

# STUDENT SUPPORT SURVEY 2020

A REPORT FROM THE  
PERSONAL FINANCE RESEARCH CENTRE

Authors: Sara Davies, Katie Cross, Tony Hoare and Jamie Evans

**OCTOBER 2020**

---

University of  
**BRISTOL**

---

Sara Davies, Katie Cross,  
Tony Hoare and Jamie Evans

**OCTOBER 2020**

### **ABOUT THIS REPORT**

This report was published by the University of Bristol's Personal Finance Research Centre in October 2020

Personal Finance Research Centre (PFRC),  
School of Geographical Sciences,  
University of Bristol, University Road,  
Bristol, BS8 1SS.

© University of Bristol, 2020

### **ABOUT THE AUTHORS**

Sara Davies is a Senior Research Fellow, Katie Cross is a Research Associate and Jamie Evans is a Senior Research Associate at the Personal Finance Research Centre. Tony Hoare is a consultant to the Home Recruitment and Conversion team at University of Bristol, and a former Senior Lecturer in the School of Geographical Science.

### **ACKNOWLEDGMENTS**

This project was commissioned by the University of Bristol as evidence to contribute to the Access and Participation Plan.

## CONTENTS

Executive summary .....	3
1. Introduction .....	4
2. Choice of university .....	8
3. Finances .....	12
4. University experience .....	20
5. Perceptions of financial position .....	27
6. Perceptions of university life .....	32
7. The impact of COVID-19 .....	40
8. Conclusions .....	57
Appendices .....	63

## EXECUTIVE SUMMARY

This is the sixth in the annual series of reports into the impact of the University of Bristol's student bursary scheme upon its recipient undergraduates, across all three years. While the proportion of the University's widening participation (WP) budget allocated to bursaries has fallen significantly in recent years, it remains by far the largest single 'spend' item in that budget, and therefore its effectiveness in attracting and retaining WP students remains critical.

The methodology adopted follows that of previous reports, through a series of online students surveys in all three years of both bursary funded students and a 'control' group of their unfunded peers in the next highest household income band beyond the threshold for receiving bursaries. Equivalent questions are asked of both funded and unfunded students, and the extent to which the funded students respond as positively as, or even more than, their peers, we take as criteria for the beneficial impact of their receiving a bursary. As a unique feature of this year's surveys, their timing also enabled us to add in a series of questions concerning students' experiences of the University's lockdown due to the COVID-19 pandemic, from late March onwards, to allow us to identify the changes this brought to student lives and finances and, again, any differentiation between funded and unfunded students.

The main thrust of the results from the pre-COVID period is that bursaries continue to exercise a positive impact on their recipients compared to their peers, but where equivalent results are available from the previous year's survey, some advantages appear to have weakened. Where funded students are still significantly more positive than unfunded students is in a reduced likelihood of working during term time; they draw on fewer funding sources, find it easier to manage their finances and, unsurprisingly, are more attracted in their university applications by the potential availability of funding support. However, we found a number of areas where, in 2019, bursary student response had been significantly more positive than non-bursary students, but the difference was lost in 2020; concerns over repayment, financial value of the degree, perception of student life, the ease of balancing commitments, the number of sources of borrowing and hours worked for those in term-time employment.

We speculate about the possible reasons for this in the concluding discussion (Chapter 8), including whether this might be a 'spillover' effect of the later impact of the COVID-19 period. This, unsurprisingly, has been broadly negative on student experiences, though not always on finances; while some students had lost income, others had saved on costs, particularly those resident in university-owned accommodation.

We also find that many of the other student characteristics noted in previous annual reports associated with negative experiences on our various pre- and post-COVID questions emerge again, particularly before, but also since, lockdown. So those with physical and mental disabilities, mature students, and those in the Arts, Humanities and Social Sciences subjects tend to report more negatively than their peers when other factors, including bursary funding, are taken into account.

# 1. **INTRODUCTION**



## BACKGROUND

Higher Education Institutions have a regulatory requirement to produce an Access and Participation Plan (APP) for the Office for Students (OfS) specifying how they will improve equality of opportunity for underrepresented groups in terms of access, participation and outcomes in Higher Education. One major element of the University of Bristol's APP is the provision of bursaries to eligible lower-income students. It is therefore important to understand the effect bursaries have on those achieving equality.

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. The survey has been run for the five previous academic years. This year, the report also explores the impact that the disruption of the COVID-19 outbreak was having on students' financial situations, and again to understand if receipt of a financial support has any protective effect.

In 2019/20, this financial support consisted of:

- **The University of Bristol Bursary**, 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) scheme<sup>1</sup> 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.

## METHODOLOGY AND ANALYSIS

An online survey with range of questions about the financial experience of university was sent to four different groups of students as below, to allow us to cover some funding or year group specific questions. The survey was sent to all students in receipt of a bursary, described as **low- and mid-income students** (RHI of >£25k and £25-43K respectively), as well as those with a RHI of between £43 - £80k *and* who had provided household financial details to Student Finance England (SFE), described as **higher income students**. Consequently, not all students within this RHI bracket will have been included in the survey, but it was important to our research aims to exclude those from very high-income households (> £80k).

---

<sup>1</sup> 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).

Table 1.1 – Response Rates by sample group

Sample group	No. of responses	Response rate
Year 1 (funded)	428	29%
Year 1 (not funded)	151	19%
Year 2/3 (funded)	458	19%
Year 2/3 (not funded)	152	15%
<b>Overall</b>	<b>1189</b>	<b>21%</b>

### Analysis

The analysis of the data comprises 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 students work 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 1.2 below

Table 1.2

Residual Household Income (RHI)	Bursary received
Higher Income (£43-80K)	None
Mid-Income (£25-43K)	£1,550 to £520
Low-income (Below £25K)	£2,060 - £3,855

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

- Gender: male / female
- Age group: under 21 / 21 and over on entry (mature students)<sup>2</sup>
- Ethnic background: white / non-white
- Disability: yes / no
- Mental health problem: yes/no

<sup>2</sup> Data based on age on entry rather than birth date. As students aged 21 may have been 20 on entry, those aged 22 and over were classified as mature students to guarantee this.

- Faculty group: Arts, Social Sciences and Law (ASSL) / Science / Engineering / Medical Sciences

We will also make comparisons with last year's results where appropriate.

#### 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 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 OFFA3 (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 triannual Access and Participation Plan (APP) submissions.

#### UK lockdown

From the evening of Monday 23rd March, the UK government implemented a lockdown, closing all non-essential retail businesses and asking those who were able to work from home to do so. Consequently, the University moved to online access only, for staff and students. As this was prior to the fieldwork period of 29th April to 17th May, we had the unexpected opportunity to explore the impact of this quite unprecedented policy on the financial situation of students. For continuity with previous years' survey, we have asked students firstly to reflect their position prior to March when answering the main body of questions in the survey, and then to consider if anything has changed since the lockdown. We will report these findings post lockdown in a separate chapter.

#### Report Outline

In chapter two, we consider the influence of financial support on university choice for first year students only, then in chapter three, we detail the material financial situation of students overall. 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 explore whether finances have any impact on the wider university experience. In chapter seven, we look at the impact that the COVID-19 outbreak has had on student finances, concluding in chapter eight.

---

<sup>3</sup> 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. CHOICE OF UNIVERSITY

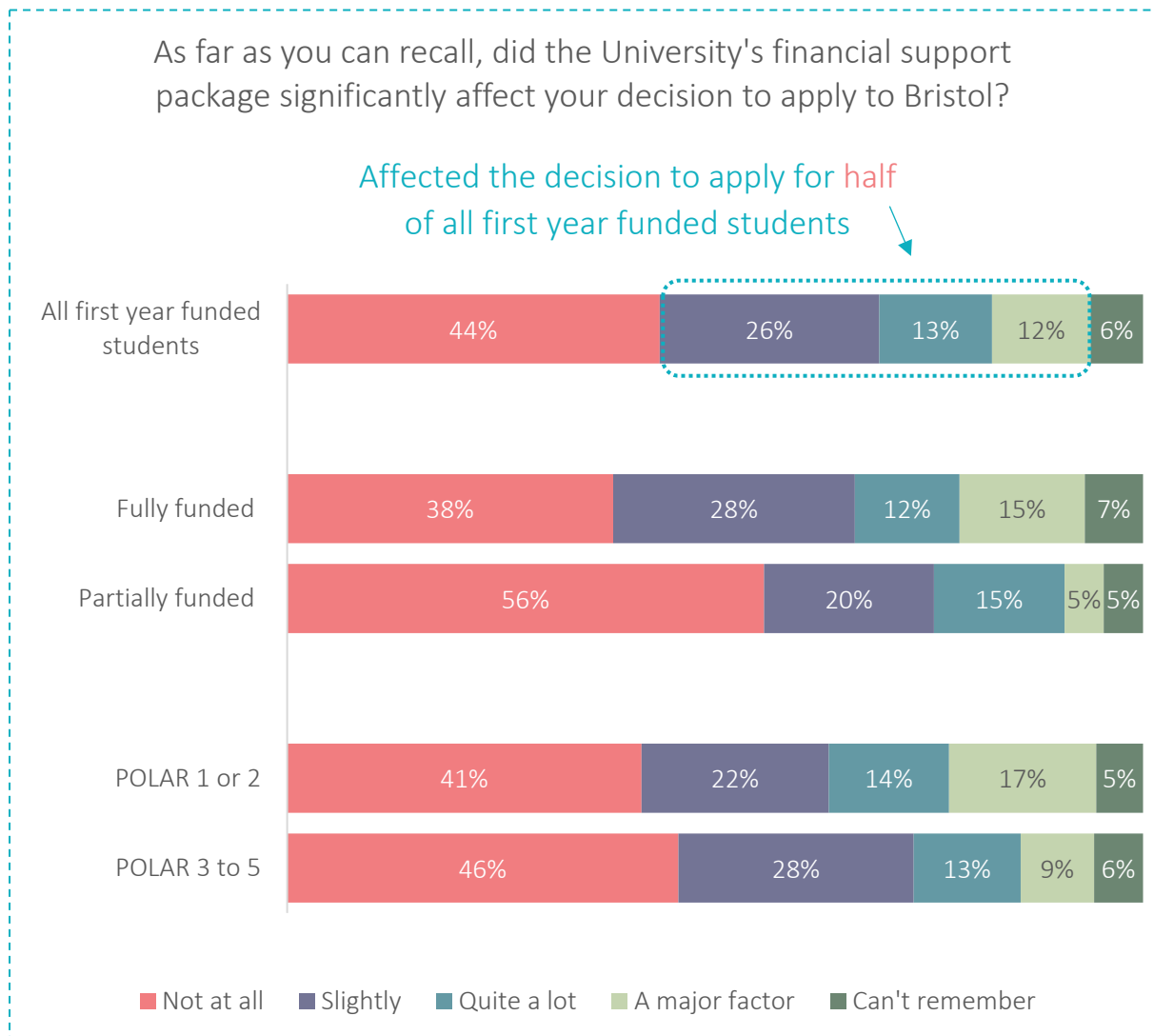
---

*We explore the role that finances may have played in first year students' choices prior to coming to university*

This section looks at how the financial support offered may have impacted on students prior to attending the University of Bristol. First year students eligible for a bursary were asked about whether the financial support package at Bristol influenced their decision to apply, whether they were aware of their eligibility for funding, and whether the cost of accommodation at Bristol discouraged them in applying and accepting their place at the University.

As shown below in Figure 2.1, half of funded students stated that the University’s financial support package affected their decision to apply to Bristol, with around one in ten (12 per cent) stating that this was a ‘major factor’. Conversely, for 44 per cent of funded students the financial support package had no bearing on their decision to apply.

Figure 2.1



N= 425 data refers to first year, funded students

Some students were more likely than others to consider the financial support package a ‘major factor’ when deciding to apply to Bristol (see Figure 2.1). For example, this was significantly higher (15 per cent) among low income students (fully funded), compared to partially funded students from mid-income households (5 per cent). This was also

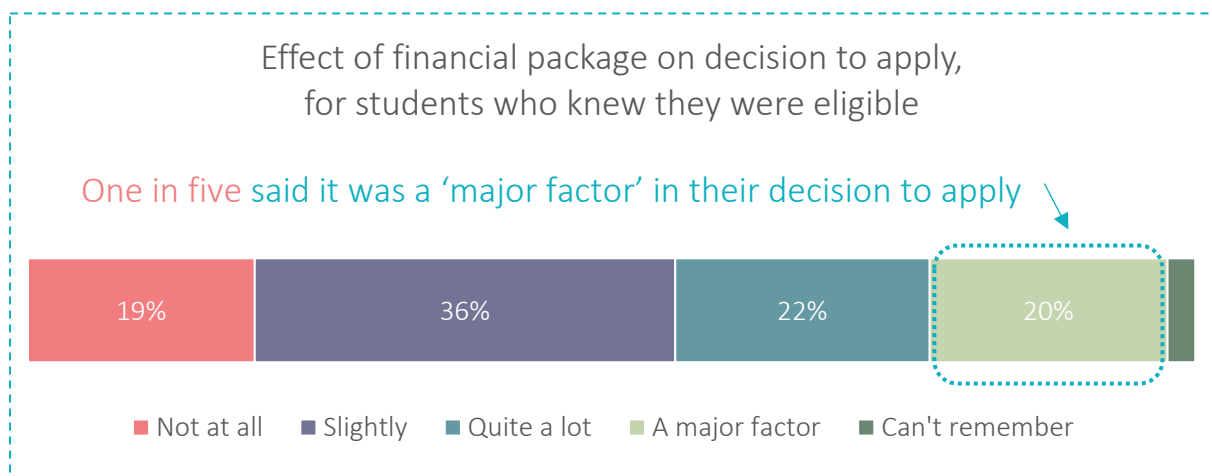
significantly higher among students from low participation areas (POLAR 1 or 2), with 17 per cent saying the financial support package was a 'major factor', compared to 9 per cent among students from higher participation areas (POLAR 3-5).

We cannot assume that for those whose decision was not influenced by the financial package that the funding wasn't important to them. They may have assumed that funding would be similar across universities, or perhaps they had less knowledge of the types of funding available or their eligibility. However, demonstrably for one in every two funded students, the support on offer did impact on university choice.

Only half of funded students were aware of their likely eligibility for a bursary prior to starting their course. Clearly students are less likely to be influenced by the financial support if they are not aware of their eligibility, so this will account for some of the lack of influence of funding on choices of university.

Awareness of eligibility for funding unsurprisingly increased the likelihood of it impacting on university choice; of students who were aware of their eligibility for a bursary prior to starting their course, one in five (20 per cent) said that the financial support package was a 'major factor' in their decision to apply. In addition, a similar number (19 per cent) said they weren't affected by the financial support at all, much lower than the 44 per cent of funded students overall.

Figure 2.2 - Effect of financial package on decision to apply to Bristol (for funded students who knew they were eligible for a bursary prior to starting their course)



N= 211 data refers to first year, funded students who knew they were eligible for a bursary prior to starting their course.

Although half of funded students were aware of their eligibility, only half of these again (46 per cent) knew how much the bursary would be, and so awareness of the details of bursaries was low. Furthermore, the results above only reflect the views of students who decided to attend the University, and cannot account for those who may have been swayed by another university with a stronger financial support package, or a university where they knew the details of the offer.

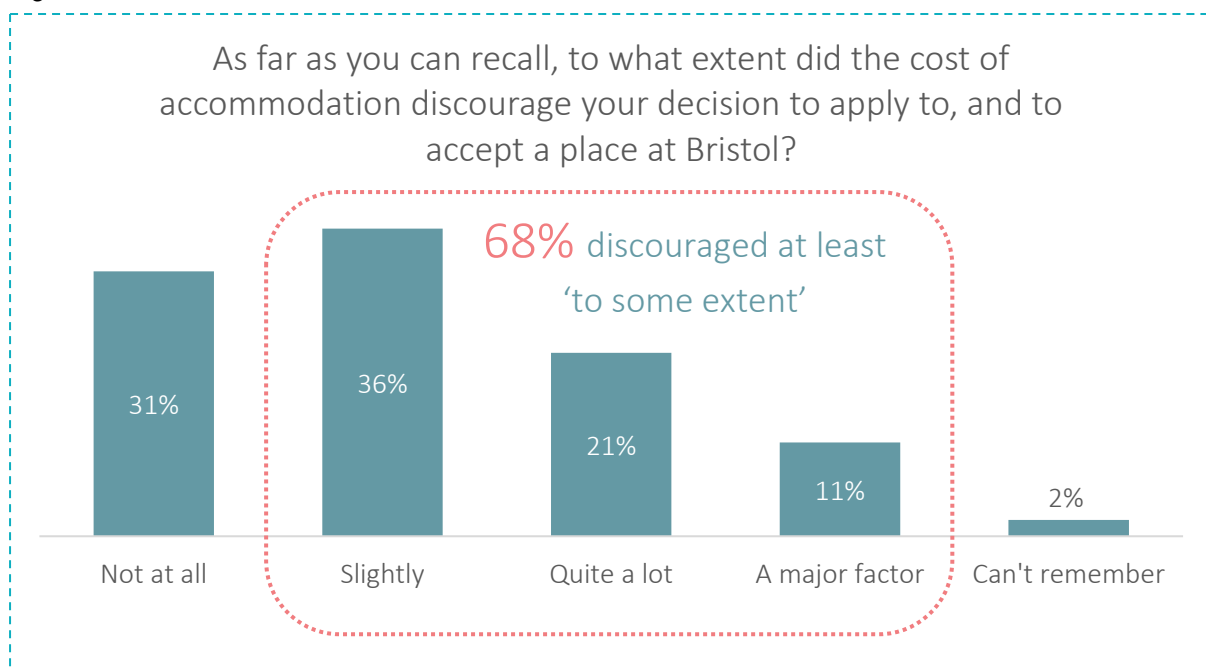
Overall, the findings highlight the importance of the University maintaining a strong financial support package. It also highlights the importance of increasing the awareness of the package

to prospective students; who is eligible and how much they could receive. The knowledge of a strong financial support package could be the difference between a student deciding to apply to Bristol or not, particularly from a disadvantaged background. This is aside from the general argument of maintaining a financial support package, given that this is universal across the sector: removing it would incur significant reputational damage for the University.

### Impact of accommodation costs

First year funded students were also asked whether the cost of accommodation in Bristol discouraged them in any way from applying and accepting a place at the University. As seen in Figure 2.3, 68 per cent were discouraged at least to some extent and for one in ten this was a major factor (11 per cent). Only around a third (31 per cent) said that accommodation costs did not discourage them at all when applying and accepting their place.

Figure 2.3



*N= 425 data refers to first year, funded students*

While the two thirds of students (68 per cent) who were discouraged by the cost of accommodation were not put off applying for and accepting a place at Bristol, there is clearly an issue. These figures do not, and cannot account for any prospective funded students that were put off entirely by high accommodation costs in Bristol and chose to apply and enrol elsewhere.

