

Student Support Survey 2018/19

A report from the
Personal Finance Research Centre

Sara Davies, Tony Hoare and Jamie Evans
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UNIVERSITY OF BRISTOL
PERSONAL FINANCE RESEARCH CENTRE

This report was prepared by
Sara Davies, Tony Hoare, Jamie Evans
University of Bristol

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1 Introduction

This report details the findings from a survey exploring the financially related aspects of student life, comparing the views and experiences of students in receipt of University of Bristol financial support, with those who aren't eligible, to establish the impact of financial support on the experience of those with an economic disadvantage. We ran similar surveys in the academic years 2013/14, 2014/15, 2016/17 and 2017/18

The University of Bristol's student financial support package in 2018/19 consisted of:

- **The University of Bristol Bursary**, which in 2018/19 provided financial support for students from families with household incomes of £42,875 or less. The cash bursary ranged from £2,060 for those with a residual household income (RHI) of under £25,000, dropping incrementally down to £520 for those with an RHI of £42,875
- **The Access to Bristol Bursary**, where students who 'graduate' from the Access to Bristol (A2B) scheme¹ and have an RHI of under £25,000 receive a full tuition fee waiver for the first year of their study, and an annual cash bursary of £3,855 per academic year
- **The Bristol Scholars Bursary**, where students accepted to the university via the Bristol scholar programme and have an RHI of under £25,000 receive a full tuition fee waiver for the first year of their study, as well as an annual cash bursary of £3,855.

The bursary schedule has remained relatively stable since 2015/16², allowing for inflation-based rises. From 2017/18, all year groups have been subject to the same schedule, making comparisons with last year's findings particularly useful.

¹ Access to Bristol is a programme run by the University in which local A-Level students attend a series of sessions at the University to experience what studying at Bristol consists of. It is a programme designed to particularly encourage participation from students who are either the first generation of their family to attend University or who live in low participation areas (LPA).

² For first year intake - students who started on an earlier schedule continued on it until they graduated

Table 1.1 – Bursary schedule 2018

Residual Household Income (RHI)	Bursary received
Higher Income (£43-80K)	None
Mid-Income (£25-43K)	£1,500 to £500
Low-income (Below £25K)	£2,000 - £3,750

Throughout the report we will refer to those who come from households with an RHI of under £25,000 as low-income students, those who come from households with an RHI of £25,000 – £42,785 as mid-income students, and those who come from households with an RHI of over £42,786 – £80,000 as higher income students.

1.1 Survey methodology

The survey was conducted between 30th April and 19th May 2018, via Online Surveys. Students were asked a range of questions about their financial experience of University. Some of the questions that students completed were dependent on both their year group and whether they had received financial support from the University, for example, on internship participation, or the influence of financial support on university choice.

The link to the survey was sent to four different groups of students, as outlined below:³

Table 1.2 – Response Rates by sample group

Sample group	No. of responses	Response rate
Year 1 Low/Mid Income (funded)	351	27%
Year 1 Higher Income (not funded)	127	23%
Year 2/3 Low/ Mid Income (funded)	261/122	21%
Year 2/3 Higher Income (not funded)	88/47	19%
Overall	996	23%

³ A2B/BS and UoB bursary recipients are considered together in each year group, as there are low numbers of A2B/BS recipients

The overall response rate has increased somewhat from last year, when it stood at 20 percent.

This year, to keep the survey as brief as possible, we changed from asking students demographic questions in the survey, to asking them to provide their student ID, subsequently appending their survey data to their personal information held by the university. This change does not appear to have had any negative impact on response, rather the reverse.

1.2 Analyses

The analysis of the data comprises of predominantly of cross-tabulations and descriptive statistics. Chi-square tests are used to examine the statistical significance of relationships between categorical variables (e.g. faculty and whether student works during term-time) and, where applicable, column proportion z-tests are used to identify where the main statistically significant differences lie. Binary logistic regression analyses are also used where appropriate to examine relationships between variables in more detail whilst controlling for other factors. Statistically significant results ($p < 0.05$) in these analyses are reported in **bold**.

Throughout the report, the survey results are cross-tabulated with a number of explanatory variables, the most important of which for the purposes of this report is a combined variable detailing students' funding status / level of household income, as detailed in table 1.1.

The results are also analysed by a number of demographic characteristics, which are reported on where relevant. These are:

- Gender: male / female
- Age group: under 21 / 21 and over on entry (mature students)
- Ethnic background: white / non-white
- Disability: yes / no
- Mental health problem: yes/no
- Faculty group: Arts, Social Sciences and Law (ASSL) / Science and Engineering / Medical Sciences
- Accommodation (year one only): halls / not halls

1.3 Measuring impact

As with previous years, our research design here is to survey those pre-identified as with and without bursaries across all three years, and the underlying premise is that a positive impact of receiving a

bursary arises where such students are at least as positive in their survey responses as those receiving no bursary, what we describe as ‘levelling the playing field’. We reflect the methodology advocated by OFFA⁴ (now the OfS) in its toolkit to support universities in measuring precisely this same impact of student bursaries across the sector, which it now expects as part of their annual Access Agreement submissions.

1.4 Report Outline

In chapter two, we detail the material financial situation of students, and in chapter three, we consider the influence of financial support on university choice. Chapter four examines the effect of finances on life at university, chapter five looks at students’ perception of their financial situation; then in chapter six, we look at the perceived impact of the bursary by those who received it. In chapter seven, we explore whether finances have any impact on the wider university experience, concluding in chapter eight.

⁴ Sheffield institute of Education (2016) Closing the gap: understanding the impact of institutional financial support on student success: Final Project Report for the Office for Fair Access

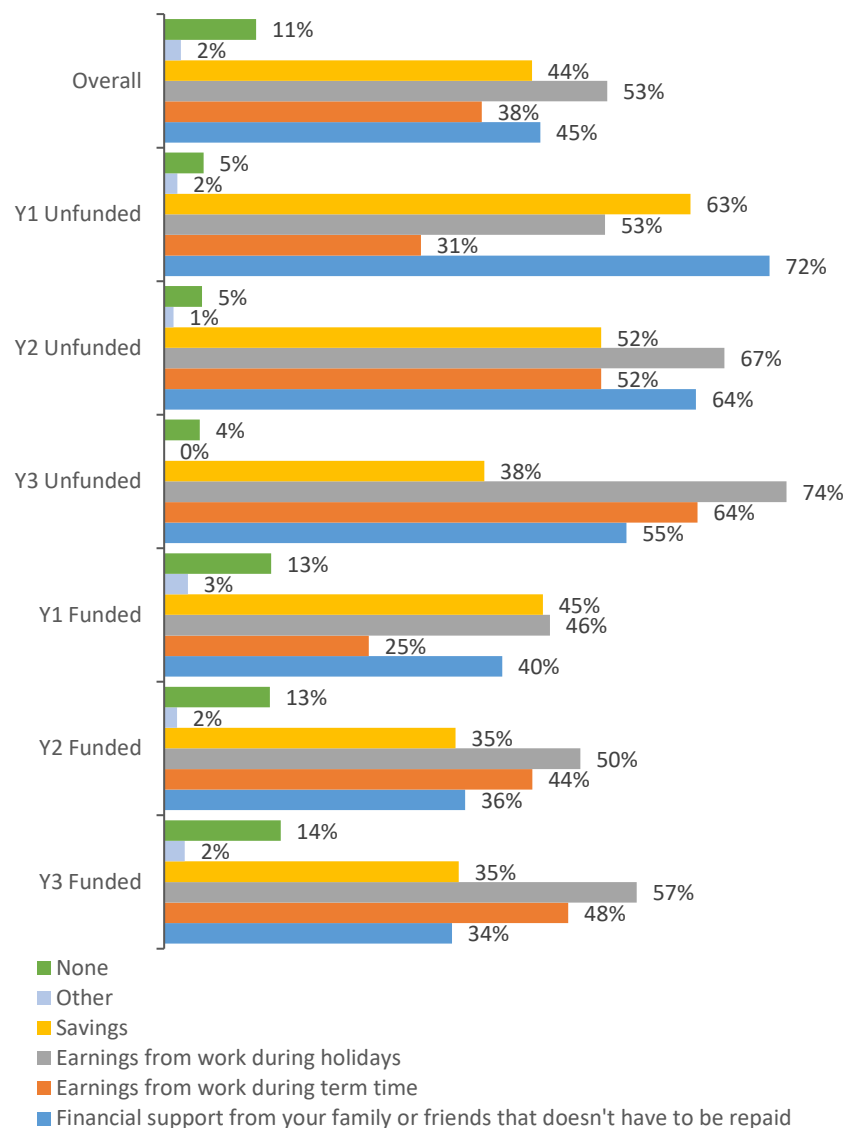
2 Student finances – income, borrowing and employment

This chapter explores where the students get their income from, the extent to which they have borrowings, and the level of paid employment undertaken while at university.

2.1 Sources of income

We asked students about the forms of income they had, excluding university bursary and any government loan.

Figure 2.1 Proportion of students who received income from each of the following sources



There has been little change to the main sources of incomes reported by undergraduates since 2018. However, while the sources of income remained broadly the same, there has been a marked increase in the number of students overall who were in receipt of each; the number of students relying on earnings from holiday work increased from 48 per cent to 53 per cent, those relying on financial support from family or friends had increased from 38 to 45 per cent, earnings from term time work had risen from 23 to 38 per cent, and the biggest increase of all was in the number who were relying on savings, rising from 30 per cent to 44 per cent. This rise was apparent across all students, but was stronger in the funded students, particularly in the number who were receiving money from family and friends that didn't have to be repaid; this had risen from 27 per cent in 2018, to 38 per cent this year.

Nonetheless, unfunded students were significantly more likely to rely on each of the top four forms of income than funded students, as well as being statistically more likely to have at least one source of income other than the student loan, with only 3 per cent of unfunded students having no sources of income compared with 12 per cent of funded students. Those who are unfunded are significantly more likely to rely on three sources with 30 per cent doing so compared with 21 per cent of the bursary students.

In terms of year group, year one students were the most likely to rely on savings (49 per cent), and the least to rely on income from work during term time (26 per cent). Third year students, however, were significantly more likely to rely on income from holiday working than first years (62 per cent cf. 48 per cent)

In terms of other differences by demographic characteristics, white students were significantly more likely to rely on income gained from holiday work (56 per cent cf. 40 per cent) and savings (46 per cent cf. 34 per cent) than non-white students. However, non-white students were more likely than white students to receive sponsorships, such as military or industry (3 per cent cf. 21 per cent). Male students were significantly more likely than female ones to receive money from family and friends (51 per cent cf. 43 per cent), whereas female students were significantly more likely to rely on earnings from both term time work (42 per cent cf. 26 per cent) and vacation work (55 per cent cf. 46 per cent).

Those with a mental health problem were significantly more likely than those without to rely on money from term time working (49 cf. 35 per cent), which may well be contributing to the pressure that these students already feel.

