

Table 17 - Student Take-up of Loans from the Student Loans Company by Gender of Student(1) and Location of Institution 1991/92 - 1998/99

|           |                                      | Number of Loans Taken Out (000s) |       |       | Loans as % of Eligible Students in HE |         |         | Total Sum Borrowed |          |          |    |
|-----------|--------------------------------------|----------------------------------|-------|-------|---------------------------------------|---------|---------|--------------------|----------|----------|----|
|           |                                      | Men                              | Women | Total | Men %                                 | Women % | Total % | Men £m             | Women £m | Total £m |    |
| <b>1</b>  | <b>England institutions</b>          |                                  |       |       |                                       |         |         |                    |          |          |    |
| 1         | 1991/92                              | 120.9                            | 88.0  | 208.9 | 42%                                   | 32%     | 37%     | 65.0               | 47.4     | 112.4    | 1  |
| 2         | 1992/93                              | 155.1                            | 121.3 | 276.5 | 48%                                   | 38%     | 43%     | 103.1              | 80.4     | 183.5    | 2  |
| 3         | 1993/94                              | 188.7                            | 153.3 | 342.0 | 52%                                   | 43%     | 48%     | 140.5              | 114.2    | 254.7    | 3  |
| 4         | 1994/95                              | 221.4                            | 190.8 | 412.3 | 60%                                   | 51%     | 55%     | 234.0              | 201.2    | 435.2    | 4  |
| 5         | 1995/96                              | 235.4                            | 212.3 | 447.7 | 63%                                   | 57%     | 60%     | 299.0              | 269.7    | 568.7    | 5  |
| 6         | 1996/97                              | 240.9                            | 227.3 | 468.3 | 66%                                   | 60%     | 63%     | 363.4              | 343.7    | 707.1    | 6  |
| 7         | 1997/98                              | 246.3                            | 239.9 | 486.2 | 67%                                   | 61%     | 64%     | 382.3              | 372.9    | 755.2    | 7  |
| 8         | 1998/99 total(2)                     | 255.1                            | 264.7 | 519.8 | 70%                                   | 66%     | 68%     | 482.1              | 501.8    | 983.9    | 8  |
| 9         | 1998/99(3)                           | 173.8                            | 177.7 | 351.5 | 71%                                   | 66%     | 69%     | 268.1              | 273.9    | 542.0    | 9  |
| 10        | 1998/99(4)                           | 81.3                             | 87.0  | 168.3 | 69%                                   | 67%     | 68%     | 214.0              | 227.9    | 441.9    | 10 |
| <b>11</b> | <b>Wales institutions</b>            |                                  |       |       |                                       |         |         |                    |          |          |    |
| 11        | 1991/92                              | 6.3                              | 4.7   | 10.9  | 34%                                   | 25%     | 29%     | 3.3                | 2.5      | 5.7      | 11 |
| 12        | 1992/93                              | 8.8                              | 7.1   | 15.9  | 42%                                   | 31%     | 36%     | 5.7                | 4.6      | 10.2     | 12 |
| 13        | 1993/94                              | 11.0                             | 9.5   | 20.5  | 48%                                   | 38%     | 43%     | 8.0                | 6.8      | 14.8     | 13 |
| 14        | 1994/95                              | 13.8                             | 12.7  | 26.5  | 58%                                   | 50%     | 54%     | 14.1               | 12.9     | 26.9     | 14 |
| 15        | 1995/96                              | 15.1                             | 14.2  | 29.3  | 62%                                   | 54%     | 58%     | 18.4               | 17.3     | 35.7     | 15 |
| 16        | 1996/97                              | 16.0                             | 15.6  | 31.6  | 66%                                   | 57%     | 61%     | 23.3               | 22.8     | 46.1     | 16 |
| 17        | 1997/98                              | 16.6                             | 17.2  | 33.9  | 67%                                   | 61%     | 64%     | 24.9               | 25.9     | 50.8     | 17 |
| 18        | 1998/99 total(2)                     | 18.0                             | 19.5  | 37.5  | 72%                                   | 66%     | 69%     | 33.3               | 35.9     | 69.2     | 18 |
| 19        | 1998/99(3)                           | 12.0                             | 13.2  | 25.1  | 74%                                   | 67%     | 71%     | 17.8               | 19.5     | 37.3     | 19 |
| 20        | 1998/99(4)                           | 6.0                              | 6.4   | 12.4  | 69%                                   | 65%     | 61%     | 15.5               | 16.4     | 31.9     | 20 |
| <b>21</b> | <b>Scotland institutions</b>         |                                  |       |       |                                       |         |         |                    |          |          |    |
| 21        | 1991/92                              | 17.1                             | 12.2  | 29.3  | 37%                                   | 27%     | 32%     | 8.7                | 6.2      | 14.9     | 21 |
| 22        | 1992/93                              | 22.1                             | 17.6  | 39.6  | 42%                                   | 34%     | 38%     | 13.7               | 10.8     | 24.5     | 22 |
| 23        | 1993/94                              | 27.4                             | 22.7  | 50.1  | 49%                                   | 41%     | 45%     | 19.1               | 15.8     | 34.8     | 23 |
| 24        | 1994/95                              | 31.0                             | 27.6  | 58.6  | 52%                                   | 46%     | 49%     | 30.4               | 26.9     | 57.3     | 24 |
