



Westminster Theological Centre (WTC)

Access and participation plan 2025-26 to 2028-29

1. Introduction and strategic aim

- 1.1. Westminster Theological Centre (WTC) (www.wtctheology.org.uk) is an interdenominational Christian theological college, with a vision for transforming individuals and communities through the study of theology. WTC's primary constituency is the independent (non-denominational) churches and networks in the UK, which have no dedicated theological colleges. While 70% of WTC students are members of independent churches, our student body is drawn from across a wide spectrum of church backgrounds, and represents a broad range of ages (18-80) as well as professional and educational backgrounds.
- 1.2. Birmingham Newman University validates WTC awards and degrees. WTC has 220-240 students on validated programmes, and a further 60-70 on a fully online, non-validated Foundations in Theology Course.
- 1.3. Affirming the richness of diversity among the WTC student body, and respecting a variety of opinions and views, are core to WTC's values and strategic priorities. [WTC's values](#) clarify the college's commitment in all aspects of college life to Gracious Orthodoxy "characterised by maintaining rigorous scholarship characterised by diversity and freedom of theological expression," and our understanding of humanity as made in God's image includes "nourishing the beauty, uniqueness, interdependence, freedom and creativity of humanity." WTC's Strategic Plan 2022-27 (attached) states that WTC is "intentional about seeking to represent the rich diversity of the UK population in our Faculty and student body." Objective 6 of the Strategic Plan commits the college to paying "particular attention to attracting students who have been unable to take advantage of the education system (e.g. socio-economically, ethnically, female, etc.)."
- 1.4. The college has put in place a number of mechanisms to operationalise our commitment to access and participation of a diverse student body:
 - 1.4.1. WTC's innovative [delivery medium](#) means that our students, over 90% of which are mature students, study part-time around existing work, life, and church commitments, while remaining at home. This is achieved by blending in-person and remote teaching. At the same time, students are members of a supportive local learning community ('Hub') near their home location, avoiding the isolation of traditional distance learning;
 - 1.4.2. WTC has no campus. WTC's programmes are delivered in twelve Hubs across the UK, which are partnerships between WTC and churches/Christian organisations which share WTC's vision for making the study of university level theology accessible to church leaders and members, most of whom would otherwise not have this opportunity. Current [Hub locations](#) include one each in Scotland and N. Ireland, and ten across England;

- 1.4.3. To facilitate access for students for whom WTC Hubs are not within realistic reach for weekly accessibility,¹ WTC offers flexible study options and time-bound Hybrid Hubs;²
- 1.4.4. WTC provides very high quality learning development and study skills resources to all students. These benefit particularly those with specific and additional educational needs and/or who have had chaotic or damaging education backgrounds. Many WTC students returning to study a number of years after completing previous degrees, or whose school experiences left them with limited confidence of being able to achieve academically, [testify](#) to the benefits of the learning development support WTC provides;
- 1.4.5. The two [WTC bursaries](#) are specifically designed to expand access by targeting disadvantaged students: (i) General Bursary for those on low incomes and (ii) the Principal's Bursary Fund for those with a recent history of offending and addiction;
- 1.5. WTC is seeking to maintain and increase its current high level of access and participation by focusing, in this Access and Participation Plan (APP), on three areas where risks to equality of opportunity have been identified.

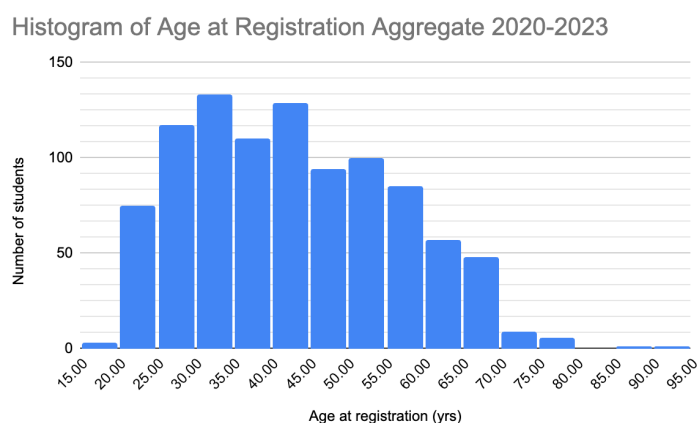
2. Risks to equality of opportunity

- 2.1. WTC is not currently registered with the Office for Students (OfS), and has therefore not been collecting all the data required to describe the performance of the college against OfS and HESA indicators. As a result, data analysis is at times rudimentary, but does allow the identification of broad patterns and trends, and areas of success and challenge.
- 2.2. Additionally, WTC is a college with 220-240 part-time students on validated programmes (i.e. 110 - 120 full-time equivalent (FTE) students). Following accepted practice in the Higher Education (HE) sector, WTC does not publish small numbers (below 25, which are labelled 'N' in line with OfS dataset practice) so that individual students cannot be identified. Given the number of students and that they all study part time, many WTC data sets will be small. We have therefore presented aggregated data for four academic years (2019-20, 2020-21, 2021-22, 2022-23) and provided percentages and trends rather than figures.
- 2.3. Making the study of degree-level theology accessible to a wide range of students, most of whom wouldn't otherwise study academic theology at this level, is central to WTC's mission. This results in WTC attracting students with a-typical profiles as compared with many HE institutions in the UK. Very few students apply to WTC straight from school. The largest group is in the 30-45 age group, already have one degree, and are working throughout their studies. This impacts their risk profile.
- 2.4. [WTC student profile:](#)
 - 2.4.1. *Age range and distribution:* The age range across the student body for the years 2019-2020 to 2022-2023 was 72 yrs, which is unusually high, ranging

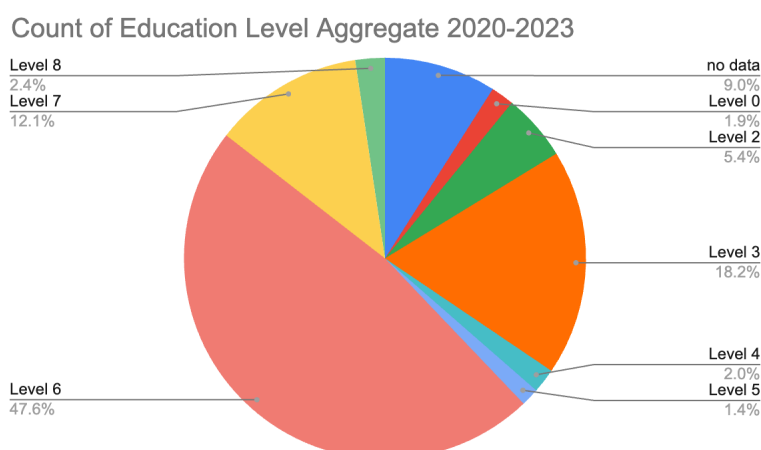
¹ Hub accessibility is defined as being within 1.5 hours travel time.

² A Hybrid Hub will commence for 2 years in Aberdeen in Sept 2024.