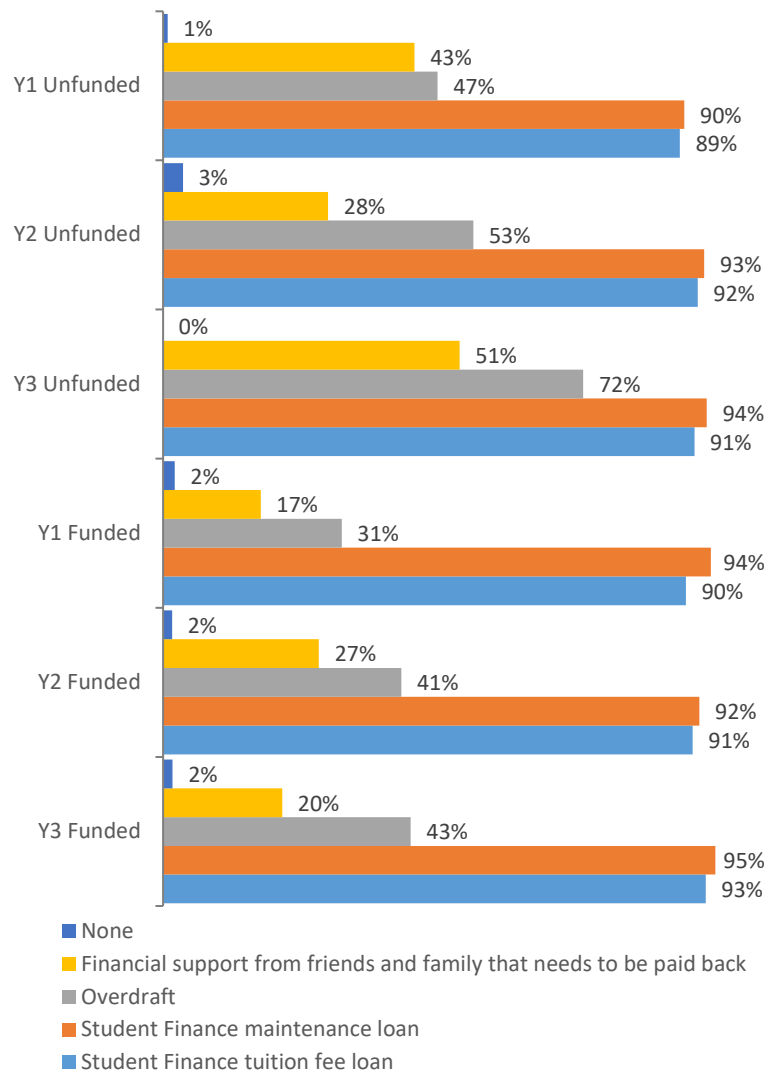
2.2 Sources of borrowing

Around nine out of ten students had taken out the tuition fee loan in 2018/19, and a similar number had taken out the maintenance loan. There were no significant differences between funded and unfunded students in likelihood to take out government loans, nor were there any between year groups.

Other forms of borrowing were less common, although overall, around four in ten (41 per cent) had used an overdraft, a quarter (26 per cent) had borrowed from friends and family (money that they needed to repay). Only 3 per cent had used a credit card, and one per cent had a personal loan.

As with previous years, there were a number of statistically significant differences in the levels of commercial borrowing held by unfunded students compared with funded ones: unfunded students were more likely to use an overdraft (65 percent vs. 41 per cent) , and to have borrowed from family and friends (59 per cent vs. 41 per cent).

Figure 2.2 Main sources of borrowing by funding group



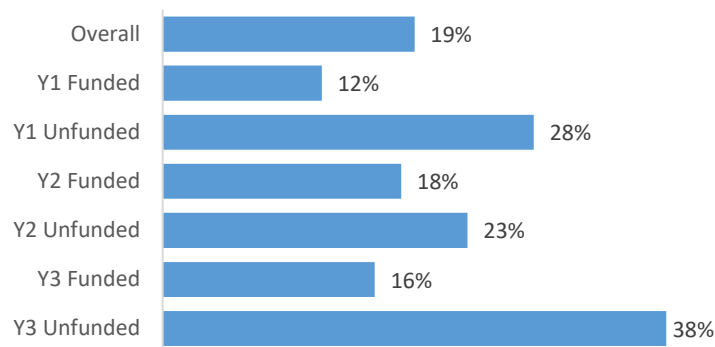
We found significant differences in borrowing patterns depending on students' ethnicity. White students were significantly more likely than non-white students to have taken out either of the government loans, with only 88 per cent of non-white students taking out a maintenance loan compared with 95 per cent of white students. White students were also significantly less likely not to have borrowed at all (2 per cent cf. 6 per cent of non-white students)

Students with a mental health problem were significantly more likely to rely on all forms of non-government borrowing, including overdraft facilities (51 per cent cf. 39 per cent), credit cards (5 per cent cf. 2 per cent), loans (2 per cent cf. 1 per cent), as well as lending from parents and family that needs to be paid back (36 per cent cf. 24 per cent).

Additionally, whilst students without a mental health problem were more likely to rely on one alternative source of borrowing (excluding a student loan), those with a mental health problem were significantly more likely to rely on three or more alternative sources of borrowing (26 per cent cf. 15 per cent).

Overall, unfunded students had a higher number of different sources of borrowing than funded students, with funded students significantly more likely to have only one form of borrowing (55 per cent cf. 33 per cent), and unfunded students were significantly more likely to have two or more (64 per cent cf. 43 per cent). Levels of borrowing unsurprisingly rose through year groups: funded students in the first year were the most likely to not have any other sources of borrowing (60 per cent), and unfunded third year were the most likely to have two or more (38 per cent).

Figure 2.3 Proportion of students with two or more sources of borrowing (excluding government loans)



However, in comparison with 2018, we have seen an increase in levels of borrowing among both funded and unfunded students. Overall, there was a considerable increase in borrowing from family and friends (from 12 per cent in 2018 to 26 per cent this year) and in use of overdraft (41 per cent up from 34 per cent in 2018)

Similarly, there was a substantial increase in the number of students who had two or more sources of commercial or familial borrowing, almost doubling from 10 per cent in 2018 (to 19 per cent in 2019). Year one funded students have seen a rise from 5 per cent to 12 per cent who had two or more sources of such borrowing.

For a number of questions, logistic regression analysis was conducted to understand the association between each student characteristic and our variable of interest, when controlling for other student characteristics. Here, in Table 2.1, we construct a regression model to explore the association between student characteristics and their likelihood of borrowing from two or more sources.

Table 2.1 – Binary logistic regression model predicting the likelihood of students borrowing from two or more sources (0 = not borrowed from two or more sources, 1 = borrowed from two or more sources).

	Odds Ratio	Sig.
Year group (Ref = Year One)		0.21
Year Two	1.27	0.24
Year Three	1.54	0.10
Ethnic Group (Ref=White)	0.94	0.80
Male (Ref = Female)	0.75	0.21
Mature student (Ref = Not a mature student)	2.21	0.01
Faculty (Ref=Arts)		0.22
Engineering	1.19	0.65
Health Sciences	0.58	0.08
Life Sciences	0.76	0.33
Science	0.66	0.19
Social Sciences & Law	1.10	0.71
Not full-time (Ref = Full-time)	0.35	0.06
Receipt of bursary (Ref=no bursary)		0.00
Full bursary (£25,000 RHI or less)	0.40	0.00
Part bursary (RHI £25,001 - £42,875)	0.48	0.00
From a LPA (Ref = Not from a LPA)	1.55	0.02
Has a mental health problem (Ref = No MHP)	1.57	0.03
Has a disability (not including mental health) (Ref = no disability)	0.98	0.94
Has a financial dependent (Ref = No financial dependents)	2.99	0.03

The results show, unsurprisingly, that students who receive funding, accounting for other factors, are less than half as likely to have borrowed from two or more sources than those who are not eligible for funding. Mature students are more than twice as likely to have this level of borrowing than younger students, and those who have financial dependents three times as likely, although this may not be surprising. Interestingly, those from a Low Participation Area (LPA- the bottom 40 per cent of postcodes in terms of progression to HE)

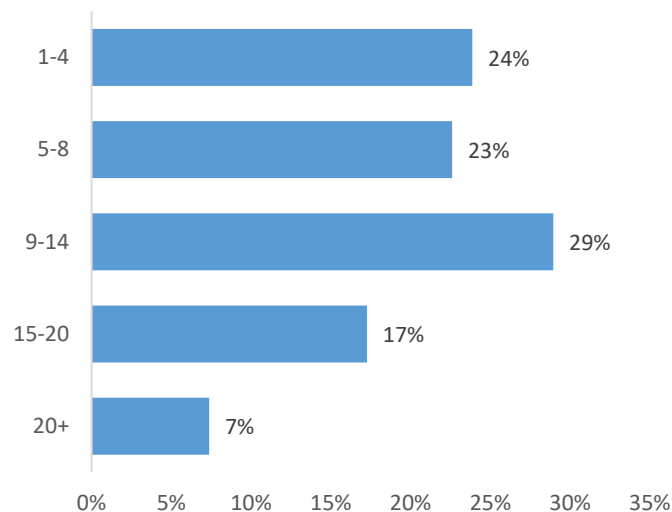
are more likely than those from other areas to have higher levels of borrowing, as are those with a mental health problem.

2.3 Students' employment patterns

2.3.1 Term-time working

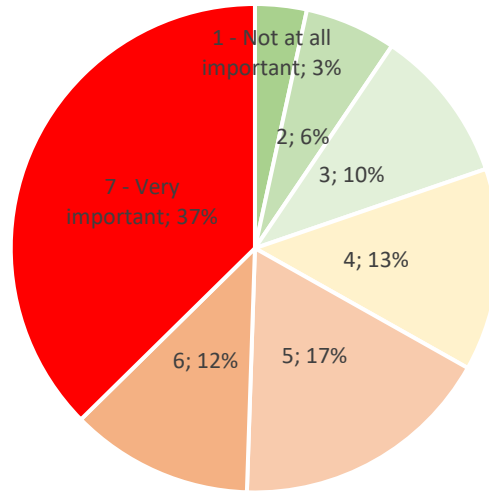
Overall, 39 per cent of students had worked during term time in 2018/19. However, the likelihood of having undertaken work during term time was influenced by both the year group and funding status. Year one students – regardless of whether or not they received funding – were significantly less likely to have undertaken term time work (27 per cent) than those from years two (48 per cent) and three (51 per cent). Overall, however, funded students were significantly less likely to have worked than those who were unfunded (37 per cent cf. 44 per cent). Female students were significantly more likely to have worked in term time than male students (43 per cent cf. 27 per cent)

Figure 2.4 Number of hours worked on average in term time by those who worked



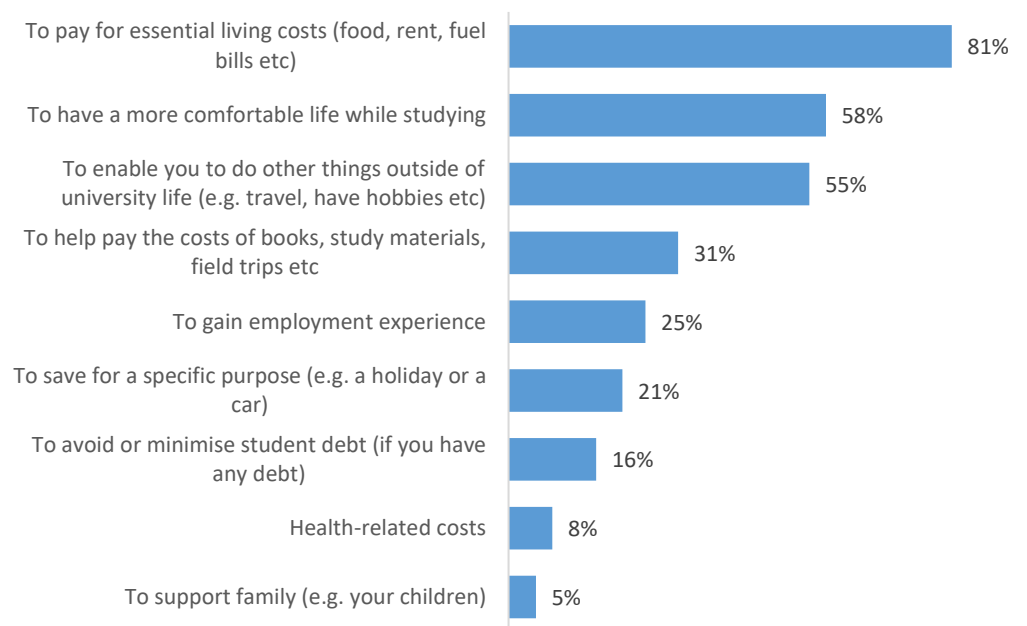
As shown in Figure 2.4, the vast majority of students worked fewer than 14 hours per week, with nearly half working fewer than 9 hours per week. However, those who received partial funding were the least likely to work more than 20 hours per week, with only 2 per cent of them doing so, significantly lower than then 11 per cent of unfunded students who worked at this level.