Given the uncertainty around how the University experience will be in 2020/21, both in terms of amount of teaching conducted online, and of accommodation, the high cost of student accommodation may play even more of a role next year in choice of university. Regardless of what impact COVID-19 has (if any) on students applying to Bristol it will be important for the University to promote the benefits of its financial support package.

# 3.

## FINANCES

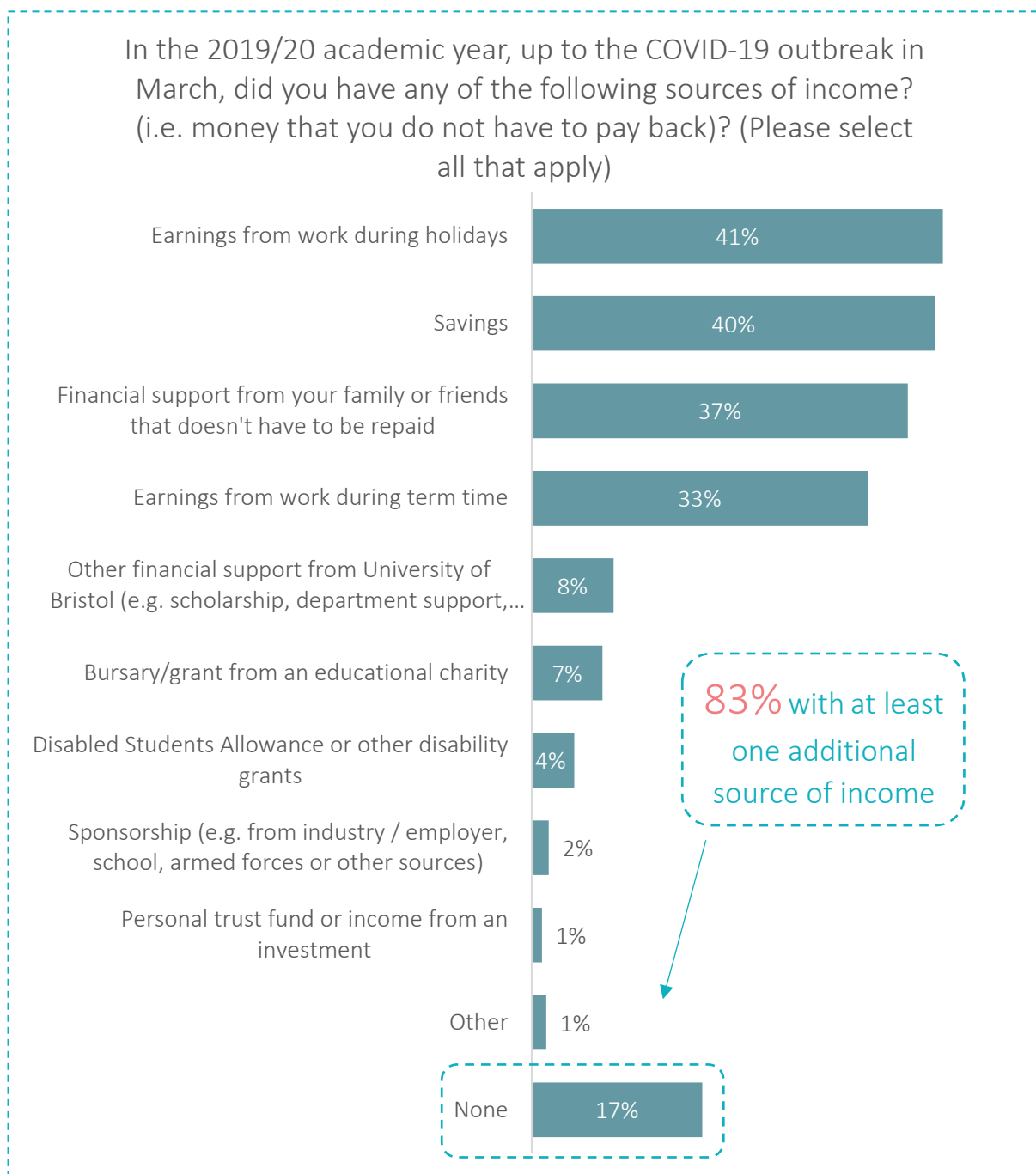
---

*In this section we examine the sources of income, the extent of borrowing and level of paid employment among students*

## Income

Across all students, in the 2019-20 academic year, only around one in six students (17 per cent) received no income other than government loans. The top four most common further sources of income for students were earnings from work during the holidays, using savings, receiving financial support from family or friends that didn't need to be repaid and earnings from work during term time.

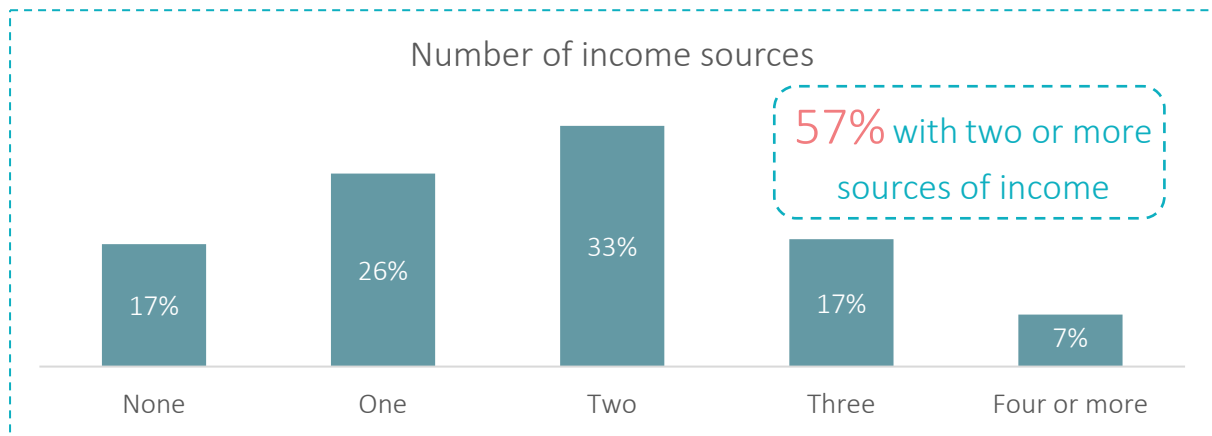
Figure 3.1



N= 1189 data refers to all students

It was fairly common for students to have more than one additional source of income, with almost two thirds (57 per cent) having two or more sources.

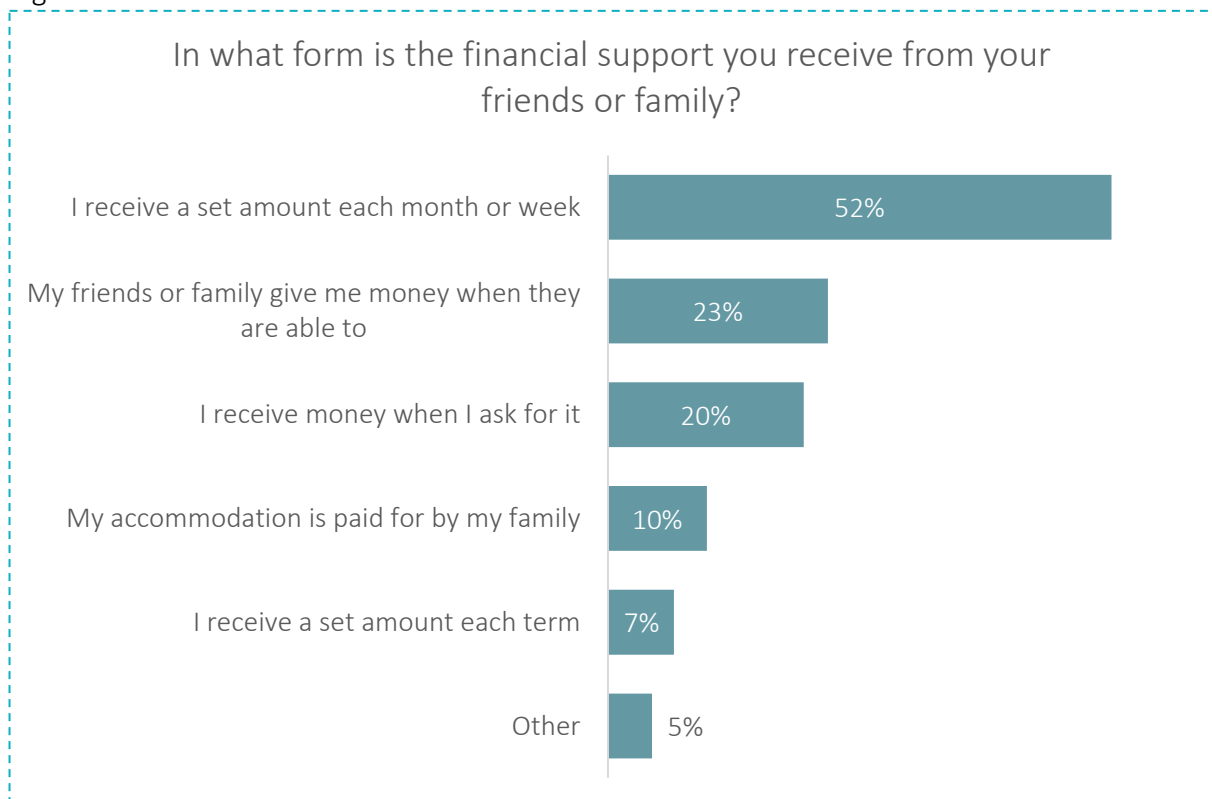
Figure 3.2



*N= 1189 data refers to all students*

Among those who received financial support from their friends or family, half stated they received a set amount of money each month or week, with one in ten having their accommodation paid for by family.

Figure 3.3








*N= 437 data refers to students who received financial support from friends or family*

By comparing the sources of income between funded and unfunded students, we can determine whether the additional bursary income has a material impact on lower income

households to help 'level the playing field'. As shown in Figure 3.4, students from higher income households are significantly more likely than those from low-mid income households to:

- £ Have their accommodation paid for by family
- £ Receive financial support from family or friends
- £ Use savings as a source of income
- £ Use earnings from work during term time
- £ Use earnings from work during the holidays

Figure 3.4 - Differences in sources of income between funded and unfunded students

Differences in income between funded and unfunded students		<u>Funded students</u>	<u>Unfunded students</u>
	Accommodation paid for by family	1%	11%
	Financial support from family or friends	29%	61%
	Savings	35%	52%
	Work during term time	31%	40%
	Work during the holidays	36%	54%

*N= 1189 data refers to all students - 886 funded, 303 unfunded*

Overall, the bursary appears to allow students from lower income households a similar opportunity to fund their life at university, without the need to draw so heavily on family resources or employment income to the same extent.

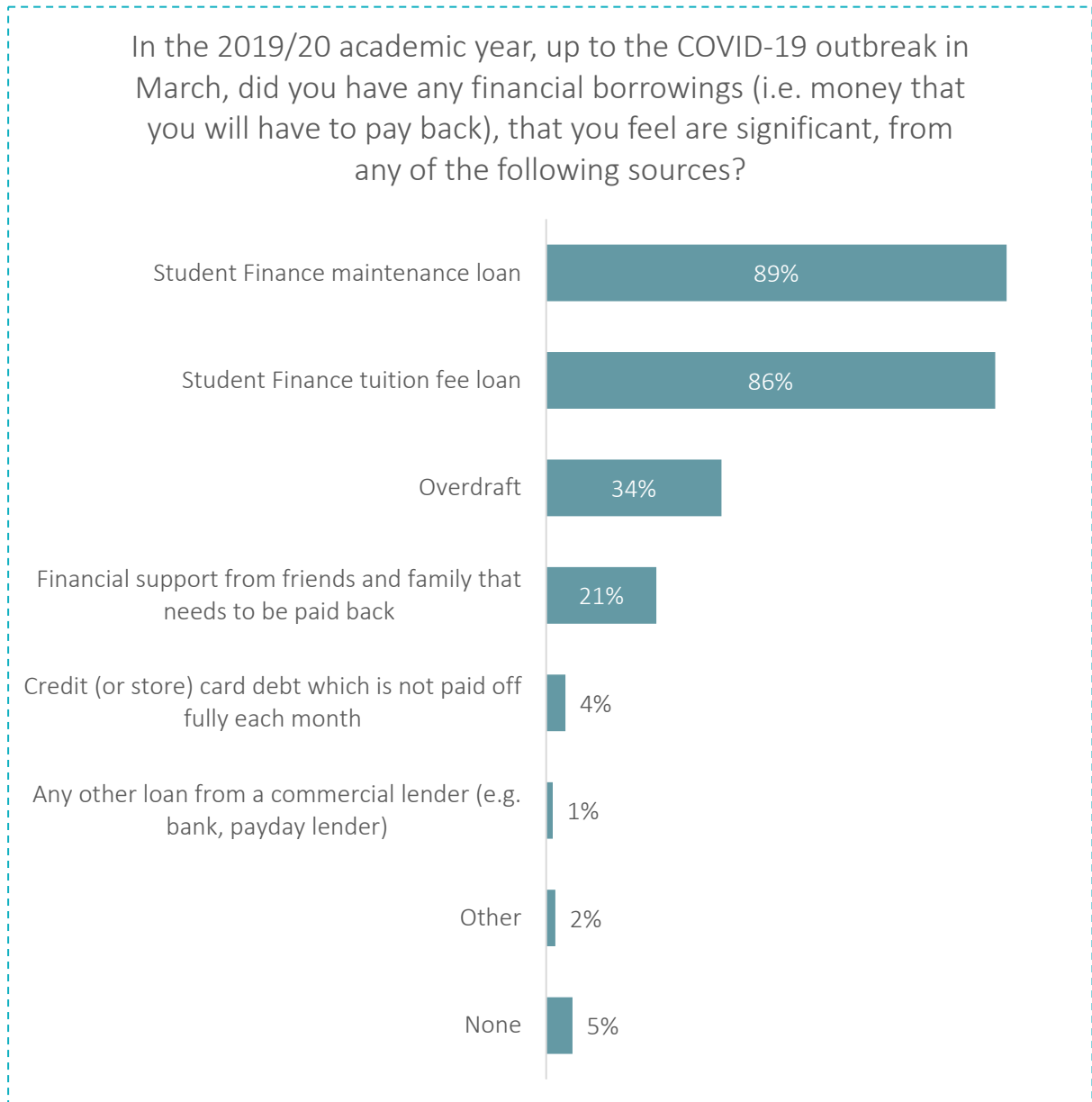
#### Borrowing

Most students had borrowing in the form of either the tuition fee loan, and/or the maintenance loan. Only five per cent of all students did not have any form of borrowing at all. However, once tuition fee and maintenance loans are excluded, nearly half of students (46 per cent) had at least one source of borrowing.



As shown in Figure 3.9, excluding tuition fee and maintenance loans the most common forms of borrowing were using an overdraft (34 per cent) or borrowing money from friends and family (21 per cent). The levels of overdraft use or borrowing from friends and family were similar between funded and unfunded students, unlike in 2019, when unfunded students were significantly more likely to have borrowed from both those sources than funded ones. This change seems to have been driven by a drop in borrowing overall, as in 2019, 41 per cent had used an overdraft, and 26 per cent had borrowed from family and friends.

Figure 3.9



*N = 1189 data refers to all students*

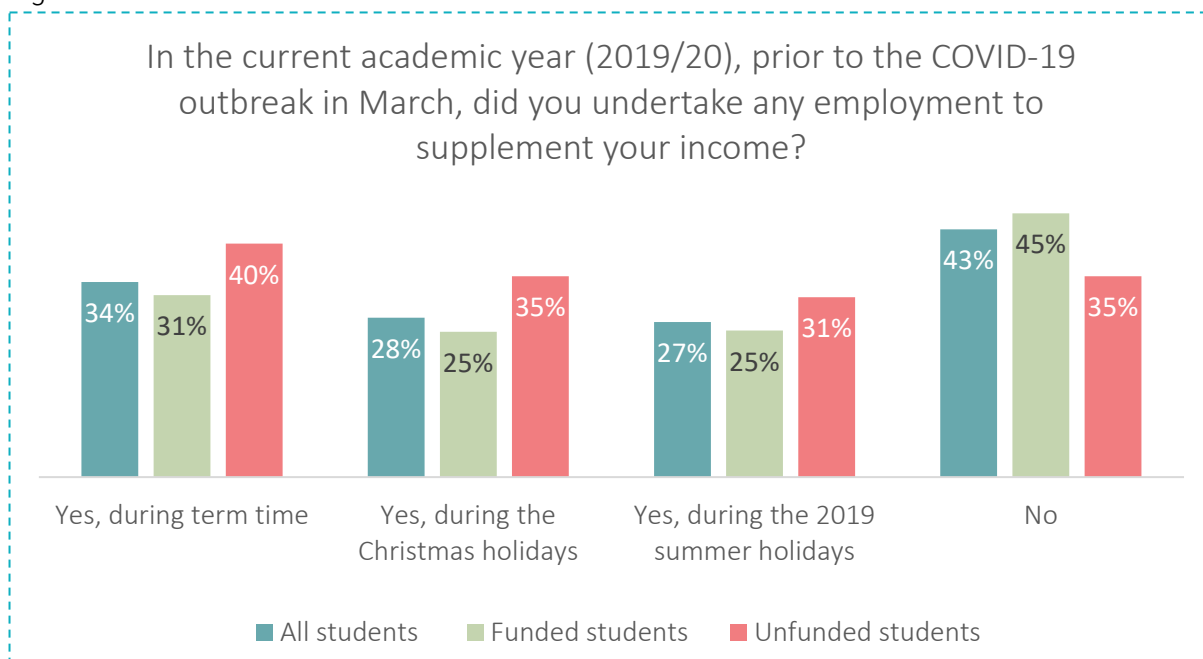
Overall, over half of students (54 per cent) had no borrowing other than the government loans, whereas 14 per cent had two or more sources. There were no differences in the number of sources of borrowing between funded and unfunded students. In 2019, unfunded students were significantly more likely to have two or more sources of borrowing than those

who received a bursary, although as already noted, this appears to reflect a drop in borrowing among unfunded students rather than an increase among funded ones.

### Work

While unfunded students are more likely to receive financial support from their family and draw on savings whilst at university, they are also more likely to work during both term time and the holidays compared to unfunded students. This further suggests that bursaries may do more than just 'level the playing field' for students from low-mid income households. Students who work during term time may be less likely to participate in societies, can struggle to keep up with their studies and find it more difficult to concentrate on their workload (see chapters 4 and 5). As re-iterated in Figure 3.5, unfunded students are significantly more likely to work during both term time and the holidays compared to funded students and may therefore be at a comparative disadvantage in this respect.