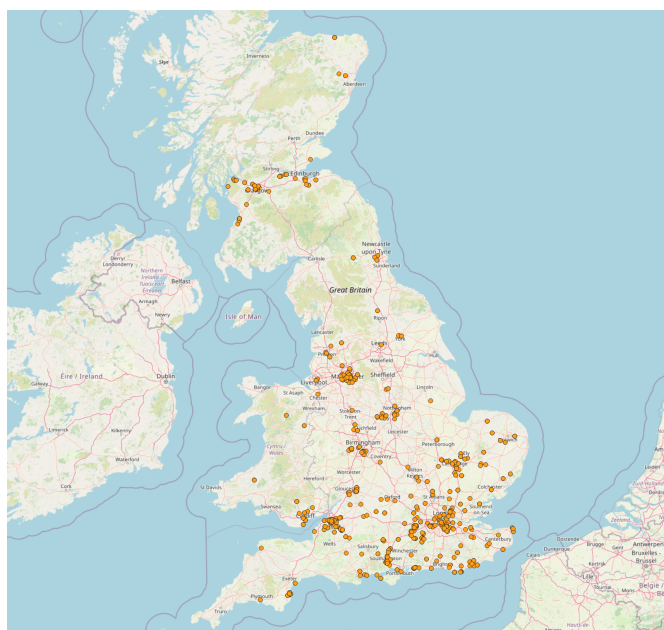
from 19 yrs at the youngest to 91 yrs at the oldest. The distribution of ages across the student body for this period is shown in the figure below.



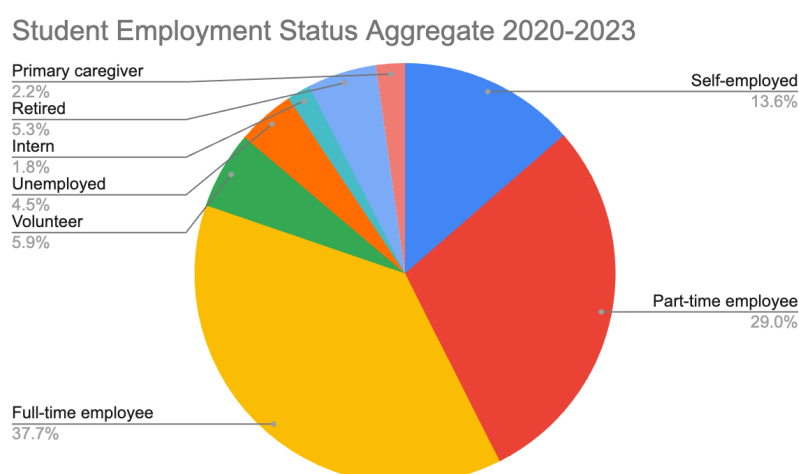
- 2.4.2. *Previous education achievement level and time lapsed since last studied:* The pie chart below shows the previous education levels of the student body over the four years. WTC students range from those who left school with few/no formal qualifications to those with multiple postgraduate degrees. The mean time elapsed since students were in prior education before starting with WTC was 16 years (though the data here is limited).



- 2.4.3. *Geographic spread:* WTC's innovative programme delivery model enables students to study from across the UK. Postcodes of the aggregate student body in England, Scotland and Wales are plotted below. (Data on home locations for students in N Ireland for this period is not available.)



- 2.4.4. *Employment status:* The pie chart below shows the paid work status of the study body from 2019-20 to 2022-23. As can be seen, 80.3% of students are in paid work whilst studying.



- 2.4.5. *Employment background:* WTC students are drawn from a spread of employment backgrounds. The largest single group works in church ministry (voluntary or paid), but the student body includes those working in other charity/third sector roles, business, finance, professional, education, health sector, hospitality and trades.
- 2.4.6. *Requirement of financial assistance to study:* 55% of current WTC students receive financial assistance for their fees, with the top three sources for this being churches, family/friends, and WTC bursaries.³ Of those receiving financial assistance, 45% receive assistance to cover their entire fees, with another 17.5% receiving between 75% and 99% of their total fees. When asked whether they would have applied for government-funded student finance had this been available, 46% said that they would have.

³ WTC anonymous student finance survey conducted in September 2023 with a 70%+ response rate.

- 2.4.7. *Students with self-declared mental health (MH) issues.* 4.6% of the student population between the years 2020-2023 self-reported MH issues, with figures for each year showing a small rise in this number year on year.
- 2.4.8. *WTC retention rates* between 2017 and 2023 averaged 93% compared with 90.2% nationally.
- 2.4.9. *Progression/continuation rates* to further programmes of study for the same period averaged 19.3% for the whole college on all programmes. 53% of the MA cohorts in this period progressed from WTC undergraduate programmes.
- 2.5. WTC students remain living and working in their home locations throughout their studies apart from two residential, intensive teaching weeks each academic year (September and January) held at the University of Nottingham. This means that risks associated with being young, and living away from home and normal support systems, do not pertain to WTC students.
- 2.6. Because 80% of WTC students work while studying, and the vast majority are over 25, post-study employment is not a concern for all but a very few WTC students. Similarly, because of the Hub network, students from across the country can access WTC programmes of study limiting geographical risks to not being able to study.
- 2.7. Notwithstanding these lower than normal risk factors, and the reality that WTC studies are accessible to a broad diversity of students, we have identified three risks to equality of opportunity which are aligned with EORR areas of disadvantage, and which engagement with our student body and data collected have highlighted.
- 2.8. **Key risks to equality of opportunity:**

- 2.8.1. **Risk 1: Low recruitment of students with a history of offending and/or addition and risk that they will not achieve their academic potential.** WTC intentionally attracts students with recent histories of offending and addiction by offering the [Principal's Bursary Fund](#) (PBF) and provides them with significant financial and study skills/learning development support.⁴ This is a target student population for WTC.⁵ Over the past seven years students in receipt of the PBF have made up an average of 3.5% of total student numbers. This relatively low percentage is likely a function of potential students with this history having insufficient knowledge, information and possibly guidance to consider higher education as a viable option. Evidence indicates that, typically, these students have challenging

⁴ Recipients are known only to those staff awarding the bursary unless they choose to disclose whether they are recipients of the PBF. Since the PBF was established in 2015, 27 students have received the PBF (7 women and 20 men), several for multiple years of their studies. 19 have completed or are in process of completing their studies, 5 have withdrawn, 4 have taken an interruption of studies and 1 died mid-studies. To date 6 have completed BAs, 6 completed CertHEs, 2 completed CUC awards; 3 are currently studying for a BA and 2 for a CertHE. Given that WTC part-time BA takes 6 years to complete, and the CertHE takes 2 years, this represents a considerable achievement by all these students.