Figure 2.5 Importance placed on term time working (rated out of seven)



Unfunded students also appeared to be more heavily reliant on this income than funded students as well. When asked about the importance of term time working to managing their finances, unfunded students were significantly more likely to feel work income was very important; half of unfunded students gave the maximum rating of seven out of seven for importance, compared with only one third of funded ones.

Figure 2.6 Reasons for working during term time



When asked why they had taken a job, unfunded students were significantly more likely to report that they did so to pay the essential costs of living than their unfunded peers, although it was a key priority for all (89 per cent cf. 79 per cent). Year one students were significantly more likely to have to have worked to help pay the costs of books and student materials than those from other years (43 per cent cf. 27 and 23 per cent respectively for years two and three).

White students were significantly more likely to work in term time in order to pay for essential living costs such as food and bills (83 per cent cf. 71 per cent for non-white students).

As detailed in 2.1 above, and confirmed with this question, students with mental health problems were more likely than those without to have undertaken paid work during term time (50 per cent cf. 37 percent), and were significantly more likely to use this to pay for essential living costs than those without a mental health problem (90 per cent cf. 78 per cent)

2.3.2 Holiday employment

Overall, students were more likely to have worked in the summer or Christmas vacation than during term time; over half of the students we surveyed (57 per cent) had done so. Students in the first year were unsurprisingly the least likely to have worked in the holidays (39 per cent), significantly less so, as with term time working. However, again as with term time employment, unfunded students were significantly more likely to have undertaken vacation work, than those who received funding (65 per cent cf. 54 per cent), as were female students (60 per cent cf. 48 per cent of male students)

3 Effect of funding choice on university

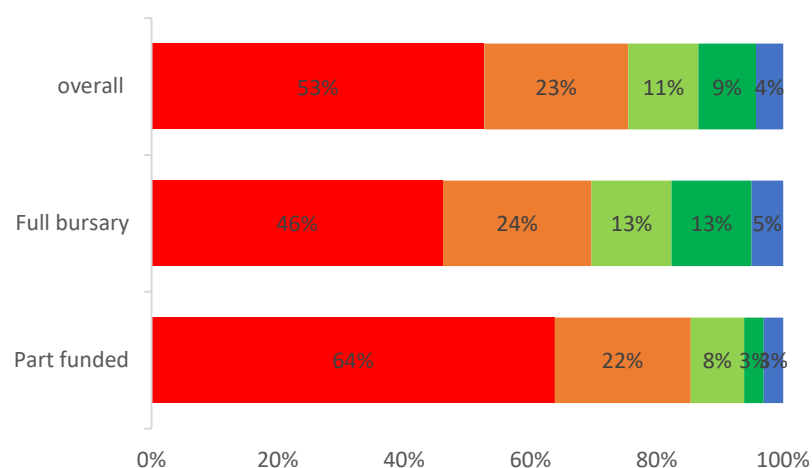
This section is about the role that finances may have played in first year students' choices prior to coming to university. Funded first year students were asked about the extent to which student funding affected their decision to both apply to and accept a place at the University of Bristol, and their level of awareness of funding prior to starting the course. They were also asked whether the cost of accommodation in Bristol had had an effect on their decision to apply and accept a place at the University.

3.1 Impact of funding on decision to apply to and accept a place at Bristol

As shown in Figure 3.1, for over half of funded first year students' funding had not been a factor in their decision to apply for a place at the University of Bristol.

Perhaps unsurprisingly, those who received the lower level of funding (64 per cent) were significantly more likely than fully funded students (46 per cent) to say funding did not affect their decision to apply to Bristol at all. 13 per cent of students who received more than £2,000 funding considered funding a major factor in their decision, significantly higher than those who were part-funded

Figure 3.1 Extent to which funding affected decision to apply for a place at University at Bristol, by level of funding

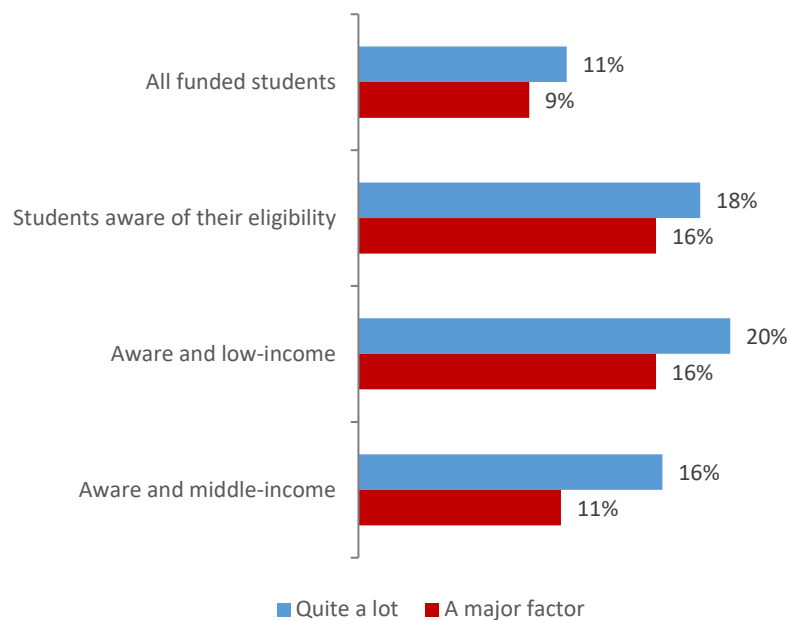


The impact of a bursary on choosing to *accept* a place was similarly minor; over half of funded first year students (56 per cent) stated it

had no effect, and a further 21 per cent stating it had only slightly influenced them. However, those who received the lower level of funding were significantly more likely to feel it had no effect at all, with two thirds stating this (67 per cent) compared with half of fully funded students (50 per cent)

The effect of funding on university choice, however, needs to be understood in the context of awareness of eligibility for such funding. Indeed, we find that of those who received funding, just 48 per cent were aware that they would be eligible for this prior to starting their course. If we therefore consider only those who knew they were eligible, we find that the effect of the financial support package on decision to apply rises slightly: one-in-six (16 per cent) of this group describe it as ‘a major factor’, while 18 per cent say it affected their decision ‘quite a lot’. Over a third (34 per cent) of those who were aware they were eligible still say that this did not affect their decision to apply to Bristol, however.

Figure 3.2 – percentage of students who report that the University’s financial support package was ‘a major factor’ in their decision to apply or affected their decision ‘quite a lot’; by awareness of eligibility for funding and by household income



Notes: N = 351 for ‘all funded students’, 170 for ‘students aware of their eligibility’, 126 for ‘aware and low-income’ and 37 for ‘aware and middle-income’.

It should be noted again, however, that students were asked only about the impact of funding on their decision to apply to Bristol specifically, not to university in general; it could be the case that most of the universities they looked at offered financial support to potential students and therefore that this was not something which differentiated Bristol enough to affect their application decision.

3.2 Impact of accommodation costs on decision to come to Bristol

We also considered the extent to which the cost of accommodation affected the decision to apply to and accept a place at the University of Bristol. As with 2018, one quarter (25 per cent) of first year students reported that the cost of accommodation had in no way affected their decision to come to Bristol, while 36 per cent said it had discouraged them 'slightly', 22 per cent admitted it discouraged them 'quite a lot' and 15 per cent described it as 'a major factor', Worryingly, the proportion of those who felt it was a 'major factor' has doubled since last year, when only 8 per cent stated this. Overall, however, there were no significant differences between funded and unfunded students. We also cannot know the number so deterred by the cost of accommodation that they went elsewhere, and we cannot quantify the number for whom it was ultimately a barrier.

3.3 Receipt of accommodation bursary

The university of Bristol offers an accommodation bursary of up to £1,041 to first year students:

- a) Who area living in university owned accommodation AND
- b) Were living in an area of low participation (LSA) when applying through UCAS
- c) Had a household income of below £42,875

We asked funded students if they had received this bursary as well; 21 per cent said they had, 64 per cent said they hadn't and 16 per cent were not sure. There was very little difference between those who received different levels of funding, although those who only received partial funding were significantly more likely to be unsure whether they had received it (22 per cent cf. 12 per cent). As they were far less likely to be in university-owned accommodation, mature students were significantly less likely to receive it (8 per cent). There were no differences by any other demographic factor

4 Effect of finances on experience while at university

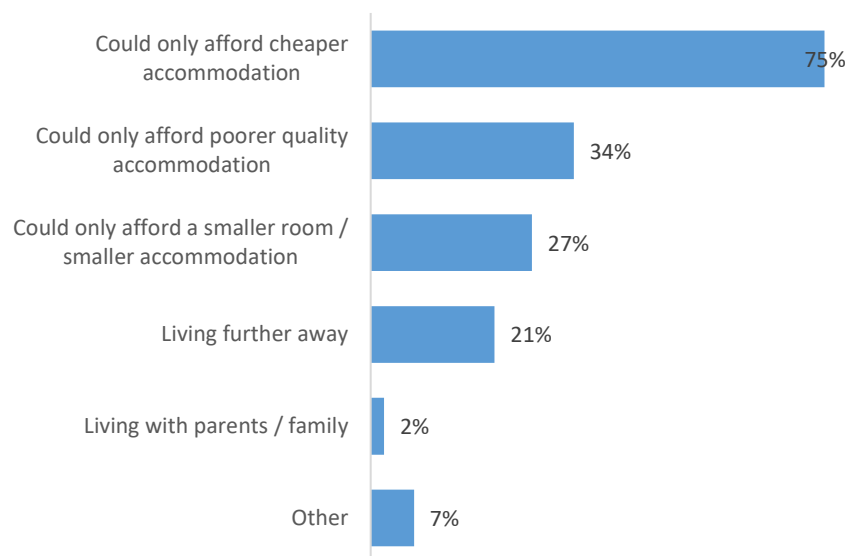
This chapter explores the ways in which the financial situation of the student affects their experiences once they are at university, in terms of their participation in different aspects of university life, and their perception of how their finances affected these choices.

4.1 Choice of accommodation

Year two and three students

Over three quarters of second- and third-year students (77 per cent) felt that financial concerns had influenced their choice of accommodation for the 2018/19 academic year, either a little or a lot. Unfunded students were significantly more likely to believe that finances had constrained their accommodation choices a lot (42 per cent cf. 29 per cent unfunded students), and conversely, funded students were twice as likely as unfunded students to believe finances had no influence (16 per cent cf. 8 per cent).

Figure 4.1 Ways in which finances affected accommodation decision



As shown in Figure 4.1 above, the primary way in which finances affected students' accommodation decisions was that they had to move into cheaper accommodation than they initially considered or preferred. Unfunded students were significantly more likely to say that they could only afford smaller accommodation/ room than funded students (38 per cent cf. 24 per cent)

4.2 Unexpected costs

Overall, around one quarter of students (24 per cent) had incurred unexpected costs through their undergraduate course, and there were no significant differences by year group or funding status. Female students, however, were significantly more likely to have incurred them than male students (27 per cent cf. 17 per cent), as were those with mental health issues (32 per cent cf. 22 per cent) and those with disabilities (36 per cent cf. 22 per cent).