| 25        | 1995/96                              | 33.6                             | 33.3  | 66.9  | 57%                                   | 54%     | 54%     | 39.0               | 38.4     | 77.4     | 25 |
| 26        | 1996/97                              | 35.5                             | 37.5  | 73.0  | 61%                                   | 57%     | 59%     | 48.9               | 51.5     | 100.4    | 26 |
| 27        | 1997/98                              | 36.7                             | 40.8  | 77.6  | 62%                                   | 59%     | 60%     | 51.9               | 57.7     | 109.7    | 27 |
| 28        | 1998/99 total(2)                     | 39.6                             | 46.3  | 85.9  | 67%                                   | 66%     | 66%     | 69.9               | 81.8     | 151.7    | 28 |
| 29        | 1998/99(3)                           | 26.1                             | 29.9  | 56.0  | 62%                                   | 59%     | 60%     | 37.9               | 43.4     | 81.3     | 29 |
| 30        | 1998/99(4)                           | 13.5                             | 16.4  | 29.9  | 80%                                   | 83%     | 82%     | 31.9               | 38.4     | 70.4     | 30 |
| <b>31</b> | <b>Northern Ireland institutions</b> |                                  |       |       |                                       |         |         |                    |          |          |    |
| 31        | 1991/92                              | 3.1                              | 2.2   | 5.3   | 38%                                   | 24%     | 30%     | 1.6                | 1.1      | 2.7      | 31 |
| 32        | 1992/93                              | 3.8                              | 3.2   | 7.0   | 44%                                   | 32%     | 37%     | 2.3                | 2.0      | 4.3      | 32 |
| 33        | 1993/94                              | 4.6                              | 4.3   | 8.9   | 50%                                   | 44%     | 47%     | 3.2                | 3.0      | 6.1      | 33 |
| 34        | 1994/95                              | 5.6                              | 5.5   | 11.1  | 57%                                   | 48%     | 52%     | 5.4                | 5.3      | 10.7     | 34 |
| 35        | 1995/96                              | 5.9                              | 6.1   | 12.1  | 58%                                   | 51%     | 54%     | 6.8                | 7.0      | 13.8     | 35 |
| 36        | 1996/97                              | 6.1                              | 6.7   | 12.8  | 61%                                   | 56%     | 58%     | 8.4                | 9.1      | 17.5     | 36 |
| 37        | 1997/98                              | 6.4                              | 7.3   | 13.7  | 62%                                   | 54%     | 58%     | 9.0                | 10.2     | 19.2     | 37 |
| 38        | 1998/99 total(2)                     | 6.8                              | 8.6   | 15.4  | 67%                                   | 60%     | 63%     | 12.1               | 15.0     | 27.1     | 38 |
| 39        | 1998/99(3)                           | 4.6                              | 5.7   | 10.3  | 65%                                   | 57%     | 60%     | 6.6                | 8.1      | 14.6     | 39 |
| 40        | 1998/99(4)                           | 2.2                              | 2.8   | 5.1   | 73%                                   | 65%     | 68%     | 5.5                | 7.0      | 12.5     | 40 |
| <b>41</b> | <b>All UK HE institutions(5)</b>     |                                  |       |       |                                       |         |         |                    |          |          |    |
| 41        | 1991/92                              | 151.5                            | 109.7 | 261.1 | 41%                                   | 31%     | 36%     | 80.7               | 58.5     | 139.2    | 41 |
| 42        | 1992/93                              | 193.8                            | 151.5 | 345.3 | 46%                                   | 36%     | 41%     | 127.3              | 99.2     | 226.5    | 42 |
| 43        | 1993/94                              | 236.7                            | 193.7 | 430.4 | 51%                                   | 42%     | 47%     | 174.2              | 142.4    | 316.7    | 43 |
| 44        | 1994/95                              | 276.1                            | 241.2 | 517.2 | 59%                                   | 51%     | 55%     | 288.1              | 250.6    | 538.8    | 44 |
| 45        | 1995/96                              | 291.9                            | 268.0 | 559.8 | 62%                                   | 56%     | 59%     | 365.7              | 335.1    | 700.8    | 45 |
| 46        | 1996/97                              | 300.4                            | 289.2 | 589.6 | 65%                                   | 59%     | 62%     | 447.0              | 430.2    | 877.2    | 46 |
| 47        | 1997/98                              | 307.7                            | 307.4 | 615.1 | 67%                                   | 61%     | 64%     | 470.7              | 470.3    | 941.0    | 47 |
| 48        | 1998/99 total(2)                     | 320.0                            | 339.5 | 659.5 | 70%                                   | 66%     | 68%     | 598.1              | 635.4    | 1233.5   | 48 |
| 49        | 1998/99(3)                           | 216.8                            | 226.8 | 443.6 | 70%                                   | 65%     | 67%     | 330.9              | 345.3    | 676.2    | 49 |
| 50        | 1998/99(4)                           | 103.2                            | 112.7 | 215.9 | 70%                                   | 69%     | 69%     | 267.2              | 290.0    | 557.3    | 50 |

Source: DfEE, Student Loans Company.

(1) Gender split contains some estimated figures.

(2) Total of old mortgage style loans (3) and new income contingent loans (4) for Academic Year 1998/99 - See Definitions.

(3) Mortgage style loans available to students in higher education up to and including academic year 1997/98 and those in 1998/99 who were treated exceptionally as existing award holders.

(4) Income contingent style loans available to eligible new entrants to higher education in academic year 1998/99 (except those who were treated exceptionally as existing students). Includes 'top-up' loans.

(5) United Kingdom data includes students attending courses entirely at privately funded, overseas or NHS institutions.