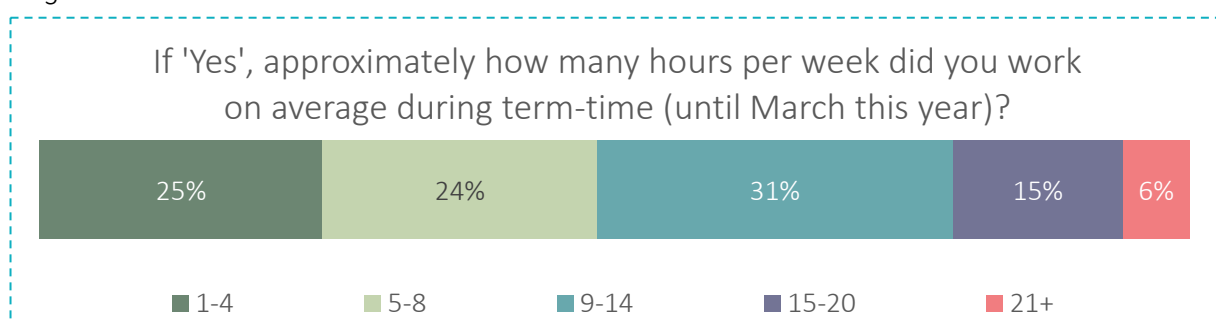
Figure 3.5



N = 1189 data refers to all students - 886 funded, 303 unfunded

For those who worked during term time, almost half (48 per cent) worked less than 9 hours a week on average, with no significant difference between funded and unfunded students.

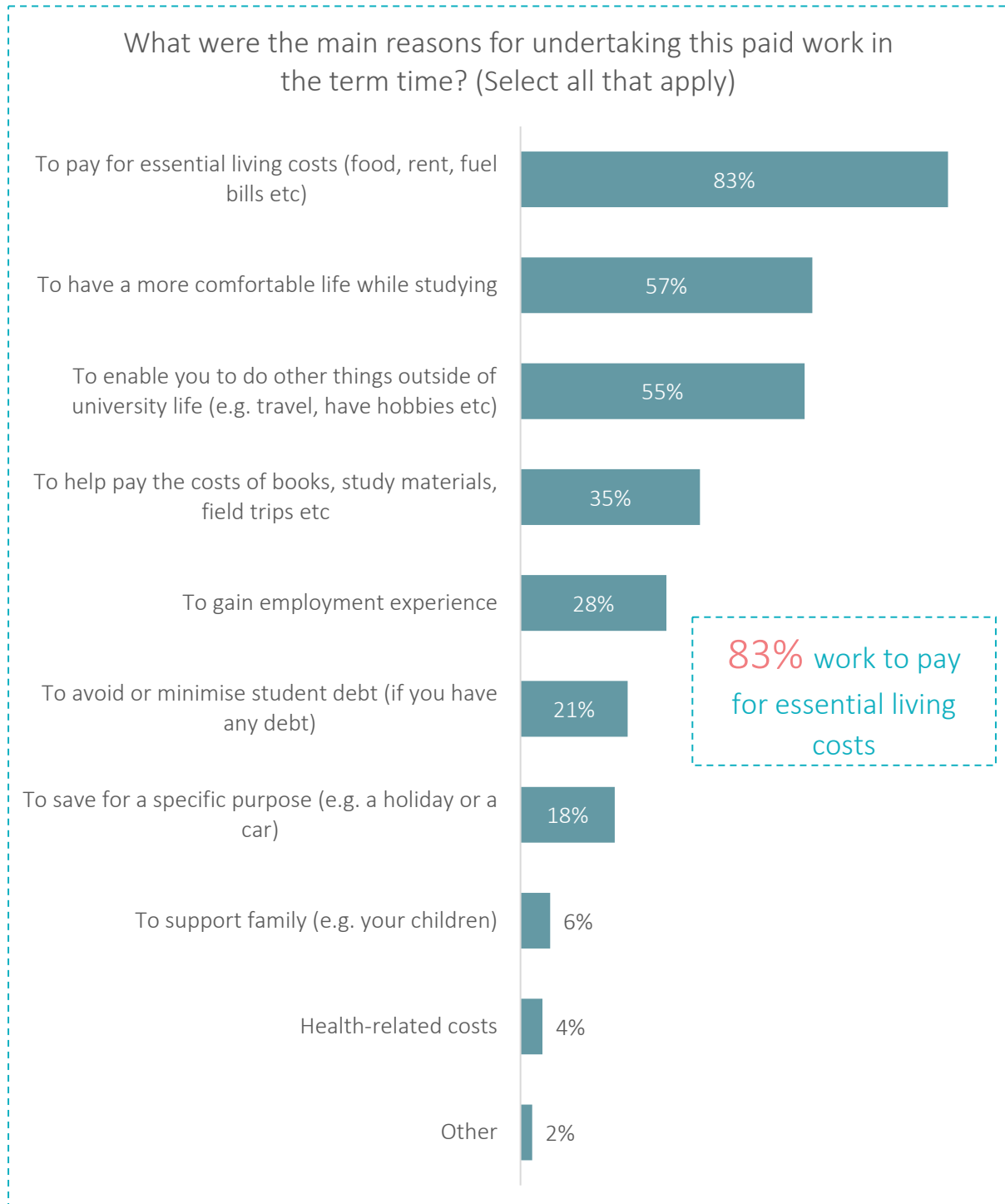
Figure 3.6



N = 398 data refers to those who undertook paid employment during term time

The most common reason given for undertaking paid work during term time, was to pay for essential living costs, a reason given by 83 per cent of students overall. Funded students were significantly more likely to report working in order to support their family, than unfunded students, perhaps reflecting the higher number of mature students receiving funding.

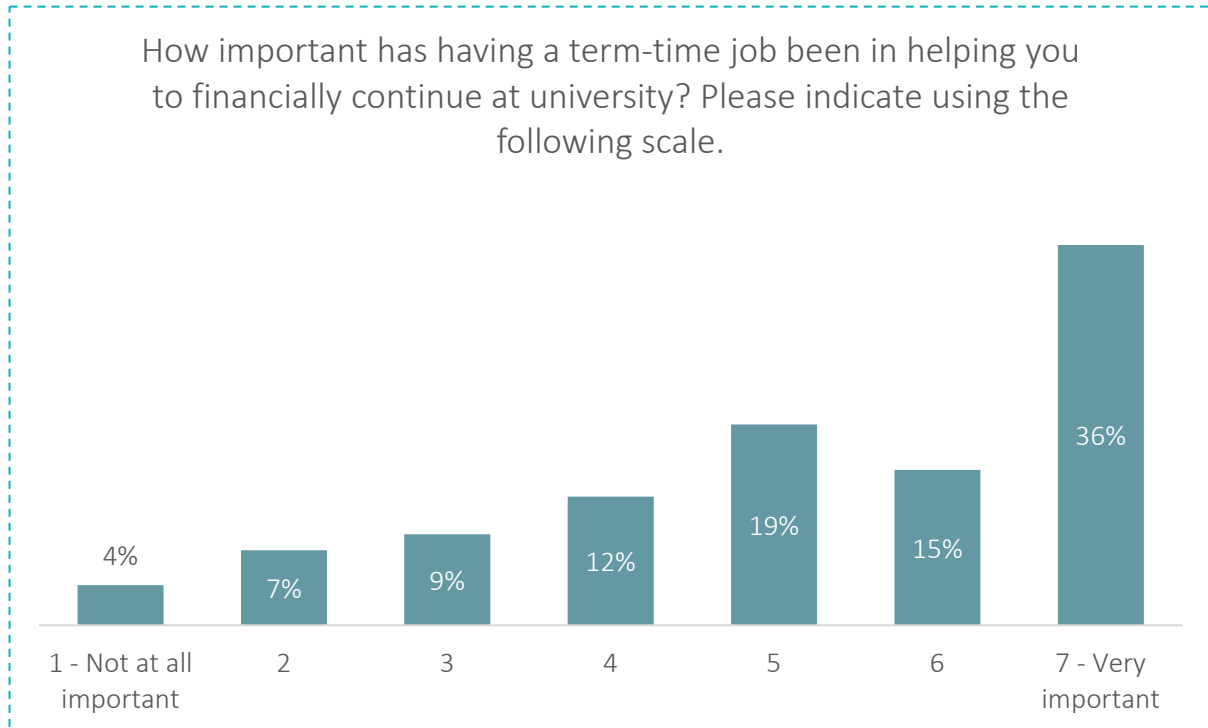
Figure 3.7



N = 399 data refers to those who undertook paid employment during term time

In addition, over a third of students rated their employment as being ‘very important’ in helping them to financially continue at the University, as shown below in Figure 3.8. This was even higher among mature students (47 per cent), who were significantly more likely to rate term time employment as ‘very important’ than non-mature students (33 per cent).

Figure 3.8



*N = 400 data refers to those who undertook paid employment during term time*

This year, however, receipt of funding did not affect the level of financial importance placed on work, whereas in 2019, unfunded students were more likely than funded to report that employment was ‘very important’ to their finances.

# 4.

# UNIVERSITY EXPERIENCE

---

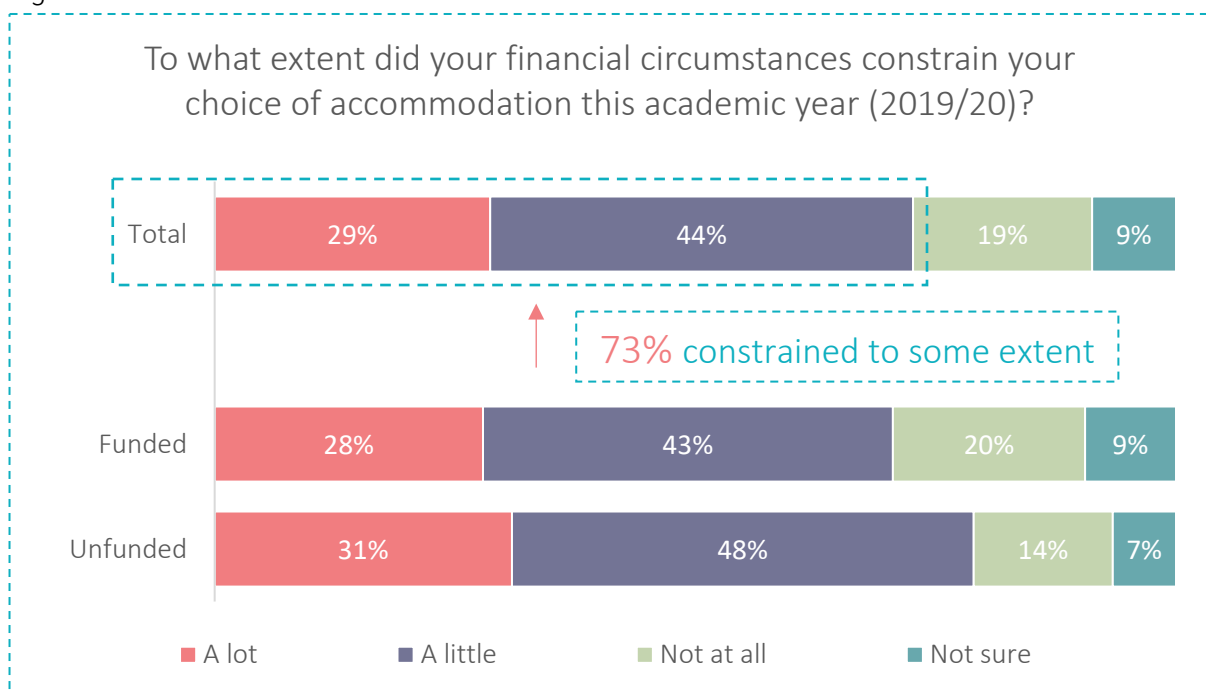
*We explore the ways in which the financial situation of the student can affect their experiences and participation once they are at university*

This section looks at students' finances, the costs they encounter, their ability to manage financially and what impact finances can have on students' university experience.

### Accommodation

Accommodation costs in Bristol are high compared to many other university locations and, as already seen in Figure 2.3, can discourage some students from applying to the University. Once at the University, the financial position of students can also constrain their choice of accommodation, with almost three quarters (73 per cent) of second and third year students stating that their financial circumstances constrained their choices to some extent (see Figure 4.1 below).

Figure 4.1



*N = 607 data refers to second and third year students*

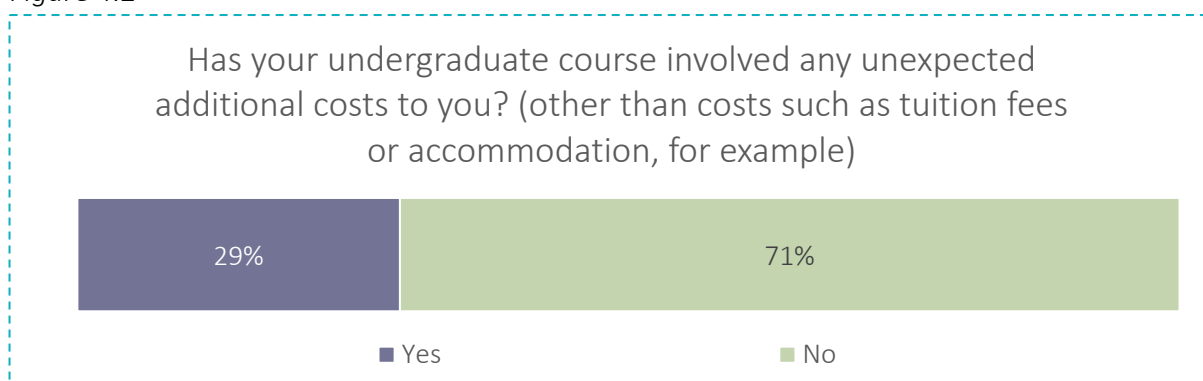
There was some slight difference between funded and unfunded students when it came to the likelihood of accommodation restrictions, although, unlike in 2019, these were not statistically significant.

Of those who were constrained, 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 (77 per cent), with 31 per cent choosing poorer quality accommodation than they would have liked, and 30 per cent could only afford a smaller room. One in five (21 per cent) lived further away than planned.

## Unexpected costs

A significant part of financial wellbeing is about being able to manage the unexpected, and to feel confident and secure when unexpected costs arise<sup>4</sup>. As shown in Figure 4.2, over a quarter of students (29 per cent) said that their course involved unexpected costs. This was an increase from 24 per cent in 2019, although still lower than the 35 per cent who incurred them in 2018, and 38 per cent in 2017.

Figure 4.2



N = 1189 data refers to all students

When asked what these unexpected costs were, the most common responses were the cost of text books, travel (especially for those travelling for placement) and course equipment (e.g. stethoscopes, overalls for fieldwork). The cost of text books was a common concern, through the high per-book cost, frequency in which some students felt they required them and the limited awareness of these costs prior to starting the course.

*“For the English Literature half of my course I was told in freshers week I had to pay around £90 for the entire Norton Anthology of English Literature and another course book and needed them asap and had been given no prior warning before starting, for a cost like this there should be weeks for people to save and find second hand copies etc.” - Year one, funded*

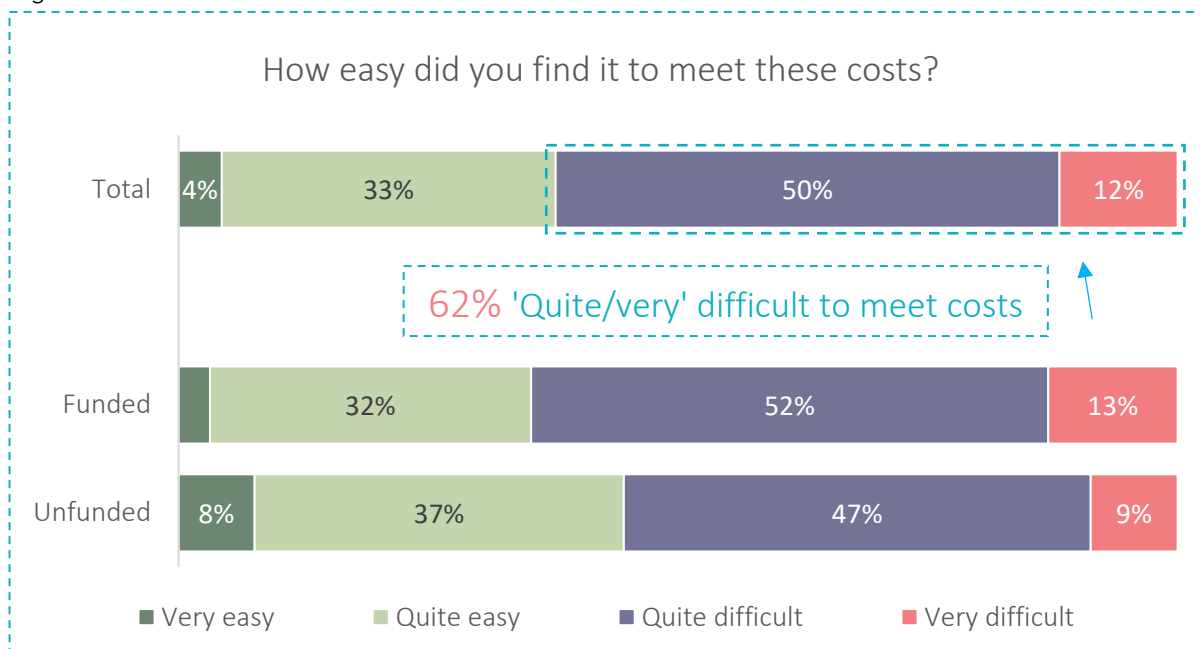
It may help for costs such as these to be communicated better to students prior to starting their courses, to give them more time to purchase second-hand copies or to prepare financially. Although students may be told that not all books are mandatory, some students felt that there was pressure to buy them or that they were at a disadvantage compared to those who could afford to purchase all of the readings.

*“Some very expensive books! I only got one of them, but did feel at a disadvantage to those who could afford all of them.” - Year one, funded*

<sup>4</sup> <https://moneyandpensionservice.org.uk/wp-content/uploads/2020/01/UK-Strategy-for-Financial-Wellbeing-2020-2030-Money-and-Pensions-Service.pdf>

In terms of meeting those unexpected costs, however almost two thirds (62 per cent) of those who had unexpected costs, found them 'quite' or 'very difficult' to meet. Although those in receipt of support were more likely to find it difficult to meet the costs than those without bursaries, overall, the difference was not significant.

Figure 4.3



N = 347 data refers to those who had experienced unexpected costs

### Participation

Participating in societies and extracurricular activities can be an important part of the university experience, and there are many offered at the University of Bristol. We examine whether funding can impact students' capacity to take part.

This year, funding made very little difference to the likelihood of finances limiting student's ability to take part in extracurricular activities, whereas in 2019, funded students had been significantly less likely to report this. So, while bursaries still appear to be 'levelling the playing field', it is another example of a drop in the level of their impact since 2019. Overall, around a third of students (35%) reported that their finances significantly limited their ability to take part in 'extra-curriculars', much lower than in 2019, when over a half of unfunded students (53 per cent) and 40 per cent of funded ones reported this. As with borrowing (see chapter 3), the change appears to be driven by a perceived improvement in the financial position of unfunded students, however, and, to an extent, that of funded students also.