Overall, however, the levels of unexpected costs reported have continued a downward trend in 2019. Last year, 35 per cent reported having incurred them; in 2017, it was 38 per cent of students, and in 2015, it was just over half of first year students (51 per cent), and just under half of third year students (47 per cent). Whether this reflects a decrease in costs themselves or merely greater expectation or awareness of costs is unclear.

As with previous years, buying textbooks was the most commonly mentioned unexpected cost this year, as well as other course costs such as printing, specialist or technical equipment and even protective clothing.

“We were made to buy £40 worth of drawing supplies for one unit in one term. These should of been supplied for free as that is the equivalent to a week’s worth of food.”

year one, funded

“I also have accommodation outside the main city, and find it very difficult to pay for parking, I have already contacted parking services but they were unwilling to give me and my other course mate a shared space, even just for one day a week..”

year three, funded

The cost of travel was frequently mentioned: commuting costs to and from university for those who didn't live close by, and the cost of travel to placements, which themselves were often unpaid.

The costs associated with accommodation were also an issue. This was not only the cost of paying rent over the summer, or having to find the deposit in advance, but the admin fees charged by agencies, and the laundry fees charged in university halls.

Less frequently mentioned costs included extra charges for cleaning on top of the hall accommodation fee, and, interestingly, the cost of socialising. To a certain extent, this is often perceived as an integral part of university experience, and thus, the costs unavoidable.

“Going out places with friends to clubs and concerts etc. It's expensive, and it's something that if I don't partake in, it ends up making me feel left out and receiving judgement from my friends. It's such a standard part of university culture that everyone else is doing it, and if you don't, it can have seriously negative affects (sic) on your mental health because of how people start to perceive you”

year two, funded

Again, veterinary science students had very specific complaints about the cost of travel and accommodation for the EMS placement, as well as the reduction in their ability to earn money during the holidays as a result.

However, while fewer students may be incurring unexpected costs, meeting these costs appeared to have become far more difficult, with around two thirds (66 per cent) of those who incurred these costs found them difficult to meet, almost twice as many as in 2018 (36 per cent). Year-one funded students found it easiest to manage them, and both year one and two unfunded students were significantly more likely to find it very difficult to meet these costs than these year-one funded students.

4.3 Participation in extra-curricular activities

Fewer than half of the students (44 per cent) in our survey considered their finances to be significantly limiting the ways in which they were able to participate in extra-curricular activities. Unfunded students were significantly more likely report this, with 53 per cent doing so, compared with only 40 per cent of those who received funding.

As with those who incurred unexpected costs, finances were more likely to be limiting activity among students with disabilities (56 per cent), and mental health problems (61 per cent), as well as among mature students (61 per cent)

Table 4.1 – Binary logistic regression model predicting the likelihood of students reporting that their personal finances significantly limit their participation in extra-curricular activities (0 = finances do not limit participation, 1 = finances do limit participation).

	Odds Ratio	Sig.
Year group (Ref = Year One)		0.29
Year Two	1.25	0.16
Year Three	1.27	0.25
Ethnic Group (Ref=White)	1.53	0.02
Male (Ref = Female)	0.63	0.01
Mature student (Ref = Not a mature student)	1.62	0.10
Faculty (Ref=Arts)		0.12
Engineering	2.41	0.00
Health Sciences	1.29	0.27
Life Sciences	1.04	0.87
Science	1.29	0.29
Social Sciences & Law	1.27	0.27
Not full-time (Ref = Full-time)	0.97	0.93
Receipt of bursary (Ref=no bursary)		0.00
Full bursary (£25,000 RHI or less)	0.50	0.00
Part bursary (RHI £25,001 - £42,875)	0.69	0.05
From a LPA (Ref = Not from a LPA)	1.21	0.23
Has a mental health problem (Ref = No MHP)	2.50	0.00
Has a disability (not including mental health) (Ref = no disability)	1.54	0.05
Has a financial dependent (Ref = No financial dependents)	3.23	0.04

The results of the binary logistic regression analysis shown above in Figure 4.1 suggest that unfunded students are more likely to report that personal finances limit their ability to participate in extra-curricular activities (when controlling for other student characteristics). As noted over the last few years, this may be related to the fact that not receiving funding appears to be associated with increased uptake of paid employment, with the corresponding time pressures. Similarly, having a mental health issue was associated with more than double the odds of reporting that finances limit participation in extra-curricular activities.

As in previous years, the most commonly mentioned ways in which finances affected participation in extra-curricular activities were, firstly, that the membership costs of joining societies were unaffordable, with further mentions of the costs of attending the social events associated with these societies, and secondly, that undertaking paid employment meant that they were no longer free to go out with friends. For many, it was a combination of more than one factor:

“I can't afford to take the time off work to participate in the football society, I tried! I couldn't afford the two nights off a week and the cost of travel to Combe (sic) Dingle”

Year two, unfunded

Further analysis of the way in which finances impact on participation while at university can be found in chapter seven.

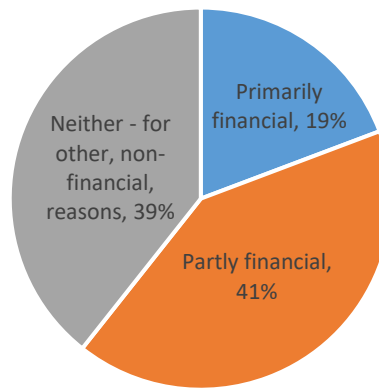
4.4 Consideration of withdrawal from university

A similar number of students had considered withdrawing from university during the academic year 2018/19 as last year; 28 per cent. There were no significant differences arising from year group or funding status.

However, there were some significant differences between students based on demographic characteristics: half of those with mental health problems, nearly half (48 per cent) of mature students, and 38 per cent of those with disabilities had considered withdrawing in the last year. Students from the ASSL faculties were also significantly more likely to have considered dropping out than those from other faculties (34 per cent).

Students who had considered withdrawing were asked about the extent to which their finances had played a role in this consideration, as shown in Figure 4.2. Unfunded students were significantly more likely to report that finances were the primary reason (27 per cent cf. 16 per cent of unfunded).

Figure 4.2 Reasons given by students for considering withdrawing from the University



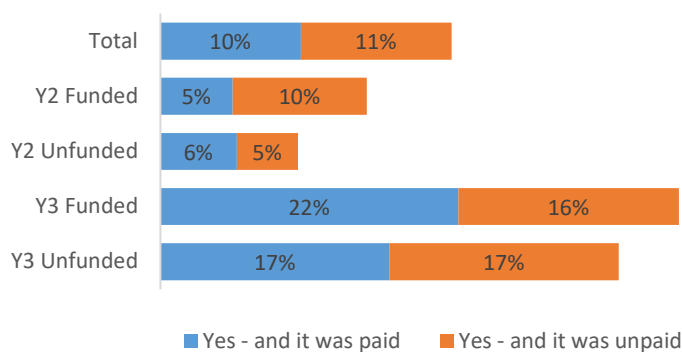
Base: 279, students who said that they had considered withdrawing from University

Overall, however, the students most likely to report than the reason for considering withdrawal was primarily financial were those from the Medical faculty (40 per cent).

4.5 Participation in internships

All second and third year students were asked whether they had participated in any intern schemes since they had started their undergraduate studies. Overall, as shown in Figure 4.3, 11 per cent of students had participated in a paid internship and a further 12 per cent had completed an unpaid internship during their time at University.

Figure 4.3 Participation in intern schemes, by funding status



As with previous years, the biggest differences between level of participation in internships or placements were between year groups. On average, 86 per cent of year two students hadn't taken part in any internships, compared with 66 per cent of year three students.

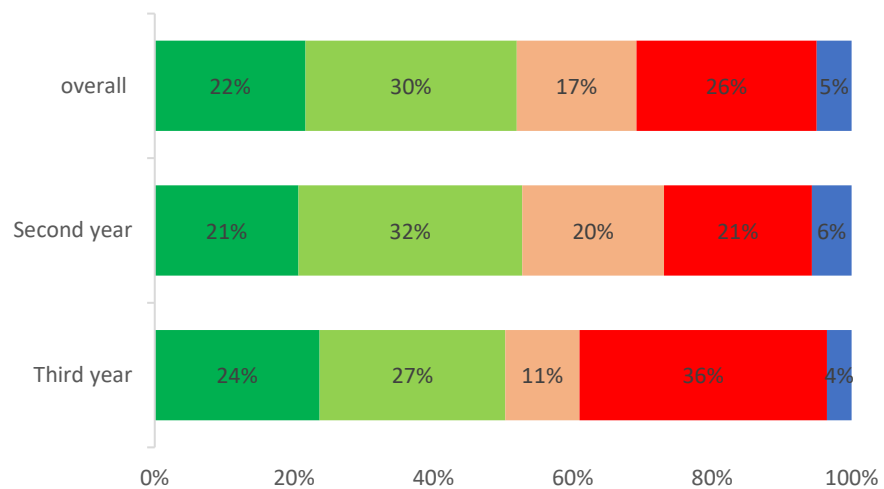
Overall, funded students were more likely than unfunded ones to have undertaken internships, although the differences were not

statistically significant. In fact, in 2018/19 there were no significant differences in taking on either a paid or unpaid internship on the basis of demographic characteristics.

4.6 Intention to undertake postgraduate study

Second and third year students were also asked about their intentions regarding postgraduate study once they had completed their undergraduate degree.

Figure 4.4 strength of intention to undertake postgraduate study by year group



Differences in intention were, as with internships, most influenced by year group, in that third year students were more definite in their rejection of postgraduate study; over a third of third year students were definitely not intending to continue with postgraduate studies (36 per cent), compared with around one in five of second year students (21 per cent). There were no differences to be found by funding status.

The key differences were faculty-driven: students from life sciences (32 per cent) or the science faculty (29 per cent) were significantly more likely to be intending to continue to post graduate study than those from engineering (3 per cent) or health sciences (9 per cent).

5 Perceptions of financial situation

5.1 Concerns over repayment of borrowings

Overall, 59 per cent of students were concerned about repaying their borrowings this year, a similar number to 2018. Unfunded students were significantly more likely to be very concerned (22 per cent) than funded ones (16 per cent), but this year, there were no significant differences by year group.