⁵ Research on prisoners' hopes of desistance include the importance of education in making a radical change from their pre-prison lives. e.g. "Desistance: A Utopian Perspective", David Patton and Stephen Farrall, *The Howard Journal of Crime and Justice*, Vol 00 No 0. xxxx 2021 DOI: 10.1111/hojo.12406 ISSN 2059-1098, pp. 1-23.

education backgrounds and left school with few formal qualifications, and a number have special educational needs.⁶ Without support, they risk not meeting Level 4-6 standards required to achieve their academic targets.⁷

- 2.8.2. Students who are eligible to receive the PBF are those with a recent history (i.e. within the past five years before applying to study with WTC) of offending or addiction, and whose theological studies with WTC are a part of their recovery and positive life choices. The PBF can be applied for by those entering at Level 4 (CertHE - which is also the first two years of the WTC BA programme, so they can transition into L5 of the BA if they choose after completing the CertHE). Up to 90% of the student fees each year can be applied for. The PBF is awarded for one year at a time. Students can re-apply and be awarded the PBF each year of their study with WTC.
- 2.8.3. **Risk 2: Low recruitment of non-white students.** To date WTC has not asked students to self-identify on ethnicity, so our data on this demographic of the student body is not complete. However, we are aware through engagement with students that non-white students constitute a relatively low percentage of the total student numbers. WTC's genesis, and partnerships to date with white majority churches, have skewed the student demographic towards white, British students. WTC's dominant institutional culture has been that prevalent among majority white, independent churches. As a consequence, over the past four years, on average only 8% of the student body has been non-white. This compares with the 2021 census figures for the UK of 18% of the population belonging to black, Asian, mixed or other ethnic group.⁸
- 2.8.4. **Risk 3: Ability to finance WTC studies.** WTC students currently cannot access government student finance, so students need to raise the money to pay their tuition fees.⁹ An anonymous WTC survey conducted in September 2023 of levels and sources of student financial support revealed that 45% of students are self-funding, and 55% receive financial assistance with fees.¹⁰ Results also showed that students who are fully self-funding as well as those receiving support would apply for government student finance if they qualified and it was available to them.
- 2.8.5. A key reason for WTC's application to register with the Office for Students is so that qualifying WTC students have access to government student finance, which will, itself, go a long way to addressing the risk faced by this group of students.

⁶ Self-reported on PBF students application forms and from meetings with the WTC Learning Development Tutors.

⁷ WTC is currently in early stages of a pilot project of teaching theology in HM Prisons, with the aim of offering a validated programme in 2026. It is hoped that this will be one mechanism for attracting more of these students to further study when they leave prison.

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[https://www.ethnicity-facts-figures.service.gov.uk/#:~:text=Government%20data%20about%20the%20UK's,grou p%20\(2021%20Census%20data\).](https://www.ethnicity-facts-figures.service.gov.uk/#:~:text=Government%20data%20about%20the%20UK's,grou p%20(2021%20Census%20data).)

⁹ Given the WTC delivery model, WTC students remain at home while studying, so there is no maintenance element to the cost of studying. Fees cover the academic delivery of the programme of study and the cost of the two residential, intensive teaching weeks board and lodging.

¹⁰ Results are based on a 77% of total student population response.

- 2.8.6. For those who will not qualify for government student finance, WTC offers a means tested, [General Bursary](#) based on the household income of students. Currently, the General Bursary is available to applicants with a household income of £27,500p.a or below. This threshold will be reviewed each year and will be increased in line with inflation (using the CPIH). As this bursary is funded from WTC's general funds, the General Bursary is advertised as a last resort bursary, to make up the shortfall in college fees after students have approached other potential funders (external grant making bodies, their church, families/friends etc). Up to 40% of total fees per year is available to qualifying applicants studying for the CertHE and BA and up to 20% per year for qualifying GradDip students. The bursary is granted for one academic year. Students can reapply to receive the bursary for subsequent years of study. While WTC encourages students to apply for the bursary before the start of the academic year, applications are accepted from students mid-year if they find, having started their programmes of study, that their financial circumstances have changed, and they no longer have sufficient funding to cover their fees, and if they meet the application criteria.
- 2.8.7. In addition to WTC funding, WTC can direct students towards grant making bodies (which are independent of WTC but the criteria of which include grants for individual fees for studying theology, and from which WTC students have been successful in obtaining grants for their fees in the past). Links to the websites of these grant making bodies can be found on the [WTC website](#)). A number of these grant making bodies will also make grant awards mid-academic year as well as before the start of the academic year. Grants from these external bodies have their own criteria and are nearly all allocated per academic year.
- 2.9. WTC It is likely that some students in these three risk groups are subject to multiple disadvantages. WTC will collect data going forward to be able to report on these at the relevant stages of the student journey (access, continuation, completion, attainment, progression). As noted above, as 80% of WTC students are working throughout their studies, measures to report on their entry into employment is relevant only to those very few (1-2 p.a.) who study with WTC straight from school.¹¹

3. Objectives

- 3.1. **Measurable Objective for Risk 1:** WTC will increase the current 3.5% in receipt of the Principal's Bursary by 25% by 2028-29, i.e. to 4.375% of total student numbers.¹² WTC will continue to provide them with high quality learning development support, and increase these resources to meet the increased demand with the aim of helping all those who complete their studies achieve an academic award.

¹¹ WTC anticipates that, with registration with the Office for Students, and the facility to access government student finance, numbers of students aged between 18-25 will increase significantly.

¹² Given projections that total student numbers will increase to 435 in 2028-29, a 25% increase on the current 3.5% would be 19 students in receipt of the PBF p.a.

- 3.2. **Measurable Objective for Risk 2:** WTC will increase ethnic diversity of the student population to a minimum of 12% of total student numbers by 2028-29.¹³ This is a high priority for the college over the next four years.
- 3.3. **Measurable Objective for Risk 3:** WTC is aiming to achieve a situation where no student meeting academic entry requirements reports that they have turned down a place to study with WTC, and no enrolled student withdraws from their programme of studies, primarily because of financial constraints meaning they cannot pay the fees.

¹³ 12% of the (increasing) total student numbers recognises that the 18% non-white population recorded in the 2021 UK census includes population groups who are non-Christian and therefore wouldn't be target students for WTC. 12% of the projected total student numbers of 435 would be 52 students.

4. Intervention strategies and expected outcomes

4.1. Risk 1: Low recruitment of students with a history of offending and/or addiction and risk that they will not achieve their academic potential

- 4.1.1. *Principle Objective:* Increase by 25% the number of students with a background in offending and/or addiction receiving funding from the PBF to 4.375% of total student numbers by 2028-29 and support them with learning development/study skills to achieve their full academic potential while studying with WTC. (Target Reference Number: PTA_1)
- 4.1.2. *Intervention strategy:* Raise awareness among organisations supporting ex-addicts and ex-offenders and among the potential students themselves of the opportunities and welcome for students with this background at WTC. Offering higher education with strong learning development support to ex-offenders and ex-addicts can be one key part of a desistance strategy from their previous lifestyles and habits and equip them academically to take advantage of new work and career opportunities. Publicise the extensive study skills and learning development support at WTC which will help them realise and have confidence to achieve their academic potential.
- 4.1.3. *Risks to equality of opportunity:* Student numbers in receipt of the PBF reveal a relatively low percentage of students with a background of addiction/offending highlighting the risk of a lack of equality of opportunity for this group in applying to study with WTC and to achieving their full academic potential.
- 4.1.4. *Evidence base for intervention strategy:* (i) WTC College Data Management System (CDMS) data collected on PBF applicants and awards; and also on the assignment marks. (ii) Data collected by the Learning Development Tutor on intensity of support provided to PBF recipients.
- 4.1.5. *APP Target:* Increase by 25% the number of people studying at WTC who have a history of offending and/or addiction.