Some groups of students were more likely to be limited than others when it came to their financial ability to participate, however. Mature students were significantly more likely (48 per cent) than non-mature students (33 per cent) to have their ability to participate impacted by their finances. This is perhaps unsurprising, given mature students are more likely to have financial dependents and other financial commitments compared to non-mature students. Students with a mental health problem were also significantly more likely to have their



participation limited by their finances (47 per cent) than those without a mental health problem (32 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.
Receipt of bursary (Ref=bursary)	1.245	0.151
Year group (Ref = Year One)		0.035
Year Two	<b>0.729</b>	<b>0.035</b>
Year Three	<b>0.673</b>	<b>0.037</b>
Ethnic Group (Ref=White)	1.286	0.121
Male (Ref = Female)	0.949	0.733
Mature student (Ref = Not a mature student)	<b>1.691</b>	<b>0.020</b>
Faculty (Ref=Arts, Social Sciences & Law)		0.079
Engineering	0.758	0.308
Health and Life Sciences	1.125	0.448
Science	<b>0.678</b>	<b>0.048</b>
From a LPA (Ref = Not from a LPA)	0.902	0.486
Has a mental health problem (Ref = No MHP)	<b>1.715</b>	<b>0.001</b>
Has a disability (not including mental health) (Ref = no disability)	1.383	0.067

The results of the binary logistic regression analysis shown above in Table 4.1 confirm that students with a mental health problem and mature students are significantly more likely to report their participation being limited by their finances compared to those without a mental health problem and younger students. Receiving a bursary had no significant impact on the likelihood of students having their participation limited by their finances.

When given the opportunity to provide additional comments, it was common for students to note how expensive societies and clubs can be at the University, especially sports clubs or those with higher equipment requirements e.g. rock climbing. Exercise is extremely important, both for physical and mental health and students commented that sports societies are typically the most expensive clubs to join. With the costs of certain societies and social events being too expensive for some students there is also the risk that some (whether funded or not) can feel left out.

*“Student finance doesn’t even cover the cost of rent, never mind bills and basic necessities like groceries and health care.” – Year one, unfunded*

*“Sport clubs are very expensive to join, with kit, gym passes and membership being a big financial burden” - Year two, funded*

*“Had to borrow money to be able to go to the socials/society ball, put me off going but felt left out, particularly as a first year” - Year one, funded*

There was also some indication that for a few students, having to work meant they did not have time to participate in extra-curricular activities. As unfunded students are more likely to work (see Figure 3.5) those not eligible for bursaries could be more limited in their participation - not because of their overall financial position but rather the way in which they achieve it and allocate their discretionary time. Those who need to work at university to fund themselves could end up having a less positive experience at university overall, with less time to participate in societies, clubs and social engagements.

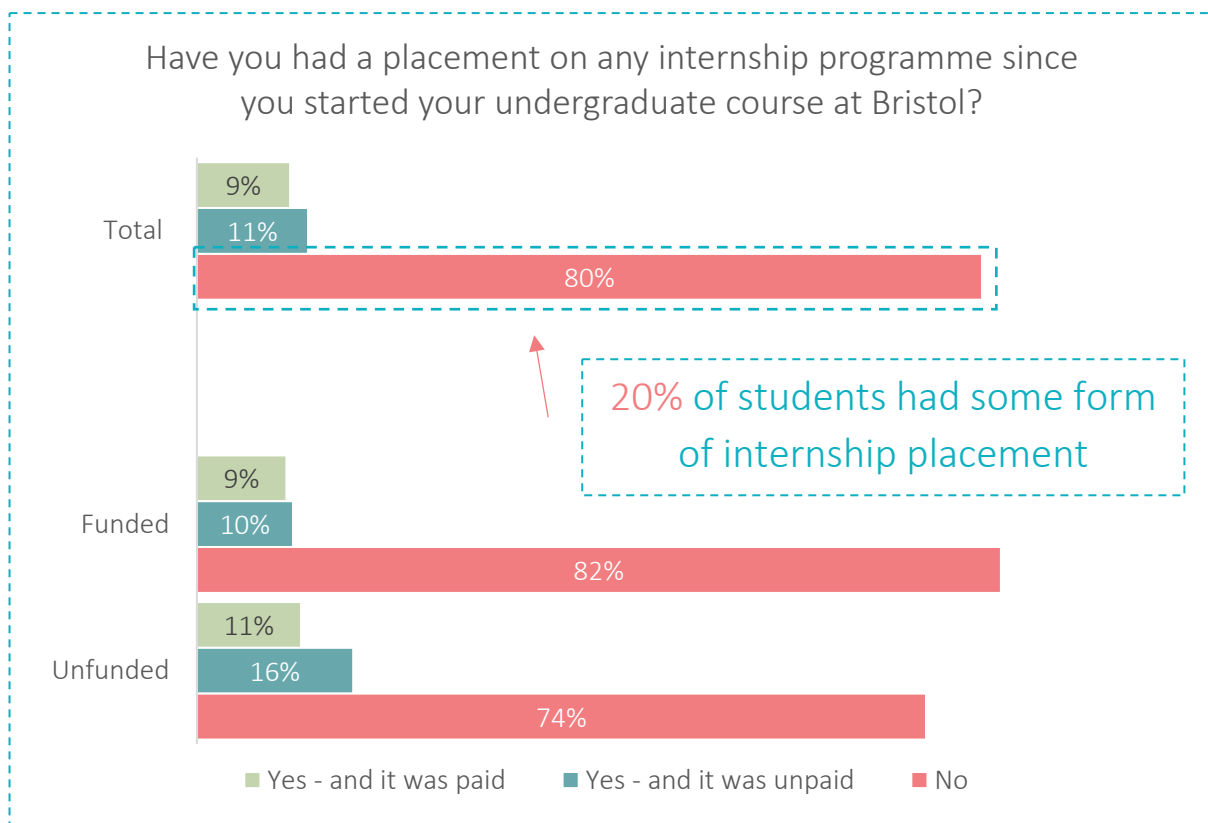
*“Having to work during the week and all weekends meant that joining a society was usually out of the question and has prevented me from spending time with friends” – Year two, funded*

While it is positive that there was no significant difference between funded and unfunded students in their financial ability to participate, other students, such as mature students or those with mental health problems were more likely to feel restricted.

### Internships

In addition to extra-curricular activities it is also important to look at how student funding may impact participation in internships. As shown in Figure 4.4 below, 80 per cent of second- and third-year students had not undertaken any form of internship since starting their undergraduate course. Furthermore, funded students were significantly more likely to state they had not taken part in an internship programme (82 per cent) compared to unfunded students (74 per cent). This is the opposite to last year’s survey which showed funded students being more likely to have undertaken an internship.

Figure 4.4



*N = 607 data refers to second and third year students*

Unsurprisingly, third year students were significantly more likely to have undertaken an internship (33 per cent) than second year students (14 per cent). The only significant demographic differences when it came to taking part in an internship overall was gender; males were significantly more likely to have taken part in a paid internship (13 per cent), compared to females (8 per cent).

# 5. PERCEPTIONS OF FINANCIAL POSITION

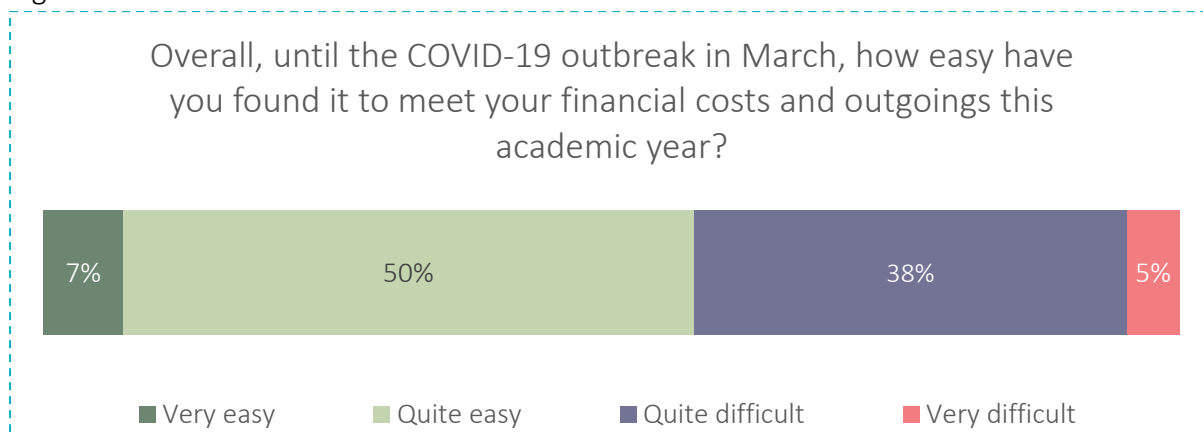
---

*We explore concerns over managing  
financially at university*

## 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. Until March 2020, half of students (50 per cent) found it quite easy to manage their costs, with a further 7 per cent finding it very easy, 38 per cent finding it quite difficult and 5 per cent finding it very difficult. This is an improvement from last year, where only around one third of students (34 per cent) were finding it either quite or very easy to manage, and 15 per cent were finding it very difficult.

Figure 5.1



*N* = 1189 data refers to all students

However, in common with 2018/19, 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 difficult to meet their costs, with over half reporting this (52 per cent cf. 40 per cent funded). There were surprisingly few other differences by demographics; however, mature students were significantly more likely than their younger peers to find it very difficult to manage (8 per cent cf. 4 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 5.1 - Binary logistic regression model predicting the likelihood of students reporting difficulty in managing their costs and outgoings (0 = easy to meet costs, 1 = difficult to meet costs).*

	Odds Ratio	Sig.
Receipt of bursary (Ref=bursary)	<b>1.83</b>	<b>0.00</b>
Year group (Ref = Year One)		0.21
Year Two	1.14	0.37
Year Three	0.91	0.60
Ethnic Group (Ref=White)	1.20	0.26
Male (Ref = Female)	1.05	0.73
Mature student (Ref = Not a mature student)	<b>1.82</b>	<b>0.01</b>
Faculty (Ref=Arts, Social Sciences & Law)		

Engineering	0.61	0.06
Health and Life Sciences	0.92	0.58
Science	<b>0.59</b>	<b>0.01</b>
From a LPA (Ref = Not from a LPA)	0.79	0.11
Has a mental health problem (Ref = No MHP)	<b>1.83</b>	<b>0.00</b>
Has a disability (not including mental health) (Ref = no disability)	1.34	0.09

The logistic regression analysis confirmed that, as in previous years, 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, with those in receipt of a bursary finding it easier than those without. Mature students were significantly more likely to find it difficult to meet costs, as were students with a mental health problem, while belonging to the science faculty is associated with lower odds of financial difficulty, showing a similar pattern to last year.

### Repayment of borrowing

Just over half of students (52 per cent) were concerned about paying back the money they borrowed, with 14 per cent feeling very concerned. This is slightly lower than the 59 per cent reporting concerns in 2019. We found no significant difference between funded and unfunded students in levels of concern over repaying borrowed money, however students reporting a mental health problem were significantly more likely to be concerned about repaying borrowing than those without (69 per cent cf. 47 per cent). Mature students (who are more likely to have financial dependents) were also significantly more likely to be concerned than younger students about repaying the money they had borrowed (68 per cent cf. 50 per cent).

Logistic regression analysis was also performed to identify the factors which predicted students' level of concern over repayment of borrowings.

*Table - 5.2 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.
Receipt of bursary (Ref=bursary)	1.12	0.45
Year group (Ref = Year One)		
Year Two	1.07	0.64
Year Three	0.84	0.33
Ethnic Group (Ref=White)	1.25	0.17
Male (Ref = Female)	0.85	0.28
Mature student (Ref = Not a mature student)	<b>1.86</b>	<b>0.01</b>
Faculty (Ref=Arts, Social Sciences & Law)		
Engineering	<b>0.55</b>	<b>0.02</b>
Health and Life Sciences	<b>0.73</b>	<b>0.04</b>
Science	<b>0.56</b>	<b>0.00</b>

From a LPA (Ref = Not from a LPA)	0.92	0.55
Has a mental health problem (Ref = No MHP)	<b>2.19</b>	<b>0.00</b>
Has a disability (not including mental health) (Ref = no disability)	1.40	0.06

This confirmed that, when all other factors are accounted for, mature students are more likely to have repayment concerns than younger students (O/R 1.9, Sig=0.01), as are those with a mental health problem (O/R 2.2, sig=0.00), whereas those from (Engineering, Health and Life Sciences and Science faculties) have a significantly lower level of concern than those from the Arts, Social Sciences and Law faculty. There was no significant difference between funded and unfunded students, when it came to their level of concern, which could again point towards a 'levelling of the playing field' effect.

### Financial value of degree

Students were also asked about the financial value they perceive their degree to have. As with previous years, around three quarters of students saw value in their degree, as either an excellent (20 per cent) or a good (55 per cent) personal investment. There were no significant differences by receipt of funding, but students in the Arts, Social Sciences and Law faculty were significantly more likely to see it as a marginal (28 per cent) or poor (8 per cent) personal investment compared with 20 and 5 per cent respectively overall.

Logistic regression analysis was performed to identify the factors which predicted the likelihood of a student reporting their course as a marginal or poor investment.

*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.
Receipt of bursary (Ref=bursary)	1.01	0.97
Year group (Ref = Year One)		
Year Two	1.02	0.92
Year Three	1.04	0.85
Ethnic Group (Ref=White)	1.09	0.64
Male (Ref = Female)	1.30	0.13
Mature student (Ref = Not a mature student)	0.89	0.65
Faculty (Ref=Arts, Social Sciences & Law)		
Engineering	<b>0.22</b>	<b>0.00</b>
Health and Life Sciences	<b>0.45</b>	<b>0.00</b>
Science	<b>0.17</b>	<b>0.00</b>
From a LPA (Ref = Not from a LPA)	0.82	0.24
Has a mental health problem (Ref = No MHP)	<b>1.51</b>	<b>0.03</b>
Has a disability (not including mental health) (Ref = no disability)	1.08	0.70

Only two factors were now significant in predicting whether or not students felt that their degree course had been a good investment, once all other factors had been controlled for. Compared with students in the Arts, Social Sciences and Law faculties, those in all other faculties were significantly less likely to say that their course had been a poor or marginal investment. Those with a mental health problem were half as likely again to believe that their course had been a poor or marginal investment compared with students without a mental health problem. Yet again, receipt of funding was not a significant predictor when it came to the likelihood of students reporting their course was a marginal or poor investment, whereas in 2019, funded students were nearly half as likely as funded ones to question the value of the degree.

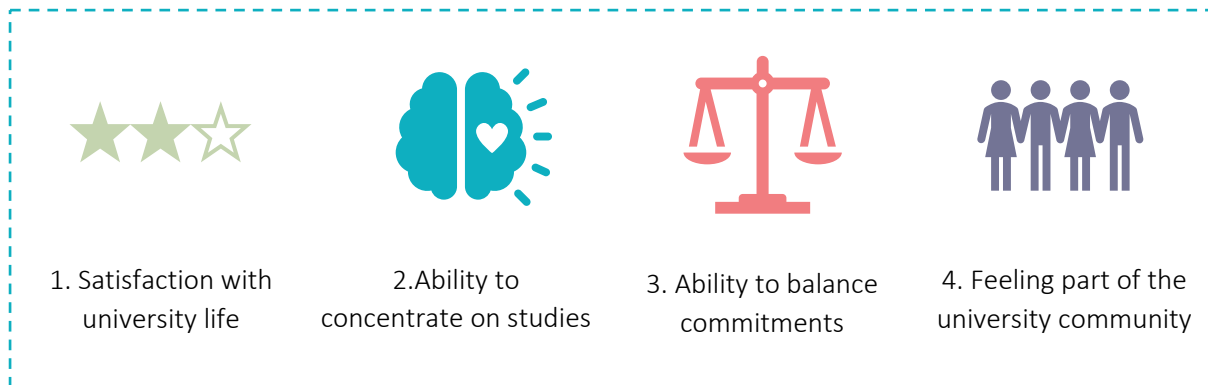


# 6. PERCEPTIONS OF UNIVERSITY LIFE

---

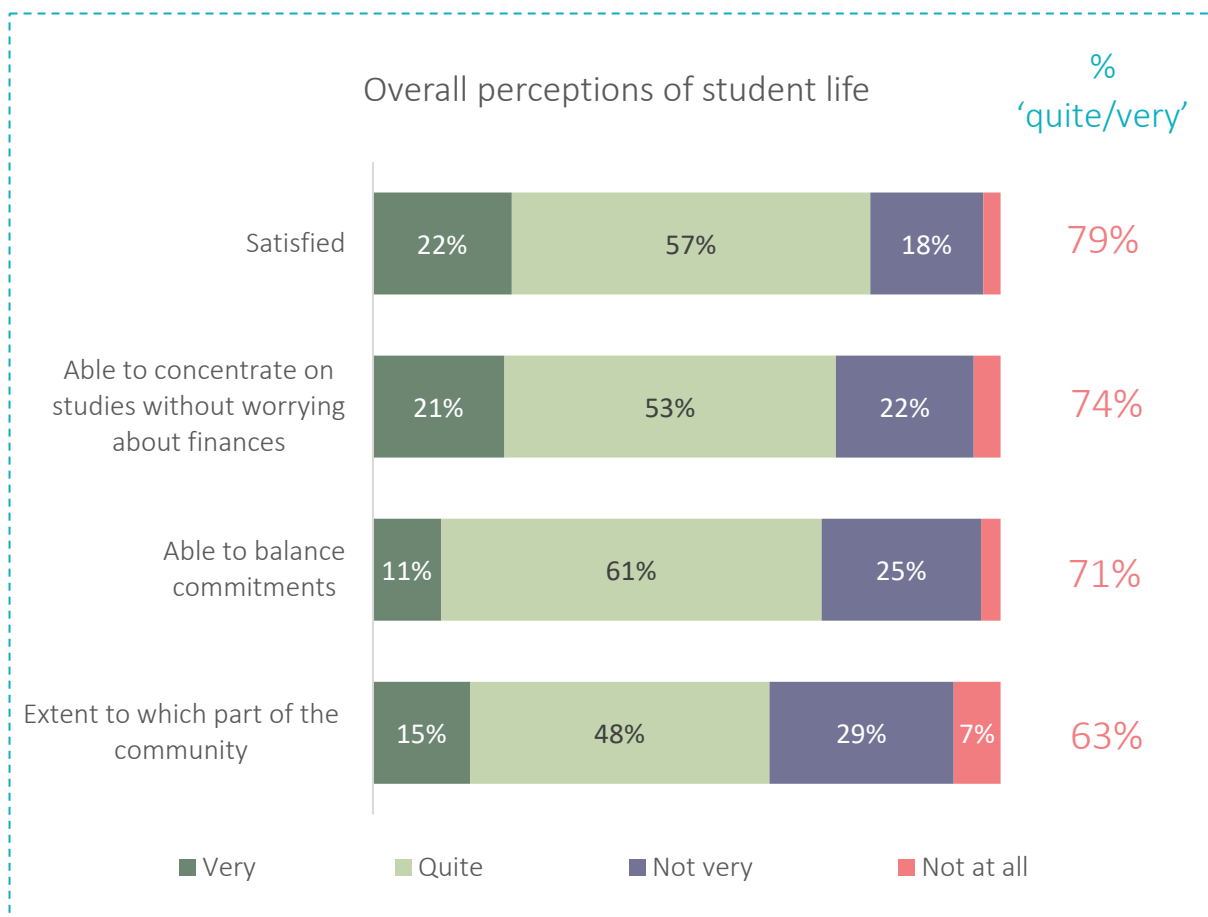
*This section focuses on understanding how student financial experiences can impact their perception of university life overall.*

In order to understand students' overall perceptions of university life, we asked about the following, on a four-point scale;



Overall, students were generally positive about their life at University, with around 8 in 10 students (79 per cent) reporting that they were satisfied overall with their life as a student.





