	Need more clarity on what the exact support for medicinal courses
72	Mother with 4 children – who was thinking of going back to Ireland – think it is fantastic.
73	Mother with 2 young children – local and support the scheme but thought it had already been approved.
74	Two granddaughters 1 <sup>st</sup> year – graduated scheme to stop people dropping out
75	Help with further education (FE)
76	Will help my daughter – great if it goes through
77	Father asked about foundation degree
78	Mother asked about ex-husbands contributions
79	Asking about post graduate study – scheme good but issue with half funding for over £150k because it's too much
80	Oxford and Cambridge options
81	Household income doesn't work and not flexible especially if no access to partner or ex's income.
82	Against – ludicrous to pay for £150k earners – if money should give to elderly as no tax relief to support elderly relatives – not fair.
83	Supportive – lots can't afford and this will help and this will help and give everyone an opportunity.
84	Against it and have explained in survey.
85	Should be means tested with benefit to come back to Island – teacher.
86	Need to get it right. Too generous – should be a loan scheme not giving money away.
87	General information about own students e.g. Medical school.
88	Parents - need a ceiling - £150k is wasting tax payer's money – not want to pay tax to fund other children.

89	Check details for own daughter – assessed on father, mother and mother partner – medicine.
90	Not happy and do not want scheme as just put children through at considerable cost with no funding.
91	Not sure taxpayer should pay but if families need help they should get some.
92	Year 12 student who thinks it is fantastic that people will get help for university regardless of what they earn.
93	Mother who thinks it is great – she will get some help for the 3 <sup>rd</sup> year of her second daughter.
94	Son and daughter – single father, this will allow his daughter to go to university – fantastic help.
95	Father whose daughter is in year 2 at university thinks it is a great potential scheme.
96	Concern about the local bursaries / quality of some degrees
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117	Will Oxford and Cambridge still be options
118	Household income doesn't work and not flexible especially if no access to partner or ex's income.
119	Against – ludicrous to pay for £150k earners – if money should give to elderly as no tax relief to support elderly relatives – not fair.
120	Supportive – lots can't afford and this will help and this will help and give everyone an opportunity.

# Higher education funding

## Public consultation



From 11 December to 12 January, Jersey students, parents and the public can have their say about a new university funding proposal from the Council of Ministers.

It is similar to the current grant system but with higher income allowances so that more young people can get more financial help from the States. This will apply to all eligible students studying for a degree from September 2018 – first, second and third years.

### What this means for families

Your Household Income (total/gross)	States grant you could get per year		
	Tuition fees	Maintenance	Total
£0 to £49,999.99	£9,500	£6,500	£16,000
£50,000 to £59,999.99	£9,500	£5,500	£15,000
£60,000 to £69,999.99	£9,500	£5,000	£14,500
£70,000 to £79,999.99	£9,500	£4,000	£13,500
£80,000 to £89,999.99	£9,500	£3,000	£12,500
£90,000 to £94,999.99	£9,500	£2,000	£11,500
£95,000 to £149,999.99	£9,500	0	£9,500
£150,000+	£4,750	0	£4,750

Most of the elements of the existing grant scheme will stay the same. You can find the details online at gov.je but the main points are:

- The extra fees for doctor, dentist and vet courses will be covered by an extra grant.
- The grant will still be available if you study for a degree in Jersey or take a recognised qualification at an overseas university outside the UK.
- If your family has assets (not including your family home) of more than £500,000 you will get the same as those in the £150,000 bracket. Examples are property or shares.

### You still need to:

- Have lived in Jersey for five years (or one year if you are 'entitled').
- Have the right qualifications: A-levels or equivalent.
- Apply through the Student Finance department.
- Repay the grant if you don't complete the course.

## PUBLIC CONSULTATION: How to give us your views

Complete our online questionnaire at <https://survey.gov.je/s/unifunding>

Closing date: 12 January 2017

## Higher education funding consultation

### How will Jersey pay for the new scheme?

The extra financial help for students will cost the island more but our economy will benefit from having a highly skilled workforce. In the first two years the cost will be met from existing States funds, which are healthier than previously predicted.

### Income tax changes

Currently, some families can claim Higher Child Allowance for children at university, which reduces their income tax bill. This will be removed from 2021.

In the meantime, families who receive the tax allowance will have their higher education grant reduced accordingly. However, all households will be better off under the new grant system.

This income tax change will add an extra £3.5 million to the Education Department's £10.5 million annual budget for higher education and help pay for the new scheme.

### What about a student loan?

A loan system has been ruled out because of the burden of debt it would place on students, their families and the island's finances.

Student loans would tie up a significant amount of money that could be used for other public services. In addition, loans are complex and costly to administer, especially the repayments. Many students return to the island but a significant number don't and it would be expensive and difficult to collect repayments from people who are not in Jersey.

### What happens next?

A report on the consultation responses will be produced early in 2018 and a proposition with the final option will be taken to the States as soon as possible after that.

- More details can be found online at [www.gov.je/unifunding](http://www.gov.je/unifunding)
- Background report Higher Education Funding R.51/2016 [www.statesassembly.gov.je](http://www.statesassembly.gov.je)