Activities	Inputs / Investment	Outcomes	Monitoring & Evaluation
Identify, and build relationships with organisations supporting ex-offenders with rehabilitation, and ex-addicts building their lives	Senior staff and Trustee time to identify, initiate and build relationships with prisons and other organisations supporting	More students who qualify to apply for the PBF applying and being accepted for funding through this bursary, studying validated theology programmes, which open up new	Monitor annually the number and productivity (in terms of numbers of potential students referred to WTC) of contacts

post-addiction, which will put them in touch with WTC. Communicate effectively what WTC can offer and work with them to encourage students who wish to to study with WTC.	ex-offender/ex-addict rehabilitation.	work and life opportunities to them, as well as giving them more confidence to engage in activities which they previously did not consider, as a result of their academic achievement.	and relationship building with organisations supporting ex-offenders and ex-addicts with rehabilitation. Monitor annually the numbers of students applying for and being approved for the PBF bursary.
Identify additional funding streams to support the increase in bursary funding for the PBF.	WTC approaching trusts and donors to support the increased bursary totals	More students being supported with up to 90% of their fees throughout the undergraduate programme of their choice.	Monitor the number and value of donations to the PBF.
Produce communication materials (videos, brochures, social media etc) featuring past and current students in receipt of the PBF who are prepared to break their anonymity on their histories and talk to potential new students who could qualify, to encourage them to study.	Student and communications team investment in creation of resources and publicising these on social media, at WTC events, and through other communication channels (e.g. podcasts, radio interviews, magazine articles etc)	Increased student numbers as above.	Monitor numbers clicking on social media posts and videos of PBF students promoting WTC studies and survey applicants on how they heard about WTC.
WTC already provides outstanding study skills/learning development support to all students including the opportunity for students to take advantage of regular group and 1-2-1 meetings with the dedicated Learning Development	Once students have accepted their place to study, the Learning Development Tutor will work closely with all those seeking support.	Ability for students to submit assignments which meet degree level standards. Increased student confidence. Student continuation to further	Monitor annually the levels and nature of support being requested by these students from the Learning Development Tutor.

Tutor (LDT). ¹⁴ Increasing resources in study skills and learning development resources to support this group of students who will typically need 1-2-1 regular support, at least throughout their first year of study, and possibly beyond.	Learning Development Tutor time, training, including development of resources investment. As numbers of students increase, WTC will increase the Learning Development Tutor resources to provide the support required for these and all WTC students to achieve their academic potential.	(post-graduate) degrees. ¹⁵	
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4.1.6. *Evaluation & publication*

- 4.1.6.1. Based on results data from regular monitoring, conduct an evaluation of the success of the different activities aimed at achieving the desired outcomes during the final six months of this APP, in terms of success/or not of achieving the APP objective, what strategies and activities have been most effective in making progress against the target, value for money of different activities taking into account the relative investments each activity has involved, including recommendations for the next APP period.
- 4.1.6.2. All evaluation findings and results will be published on the WTC website, and shared at networking events and communication channels with other theological college conferences e.g. theological college Principals'/other senior executives meetings; and relevant information shared in blogs and on webpages. Transparency is a core value of WTC, and so making these findings and lessons learned open access to different audiences will be a priority. WTC will submit the evaluation findings to the OfS repository to foster learning among comparative higher education institutions.

4.2. **Risk 2: Low recruitment of non-white students**

- 4.2.1. *Principle Objective:* Increase ethnic diversity of the student population to a minimum of 12% of total student numbers by 2028-29 to further realise WTC's strategic objective and value statement on making our programmes of study accessible to a wide range of students. (Target Reference Number: PTA_2)

¹⁴ In 2022-23, 31% of WTC students met the LDT, of which 4% met with the LDT weekly, another 4% met with the LDT every two weeks, and a further 3% met the LDT once per essay to be submitted.

¹⁵ WTC currently has two students with addiction histories who are completing their MA with the college, one of which is planning to continue to a PhD.

- 4.2.2. *Intervention strategy*: Engage churches and communities that are majority non-white, particularly in London, where there is a significant percentage of black Christians and non-white majority churches. Engage in Equality, Diversity and Inclusion (EDI) assessment and discussions to establish practical ways on how WTC can attract more non-white students, and become a holistically engaging setting for non-white students.
- 4.2.3. *Risks to equality of opportunity*: Risk of unequal opportunities if there is a perception among non-white students that the college culture is unfamiliar, uncomfortable or negative given their position as a small minority, prejudicing their decisions to apply to WTC or complete their programme.
- 4.2.4. *Evidence base for intervention strategy*: (i) WTC CDMS data on applicant ethnicity. (ii) Monitoring data reported by Faculty on changes to programme content and delivery as a result of APP activities.
- 4.2.5. *APP target*: Increase number of non-white students to a minimum of 12% of the total student body.

Activities	Inputs / Investment	Outcomes	Monitoring & Evaluation
Following the initial consultation in 2020, ¹⁶ WTC will hold regular consultations with non-white student body once every two-years (which will include all students having the opportunity to participate given that programmes are studied at 50% and therefore take two years minimum to complete), and implement all realistic suggestions.	Senior staff and Faculty and student time for consultation, updating guidelines and policies, implementing accepted recommendations.	Enhancing content, biographies, delivery of WTC programmes in light of proactive inclusivity and diversity foci.	Monitor introduction of new initiatives resulting from consultation with non-white students.
Proactively engage with leaders of Black Majority and other	Board Funding and Networking Committee members (Trustees, Principal, COO) time and	Non-white church leaders and members recommending WTC programmes of study to their	Collect data (anecdotal, survey, focus group data) from the

¹⁶ WTC held consultations in 2020 with non-white students and actioned many of their suggestions to create a more welcoming academic and Christian culture, including routinely including non-white/Western scholars on module biographies, ensuring that church history is presented to highlight the non-white early history of the church and major theological figures, and seeking to recruit qualified non-white Faculty.