Figure 6.1



N = 1189 data refers to all students

## Funded vs unfunded students

Figure 6.2

Percentage reporting 'quite' or 'very'	Funded students	Unfunded students
 Satisfaction with university life	78%	82%
 Ability to concentrate on studies	74%	73%
 Ability to balance commitments	71%	73%
 Feeling part of the university community	61%	69%

*N = 1189 data refers to all students*

As shown in Figure 6.2, there was little difference between funded and unfunded students when it came to the percentage rating each of the satisfaction measures positively (either 'quite' or 'very') and none of the differences were statistically significant. This again demonstrates a 'level playing field' when it comes to how funded and unfunded students perceive their university experiences.

Although not significant, unfunded students were slightly more likely to feel part of the University community (69 per cent) compared to funded students (61 per cent). When given the opportunity to provide more information, some students commented on inequality, which could lead those from poorer households to feel they do not fit in.

*"there are sports clubs, but these often feel exclusive and dominated by middle/upper class students creating a culture which is uninviting for working class students, who may not feel able to fit into these communities." – Year three, unfunded*

Despite these comments overall, three in five funded students reported that they did feel part of the community and there were no significant differences between funded and unfunded students when it came to this measure.

### Satisfaction with University life

Generally speaking, the majority of students rated their University life positively, with 79 per cent reporting they were satisfied overall (either 'quite' or 'very'), as shown in Figure 6.1.

When asked to provide more detail around their satisfaction, those who were satisfied tended to report an overall positive experience, liking their course, settling in well, taking part in societies and having good social networks.

*“I loved university; I had made some great friends, I enjoyed my course and I loved Bristol as a city.” – Year one, funded*

*“Life in Bristol is great, the people I've met have been wonderful, the course is interesting and has opened up many opportunities for me in life.” – Year three, unfunded*

Students with a more negative experience tended to report being financially stressed, in accommodation they did not enjoy, socially isolated or unable to take part in the general university culture. Strikes and COVID-19 left some students feeling that their course was bad value for money and some felt it was unfair they were charged the same level of fees for a reduced amount of teaching/contact time.

*“Not having much money to do things outside of my course, the pressures of the course, my feeling of incongruity as a low-income background student among a more affluent student body and being slightly isolated from others has meant this year has been difficult.” – Year two, funded*

*“Worrying about money all the time is very stressful and at times felt quite unbearable when faced with deadlines as well.” – Year two, funded*

*“The amount of strikes and learning time we missed out on is appalling and having to still pay the full tuition fee is ridiculous in my opinion. The university shouldn't be making us pay for this. .” – Year one, unfunded*

Logistic regression analysis was performed to identify the factors which predicted the likelihood that a student was unsatisfied with their life as a student.

*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.
Receipt of bursary (Ref=bursary)	0.75	0.14
Year group (Ref = Year One)		0.05
Year Two	<b>1.41</b>	<b>0.05</b>
Year Three	0.86	0.51
Ethnic Group (Ref=White)	<b>1.92</b>	<b>0.00</b>
Male (Ref = Female)	1.01	0.95

Mature student (Ref = Not a mature student)	1.16	0.57
Faculty (Ref=Arts, Social Sciences & Law)		0.02
Engineering	0.54	0.08
Health and Life Sciences	0.73	0.10
Science	<b>0.52</b>	<b>0.01</b>
From a LPA (Ref = Not from a LPA)	1.18	0.33
Has a mental health problem (Ref = No MHP)	<b>2.71</b>	<b>0.00</b>
Has a disability (not including mental health) (Ref = no disability)	<b>1.53</b>	<b>0.03</b>

Those in the science faculty were significantly less likely to say that they were dissatisfied with their life as a student to than arts, social sciences and law students. Conversely, non-white students were more likely than white students to report dissatisfaction, as were second year students compared to first year ones. Students with a disability were also more likely to report dissatisfaction than those without and students with a mental health problem were almost three times more likely to be dissatisfied than those without, highlighting the impact that having a disability or mental health problem can have on students overall time at university. There was however no significant difference between funded and unfunded students, which again suggest that funding may help level the playing field when it comes to the overall university experience.

#### Difficulty in concentrating on studies because of finance

Around a quarter of students (16 per cent) stated they were unable to concentrate on their studies without worrying about their finances (see Figure 6.1). For those who were ‘very able’ to concentrate on their studies without worrying about their finances, overall satisfaction (either ‘quite’ or ‘very’ satisfied) was higher (92 per cent) compared to those who couldn’t concentrate at all without worrying (43 per cent). It is perhaps to be expected, that lack of financial worry appears to improve satisfaction with the university experience overall.

*Table 6.2 - 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.
Receipt of bursary (Ref=bursary)	1.21	0.26
Year group (Ref = Year One)		0.95
Year Two	1.01	0.94
Year Three	0.94	0.78
Ethnic Group (Ref=White)	1.39	0.06
Male (Ref = Female)	1.00	0.99

Mature student (Ref = Not a mature student)	1.19	0.47
Faculty (Ref=Arts, Social Sciences & Law)		0.28
Engineering	0.54	0.06
Health and Life Sciences	1.03	0.86
Science	0.89	0.57
From a LPA (Ref = Not from a LPA)	1.01	0.97
Has a mental health problem (Ref = No MHP)	<b>2.26</b>	<b>0.00</b>
Has a disability (not including mental health) (Ref = no disability)	1.35	0.11

A Logistic regression analysis highlighted that the only factor to predict the likelihood of a student being unable to concentrate through worry of finances was having a mental health problem, with students more than twice as likely to report they were unable to concentrate than those without a mental health problem. Receiving a bursary had no significant difference on the impact of money worries on the capacity to concentrate.

#### Ability to balance commitments

Although the majority of students (71 per cent) reported being able to balance their commitments well (either ‘quite’ or ‘very’), this still leaves 29 per cent struggling to balance their studies with other commitments, such as working or maintaining relationships with others. When asked to provide more detail, some students said they found it hard to balance commitments and felt guilty or stressed when enjoying themselves instead of working or studying. Some students felt overwhelmed or pressured and some said this was bad for their mental health.

*“Have had a huge amount of coursework as well as lots of revision this year which made it very hard to balance everything. This put my mental health under a lot of strain and consequently made it harder to balance uni work, relationships as well as a part time job.” – Year two, funded*

*“Work takes up a lot of my time and, whilst I enjoy it, I often feel jealous of people who don't have to work to have further opportunities in life”. Year three, unfunded*

*“I get overwhelmed but just force myself and often feel like I’m burning out”. – Year one, funded*

Logistic regression analysis was performed to identify the factors which predicted likelihood that a student felt unable to balance their commitments well.

*Table 6.3 - 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.
Receipt of bursary (Ref=bursary)	1.00	0.99
Year group (Ref = Year One)		0.06
Year Two	1.00	0.98
Year Three	<b>0.62</b>	<b>0.03</b>
Ethnic Group (Ref=White)	<b>1.77</b>	<b>0.00</b>
Male (Ref = Female)	1.02	0.92
Mature student (Ref = Not a mature student)	<b>1.85</b>	<b>0.01</b>
Faculty (Ref=Arts, Social Sciences & Law)		0.04
Engineering	<b>2.11</b>	<b>0.01</b>
Health and Life Sciences	1.16	0.40
Science	1.35	0.14
From a LPA (Ref = Not from a LPA)	1.08	0.64
Has a mental health problem (Ref = No MHP)	<b>2.73</b>	<b>0.00</b>
Has a disability (not including mental health) (Ref = no disability)	<b>2.10</b>	<b>0.00</b>

A number of factors were significant in predicting whether or not students felt unable to balance their commitments. Students in year three were significantly less likely to struggle on this front than those in earlier years. However, students from BAME backgrounds, mature students, students with a disability and those with a mental health problem were significantly more likely than their peers to struggle with balancing competing priorities.

### Feeling part of the university community

Two thirds of students felt that they were able to fit in with the wider university community (63 per cent). However, this was the measure of university life that was rated least positively (see Figure 6.1) and over a third of students did not feel they fit in with the community more widely.

There are certain groups that felt significantly less a part of the community than others. For example, only 52 per cent of mature students felt part of the community (either 'quite' or 'very') compared to 65 per cent of younger students and only 51 per cent of those with mental problems compared to 67 per cent of those without.

*“As a mature student I felt a bit out of the loop, especially as I don't fit into the far older groups either.” – Year one funded*

*“As a parent learner I already found it very difficult to fit in and find my place at the university, but it's become even harder since the outbreak.” – Year one, funded*

Logistic regression analysis was performed to identify the factors which predicted likelihood of a student not feeling part of the community.

Table 6.4 – 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.
Receipt of bursary (Ref=bursary)	0.80	0.16
Year group (Ref = Year One)		0.84
Year Two	1.05	0.76
Year Three	1.11	0.57
Ethnic Group (Ref=White)	1.15	0.40
Male (Ref = Female)	1.09	0.55
Mature student (Ref = Not a mature student)	1.33	0.21
Faculty (Ref=Arts, Social Sciences & Law)		0.07
Engineering	0.64	0.10
Health and Life Sciences	0.80	0.16
Science	<b>0.64</b>	<b>0.02</b>
From a LPA (Ref = Not from a LPA)	1.04	0.78
Has a mental health problem (Ref = No MHP)	<b>1.75</b>	<b>0.00</b>
Has a disability (not including mental health) (Ref = no disability)	<b>1.59</b>	<b>0.01</b>

As already mentioned, those with a disability or mental health problem were significantly more likely to report not feeling part of the community than those without. The only other factor of significance was that students within the science faculty were less likely to report not feeling part of the community than those within arts, social sciences and law.

It is important to provide all types of students, regardless of background and or experience, with a sense of community, and understanding which groups feel more removed may assist in identifying the best ways to achieve this.



# 7.

## THE IMPACT OF COVID-19

---

*We now turn to the impact of COVID-19 on students' experience of University, looking in particular at the effect that the pandemic may have had on their financial situation.*

In this section, we look at any impact the outbreak of COVID-19, with the consequent lockdown of the physical University of Bristol campus, had on students. We had a unique opportunity to explore students experience of this extraordinary event, and in particular, to understand the financial impact on students as it happened.

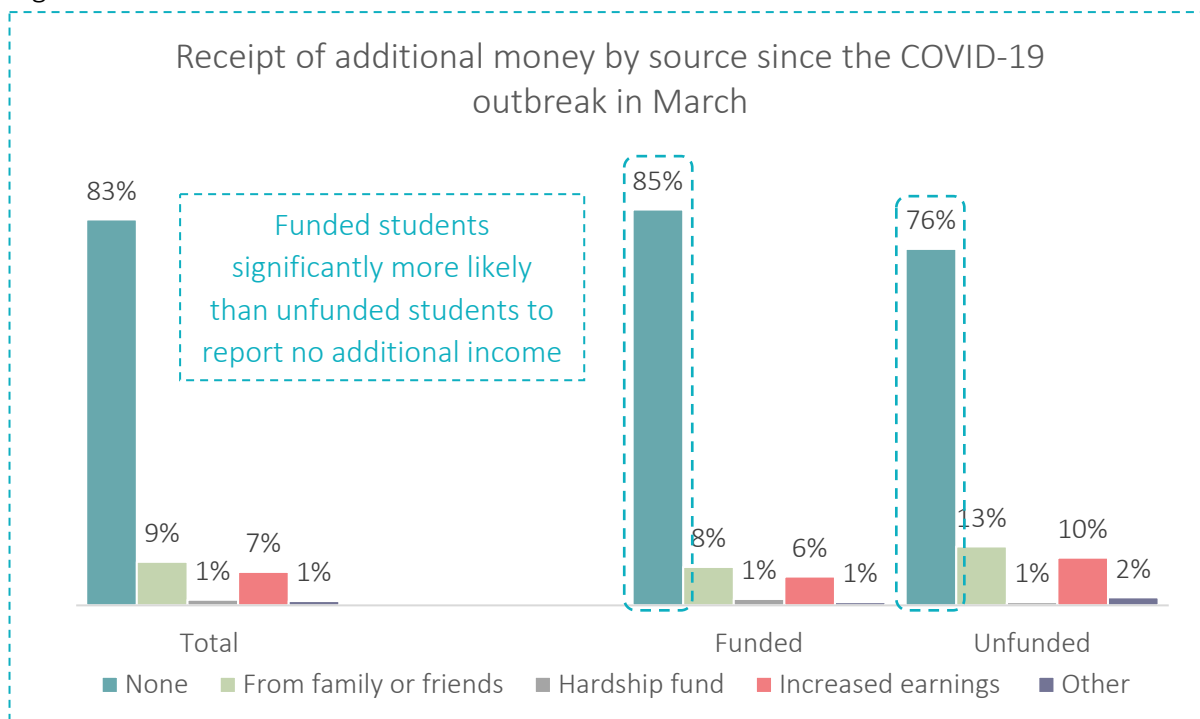
Having asked students about their life up until March 2020, we then enquired about any changes to their finances, employment and accommodation since the lockdown, as well as exploring if the outbreak had impacted on their future choices, and general wellbeing.

### Changes to financial position

#### Income

As shown in Figure 7.1, overall, only around one in six students (17 per cent) had received extra financial support in the immediate aftermath of the lockdown. Significantly more unfunded students (24 per cent) had received extra money than funded students (15 per cent).

Figure 7.1



*N = 1172 data refers to all students*

The support most commonly came as money from family and friends (9 per cent) or increased earnings from employment (7 per cent), both significantly more likely amongst those not in receipt of bursaries. Only one per cent had received any money from the University, in the form of the hardship fund.

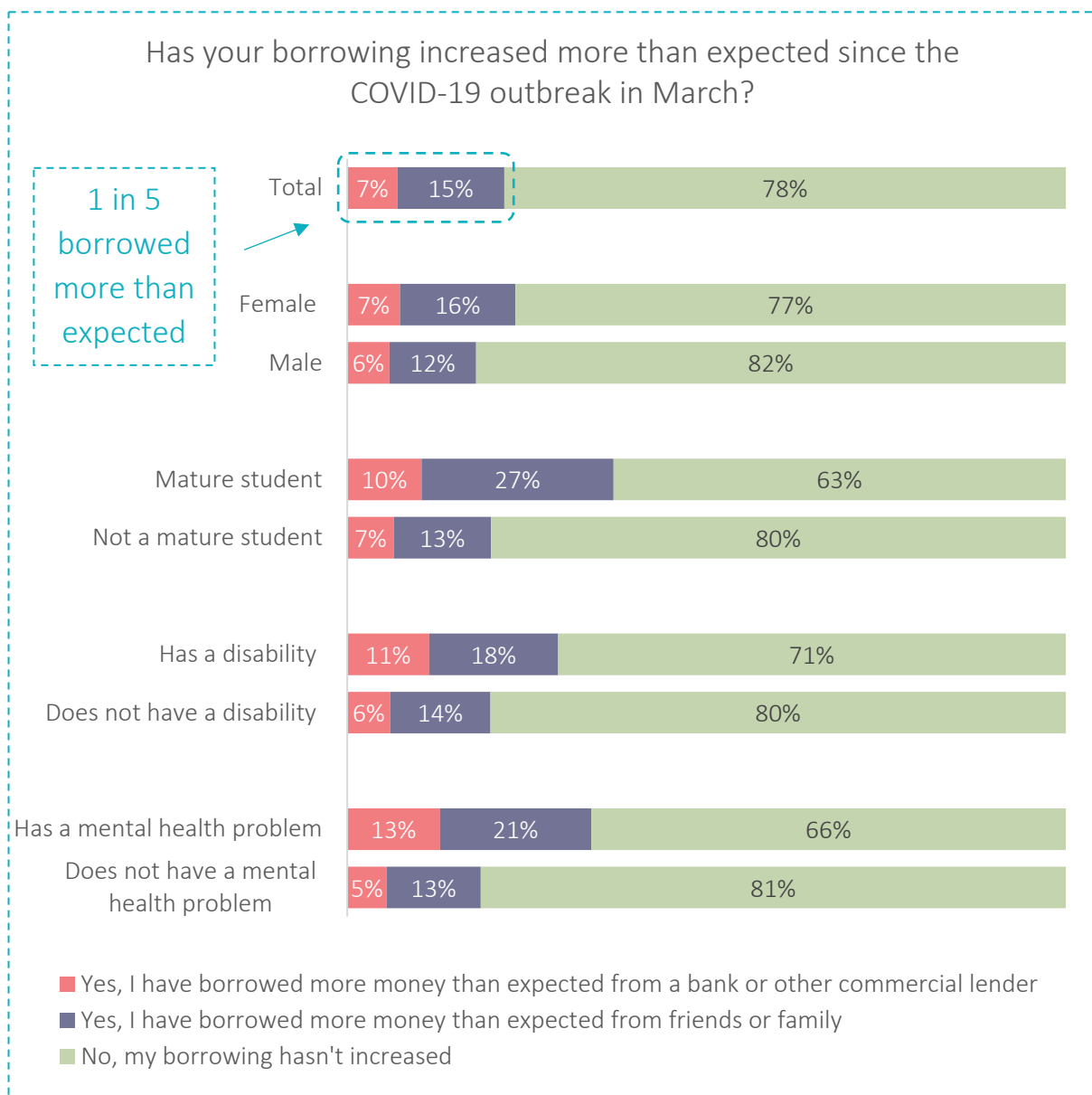
Mature students were both more likely than their younger peers to have received money from their family and friends (15 per cent cf. 9 per cent) as were third year students (13 per cent) compared with first (8 per cent) and second year students (9 per cent). In the case of

third year students, this may reflect the need to concentrate on final assessments rather than on increasing income.

### Borrowing

Just over one in five students (22 per cent) had increased borrowing subsequent to the COVID-19 outbreak more than they had expected. This was primarily from family or friends (15 per cent), with the remainder borrowing from commercial lenders (7 per cent). Bursary funding status made no significant difference to borrowing levels, however, there were some differences based on demographic characteristics. Female students were more likely to have increased their borrowing than males (23 per cent cf. 18 per cent), mature students than younger ones (37 per cent cf. 20 per cent), those with a disability in comparison to those without (29 per cent cf. 20 per cent), and those with a mental health problem in comparison to those without (34 per cent cf. 19 per cent).