Binary logistic regression analysis was performed to identify the factors which predicted students' level of concern over repayment of borrowings, as shown in Table 5.1

Table 5.1– Binary logistic regression model predicting the likelihood of students reporting that they are concerned about repaying their borrowings (0 = not concerned, 1 = concerned)

	Odds Ratio	Sig.
Year group (Ref = Year One)		0.23
Year Two	1.31	0.09
Year Three	1.10	0.65
Non-white (Ref = White)	1.41	0.06
Male (Ref = Female)	0.64	0.01
Mature student (Ref = Not a mature student)	1.76	0.07
Faculty (Ref=Arts)		0.32
Engineering	0.94	0.84
Health Sciences	0.87	0.53
Life Sciences	0.84	0.43
Science	0.74	0.21
Social Sciences & Law	1.28	0.26
Not full-time (Ref = Full-time)	1.08	0.84
Receipt of bursary (Ref=no bursary)		0.08
Full bursary (£25,000 RHI or less)	0.67	0.03
Part bursary (RHI £25,001 - £42,875)	0.73	0.11
From a LPA (Ref = Not from LPA)	0.97	0.82
Has a mental health problem (Ref = No MHP)	1.71	0.00
Has a disability (not including mental health) (Ref = no disability)	1.08	0.72
Has a financial dependent (Ref = No financial dependents)	2.44	0.14

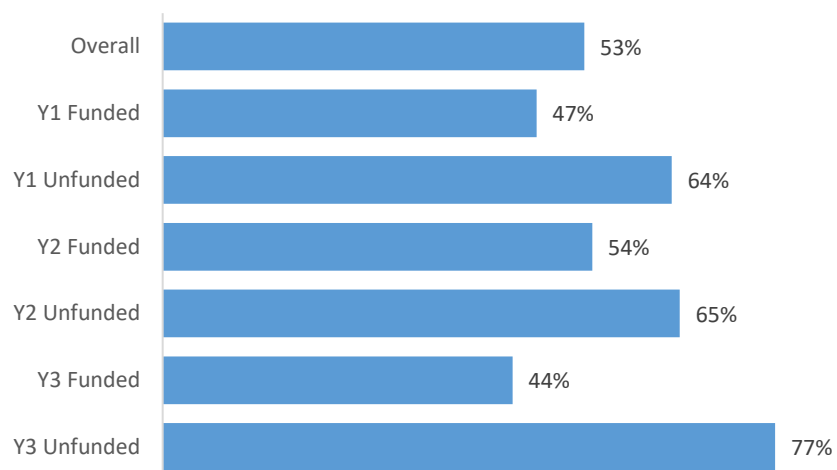
Unlike in 2018, funding status *did* influence the likelihood of concern over repaying borrowing, as those who received the highest level of funding were significantly less likely to be concerned over repaying their borrowing than those who were unfunded. The only other factors which appears to be associated with significantly higher odds of being worried about repaying borrowings was being female, or having a mental health problem.

5.2 Ease of managing costs at university

Students were asked about the ease with which they were able to meet their financial costs and outgoings during the academic year; overall, just 3 per cent of students said they found it 'very easy' to meet their costs, 31 per cent reported it was 'quite easy', 52 per cent said, 'quite difficult' and 15 per cent said it was 'very difficult'. Numbers of those finding it difficult have risen steeply since 2018, when only 39 per cent found it quite difficult, and a further 10 percent found it very difficult.

Funding made a significant difference to the ease with which students could manage their financial costs. Unfunded students were significantly more likely to find it very difficult to meet their costs, with nearly one in five reporting this (19 per cent cf. 8 per cent unfunded).

Figure 5.1 – Proportion of students from each funding group that found it 'very' or 'quite' difficult to meet their financial costs and outgoings during the academic year.



Students who had a mental health problem were the most likely to find it difficult to meet their costs (66 per cent), and those with a disability were significantly more likely to find it difficult to meet costs than those without (58 per cent cf. 48 per cent).

Logistic regression analysis was performed to identify the factors which predicted whether or not students found it difficult to meet their financial costs and outgoings throughout the academic year.

Table 5.2 – Binary logistic regression model predicting the likelihood of students reporting that they find it difficult to meet their financial costs and outgoings (0 = very/quite easy, 1 = very/quite difficult)

	Odds Ratio	Sig.
Year group (Ref = Year One)		0.42
Year Two	1.18	0.29
Year Three	1.25	0.27
Ethnic Group (Ref=White)	1.12	0.51
Male (Ref = Female)	1.01	0.94
Mature student (Ref = Not a mature student)	2.31	0.01
Faculty (Ref=Arts)		0.14
Engineering	0.90	0.74
Health Sciences	0.73	0.17
Life Sciences	0.76	0.22
Science	0.61	0.04
Social Sciences & Law	1.11	0.64
Not full-time (Ref = Full-time)	0.42	0.02
Receipt of bursary (Ref=no bursary)		0.00
Full bursary (£25,000 RHI or less)	0.42	0.00
Part bursary (RHI £25,001 - £42,875)	0.51	0.00
From an LPA (Ref = Not from an LPA)	0.98	0.90
Has a mental health problem (Ref = No MHP)	2.15	0.00
Has a disability (not including mental health) (Ref = no disability)	0.94	0.78
Has a financial dependent (Ref = No financial dependents)	3.05	0.06

As in 2018, the results show a clear pattern that, even when controlling for other factors, funding status is a significant predictor of a student’s likelihood of finding it difficult to meet their financial costs and outgoings. Funded students, whether full or partially funded, were half as likely as to be concerned about meeting their financial outgoings as those who were not eligible for a bursary.

Older students, and those with dependents were significantly more likely to find it difficult to meet costs, as did students with a mental

health problem, while belonging to the Science faculty is associated with lower odds of financial difficulty.

5.3 Perceived financial value of the course

Students were asked how they would describe the perceived future financial value of their degree course. There has been a slight increase overall in the number of students who perceive the financial value of the of their course to be excellent or good (79 per cent). In 2018 and 2017, around three quarters of students said that their degree was either a good or excellent personal investment (76 per cent).

Funding status may have affected perceived financial value of the degree, with funded students in each year group more likely to view the investment as excellent or good compared with their unfunded peers, with the difference most stark among third year students. However, the differences were not statistically significant.

There were also significant differences in perception by faculty. While 90 per cent of students from Heath Sciences and 88 per cent of those from the Engineering faculty felt that their degree was excellent or good financial value, significantly fewer (63 per cent) of those from the Arts faculty felt the same way.

Figure 5.2 – Proportion of students from each funding group who view their degree course as an ‘excellent’ or ‘good’ personal investment



Logistic regression analysis was performed to identify the factors which predicted likelihood that a student says their course was a

marginal or poor investment, the results of which are given in Table 5.3

Table 5.3 - Binary logistic regression model predicting the likelihood of students believing that their course has been a marginal or poor investment (0 = good/excellent investment, 1 = marginal/poor investment)

	Odds Ratio	Sig.
Year group (Ref=Year One)		0.77
Year Two	0.92	0.67
Year Three	0.83	0.48
Ethnic Group (Ref=White)	1.07	0.78
Gender (Ref=Female)	0.94	0.77
Mature student (Ref = Not a mature student)	1.16	0.69
Faculty (Ref=Arts)		0.00
Engineering	0.17	0.00
Health Sciences	0.15	0.00
Life Sciences	0.28	0.00
Science	0.21	0.00
Social Sciences & Law	0.47	0.00
Not full-time (Ref = Full-time)	0.98	0.96
Receipt of bursary (Ref=no bursary)		0.01
Full bursary (£25,000 RHI or less)	0.52	0.00
Part bursary (RHI £25,001 - £42,875)	0.59	0.02
From an LPA (Ref = Not from an LPA)	1.12	0.56
Does respondent have a mental health problem? (Ref=No)	2.17	0.00
Does respondent have a disability? (not including MHPs) (Ref=No)	1.67	0.04
Do you have anyone who is financially dependent on you? (Ref=No)	0.39	0.25

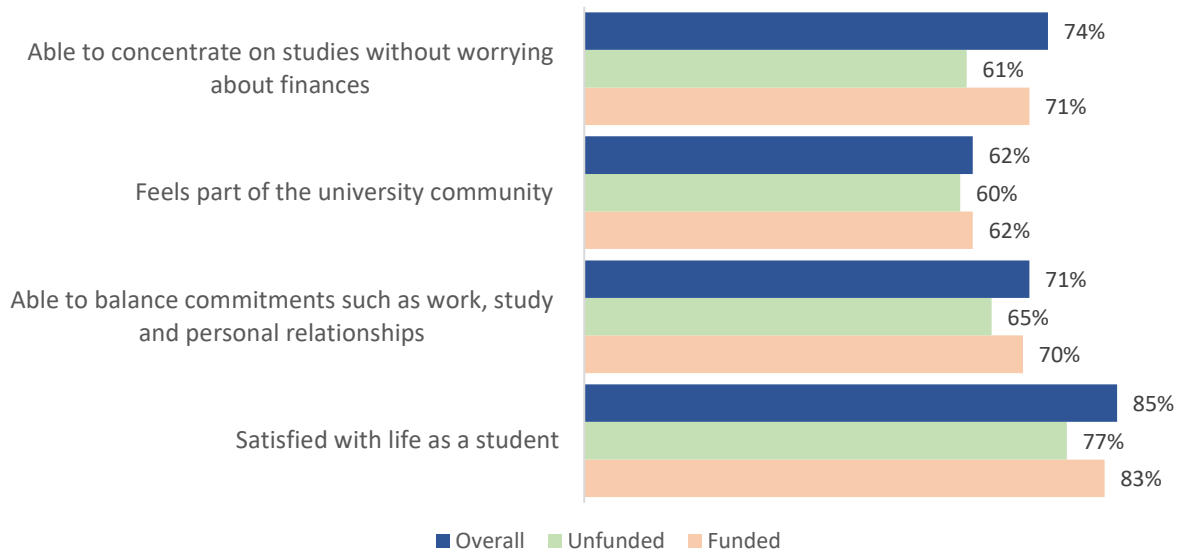
A number of factors were significant in predicting whether or not students felt that their degree course had been a good investment. Compared with students in the Arts faculty, those in all other faculties were significantly less likely to say that their course had been a poor or marginal investment. Those with the most positive attitude towards their course were students in the Health Sciences faculty, who had around six times lower odds than Arts students of reporting that their course was not a good investment. Interestingly, once other factors had been taken into account, household income – and

therefore funding status – was also a significant predictor, with both low- and middle-income groups (funded) being less likely than high-income (unfunded) students to question the value of their investment. Students with mental health problems and those with disabilities, however, were more likely to say that their course had not been a good investment. Unlike last year, we find no evidence of a significant difference by year group.

6 Perceptions of life at university

This section explores the students' perception of their life at university in the past year, to understand if financial support impacts more widely on the experience of being at university. This year, we asked all students questions on four dimensions of student life: on a four point scale to rate how satisfied they were with their life as a student, how able they felt to balance competing commitments, the extent to which they felt part of the university community, and the extent to which they were able to concentrate on their studies.

Figure 7.1 Proportion of students who answered each statement positively (% who said 'very' or 'quite')



As shown in Figure 7.1, students overall are generally quite positive about their life at university, but funded students are more positive than unfunded students on average. In particular, funded students were significantly more likely to report that they were satisfied with their life as a student, that they were satisfied with their ability to concentrate on their studies without worrying about finances and that they were able to balance competing commitments. Interestingly, overall, no significant differences were found by funding status in the extent to which students felt part of the university community.

The only area where year group made a significant difference was in perceived ability to balance commitments: year three students were

significantly more likely to feel very able to do so (15 per cent) than both first (9 per cent) and second year students (8 per cent).

Perhaps unsurprisingly, students with mental health issues were significantly less positive about their life at university on all four aspects.

6.1 Dimensions of life at university

For each of the above dimensions of life at university, logistic regression analysis was conducted to identify the effect of specific factors while controlling for others. We then conducted qualitative analysis, based on open ended comments given, to better explore some of the reasons for the students' feelings, whether positive or negative.

6.1.1 Satisfaction with life at university

Table 6.1 – Binary logistic regression model predicting the likelihood of not being satisfied with life as a student (0=very / quite satisfied 1= not very/ at all satisfied)

	Odds Ratio	Sig.
Year group (Ref = Year One)		0.21
Year Two	1.13	0.55
Year Three	0.66	0.17
Non-white (Ref = White)	1.38	0.16
Male (Ref = Female)	0.86	0.51
Mature student (Ref = Not a mature student)	1.61	0.16
Faculty (Ref=Arts)		0.10
Engineering	2.11	0.04
Health Sciences	0.91	0.76
Life Sciences	0.70	0.25
Science	0.81	0.53
Social Sciences & Law	1.17	0.56
Not full-time (Ref = Full-time)	1.38	0.46
Receipt of bursary (Ref=no bursary)		0.07
Full bursary (£25,000 RHI or less)	0.63	0.04
Part bursary (RHI £25,001 - £42,875)	0.60	0.05
From an LPA (Ref = Not from an LPA)	1.06	0.78
Has a mental health problem (Ref = No MHP)	2.87	0.00
Has a disability (not including mental health) (Ref = no disability)	1.50	0.12

Has a financial dependent (Ref = No financial dependents)	2.35	0.11
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The results show clearly that, when controlling for other factors, receipt of bursary funding status is a significant predictor of their satisfaction with life as a student. Both those in receipt of the full and partial bursaries have around 40 per cent lower odds of not being satisfied; thereby showing that unfunded students are more likely to be dissatisfied.