non-white majority churches, particularly in London, to raise the profile of WTC and the accessibility of studying with their leaders and members. Actively pursue recruitment of non-white students in all Hub locations across the UK.	resources to travel, meet with, and build relationships with leaders of BMC and other non-white majority churches.	peers and members. More non-white students studying with WTC on a regular basis.	student body on their perceptions of EDI in terms of content of programmes and cultural welcome for all ethnicities represented.
Establish a Hub location through partnership with a Black Majority or other non-white majority church(es).	COO time and travel costs over an average period of 2 years engaging with potential Hub church partners to establish a new Hub. Birmingham Newman University time to visit and approve a new Hub location. Hub church(es) investment in recruiting a Hub Director, and setting up the infrastructure for a WTC Hub.	A new Hub supported by at least one non-white majority church partner which shares WTC's vision for equipping and sending church members through validated theological study.	Monitor progress on establishment of a WTC Hub in partnership with non-white majority church(es).
Prioritise the recruitment of qualified non-white staff and adjunct Faculty members.	Senior Faculty time to recruit and induct new Faculty members.	A higher % of non-white, highly qualified Faculty members.	Monitor % of non-white Faculty members in proportion to non-white applicants for those positions.
Board of Trustees' Equality, Diversity and Inclusion (EDI) Working Group will provide leadership to ensure that WTC is a place that promotes equality of opportunity in all aspects of college activities and is a place of welcome for those from all ethnic and other minority groups to study.	The EDI Working Group is led by the Vice-Principal with the Chair of the Board of Trustees being a member. The EDI Working Group meets a minimum of two times per year. The VP will dedicate resources to its leadership and pursuing its objectives. The EDI Working Group reports to the Trustees	WTC known among its constituency for its ethnically diverse student body, and inclusive programme delivery.	Annual monitoring of the numbers of non-white students studying with WTC.

	regularly at Board meetings through the year on their recommended strategy and activities.		
WTC will ensure and invest in regular training for all staff, Faculty and Trustees in EDI.	Principal identifying good training programme, EDI group approving this, training programme costs, all staff engaging in regular training on EDI.	WTC Trustees, staff, Faculty who all know and practise EDI approaches in all aspects of college life.	Monitor regularity of training for Trustees, staff, Faculty.

4.2.6. *Evaluation & publication:*

- 4.2.6.1. Based on results data from regular monitoring, conduct an evaluation of the success of the different activities aimed at achieving the desired outcomes during the final six months of this APP, in terms of success/or not of achieving the APP objective, what strategies and activities have been most effective in making progress against the target, value for money of different activities taking into account the relative investments each activity has involved, including recommendations for the next APP period.
- 4.2.6.2. All evaluation findings and results will be published on the WTC website, and shared at networking events and communication channels with other theological college conferences e.g. theological college Principals'/other senior executives meetings; and relevant information shared in blogs and on webpages. Transparency is a core value of WTC, and so making these findings and lessons learned open access to different audiences will be a priority. WTC will submit the evaluation findings to the OfS repository to foster learning among comparative higher education institutions.

4.3. **Risk 3: Ability to finance WTC studies:**

- 4.3.1. *Principle Objective:* No student offered a place to study turns it down primarily because they cannot pay the fees, and no student already studying withdraws primarily because they are unable to pay the fees. (Target Reference Number: PTA_3)
- 4.3.2. *Intervention strategy:* All WTC students need to raise the money to pay their fees, skewing the risks of equality of opportunities away from those without sufficient resources away from those on low incomes being able to start studying, or to complete their programmes.

- 4.3.3. *Risks to equality of opportunity:* Students on low incomes, or with family and other financial responsibilities are unable to study with WTC because of financial constraints.
- 4.3.4. *Evidence base for intervention strategy:* (i) Data collected on student reasons for accepting offered places, and on reasons for withdrawal from the CDMS.
- 4.3.5. *APP target:* No student reports financial constraints as the primary reason for not studying with, or for withdrawing from, their studies with WTC.

Activities	Inputs / Investment	Outcomes	Monitoring & Evaluation
Apply for registration to the Office for Students with the result that qualifying WTC students gain access to LifeLong Learning Entitlement, DSA and other government funded student funding.	Staff time (Chief Operating Officer, Dean of Studies, Finance Director, Registry Team) invested in preparing the Office for Students' application for registration, and ensuring that all aspects of operational systems meet Office for Students' standards of registration, including quality standards, and ongoing reporting requirements.	Qualifying WTC students can apply for and receive government student finance and DSA.	If Office for Student registration is granted, monitor numbers of students accessing LifeLong Learning Entitlement, and the relationship between these numbers and overall student numbers.
Engage with donors and trusts to raise funding to support WTC bursary funds to increase bursaries for qualifying students on low incomes who need additional financial support. ¹⁷	Staff time (Chief Operating Officer, Principal) to engage with donors and trusts, make applications and report on results of funding allocations.	Fundraising totals met to support all bursary funds required to assist those students who need financial assistance from WTC.	Track levels of fundraising income and sources and projects which generate significant donations.
Given that hopefully a significant number of WTC students will access LifeLong Learning Entitlement funding, WTC will either maintain the average numbers of students in	COO and FD time monitoring numbers of applications for WTC General Bursary and processing the applications.	All students on low incomes are assisted to study with WTC.	Collect data on the specific reasons provided for applications not accepting places to study and for students taking interruptions of studies or withdrawing, analysing

¹⁷ On average over the past seven years, 18 students have received means tested (General) WTC bursaries totalling £21,136 p.a.

receipt of WTC General bursaries at 15 over the life of this APP, or, if fewer qualifying numbers of WTC students apply for the General Bursary, establish an additional bursary for another disadvantaged group which will be agreed based on evidence of which groups are most disadvantaged among WTC student body (e.g. students who do not qualify for government financing e.g. 60+, WTC students in Scotland.)	Senior Exec Team time to discuss and approve setting up new bursaries for disadvantaged groups unable to access government financial support.		how many relate to financial constraints. Monitor numbers of students applying for General WTC bursaries and other bursaries which are established.
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4.3.6. *Evaluation & publication:*

- 4.3.6.1. Based on results data from regular monitoring, conduct an evaluation of the success of the different activities aimed at achieving the desired outcomes during the final six months of this APP, in terms of success/or not of achieving the APP objective, what strategies and activities have been most effective in making progress against the target, value for money of different activities taking into account the relative investments each activity has involved, including recommendations for the next APP period.
- 4.3.6.2. All evaluation findings and results will be published on the WTC website, and shared at networking events and communication channels with other theological college conferences e.g. theological college Principals'/other senior executives meetings; and relevant information shared in blogs and on webpages. Transparency is a core value of WTC, and so making these findings and lessons learned open access to different audiences will be a priority. WTC will submit the evaluation findings to the OfS repository to foster learning among comparative higher education institutions.

4.4. Contribution to multiple objectives

- 4.4.1. Currently (pre-Office for Student registration) WTC doesn't collect detailed data on the socio-economic background of students and has not analysed the impacts of Index of Multiple Deprivations (IMD) upon individual students. Detailed data collection to support HESA reporting will be gathered throughout the life of the APP, and will enable this more detailed analysis to be made for the whole student population, including for those targeted in this APP.