Figure 7.2



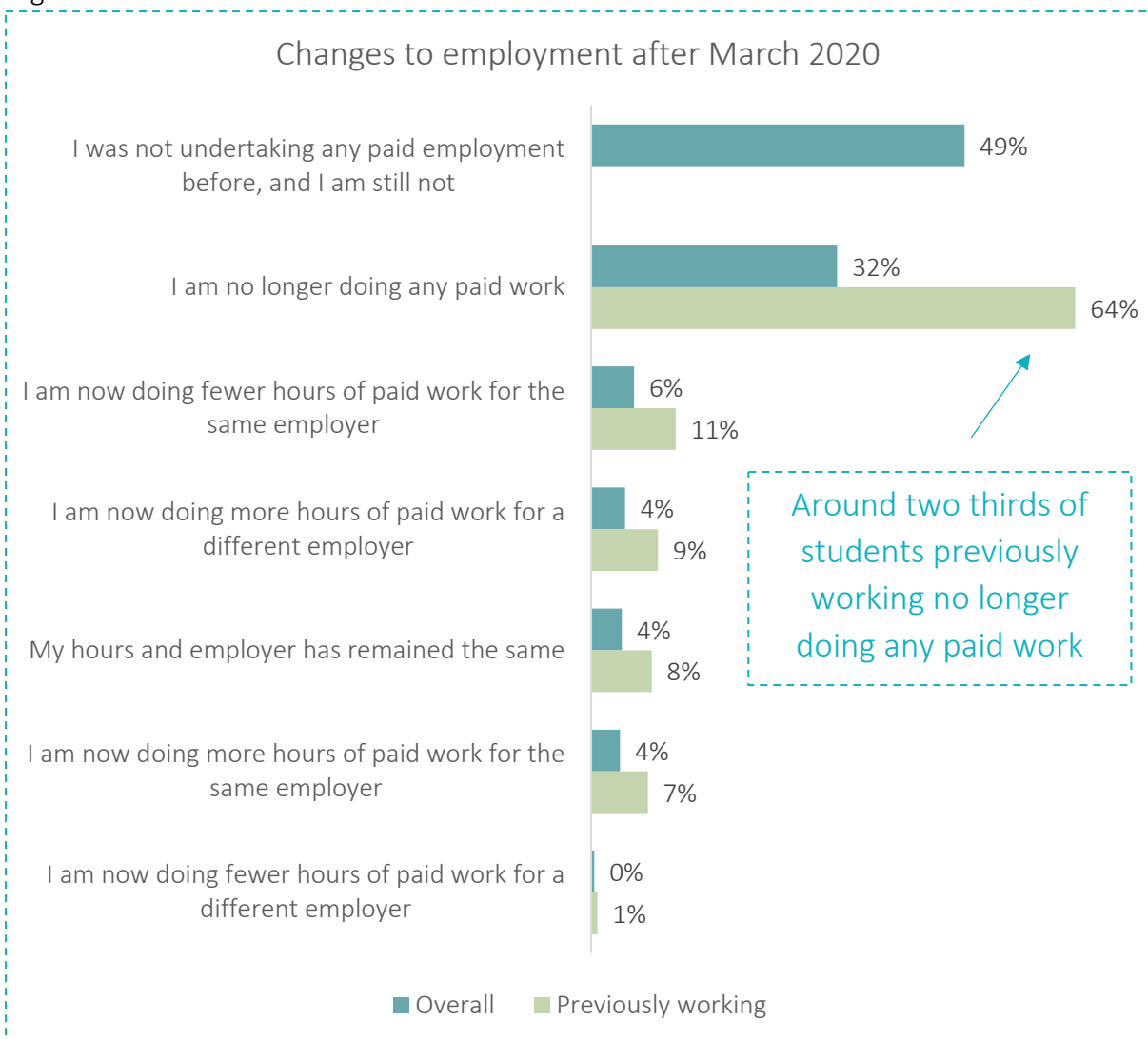
N = 1185 data refers to all students

With increased borrowing, however, came increased concern over *repayment* of borrowing; over a third of those who had borrowed more than expected from commercial lenders (38 per cent) and around a third of those who had borrowed more than expected from family and friends (32 per cent) were very concerned about repaying it, in comparison with only 8 per cent of those who had not borrowed extra.

### Employment changes

We explored the extent to which students had seen any changes to their paid employment since lockdown. Only eight percent of students who had been working previously had the same working hours that they had prior to the COVID-19 outbreak.

Figure 7.3



Overall N = 1189 data refers to all students. Those previously working N = 602.

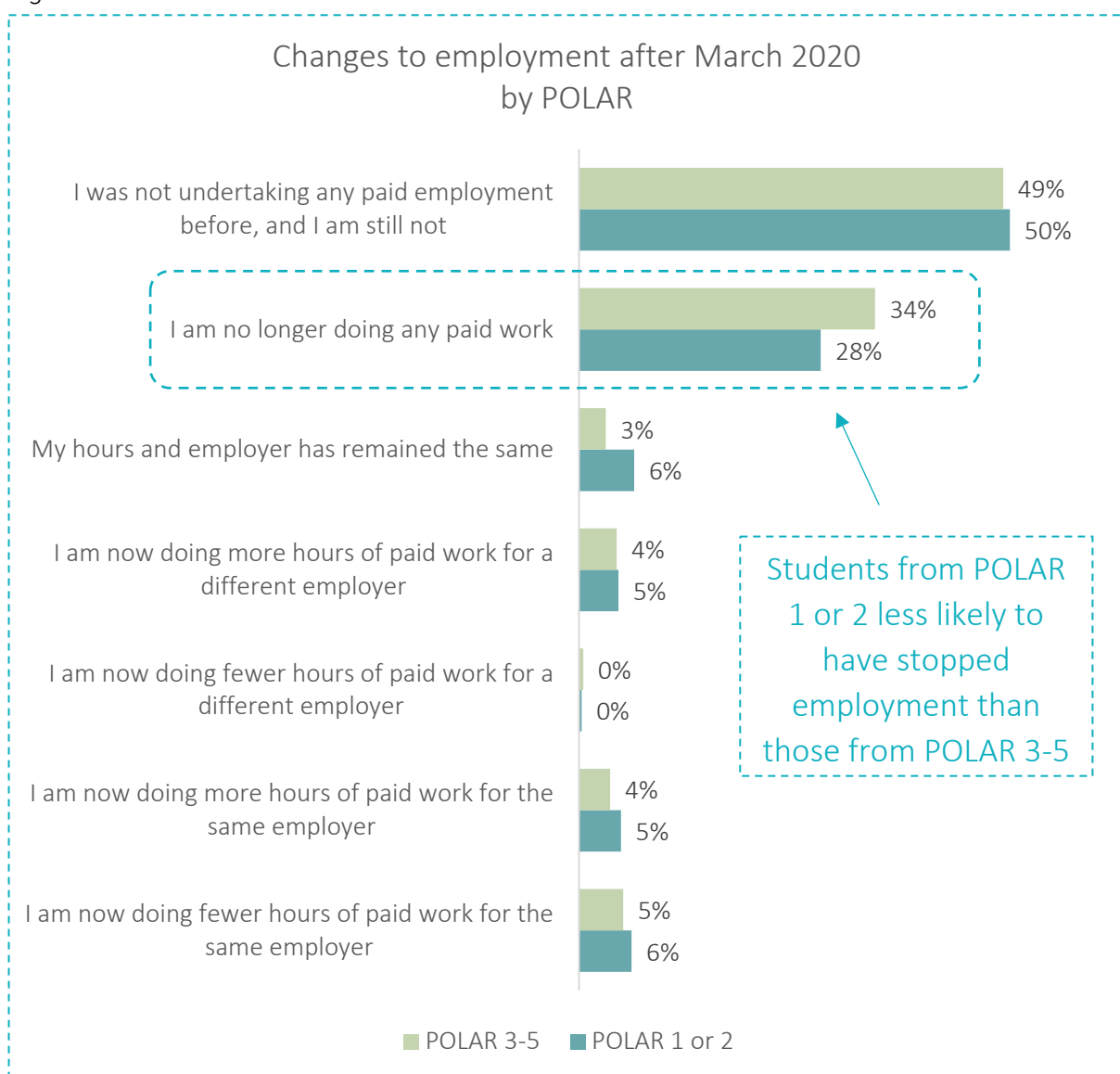
Prior to the lockdown, as noted in chapter 3, there were already higher levels of employment amongst unfunded students than those eligible for bursaries. Consequently, it is perhaps unsurprising that unfunded students were significantly more likely to see changes to their working patterns than those who were funded. However, when looking only at those who

had been working previously, there were no significant differences between funded and unfunded students.

Most (64 per cent) of those who had previously been working were now no longer undertaking paid work. However, one in six workers (16 per cent) had increased their hours, either with their existing employer or with a different one, with 12 per cent still working, but with decreased hours, largely for their existing employer.

Similarly, most of the significant differences between demographic groups reflect differences in their likelihood of working before the lockdown. The only exception was those from POLAR 1 or 2 neighbourhoods; although no more or less likely to have been working before March, those from these areas were significantly more likely to have kept their hours the same than those from POLAR quintiles 3,4 and 5, and significantly less likely to have stopped paid employment all together.

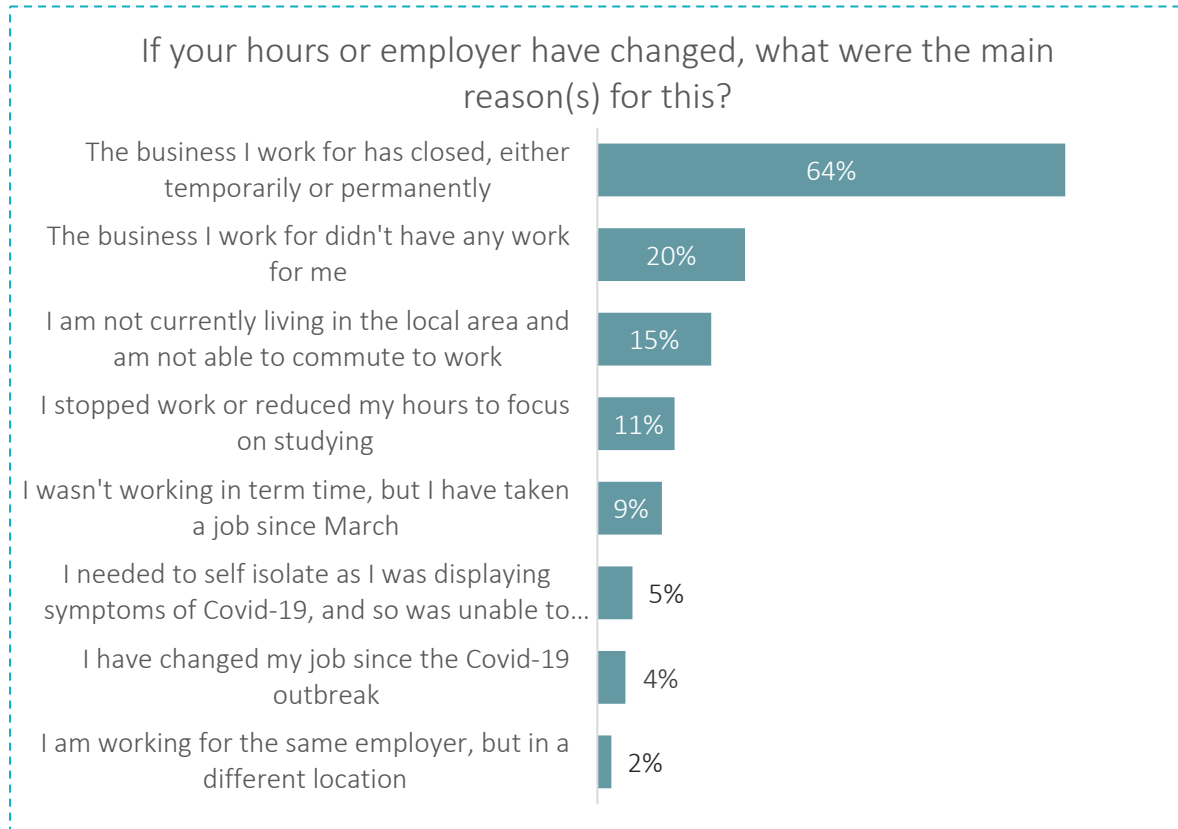
Figure 7.4



N = 1132 data refers to all students

The main reasons for changes to hours/ work conditions were the closure, either temporary or permanent, of the business (64 per cent), reduction of work at the business (20 per cent), students no longer living in the area where the business is located (15 per cent) or through self-isolating due to symptoms. Only a small number (11 per cent) had stopped work to focus on study, a reason not related to the outbreak.

Figure 7.5

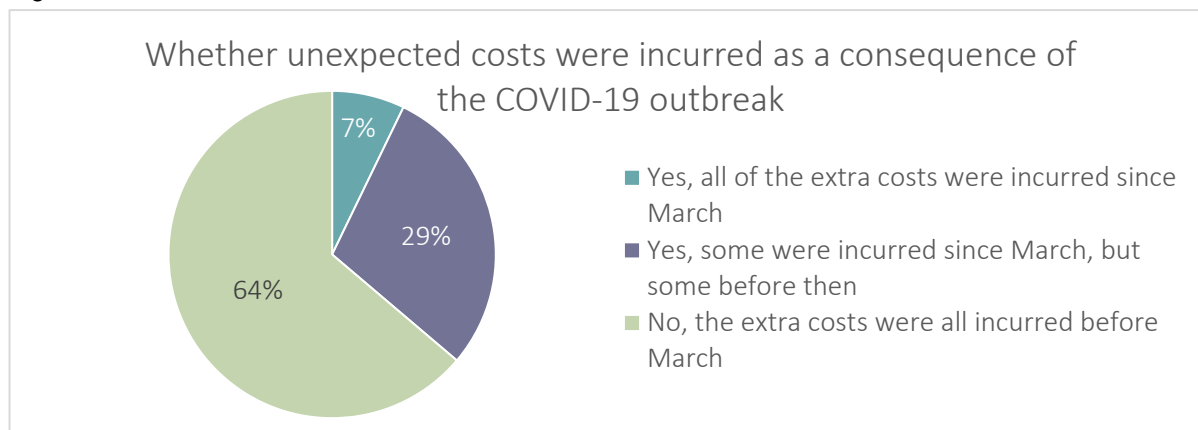


*N = 523 data refers to those who had seen a change in hours or employer*

### Costs of the COVID-19 outbreak

Students were asked whether they had incurred any unexpected costs during the academic year, and if so, if any of these costs were as a consequence of the COVID-19 outbreak. As seen in chapter 4 (see Figure 4.2), over a quarter of students (29 per cent) said that their course involved unexpected costs. Overall, the majority of the extra costs (64 per cent) were incurred before March. However, over a third of students reported some or all of their unexpected costs were incurred following the COVID-19 outbreak.

Figure 7.6



*N = 348 data refers to those who had experienced unexpected costs*

As with borrowing, receipt of funding did not make any statistically significant difference to the likelihood of incurring extra costs since the COVID-19 outbreak, but there were demographic differences. Younger students were more likely to have incurred all the extra costs *before* March compared to mature students (66 per cent vs 49 per cent), as had those without a disability (67 per cent vs 52 per cent with a disability).

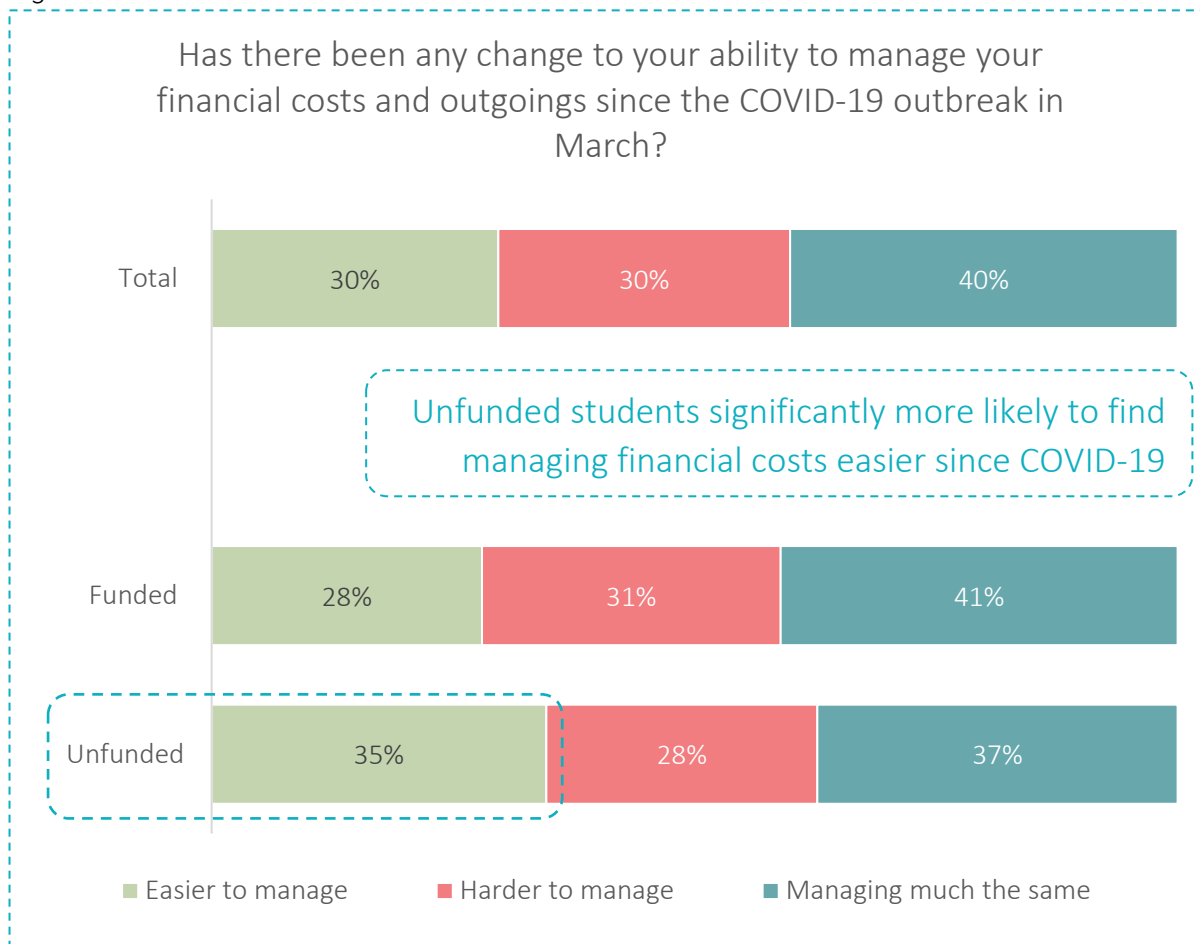
On looking in more detail, some of the costs were because, since the COVID-19 outbreak, students no longer had access to the library, or had needed to purchase second copies of text books they had left at university when returning home for lockdown. COVID-19 also produced other unexpected costs such as travelling home at short notice (especially for those abroad), having to pay additional rent (sometimes in addition to university rent) or having to upgrade technology in order to fulfill the course at home.