Mental health was the biggest predictor of dissatisfaction: those with a mental health problem were the most likely to be dissatisfied with their student life. However, those in the engineering faculty were also more twice as likely than those in other most other faculties to report dissatisfaction.

Qualitatively, a number of key themes emerged as to why those few students were less satisfied with their life at university than others. Finances played a key role in levels of satisfaction, particularly in the ways in which finances impacted on their ability to have a satisfactory social life. Many of these students reported that their finances impacted negatively on their social life; they felt that they were very limited in what they could do as a result of the financial situation, compounded by financially motivated work commitments. Part time work consistently decreased student satisfaction, as it restricted both academic and social opportunities, increased stress and negatively impacted on mental health.

Interestingly, one person who commented and was very satisfied with their life at university had a hobby that paid them for participation, thereby achieving social inclusion while also improving their financial position.

“Although it is hard work at times and a massive commitment, I have made great friends and had fun and my earnings cover my food and other everyday costs).”

Year two- mid income

However, this dissatisfaction was often linked to a comparison with other people’s situations, and in some cases, belief that other

students could afford to socialise more that they could. This seems to exacerbate the level of dissatisfaction.

Some students felt the division was essentially along class lines and see an elitist aspect to this, which led to them feeling alienated. Additionally, some students, particularly those who are mid income, felt they were not supported enough financially to counteract this. This income and class divide could also impact on their feeling of community, producing 'rich/poor divide'. There were many comments about the 'cliquey' nature of the private school students

“Bristol tend to recruit students from very different backgrounds to myself and I have found it nearly impossible to keep up with them, and so have lost out on some friendship making opportunities (going out for meals, drinks together that I cannot afford).”

Year one - mid income

Unsurprisingly, mental health issues impacted on satisfaction with students' overall university experience, but often intersected with financial concerns. These mental health issues were felt to be worsened by the perceived lack of support available; the perceived inadequacy of the counselling services, and compounded by similarly inadequate signposting to the service.

“I have gone to the counselling services 3 times asking for help and haven't been offered the correct support” **Year two - low income**

There were a few mentions of infrastructure issues that were decreasing satisfaction with student life. A lack of adequate study space was mentioned, but not in a large number, and there was an understanding that the university was busy, even if this was also frustrating.

Academic pressure and the timing of exams is also an area that could impact on student satisfaction, especially when many students continued to work part time during these periods.

Finally, the cumulative level of debt incurred by attending university was a factor in decreasing satisfaction.

“The knowledge of the large debt that I am accumulating over the duration of my degree adds to this constant underlying anxiety - and pressure to ‘make my degree worth it’ by getting a high-paying job rather than pursuing a career path that I may be more passionate about that doesn’t pay as well”

Year three - high income

This was notable among mid and higher-income students; for example, those who received smaller loans often felt that they had missed out. Students who weren’t eligible for the bursary often felt that they did not receive adequate financial support. This was even more so for those with health issues, who had to bear the higher costs of living associated with a chronic illnesses or disabilities.

Those that lived further away from university (often mature students) believed their satisfaction was impacted by the costs and effort of transport, which meant that they were not necessarily able to attend all social events. Those that felt unsafe walking home by themselves often spent money on Ubers, which could be costly

On the other hand, many students also chose to add comments as to why they were in fact quite or very satisfied with their life; students highlighted the positives of studying at Bristol: many liked their course, the intellectual stimulation of their course, and Bristol as a city.

“I absolutely love my course and am so pleased I decided to come back to education as a mature student. It has been difficult financially, but it is the best decision I have ever made.”

Year three - low income

Interestingly, the majority of people who commented on why they were very satisfied with their life were funded students, and in these instances, many commented on how important receipt of the bursary was to this satisfaction; that it allowed them to enjoy their time there, and to allowed them the dedication to their studies that they wanted.

The discounted sport membership was also highly valued, and mentioned a few times, adding to the general satisfaction with their lives.

“One thing I would like to say though is that I am very appreciative of the discounted access I have had to the gym membership - as much as I get angry about debt/finance discovering yoga this year has actually got me through a lot of stress).” **Year two - low income**

6.1.2 Ability to balance competing priorities

Logistic regression analysis was conducted to identify the effect of various factors on balancing commitments at university when controlling for other factors. In the model below, shown in Table 6.2, we predict the likelihood of a student reporting that they able to balance all their commitments (such as work, study and relationships).

Table 6.2 – Binary logistic regression model predicting the likelihood of not being able to balance competing commitments (0=very/quite able, 1=not very/at all able)

	Odds Ratio	Sig.
Year group (Ref = Year One)		0.30
Year Two	1.26	0.18
Year Three	0.93	0.76
Non-white (Ref = White)	1.48	0.05
Male (Ref = Female)	0.84	0.36
Mature student (Ref = Not a mature student)	2.09	0.02
Faculty (Ref=Arts)		0.09
Engineering	2.67	0.00
Health Sciences	1.08	0.76
Life Sciences	1.18	0.50
Science	1.13	0.66
Social Sciences & Law	1.11	0.66
Not full-time (Ref = Full-time)	1.02	0.96
Receipt of bursary (Ref=no bursary)		0.07
Full bursary (£25,000 RHI or less)	0.64	0.02
Part bursary (RHI £25,001 - £42,875)	0.72	0.12
From a LPA (Ref = Not from a LPA)	0.98	0.90

Has a mental health problem (Ref = No MHP)	4.32	0.00
Has a disability (not including mental health) (Ref = no disability)	2.35	0.00
Has a financial dependent (Ref = No financial dependents)	0.96	0.94

Health generally was the biggest predictor of not being able to balance competing priorities: those with a mental health problem were over four times as likely to feel unable to balance commitments as those without and those with a disability were over twice as likely. Not surprisingly, mature students who are perhaps more likely to have greater levels of commitments, were also twice as likely to feel unable to balance them as their younger peers. Students from the faculty of Engineering were also over two and half times more likely to struggle with this aspect of university life.

However, those from the lowest income households, who receive the highest amount of funding, were significantly more likely than those not in receipt of any funding to feel very or quite able to manage their competing commitments.

These differences are reflected in the comments. Unsurprisingly, it is the two key areas of study and paid employment where students were mostly struggling to balance their commitments.

Clearly, some university courses have a greater intensity of teaching, and, given the results of the regression analysis, Engineering is likely to be one of these. Particularly for those who also have paid work, this can make it even more difficult to find time for friends or family.

“Group work, intense hours so studying is about 40 hours a week plus a 15 hour job means finding time to socialise or take part in sports becomes difficult and I can’t enjoy a full uni experience because I have to work to afford to live.”

Year one - high income

There was comment on the relative intensity of deadlines, which tend to be fairly close together, and how deadlines took priority over any social opportunities, thus leaving students feeling that they are not very able to handle multiple commitments

Broadly speaking, paid work and study take priority over personal relationships, as they are both essential. The comments suggest that it is personal relationships that often end up taking the back seat.

“I find it difficult and stressful trying to see my family enough when I work weekends and have uni everyday during the term times, and have to revise over the Easter and Christmas holidays.”

Year one - low income

Worryingly, this may result in students not accessing the emotional support from family and friends that may help with mental health issues.

Mature students, unsurprisingly, had a greater number of commitments to balance, and they placed more importance on family commitments than younger students, often at the cost of participating in any extracurricular activities.

Both mental and physical health had a significant impact on the ability to balance commitments, and attempting to balance multiple commitments had a negative impact on mental and physical health. For some with chronic illnesses, they needed to prioritise academia over extra curriculars in order to prevent severe deterioration in their health. For those suffering with a mental health problem, working could exacerbate these conditions.

“It’s just difficult to know what to prioritise sometimes, deadlines seem to be non-stop so taking time out for other things can make me feel guilty.”

Year three - high income

Finally, it emerged that for some students, feeling as though they were unable to manage competing priorities, was compounding the problem, and causing them extra distress with feelings of guilt and failure. This is clearly had the potential to exacerbate existing mental health issues

6.1.3 Feeling part of the community

Logistic regression analysis was conducted to identify the effect of various factors on feeling part of the university community when controlling for other factors. In the model below, shown in Table 6.3, we predict the likelihood of a student reporting that they feel part of the community.

Table 6.3 – Binary logistic regression model predicting the likelihood of not feeling part of the community (0=very/quite part of the community, 1=not very/at all)

	Odds ratio	Sig.
Year group (Ref = Year One)		0.33
Year Two	1.27	0.14
Year Three	1.14	0.54
Non-white (Ref = White)	1.24	0.24
Male (Ref = Female)	0.95	0.78
Mature student (Ref = Not a mature student)	1.70	0.07
Faculty (Ref=Arts)		0.02
Engineering	1.48	0.21
Health Sciences	0.77	0.28
Life Sciences	0.79	0.32
Science	0.76	0.27
Social Sciences & Law	1.49	0.06
Not full-time (Ref = Full-time)	1.71	0.14
Receipt of bursary (Ref=no bursary)		0.71
Full bursary (£25,000 RHI or less)	0.87	0.45
Part bursary (RHI £25,001 - £42,875)	0.98	0.91
From a WP POLAR area (Ref = Not from a POLAR area)	1.41	0.03
Has a mental health problem (Ref = No MHP)	2.28	0.00
Has a disability (not including mental health) (Ref = no disability)	1.27	0.27
Has a financial dependent (Ref = No financial dependents)	4.10	0.01

Perhaps surprisingly, receipt of a bursary did not impact one way or another on the extent to which students felt part of a community, and this was the only areas of student life where this was the case.

On the other hand, this was the only aspect where students coming from a low participation polar area were significantly different from student from higher participation areas; they were less likely to feel part of the university community. The most affected were those with a financial dependent, who were four times as likely not to feel part

of the community as those without, and those with a mental health issue were twice as likely.

The comments illuminated a number of reasons why this might be the case. Notably, students often reported feelings of exclusion as a consequence of their background, class or type of schooling. Many emphasised the dominance of the 'private school' culture and, at times, the unwelcoming atmosphere as a result.

“Bristol is an incredibly privileged university where the majority of my classmates come from the south and either went to private schools or are from wealthier backgrounds. I have never in my three years in Bristol truly felt a part of the university”

year three - low income

This may well explain why those from lower participation backgrounds may feel this more keenly; they are perhaps the furthest away from this background and certainly appeared to feel uncomfortable with its prevalence.

As with satisfaction and ability to balance competing priorities, finances played a similar role in preventing a feeling of community; through lack of the resources to socialise with other students, and through having to undertake part time paid work, which then didn't allow them the time to participate in societies, or volunteering roles. The exception was those who have worked for the university, who found this improved their sense of community.

The cost of transport was also mentioned as a barrier to physically being part of the community, particularly by students who live at home in Bristol or Wales, and the lack of a bus route from Stoke Bishop to the City Centre was also mentioned, meaning that students from different accommodation sites weren't able to integrate more easily.

“As a member of the Law School, it is hard to be part of a community as each year group is so large and there are not many opportunities to consistently meet the same people and make friends”

Year one - low income

Experiences of community seem to also be dependent on the particular academic department; Law being a notable example. There was a desire amongst some students that departments ran more community events to help students get to know their cohorts.