5. Whole Provider Approach

5.1. Diversity and Inclusion

- 5.1.1. As stated in the introduction, accessibility and participation of students from a wide range of age, professional, geographical, church experience backgrounds, and our commitment to a culture of freedom of expression, diversity and welcoming students of many views and backgrounds is central WTC's culture, and influences all aspects of college life and teaching. This is clear in our values and Strategic Plan, both of which guide the decisions of WTC's Board of Trustees and the Senior Executive Team (SET), and so inform the highest level of the college's strategic engagement and all college activities on access and participation.
- 5.1.2. Our values and culture are clearly articulated to students who are encouraged to hold the college accountable to maintaining a culture aligned with these, through their Student Representatives, and through a policy of senior staff being available for students to contact and feedback to. All members of the staff, Hub Directors and Faculty are expected to conduct themselves at all times in line with WTC's Mission and Values.
- 5.1.3. WTC's commitment on making our programmes of study accessible to a broad spectrum of students is reflected in the delivery medium, the geographic spread of the Hubs, the Hub system enabling students of all ages to study around existing commitments, remaining in their home locations while also benefiting from a supportive local learning community, the provision of excellent study skills/learning development to help all students reach their academic potential, and the targeting of WTC bursaries. All these structures and practices are aimed at making tertiary level study of theology accessible for the widest range of students possible.¹⁸ The tenets of Christianity also emphasise engaging all sectors in society as believers, especially those who are vulnerable including those with Office for Student defined 'protected characteristics'. From the perspective of providing a rich pedagogical experience, WTC also recognises the importance of attracting students with diverse life, education, and faith experiences which they share with their fellow students. Discussing a variety of approaches and experience contributes to enriching the student debate and learning experience.

¹⁸ Comment by a student reviewing this APP on being able to remain at home and study around existing commitments: "Students find this extremely beneficial, even giving the experience of 'student life' without moving away."

- 5.1.4. WTC already offers a one-year, non-validated (Level 3), fully online [Foundations in Theology Course](#) (FC). One of the aims of the FC is to provide a taster of theological study and encourage a diverse range of students, who may not initially be confident enough to commit to studying university level theology, to grow in that confidence as a first step to further study. Study Skills are integrated into the modules of the FC to enhance learning development of participants. The FC is aimed at a number of target audiences:
- 5.1.4.1. Students who are unable to commit to a validated programme of study because of time or other constraints but who wish to study theology taught by high calibre academics;
 - 5.1.4.2. Students who want a route into validated study, but who do not yet feel ready to register on a university level programme;
 - 5.1.4.3. International students. WTC students all require a UK address to register and the right to reside in the UK independent of their WTC studies.
- 5.1.5. WTC also offers other [short non-validated academic courses](#) and resources to support churches across the UK to raise the levels of theological knowledge among their membership, and to provide tasters for people who are thinking of studying more seriously, but would like to try something at a less demanding academic level first. These include a four-week, online summer course on a particular book of the Bible, and free, online [WTC Resource](#) resources available to individuals and groups to study anytime. Alumni of WTC can also take [individual modules](#).
- 5.1.6. In addition to the academic programmes and study skills/learning development, WTC also offers all undergraduate students an extracurricular Personal Formation Programme (PFP) as we recognise that, in addition to the biblical and theological foundations for spiritual formation and leadership, spiritual maturity involves self-awareness, inner healing and prayer. We offer behavioural profiling and access to trusted sources for healing, wholeness and self-knowledge. In addition, as part of Hub night programmes, PFP sessions led by local and national experts, sharing their experience of living out their faith, in particular on personal and spiritual formation, leadership, mission and social action, are included.
- 5.1.7. In the past five years, WTC has welcomed three deaf students into undergraduate programmes.¹⁹ Given that WTC students do not have access to government student finance or DSA, this has involved both the students and the college in raising significant levels of funding to meet their additional support needs. We are aware that members of the deaf community trying to access tertiary education face very real challenges and

¹⁹ According to the British Deaf Association, there are about 12 million deaf and hard of hearing adults in the UK, i.e. c. 18% of the total population. About 640,000 of these are profoundly or severely deaf. Costs of support for one year's tertiary education support in England are in excess of £30,000 per student.
<https://rnid.org.uk/get-involved/research-and-policy/facts-and-figures/prevalence-of-deafness-and-hearing-loss/#:~:text=12%20million%20adults%20in%20the,to%2070%25%20of%20over%2070s.www.wtctheology.org.uk/theomisc/bridging-the-funding-gap-for-deaf-students/>

would like to make WTC programmes more accessible. Accessing government student funding and DSA will make this much more possible.

5.2. Theory of Change

- 5.2.1. Transformation of individuals and communities is at the centre of [WTC's Mission](#). The theory of change informing everything the college does is based on the belief that deep theological study in the presence and power of the Holy Spirit is transformational to individuals who, in turn, become catalysts for change in their communities. Trustees, staff, Hub Directors and Faculty all commit to the WTC values and mission which promote valuing and respecting all individuals, building relationships with them, and supporting them in their own journey of faith and transformation as they go deeper into their faith through academic study.
- 5.2.2. Grounded in the belief that transformational change is a result of deep theological study in an affirming, supportive and healing community,²⁰ WTC's Board of Trustees and all staff and partner churches are committed to making high quality theological education accessible and available to all church members and leaders across the UK who wish to study with WTC. This commitment informs all aspects of college operations, including student recruitment and support, as well as the academic programmes. This APP is thus an outworking of WTC's mission and values.
- 5.2.3. WTC is projecting an increase in total student numbers to 435 by 2028-29.²¹ Making progress on the three APP targets (attracting more non-white students as the current student body is largely white; providing accessible university study in theology as one key element of maximising opportunities for those with histories of offending/addiction, and - particularly with the recent significant cost of living increases - offering more financial support to students of all ages) are all key strategic foci for making WTC study even more accessible.
- 5.2.4. The desired outcomes of the APP are to:
 - 5.2.4.1. maintain and widen WTC's strong record of attracting students from a broad spectrum of education, professional, social, ethnic and theological backgrounds across the UK including students with multiple disadvantages;
 - 5.2.4.2. continue offering flexible avenues for learning, including Hybrid Hubs and Flexi programmes of study meaning that students who are not within easy reach of a WTC Hub can still study with the college;²²

²⁰ Student comment: "Students feel that WTC is a college that sees the human as more than a brain on a stick. They spend the time fostering a community of transformation and character."

²¹ These numbers are based on the assumption that WTC obtains OfS registration in time for students to access government funding from the 2025-26 academic year which is in line with the OfS registration timeline.

²² Flexi-students attend the intensive residential teaching weeks and access all other learning online. The Hybrid Hub model establishes a time limited (2 year) Hub in an area where three or more students wish to study and prefer a scaled down, local learning community rather than studying alone as Flexi-students.