*“I couldn’t go back to my house as my grandparents are vulnerable, so I had to live at my relatives and contribute to the house bills while on the other hand also paying my rent for my Bristol Accommodation until July.” – Year two, funded*

*“Because I used to mainly use the university computer as my laptop is very old and slow, I had to buy a chrome book so that I could continue doing online work now that I have to stay at home.” – Year two, funded*

Students were also asked if their ability to manage their costs and outgoings had changed since March. Overall, there was an even split in how COVID-19 had impacted students, with the exact same proportion of students finding it easier (30 per cent) as found it harder (30 per cent).

Figure 7.7



*N = 1189 data refers to all students*

However, in this respect, there were significant differences in response between those with funding and those without; unfunded students were significantly more likely than funded students to believe their finances had become easier to manage. This may be because they have been able to turn to family and friends for money, or are one of the few who are still working.

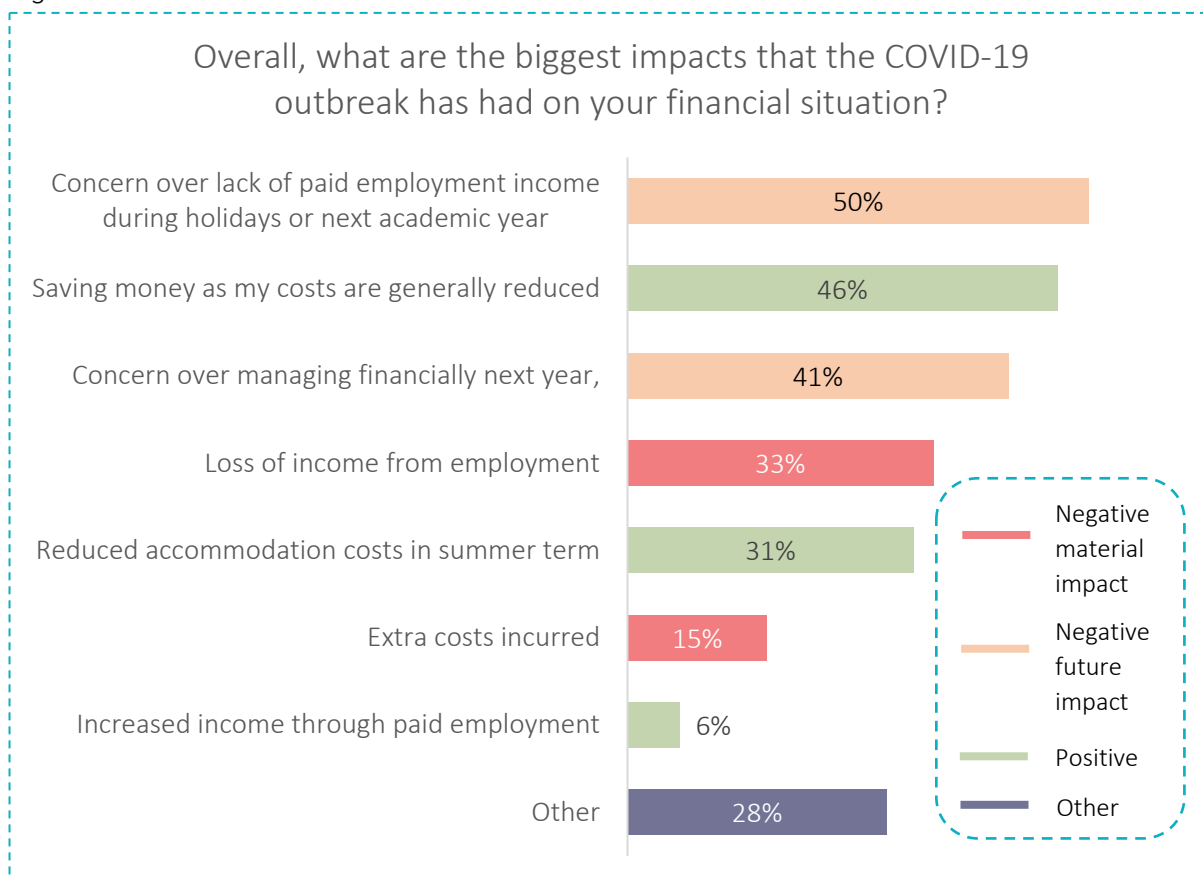
Two other groups in particular found it harder to manage costs, and not surprisingly, these were those who were more likely to have incurred extra costs since March; mature students (54 per cent cf. 27 per cent) and those with a mental health issue were significantly more likely to be finding it harder (45 per cent cf. 26 per cent). Students in years two and three also found it harder to manage costs since March compared with year one students. (22 per cent Y1 cf. 37 per cent Y2&3), which may be a consequence of different accommodation; as we discuss below, many in year one will be in University-owned accommodation, and will have received a rebate.

### Financial impact of COVID-19

In terms of the way in which students had been impacted financially, we found both negative and positive impacts.



Figure 7.8



N = 1189 data refers to all students

The most common negative *material financial impact* was loss of income from employment, with around one third experiencing this (Figure 7.8), with one in six incurring extra costs. However, the biggest negative impacts that students reported were future concerns; worries over how they would manage financially in the next academic year: concern over lack of paid employment/income during holidays or next academic year (50 per cent) and general worry over managing financially (41 per cent).

When asked to provide more information, these factors were often reported together with students saying that they normally expect to work over the summer to fund the subsequent year.

*“I will not be able to work full time over summer as I did last summer to help me afford living at university and help me to get out of my overdraft.” – Year two, unfunded*

As is clear from chapter 3, earned income is considered vital to many students ability to manage financially, and the potential inability to do so in the 2020/21 academic year is therefore a very real, and worrying prospect, which may ultimately result in higher withdrawal rates than this year. Other students also commented on the global situation more widely, worrying that their parents would be less able to support them and/or that they might struggle to find a job after graduation. Many students rely on financial support from

their families and friends to manage, and as with employment income, if this is not available, it could be impossible for them to manage.

*“Now is literally the worst time in decades to be entering the work force.” – Year three, funded*

*“I’m really concerned about finding a job after graduation.” – Year three, funded*

*“Concern over lack of employment for my parents who I rely on financially to pay for my living and accommodation in Bristol as my Maintenance loan was significantly lower than my accommodation cost.”- Year one, unfunded*

*“Concern over how much my parents will be able to financially support me as much as they were last year after COVID-19.” – Year one, unfunded*

On the other hand, in the short term at least, the picture was far from bleak for many; nearly half (46 per cent), had actually saved money as costs had generally reduced and 31 per cent had experienced reduced accommodation costs in summer term.

*“Living at home with parents, which is cheaper in terms of food/bills. Spending almost no money, other than paying rent for my house in Bristol. Furloughed by job, so still have income.” – Year two, unfunded*

*“I save A LOT of money now that I no longer have to commute. A 12 minute return journey on the train cost over £9 per day which is unacceptable for such an incompetent service full of regular delays. I’m much better off now, financially and mentality, commuting can be so draining.” – Year one, funded*

Female students were significantly more likely than male students to be concerned about a lack of paid employment/income during holidays or next academic year and over managing financially next year. They were also more likely to have been impacted by the loss of employment income as well. Conversely, male students were significantly more likely than female ones to have saved money through reduced costs (53 per cent cf. 43 per cent).

Younger students were more likely to have saved money on accommodation costs during the summer term than mature students (33 per cent cf. 12 per cent), which is to be expected, given they are more likely to be living in university-owned accommodation. They were also more likely to have saved costs generally in this period (49 per cent cf. 18 per cent). Those most likely to have incurred extra costs were BAME students, mature students, students with disabilities, students with a mental health problem, and worryingly, those who received a bursary.

#### Financial impact of COVID-19 on funded students

Overall, much of the differential financial impact of COVID-19 on funded students, in comparison with unfunded students, can be explained by their differing prior employment

patterns. Unfunded students were both more likely to have lost income from paid employment than funded students, but also more likely to have increased income through paid employment. However, funded students were more likely to have incurred extra costs since the outbreak, less likely to have other funding sources post-COVID to call upon and less likely to have saved on accommodation costs in the summer term, perhaps reflecting the tenure differences between these groups – funded students were more likely to live at home with parents than unfunded students, or to be renting privately. Both funded and unfunded students, however, showed similar levels of concerns over their potential financial position next year.

Figure 7.9 Differences in post COVID-19 financial impacts by funding status

	Unfunded (303)	Funded (866)
Loss of income from employment	38.5%*	31.1%
Extra costs incurred	9.7%	16.9%*
Increased income through paid employment	8.4%*	4.7%
Reduced accommodation costs in summer term	36.1%*	29.1%
Saving money as my costs are generally reduced	48.5%	45.7%
Concern over managing financially next year,	41.1%	41.1%
Concern over lack of paid employment income during holidays or next academic year	52.2%	49.0%
Other	27.1%	28.3%

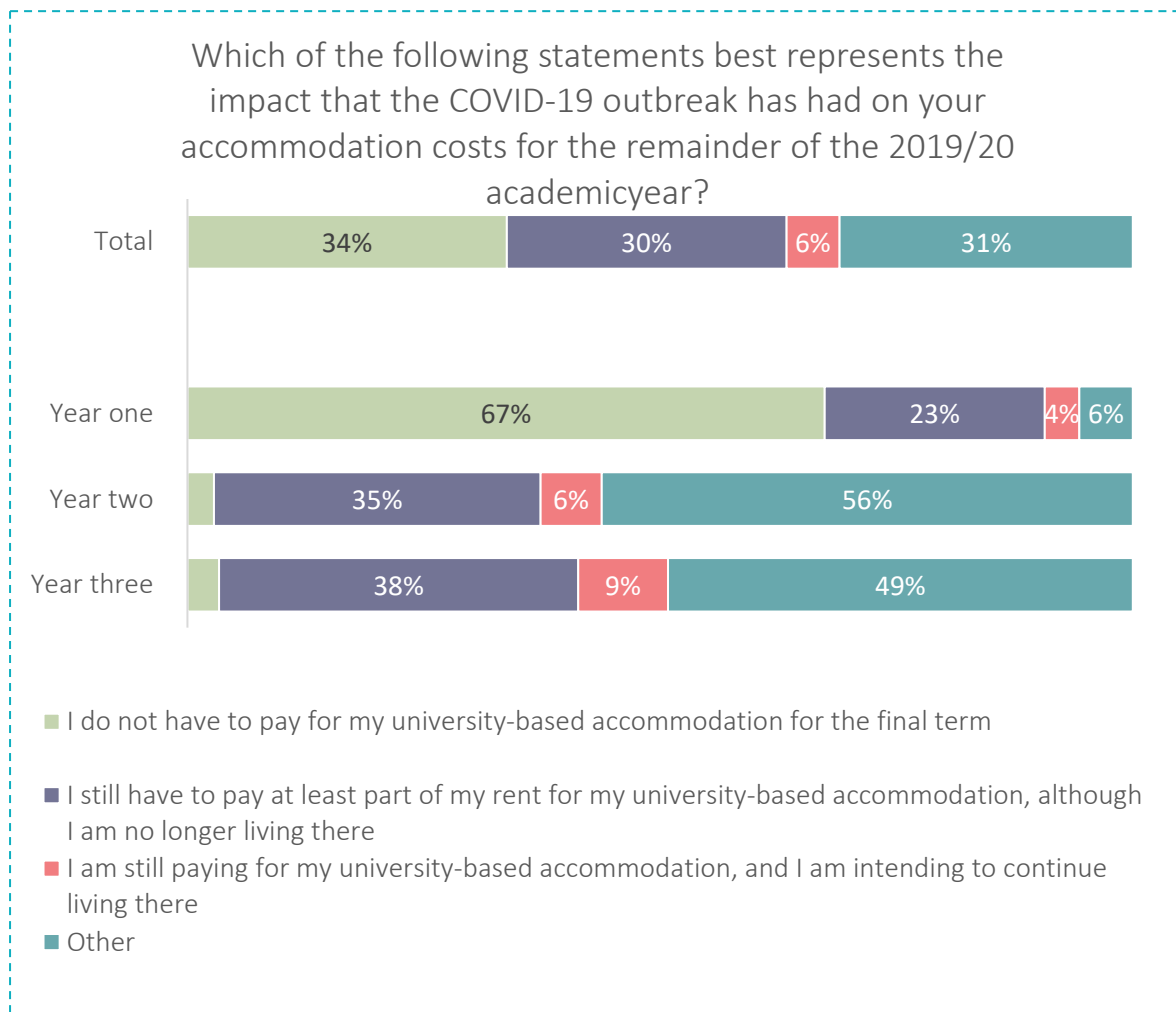
\* significant difference at 95% confidence

When also considering that unfunded students were more likely to be finding it easier to manage their costs since the COVID-19 outbreak, and had been more likely to be able to borrow money to manage, overall, the evidence suggests that the consequences of the COVID-19 outbreak have fallen harder on low-mid oncome families. Receipt of a bursary appears to provide a replacement for family income during a normal University year but is not able to provide the support needed in extraordinary circumstances.

#### Accommodation costs

When asked about their accommodation costs more specifically, 34 per cent of students overall reported not having to pay for their university-based accommodation for the final term. However, this was significantly more likely with first year students (67 per cent) who were most likely to be living in such accommodation.

Figure 7.10



N = 1189 data refers to all students

Around half of second and third year students reported 'other' when provided with the options above (Figure 7.10) and when asked to provide more detail students commonly mentioned having to pay full accommodation costs as planned despite not being able to live at the property. Many of these students felt that this was unfair and that private landlords were taking advantage of students.

*"I still have to pay full rent, which includes pre-calculated bills for internet, electricity, gas and water, despite not living at the property. And this runs until mid-september, so I pay about 6 months of rent - half my contract - for an empty house. Nothing I can do, housing companies are more than happy to take advantage of students and refuse to offer contract releases despite these unprecedented circumstances." – Year three, funded*

*"We contacted our private landlords explaining that everyone except myself had returned home and that three of us had lost our jobs due to the pandemic and yet they still did not offer any rent reduction or the option to end our contract early. So now I still have to pay full months rent with no job and no foreseeable income." – Year two, unfunded*

Even students who were told they did not need to pay for their final term still paid partial charges or partial rent and were confused as to why. They did not feel these fees were communicated well and did not understand what the amounts related to. Some were surprised when they were charged and they had not planned for this cost.

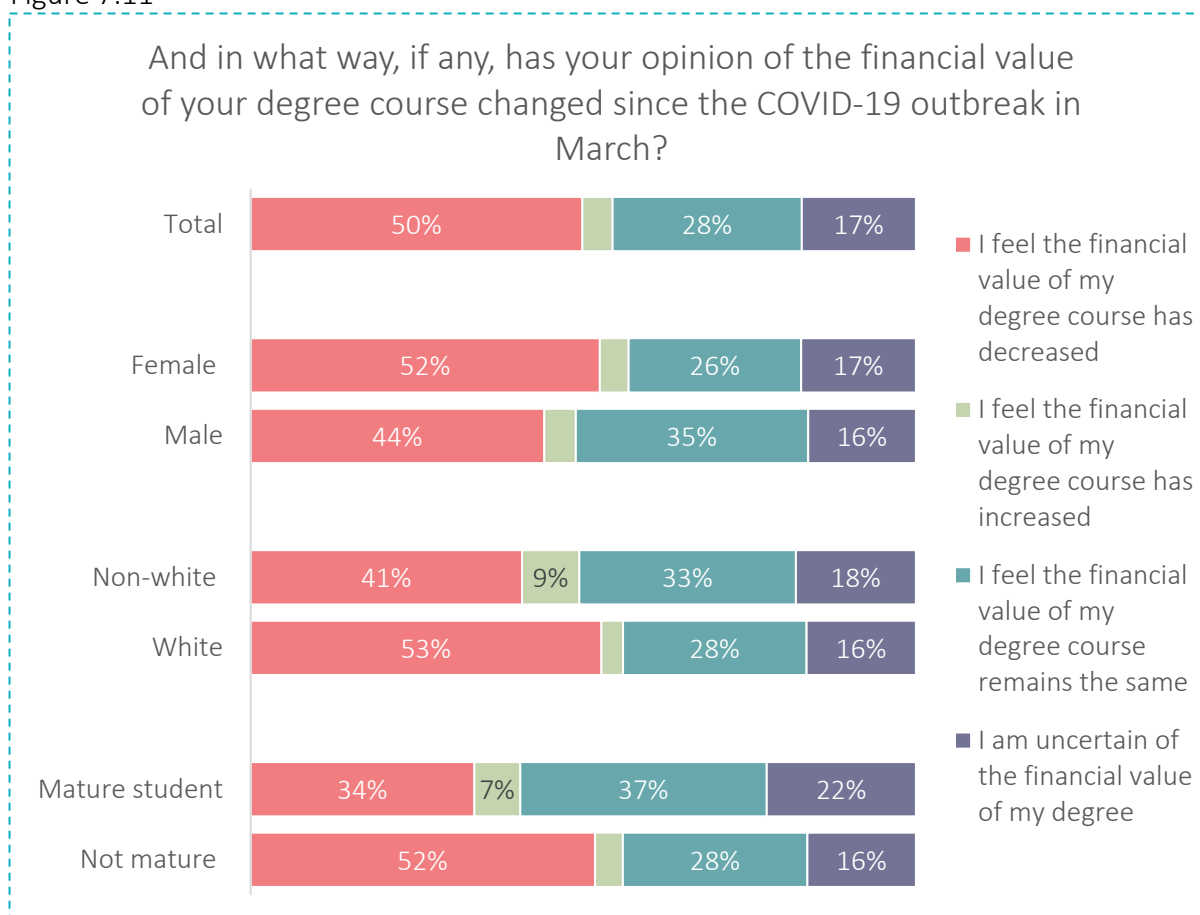
*“We were told we did not have to pay for our accommodation for the remainder of the year, yet we have still been charge £200 to cover expenses which have not been explained to us” – Year one, unfunded*

*“I'm still quite unclear on this- I filled out a form saying I would not be moving back in but that I still had some things in my room, but was assured I would not have to pay for the rent. This money was still taken out of my account though so I'm not quite sure what's going on with that and this has been worrying me”. – Year one, funded*

### Financial value of degree

Students were also asked if their perceptions of the financial value of their degree had changed because of the COVID-19 outbreak. While three quarters had, prior to March, perceived their degree to be good or excellent personal investment, half of students (50 per cent) believed that the value of their degree had decreased since then (see Figure 7.11).