As indicated by the regression analysis, mature students, particularly those with children or spouses, were far less likely to feel integrated into the University community. There were multiple reasons, including accommodation choices, the aforementioned competing priorities, as well as the social differences arising from the age differences.

The isolation of mature students was noted on an earlier published longitudinal study of bursary recipients (Davies and Harris, 2016) and it does not appear to have improved.

“As a mature student, university is a really lonely experience. There is little human contact, and most of my time is spent studying by myself. Most events are aimed at younger students and the mature student events happen so rarely.”

Year one - low income

However, students of all ages who don't drink for either cultural or personal reasons did not feel as much a part of the student community, due to the importance of the drinking and clubbing culture. And similarly, it was clear for students overall, accommodation choices impacted strongly on feeling of community, both positively as a space where students have friends and see familiar friendly faces, and negatively for those who weren't in halls or shared accommodation.

One factor that appeared to encourage a feeling of community was taking part in university societies. These were not necessarily expensive, or related to a sport, but they were frequently mentioned as a way of feeling involved.

“I am part of a few societies (President of one and part of sports teams). This enables me to feel more included in the university community” **Year three - low income**

In fact, it is the act of involvement, of “throwing yourself into it” that seemed to engender the feeling of community. As highlighted throughout this section, however, the converse is also true.

“I think a lot of the university community feeling can come from societies and when you cannot afford membership fees/ equipment/ uniform/ trip costs, it can be quite isolating in a way - fortunately I have great course friends at least” **Year one - mid income**

The above quote, however, also illustrates one final point that emerged: there may not be one university community, but the university may be made up of a number of interlinking communities, Students may be a part of the community at their halls, through their course, or through a society. It is clearly important, therefore, that effort is made to ensure that all find at least one way of feeling part of a university community.

6.2 Not being able to concentrate over financial worries

Logistic regression analysis was conducted to identify the effect of various factors on ability to concentrate on studies when controlling for other factors. In the model below, shown in Table 6.4, we predict the likelihood of a student reporting that they are unable to concentrate through worry over finances.

Table 6.4 – Binary logistic regression model predicting the likelihood of not being able to concentrate through worry over finances (0=very/quite able to concentrate 1=not very/at all)

	Odds Ratio	Sig.
Year group (Ref = Year One)		0.23
Year Two	1.34	0.09
Year Three	1.19	0.45
Non-white (Ref = White)	1.82	0.00
Male (Ref = Female)	0.98	0.94
Mature student (Ref = Not a mature student)	1.69	0.08
Faculty (Ref=Arts)		0.04
Engineering	0.86	0.66
Health Sciences	0.57	0.03
Life Sciences	0.63	0.06
Science	0.68	0.14
Social Sciences & Law	1.16	0.52
Not full-time (Ref = Full-time)	0.98	0.96
Receipt of bursary (Ref=no bursary)		0.00
Full bursary (£25,000 RHI or less)	0.44	0.00

Part bursary (RHI £25,001 - £42,875)	0.62	0.02
From an LPA (Ref = Not from a LPA)	1.34	0.09
Has a mental health problem (Ref = No MHP)	2.74	0.00

Financial support had a clear impact on the ability to concentrate without having to worry about finances; those who received the highest level of funding were less than half as likely to feel that they struggled to concentrate because of worry over finances than those who didn't receive any funding at all. This was the only factor that significantly lowered the odds of struggling.

However, students from a non-white background, with mental health issues and who had financial dependents were significantly more likely to struggle with concentrating than those without.

Qualitatively as well, this was the area where the link between receipt of a bursary and an improved quality life was made explicit. Those who received the bursary were clear about the difference it was making to them, and those who had previously received one, but were no longer eligible, felt the loss keenly.

“Minimal student loan, no bursary this year despite my parents only being on a slightly higher income and therefore cannot afford to pay the difference in how much my loan has decreased”

Year two - mid income

Many gave concrete examples of how the bursary allowed them to concentrate on their studies: they could undertake less paid work than they otherwise would, that it is money that they don't have to pay back, and that it generally took a lot of worry off them.

“Thanks to the student bursary it's not as much of an issue but prior to it, I was having to rely on an unstable and unreliable income. It caused me enormous stress and was one of the reasons why I suspended the year”

Year two - low income

Some students found the thought of the long-term debt they were accumulating was such as worry that it was impacting on their studies, particularly if they had borrowed the maximum amount of

maintenance loan, or had an overdraft. The concern over this debt means that some were prioritising highly paid 'grad' schemes in order to pay them off, and this was putting extra pressure on them academically.

Paying for accommodation was an oft-mentioned problem that caused students stress in a number of ways. Firstly, the cost of rents in Bristol placed huge pressure on their budgets, with some noting that they may have chosen to study in a different city if they had known how expensive rents were. The timings of the rent or deposit payments could also cause concern.

“Depends on the time of year, rent and bills never actually align with student loan, usually just fall within the same month. As well as this rent eats up 90% of my loan so I’ll have about £300 to last me 4-5 months” **Year two – mid income**

A number of students noted that their accommodation costs take up a significant percentage of their loan, if not more than the total they received. This is clearly likely to cause stress, and impact on ability to study.

As the survey data indicates, both this year and in previous ones, it can be those from mid or high-income students who are most concerned over their financial situation, and the qualitative comments bear this out. Those who were not entitled to the full maintenance loan, or those whose families couldn't afford to give them the government suggested amount found that trying to fill this gap caused them great worry.

As already evidenced, the need to take paid work can hinder the quality of life generally, and some noted that specifically, it can impact on their studies

“I have to work weekends in order to afford basic things and so I do not have much time for myself and during busy university periods this can be very stressful”

Year two – high income

And finally, it is important to note that for the vast majority of students, concerns over finance are not so bad that they impact on the ability to study, However, for those that are struggling, even those who may receive a bursary, it is clear that the constant day to

day planning and budgeting, along with worrying about the future is a huge burden, and one that can impact on mental health, let alone concentration.

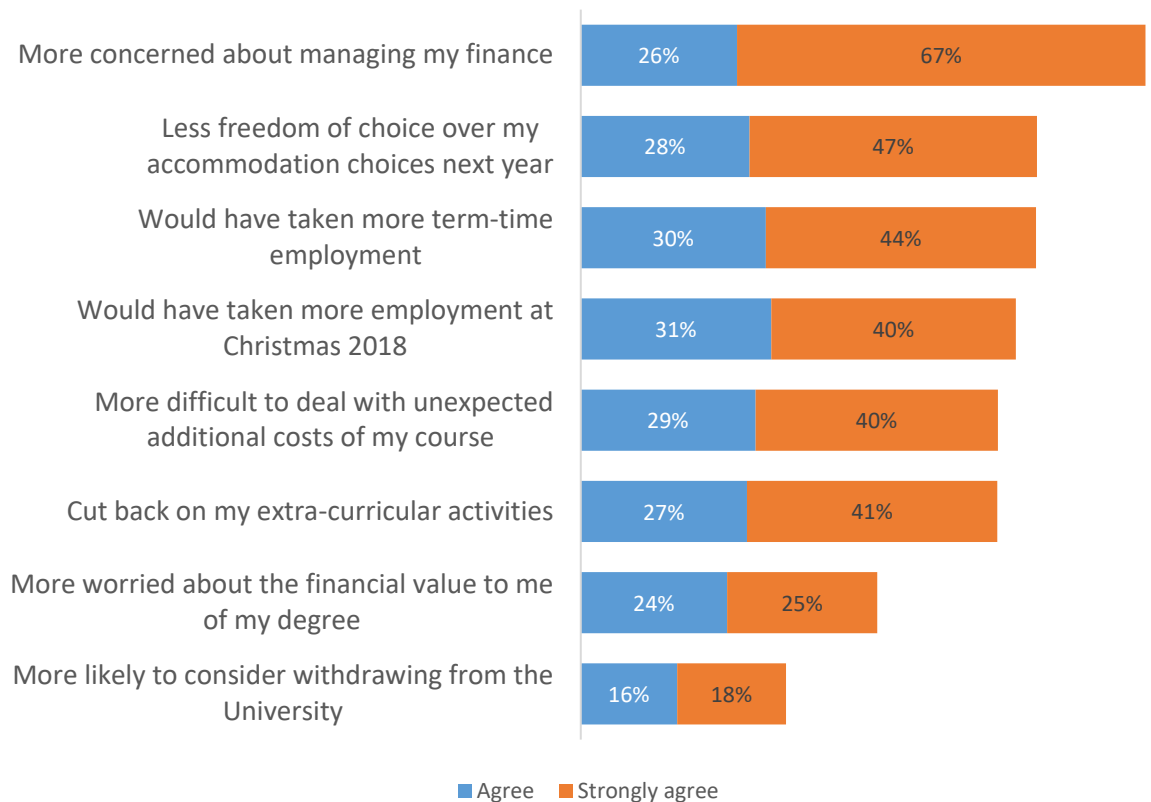
“My financial situation is something I think about daily. I am always worried that something is going to crop up, like it has before, that I am not going to be able to deal with because I don't have much disposable income nor do I have a family that can help me out of difficult financial situations. At all stages in the year, whether it be when rent is due or deposits have to be paid or figuring out how to make enough money over summer to pay my first lot of rent, money is constantly on my mind. It's a privilege to not have this kind of stress on your mind, one that I am not afforded”

Year three – low income

7 Perceived impact of the bursary

For the first time this year, in line with the methodology suggested by the OfS to measure the impact of bursaries, we asked the students who received a bursary directly about how they feel they would have managed in the absence of the bursary. As well as providing the opportunity to measure self-perception of the areas where the bursary is believed to have most impact, through the use of both the methodologies, comparing the responses of funded vs non funded students) we can attempt to triangulate and validate the different approaches.

Figure 7.1 – Proportion of funded students who agreed with each statement on how the lack of a bursary would impact on them



Perhaps unsurprisingly, there was a high level of agreement that most aspects of university life would have been more difficult without the bursary. Notably, the area where the strongest impact of the bursary was seen was concern over their ability to manage money if they had not received financial support; nearly two thirds of students agreed strongly with this. The areas where the impact of the bursary was perceived to be less was in the financial value of the degree to them,

and on whether they would have been more likely to consider withdrawing from university.

Perhaps unsurprisingly, the bursary was perceived to have a stronger effect by those who received the full bursary in comparison with those who only received a partial one; the full bursary recipients were significantly more likely to agree with *all* of the above statements than their lesser funded peers, with the exception of consideration to withdraw. Whether this would have borne out in practice is unknowable. Nonetheless, it does indicate a bigger perceived reliance on, and perhaps gratitude for, the funding received from the university.

Among the students that received the bursary, non-white students were more likely to strongly believe they could have managed without the bursary, although the numbers are small. They were significantly more likely to strongly disagree that without a bursary, they would have had to take on more (or some) employment over Christmas (8 per cent cf. 2 per cent), and during term time (6 per cent cf. 2 per cent), cut down on extra curriculars (7 per cent cf. 3 per cent), found it hard to finance unexpected costs of the course (5 per cent cf. 2 per cent), or have been more likely to withdraw from university (28 per cent cf. 19 per cent).

Conversely, those with a mental health problem were generally more likely than those without to feel strongly that student life would have been more difficult without the bursary. They were significantly more likely to strongly agree with all statements, except that they would have had less choice over their accommodation choices.

7.1 Comparison of the two approaches to measuring the impact of the bursary

While the specific questions above were only asked of those who received a bursary, some of the questions already reported on are broadly equivalent and were asked of both funded and unfunded students at different points of the survey. By comparing the difference in responses between funded and unfunded students to these questions, with the perceived impact of the bursary on the equivalent area here, we can begin to assess the extent to which the self-perceived impact of the bursary reflects the impact felt by those who do not receive it.