5.2.4.3. continually improve retention, progression and success rates for all WTC students, particularly those with multiple disadvantages

5.2.4.4. WTC will measure effectiveness of interventions by:

5.2.4.4.1. Analysing year on year data for access, participation, progression of students from the target risk groups and compare these with national statistics;

5.2.4.4.2. It would be unethical to exclude students from the target risk groups as a comparison of performance, but performance data from other student groups within WTC will be used to provide a broader picture of overall access, participation and progression;

5.2.4.4.3. Surveying students in target groups to see which aspects of the college's approach and interventions have been most effective in helping them apply to study, achieve study goals, and continue with their studies;

5.2.4.4.4. Continuing to engage with Student Representatives and through broader student and alumni surveys to see which of WTC's initiatives and which aspects of the college's culture and general practice is most effective in addressing access and participation of all students.

5.3. As a small HE provider, all members of the college work closely together on strategic objectives, and will do so for this APP.²³ The Board of Trustees meets at least four times a year. Regular monitoring of the activities described above will be reported to the Board of Trustees, which also receives six-monthly monitoring on how WTC is progressing on the Strategic Plan Objective 6 relating to promoting equality of opportunity to particular groups. The Board has delegated authority for ensuring equality, diversity and inclusion to the EDI Working Group of the Board which reports to the Board twice a year, and recommends training for this area of college life, as well as strategies required to ensure that the college meets its stated objectives.

5.4. Within the staff team, the Senior Executive Team, consisting of the Principal, Vice-Principal, COO and Finance Director (FD) meets weekly, and will be personally involved in implementing the activities, and will ensure that all staff receive training to ensure that the activities and focus are maintained. The staff team also meets weekly, as does the Hub Director team, led by the Director of Hub Operations.

5.5. To ensure that the APP objectives and actions continue to be prioritised across the whole of WTC a number of mechanisms will be employed:

5.5.1. The Equality, Diversity and Inclusion Working Group of the WTC Board will include progress updates of APP objectives in each of their meetings and report on these to the next Board meeting together with any

²³ WTC has a Board of 6 members, a staff team of 16 staff members, and 12 Hub Directors who keep in close contact with each other, meeting regularly to stay updated on priorities: (See <https://wtctheology.org.uk/people/> and individual [Hub information](#) for Hub Director information).

recommendations on adjustments which need to be made to meet the APP targets.

- 5.5.2. Annual appraisals of the Principal, Vice-Principal and COO will include a regular discussion on progress on the APP objectives and activities to ensure that WTC stays on target to meet the APP objectives.
- 5.5.3. Team days (once per year) and HD training (three times per year) will include a discussion and training on the APP objectives and how WTC can progress on them at least once per year.
- 5.5.4. Specific reference will be made to APP objectives in strategic planning associated with all student recruitment plans and activities and how we can engage the target groups. Once students are enrolled, WTC's strong student support system, including the Learning Development Tutor and within each of the Hubs, is available and will proactively seek to support students in the target groups. A culture of encouraging individual student feedback and regular consultation with groups and cohorts, means that students are confident to give their views on many issues.
- 5.5.5. WTC is preparing to provide detailed reporting on HESA indicators to the Office for Students so that we are ready to do this when our registration application is approved. This will provide more detailed data on individual and intersecting factors affecting access and participation for WTC students which will inform decision making throughout the student lifecycle and through all relevant academic and operational processes at WTC. To complement this, the FD will monitor investment on the APP targets and report to the EDI Group, and the Senior Exec Team at least once a year.

5.6. Progression to employment

- 5.6.1. Given the employment profile of WTC students (80% in work at the time of their application to study),²⁴ progression to employment is not a major issue for most WTC students. Alumni surveys show that their studies with WTC catalyse some changes in employment for a number of students. However, for the majority, enhancing their existing roles as church leaders and members, and deepening their faith is their motivation to study, rather than as a pathway to employment.

6. Student Consultation

- 6.1. Each WTC Hub has an elected Hub Representative tasked with proactively collecting student feedback on all aspects of studying with WTC. Student Reps are invited to two meetings each academic year with the Vice-Principal, COO, Registrar, Deputy Registrar and the Director of Hub Operations. At these meetings any topics raised by students are discussed. Minutes of these meetings, together with actions taken in response to student queries/suggestions, are available to all enrolled WTC students on the student portal (MyWTC).

²⁴ Of the remaining 20%, retired people and volunteers account for 6% each, 5% are unemployed, and 2% each are primary caregivers and interns. (Figures from WTC College Data Management System).

- 6.2. As part of formulating this APP, the draft Plan was circulated to the Student Reps who were asked to provide their own and their peers' comments on its contents. These comments have been reflected in the APP.
- 6.3. Monitoring of progress against the targets of this APP will be a standing item included in the regular Student Representative meetings, so they can comment and keep their Hub members informed. Student Reps will also be invited to comment on the evaluation of the targets in the last six months of the APP and their comments will be included in the final evaluation report.

7. Evaluation of the plan

- 7.1. Monitoring and evaluation of the objectives of this APP will be undertaken in line with the activities identified under each of the specific risks being targeted (see sections 4.1, 4.2, 4.3).
- 7.2. As described in sections 5.3 and 5.5, information on progress against the APP objectives will also be gathered through discussions with the Board, Senior Staff, the staff team and in regular lessons learned discussion about student recruitment strategies and activities.
- 7.3. WTC conducts regular surveys to gather feedback from students on each of the modules they study (including the relevance to their work and lives, the delivery quality of the module etc.), and on students' reflection on all aspects of their Hubs.
- 7.4. When registered with the Office for Students, WTC will broaden the data it collects regularly in line with HESA requirements. WTC will, in future, collect data on specific disadvantaged groups to inform more disaggregated analysis and comparison between these groups and their academic attainment than is currently possible.
- 7.5. All of this data will inform the evaluation undertaken in the final six months of this APP to be able to report on the progress made, and value for money of inputs, outlined in the Plan. This evaluation will be overseen by the Finance and Risk Committee of the Board, and the final report will be presented to the Board of Trustees and the findings made public on the WTC website.

8. Provision of information to students

- 8.1. [WTC fees](#), information on [bursaries](#), information on what fees do and do not cover and what additional costs should be factored into a potential student's decision on whether to study are publicly available on our website. For programmes which extend over more than two years, information on the maximum increase in fee levels is also available.
- 8.2. There are also a number of other channels through which prospective students, church leaders, and anyone wishing to find out more about WTC can do so.
 - 8.2.1. Visitors Days are held at each of our twice yearly Residentials. These are aimed at providing an opportunity for church and church network leaders, donors, Trustees, members of our validating university staff and others who are considering engaging with WTC to see the whole college gathered in

one geographic location.²⁵ Visitors meet Faculty, students, staff, attend lectures and are invited to stay for the evening devotions to get a good picture of the culture of WTC, who studies with us, and the content delivered in the programmes.

- 8.2.2. [Online Open Events](#) are held twice each month, between January and July inclusive each year, for potential students, church leaders and anyone else to meet with Faculty and WTC staff and hear more about the college's ethos, programmes on offer, what studying entails and the costs of studying.
- 8.2.3. Each [Hub](#) has a Hub Director who facilitates the Hub community and runs the Hub nights. Hub Directors are also available to meet and talk with potential students and church leaders and anyone interested in their regions and explain to them what studying with WTC entails, including fees and costs as part of their discernment on whether to study, and throughout their application process.
- 8.2.4. [Kingdom Theology Events](#) are free, public meetings at which WTC Faculty give lectures on a theological topic, and they and the Hub Directors are available to speak in person with anyone interested in finding out more about studying with WTC.
- 8.2.5. Contact information for [WTC staff](#) is available on the website, and anyone interested can make an appointment to speak with the Registry Team, or a member of the Faculty to discuss what studying entails. Another aspect of our strong value on accessibility is that Senior Faculty and WTC staff members will make themselves available to speak with students, potential students, applicants, church leaders, members of the public who are interested about all aspects of studying with WTC.

²⁵ Because of the delivery model, the college is only gathered in one location during these two Residential weeks each year.

Annex C: Targets, investment and fees

To be appended by the OfS from the fees, investment and targets document when an access and participation plan is published.

Fees, investments and targets

2025-26 to 2028-29

Provider name: Westminster Theological Centre

Provider UKPRN: 10030973

Summary of 2025-26 entrant course fees

*course type not listed

Inflation statement:

All WTC programmes of study are part-time (50%). Fees for incoming students starting a new programme of study increase each academic year. WTC follows the Higher Education sector recommendations on fee increases. This means that any future fee increases will be in line with inflation (using the CPIH as the preferred government index of inflation), while also taking into account comparisons with similar theological college fee rates in the UK. At the same time, to help keep programmes of study as accessible as possible, WTC commits to holding the fees at the same level for each 2-year, consecutive period of study on one programme. This means, in practice, that Graduate Diploma students starting in 2024-25 and completing their programme with no study break will pay the same amount in fees / year for both level 6A and 6B (which with WTC takes 2 years of study at 50%). BA students (whose programme will take 6 years in total if they take no study breaks) will have fee increases in years 3 and 5 and will pay the same fees at these points as new

Table 3b - Full-time course fee levels for 2025-26 entrants

Full-time course type:	Additional information:	Sub-contractual UKPRN:	Course fee:
First degree	*	N/A	*
Foundation degree	*	N/A	*
Foundation year/Year 0	*	N/A	*
HNC/HND	*	N/A	*
CertHE/DipHE	*	N/A	*
Postgraduate ITT	*	N/A	*
Accelerated degree	*	N/A	*
Sandwich year	*	N/A	*
Turing Scheme and overseas study years	*	N/A	*
Other	*	N/A	*

Table 3b - Sub-contractual full-time course fee levels for 2025-26

Sub-contractual full-time course type:	Sub-contractual provider name and additional information:	Sub-contractual UKPRN:	Course fee:
First degree	*	*	*
Foundation degree	*	*	*
Foundation year/Year 0	*	*	*
HNC/HND	*	*	*
CertHE/DipHE	*	*	*
Postgraduate ITT	*	*	*
Accelerated degree	*	*	*
Sandwich year	*	*	*
Turing Scheme and overseas study years	*	*	*
Other	*	*	*

Table 4b - Part-time course fee levels for 2025-26 entrants

Part-time course type:	Additional information:	Sub-contractual UKPRN:	Course fee:
First degree		N/A	4500
Foundation degree	*	N/A	*
Foundation year/Year 0	*	N/A	*
HNC/HND	*	N/A	*
CertHE/DipHE		N/A	4500
Postgraduate ITT	*	N/A	*
Accelerated degree	*	N/A	*
Sandwich year	*	N/A	*
Turing Scheme and overseas study years	*	N/A	*
Other		N/A	4500

Table 4b - Sub-contractual part-time course fee levels for 2025-26

Sub-contractual part-time course type:	Sub-contractual provider name and additional information:	Sub-contractual UKPRN:	Course fee:
First degree	*	*	*
Foundation degree	*	*	*
Foundation year/Year 0	*	*	*
HNC/HND	*	*	*
CertHE/DipHE	*	*	*
Postgraduate ITT	*	*	*
Accelerated degree	*	*	*
Sandwich year	*	*	*
Turing Scheme and overseas study years	*	*	*
Other	*	*	*

Fees, investments and targets

2025-26 to 2028-29

Provider name: Westminster Theological Centre

Provider UKPRN: 10030973

Investment summary

A provider is expected to submit information about its forecasted investment to achieve the objectives of its access and participation plan in respect of the following areas: access, financial support and research and evaluation. Note that this does not necessarily represent the total amount spent by a provider in these areas. Table 6b provides a summary of the forecasted investment, across the four academic years covered by the plan, and Table 6d gives a more detailed breakdown.

Notes about the data:

The figures below are not comparable to previous access and participation plans or access agreements as data published in previous years does not reflect latest provider projections on student numbers.

Yellow shading indicates data that was calculated rather than input directly by the provider.

In Table 6d (under 'Breakdown'):

"Total access investment funded from HFI" refers to income from charging fees above the basic fee limit.

"Total access investment from other funding (as specified)" refers to other funding, including OFS funding (but excluding Uni Connect), other public funding and funding from other sources such as philanthropic giving and private sector sources and/or partners.

Table 6b - Investment summary

Access and participation plan investment summary (£)	Breakdown	2025-26	2026-27	2027-28	2028-29
Access activity investment (£)	NA	£38,000	£47,000	£56,000	£55,000
Financial support (£)	NA	£45,000	£54,000	£66,000	£85,000
Research and evaluation (£)	NA	£1,000	£1,000	£1,000	£1,000

Table 6d - Investment estimates

Investment estimate (to the nearest £1,000)	Breakdown	2025-26	2026-27	2027-28	2028-29
Access activity investment	Pre-16 access activities (£)	£0	£0	£0	£0
Access activity investment	Post-16 access activities (£)	£38,000	£47,000	£56,000	£55,000
Access activity investment	Other access activities (£)	£0	£0	£0	£0
Access activity investment	Total access investment (£)	£38,000	£47,000	£56,000	£55,000
Access activity investment	Total access investment (as % of HFI)	0.0%	213.6%	74.7%	40.1%
Access activity investment	Total access investment funded from HFI (£)	£0	£0	£0	£0
Access activity investment	Total access investment from other funding (as specified) (£)	£0	£0	£0	£0
Financial support investment	Bursaries and scholarships (£)	£45,000	£54,000	£66,000	£85,000
Financial support investment	Fee waivers (£)	£0	£0	£0	£0
Financial support investment	Hardship funds (£)	£0	£0	£0	£0
Financial support investment	Total financial support investment (£)	£45,000	£54,000	£66,000	£85,000
Financial support investment	Total financial support investment (as % of HFI)	0.0%	245.5%	88.0%	62.0%
Research and evaluation investment	Research and evaluation investment (£)	£1,000	£1,000	£1,000	£1,000
Research and evaluation investment	Research and evaluation investment (as % of HFI)	0.0%	4.5%	1.3%	0.7%

[illegible]