Figure 7.1 – comparison of responses to questions asked of perceived impact of bursary with similar questions asked to all students

<i>Area of impact – based on two different questions</i>	<i>Q1: Perceived impact of bursary (funded students only)</i>	<i>Q2: Funded students</i>	<i>Q2: Unfunded students</i>	<i>Q2: Diff between funded and unfunded</i>	<i>Sig Diff</i>
<i>Ease of managing finances</i>	93%	51%	34%	17%	*
<i>Accommodation choices⁵</i>	75%	29%	42%	12%	*
<i>Term time employment</i>	74%	37%	44%	7%	*
<i>Vacation employment⁶</i>	71%	54%	65%	11%	*
<i>Ease of dealing with unexpected costs</i>	69%	35%	32%	3%	-
<i>Affected participation in extra-curricular activities</i>	68%	40%	53%	13%	*
<i>Financial value of course</i>	49%	80%	74%	6%	-
<i>Withdrawal from course</i>	34%	29%	27%	-2%	-

While there is no definitive pattern, it is clear that the areas where funded students believed the bursary was having most impact, were also, broadly speaking, the areas where the funded students responses were significantly more positive than unfunded students. Equally, the areas where bursary holder perceived there to be far lesser impact were areas where there were no significant differences between funded and unfunded students. Clearly, there were exceptions, notably in terms of ease of dealing with unexpected costs. It may be that the expectation of dealing with unexpected costs was worse than the reality, or that funded students who did incur unexpected costs were no more or less able to manage them than unfunded ones

⁵ % who felt finances had influenced choices a lot

⁶ Asked of years 2 & 3 only

8 Summary and conclusion

This is the fifth annual report in the University's ongoing programme of research into the impact on recipients of its undergraduate bursaries. It has some common features with its predecessors but also certain innovations, made in the light of previous findings and internal and external feedback.

The basic methodological approach remains the same: an online surveys across the three undergraduate years, both with those registered as being in receipt of bursaries and, as a quasi-control group, their peers reported to be in the household income strata above the qualifying threshold for bursary support. These students are asked a broadly similar set of questions and we examine how far and in what ways the responses received can be differentiated in terms of funding status, and other possible explanatory variables.

Following the guidance given by OFFA (now OfS) to all universities undertaking such work, we argue that a positive impact from receiving a bursary can be inferred when funded students' responses are at least as positive as those from their unfunded peers. If no significant response differences can be detected between them then bursary funding has helped to 'level the playing field', given that they initially come from lower income households, and if funded students' responses are more positive than their peers then this 'catch up and overtake' evidence is more powerful evidence still for bursaries working as intended. This year's bursary tariffs at Bristol are unchanged from 2017/18, which obviously facilitates making comparisons with the previous year's survey, where formats so allow.

As for changes since last year, we added some additional questions to all respondents on their feelings about being part of a student community and ability to concentrate on their studies, freed from any financial worries (see Chapter 6), as well as asking funded students specifically what they felt the personal impacts of their bursary had been in eight potentially finance-related aspects of their lives (see Chapter 7). This last addition represents an alternative methodological approach to investigating the impact of bursaries to that we have traditionally used, and while our own strong preference is still for our 'tried and trusted' approach we recognise that the other is used by some other universities. It is also consistent with the OFFA/OfS toolkit offered to support universities in this impact work, and so we argued it would be interesting to check its congruence

with, and possible validation of, our preferred approach. To the best of our knowledge we are the only University to have explored this triangulation approach to the bursary-impact issue, and return to the specific results raised below.

We also removed from the online surveys most of the previous years' questions about respondents' personal circumstances, collecting these instead through the University's undergraduate student database, which we could match up with our returns from each respondent's student ID (the intention explained to all recipients). It may be that this contributed to the encouragingly higher response rate we received this year compared to last, though this has to remain our speculation. Finally, and with good reason as it turned out, we separated out physical and mental disability as respondent characteristics. The upgrading of support for student mental health has been a major initiative both in Bristol and the wider sector over the past year, and it seemed important to clarify more precisely where this impacted on the financial and wider environment of undergraduates affected by it. The result, as it turned out, was everywhere.

Turning to our findings, one important overarching conclusion is that students seem under substantially greater financial stress this year than in 2017/18. The numbers reporting being in receipt of non-bursary sources of income, whether from friends and family, work, savings or otherwise, have risen markedly, including for funded students. Levels of borrowing have risen too, both in the number of such sources and the amounts being borrowed. Similarly, there has been a sharp rise in numbers of Year 1 respondents reporting the cost of accommodation in Bristol as a potential deterrent in accepting a place here, implying that perhaps a higher percentage than previously were deterred to the point of not accepting a Bristol offer, so placing themselves outside the reaches of our survey. And the percentage of respondents overall finding it 'quite' or 'very difficult' to manage their finances has risen sharply, from just under half last year to just over two-thirds. In such stressed times, the University needs to keep a close eye on the competitiveness of the costs for new students it can control – accommodation rentals, additional course fees and the like, while another implication is periodically to review the support levels it offers through bursaries. The silver lining to this darkening cloud of financial stress is the continued downward trend of the reported occurrence of unexpected costs, which has also been noted on in our

previous reports. Maybe the University has become more effective over time in explaining to students such future costs coming their way, and at the start of the year or course. This silver lining, however, is dampened by the increase in those who find these unexpected costs difficult to meet, doubling from one third to thirds of those who incur them.

This is certainly borne out by the results to the main question underpinning our report – do bursaries work.? As in previous years, we explored several aspects of the student experience against their funded/unfunded status – sources of income and borrowing, holiday and term-time employment, choosing to come to Bristol, once-at-Bristol student experiences, and perceptions, both directly linked to finance and more generally. Nowhere did we find any evidence that funded students were not at least as well placed as their initially more affluent peers. The most difficult aspect of the survey to interpret here, as in previous years, is over the choice of coming to Bristol in the first place. Here finances generally do not play a strong decision-making role, partly through students' uncertainty over their bursary eligibility (or not) prior to arrival, and partly to the inability to survey the 'deterred and lost' student contingent. In term-time and vacation employment, bursary students are clearly at an advantage over their peers (less time is absorbed in the necessity to work, and finance is less a motivation for such work as is undertaken). The 'experiences' outcomes are evenly split between a clear advantage to bursary students and a 'levelling the playing field' outcome, while, with one exception (feeling part of a student community), the 'perception' questions returned a consistent message of bursaries bestowing a positive advantage: the playing field was not merely levelled but tilted in favour of our lower income students.

In the nine logistic regressions we ran the message is again emphatically positive. Only with the 'sense of community' question again does holding a bursary not generate a statistically significant advantage over not being funded, when the interacting effects of other possible controlling variables have been filtered out. We return to this exception below.

Drawing comparisons with the previous year is not so straightforward – some questions vary, as do some of our analytical details – but of the six logistic regressions run in 2017/18 only half showed a significant positive outcome of funded over non-funded respondents. And taking all the results presented in both years, whether or not

accompanied by such modelling, we find that where there are comparable year-to-year results they favour an enhanced bursary advantage in 2018/19 compared to the previous year. The specific issues here are that this year bursary recipients felt less pressure for holiday employment, less need for term-time working driven by financial concerns, more freedom in accommodation choices after Year 1, less concern over repaying borrowings and debt, and generally being better able to cope and balance conflicting time demands. The one exception, where 2017/18 bursary holders had the edge, was over the lower deterrent role of Bristol accommodation costs then compared to now, but this aspect of the surveys always needs treating with caution more generally, for reasons already rehearsed and arises before the status of 'bursary recipient' has been confirmed.

We raised last year the question of how any 'bursary boost' works – is it because financial options are opened up that otherwise would have been closed, and less budgeting pressures are felt, and/or is it because of a general positive feeling from bursary holders of belonging to, and support for, a University that had supported them financially? Both are likely to be at work, the latter especially in the more perception-based questions of chapters 6 and 7. But this is not to negate the very real practical, day-to-day decision-making impact that bursaries can also have, as consistent with two other pieces of evidence.

First, we recruited many optional write-in comments from respondents, fleshing out their tick-box answers with personal experiences of honest and insightful detail as to how and where finances impacted on their lives at university. Sometimes, these highlighted the interaction of different strands of their lives, financial and otherwise. So we found that a bursary could reduce the need for term-time working and provides more time for academic study and social interaction, while any cost of the latter – clubbing evenings with friends, society membership and events – can also be better afforded a bursary. These also cast light on the one exception where bursaries do not deliver a positive advantage – engagement with the student community. Here these same bursary-linked benefits can run up against perceived class barriers of previous schooling, family wealth, elitism and privilege. This issue is well understood by the University and will not resolve itself overnight, short of a complete change in national political parameters.

Second, we ran an innovative comparison in Chapter 7 of two competing and potentially very different methodological approaches to identifying the role of bursaries, and found a broad congruence between them. With the possible exception of respondents' engagement in extra-curricular activities, which our traditional methodology rates more highly in rank-order terms than the alternative approach, the two rank orders were similar, and indeed the two extreme ranked issues (managing finances and course withdrawal) were identical. It seems reasonable to conclude that these two alternatives generate reasonably consistent assessments of the relative impact on individual students of their receiving a bursary, though seen through these two different methodological lenses, rather than our responses representing simply some blanket, across-the-board sense of goodwill and gratitude at receiving a Bristol bursary, laid randomly over our set of prompts.

Turning now to the role of other controlling variables, many of those we identified in previous years emerged again, in the modelling and our other results. So gender, residential neighbourhood (POLAR), being a mature student, having financial dependents, ethnicity and being physically disabled all independently produced 'significantly' distinctive outcomes in one or more of the models (though, interestingly, 'year of study' did not). But the two that clearly generated the most, along with bursary funding status, were faculty of study and a self-reported mental health problem.

As last year, the role of the former is substantial (producing significant outcomes in six of the modelling exercises) but its incidence varies at an individual Faculty level across different issues. Compared to the Arts Faculty benchmark, Engineering students are the most distinctive in their responses, expressing well below par levels of satisfaction with life as a student, with being able to balance competing commitments and with restrictions on their extra-curricular activities, all of which presumably reflect their particularly pressured workloads and busy teaching timetables, whereas respondents there and in all other Faculties are much clearer than those in Arts that their degrees represent good value for their personal investment. However, it should be noted that numbers of responses from the engineering faculty in particular were low, and so perhaps these findings should be considered cautiously.

For those with mental health issues there is no hiding place anywhere in our survey. On each and every logistic regression model they, and

they alone, return significantly different results from their peers, and always with a negative flavour. Some are directly finance related but others clearly not, and all must reflect an underlying malady that seems to impinge on every aspect of these students' University lives. It is not susceptible to a quick and simple 'fix', bursary-based or otherwise, so it is unsurprising it remains so deep-seated in the immediate wake of the major steps taken by the University to address student mental health in the past year. What is disturbing are some of the write-in comments on this we received, and report on briefly in Chapter 6. It is to be hoped that future reports in this series will show an amelioration of the most serious student welfare issue of the present time, in Bristol as nationally. If nothing else, our decision to focus specifically on it this year, rather than on the more widely-cast 'disability' variable of previous modelling exercises, has been fully vindicated.

Finally, to reiterate the main message from the primary purpose of our report, at a time when Bristol students seem to be experiencing ever-increasing levels of financial stress and pressure, the positive contribution of the University's bursary programme has never been stronger. It supports its recipients in a host of ways to live happier, more fulfilling, more academically- and socially-engaged undergraduate lives than they otherwise would have, and also when compared with their unfunded peers.



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