Figure 7.11

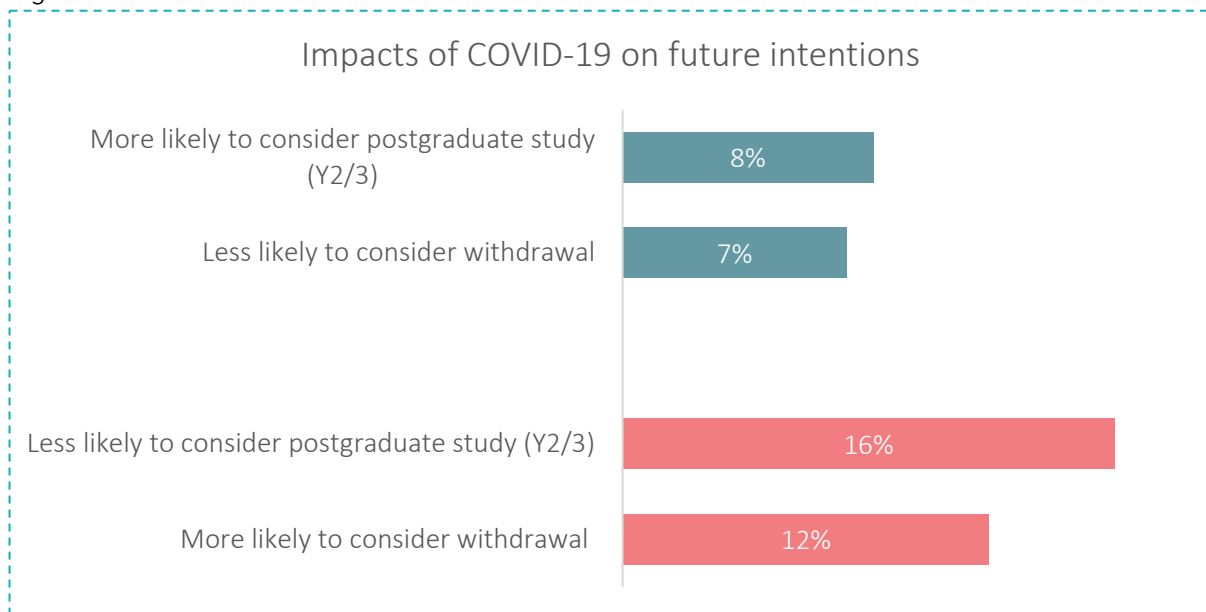


N = 1189 data refers to all students

Funding did not seem to make any significant difference, however, those who were more likely to have believed that the financial value of their degree had decreased were female students (52 per cent cf. 44 per cent male students), white students (53 per cent cf. 41 per cent non-white), younger students (52 per cent cf. 34 per cent mature students) and those from the Faculty of ASSL (58 per cent cf. 43-45 per cent for other faculties). Those who had originally felt that the degree represented poor value for money were far more likely to believe it had decreased further, with 83 per cent of this group reporting a decreased value in their degree since the outbreak.

### Future intentions

Figure 7.12



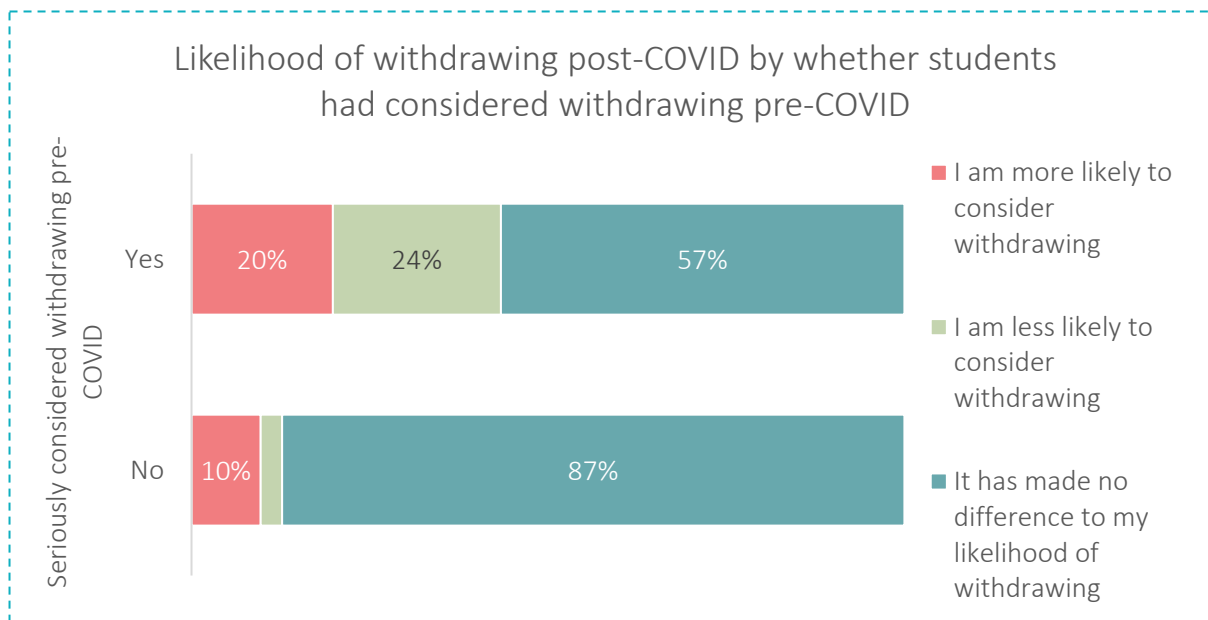
*N = 1179 for questions relating to withdrawal. N = 607 for questions relating to postgraduate study and refers to second- and third-year students only.*

Only a minority of students reported that COVID-19 had impacted on their future intentions, whether positively or negatively. For over half of students (52 per cent), the COVID-19 outbreak had not influenced their intentions to undertake postgraduate study, whether this was to undertake it or not, and just under one in four (24 per cent) were uncertain about their future intentions. Around one in six (16 per cent), however, were less likely to consider further study than before March, whereas only eight per cent were more likely to be considering it now. This was consistent among nearly all student groups, including based on funding status, with only those with a mental health problem being significantly more likely to have a decreased intention to postgraduate study (23 per cent) compared to those without a mental health problem (14 per cent).

Similarly, for a large majority, the impact of the COVID-19 outbreak had made little difference to their likelihood of withdrawing from university (81 per cent), although a slightly higher percentage of students considered themselves *more* likely to withdraw since March (12 per cent), than those who were now *less* likely to consider withdrawing (7 per cent). Funding status has no significant impact on likelihood to withdraw since the events of March. Only mature students reported a significantly higher likelihood of withdrawing since then (19 per

cent cf. 11 per cent). However, those who had previously considered withdrawing from the university were twice as likely to have reported an increase in their intention to do so compared to those who weren't considering it before March (20 per cent cf. 10 per cent).

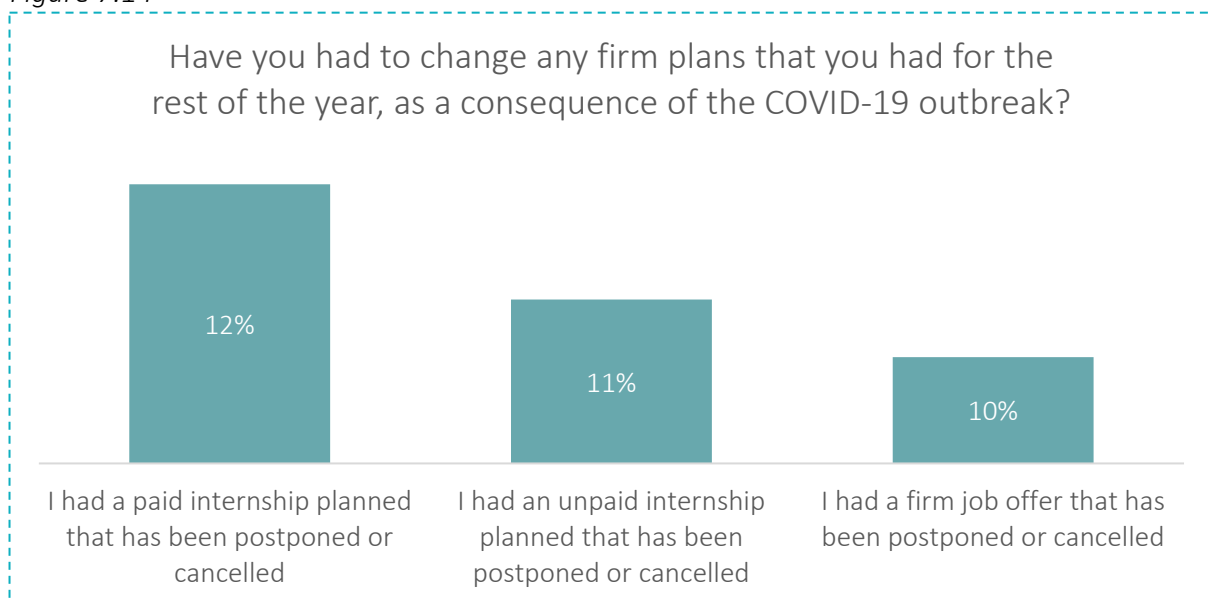
Figure 7.13



N = 1179 data refers to all students

However, while COVID-19 was only impacting on a minority of students' intentions, it had already had a material impact on many students' future plans; 12 per cent had a paid internship that had been postponed or cancelled, 11 per cent had an unpaid internship that had been postponed or cancelled, and 10 per cent had a job offer postponed or cancelled. The cancellation of internships was more common among those who were unfunded than funded, however the differences weren't statistically significant.

Figure 7.14



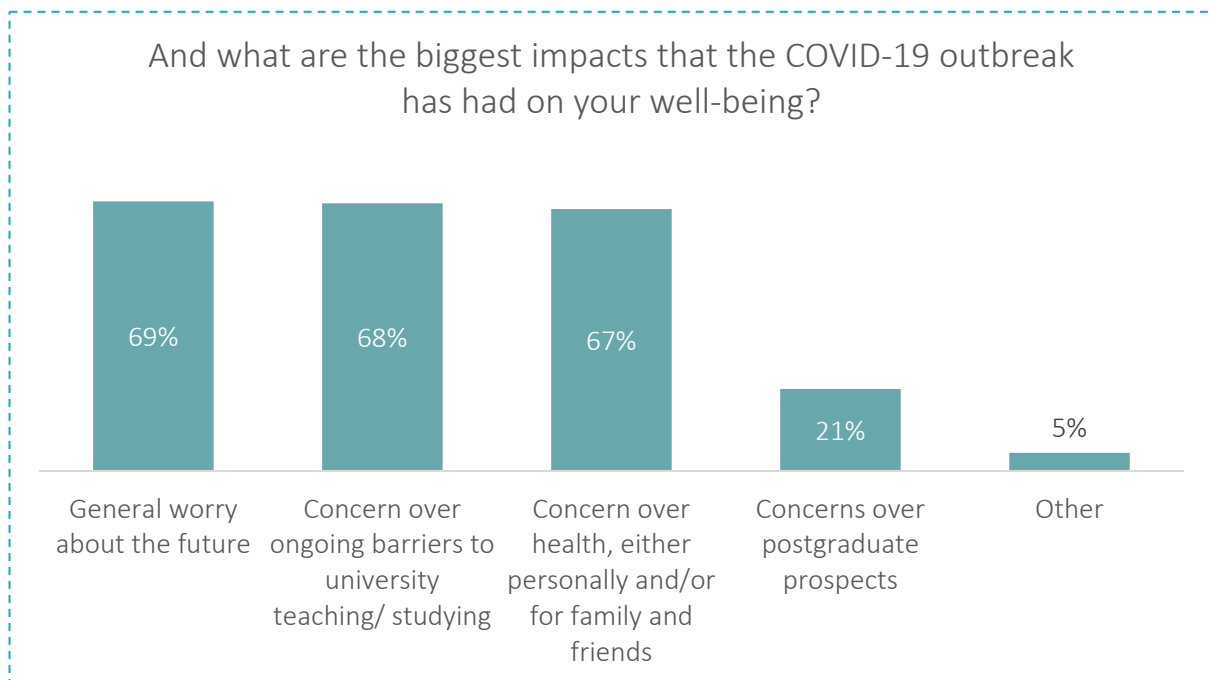
N = 607 data refers to second and third year students

When asked for additional comments students also mentioned having travel plans or work experience postponed or cancelled. Some students also commented that although they had no firm plans they had started applying before March for a job/internship which was no longer available.

### Health

Overall, students unsurprisingly reported high levels of worry about the implications of the COVID-19 outbreak, with around two thirds worried about their health or that of their families, (67 per cent), concerned over ongoing barriers to university teaching (68 per cent) and worried more broadly about the future (69 per cent). While concerns over postgraduate prospects were much lower, they were still expressed by one in five students (21 per cent). These worries were shared equally by all students, regardless of funding status.

Figure 7.15



*N = 1174 data refers to all students*



When asked to provide more information, students re-iterated these concerns and some also mentioned the impact that a lack of employment is having on their general level of worry, along with family bereavements and a significant amount of uncertainty on what will happen to students.

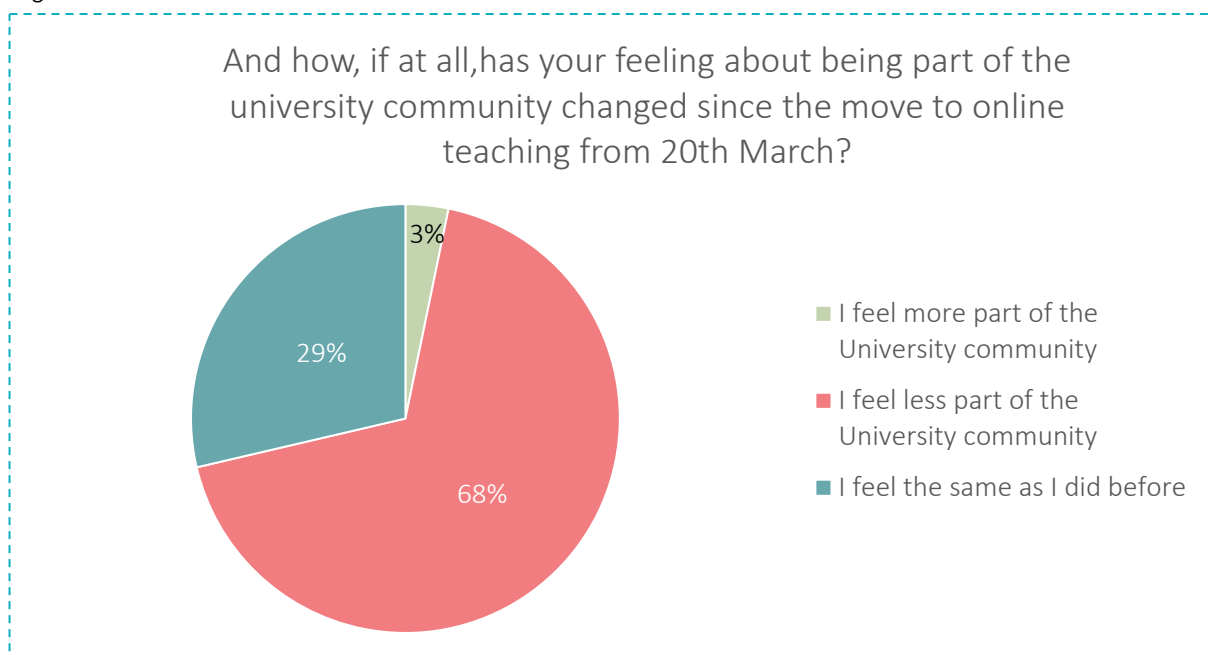
*"I have had 2 bereavements and don't know when this is going to end, if it'll be the same when we come back." Year two, funded*

*"I feel like I have been slightly depressed at times not being able to see any friends at home and i'm missing every part of uni. I am exercising significantly less. I am eating worse and my general mood isn't as positive." – Year one, unfunded*

*"I'm worried that if the outbreak continues to limit teaching and my ability to complete work (due to a lack of childcare), I will have to consider taking a year out." – Year one, funded*

As mentioned in chapter 6, one of the biggest impacts of the COVID-19 outbreak, has been on students' feeling of (dis)connection to the university community; around two thirds of students (68 per cent) felt less part of community than they did prior to March, with only 3 per cent feeling a greater sense of community. This level of disconnection was consistent whether students received a bursary or not. Statistically speaking, mature students were more likely than younger students to report feeling more connected to the university than previously, though it should be noted that only seven per cent said this (compared to 3 per cent of younger students).

Figure 7.16



N = 1174 data refers to all students

When asked about their sense of community, many students felt that without physical contact it was harder to connect to the university, some felt a lack of communication regarding the ongoing situation and felt that the online teaching was not up to the usual standard. This was not true for everyone, as around a quarter felt the same as they did before, but positive students were less likely to provide additional comment. Those who did leave positive comments, spoke of specific departments that had made an extra effort to engage with them.

*“There’s has not been any contact with the university really - I’ve spoken to my supervisor and received an email off my personal tutor when the outbreak first happened but other than that the online lectures on the only thing - and these aren’t great either.” – Year three, funded*

*“Again, this is no one’s fault, but I find it hard to engage with my course while at home. Going to classes with friends, using university facilities, seeing teachers face-to-face and physically being in a room with people makes me feel part of the community.” – Year two, funded*

*“feel As if they have just forgotten about us.”- Year two, funded*

*“Online is no replacement for the experience of being at a university. I feel isolated and that a large amount of the value has been removed.” – Year three, unfunded*

*“I get anxious about online communication and I don’t feel motivated to do any of the work due to this.” – Year two unfunded*

*“I think the Vet School have done a really great job of delivering teaching content to us online. Although it is very different from lectures and being surrounded by my peers, I feel like they have done a good job of still making the teaching online understandable and I still feel as though I am part of a community.” - Year one, unfunded*

Promoting a sense of community is unsurprisingly even harder with the coronavirus outbreak as most students are no longer on campus. Some students commented on the lack of communication or teaching via online methods, whereas other students said their departments had made a lot of effort with online socialising.

*“I might as well have taken an Open University course and saved myself a considerable amount of money. There is no interaction with peers, the quality of teaching online is nowhere near the standard one would expect to receive whilst attending University in person”. – Year two, funded*

Overall, it is even more important during socially distanced learning to try and help students feel connected to the university.

# CONCLUSIONS



Our 2020 annual report on the impact of the University's bursary scheme follows the pattern of previous ones in the series, with one very notable change: the closure of all British universities in late March, following the arrival of the COVID-19 pandemic, severely fractured the living and learning student experiences of the academic year being surveyed. The normal timing of the online surveying at the heart of the project, designed to capture the experiences of the whole academic year, meant that this now fell into the 'lockdown' period, after students had returned home. But this also afforded the opportunity to explore the range and scale of the effects of lockdown up to that point, both those directly and indirectly financial, and whether and how these fell differentially on bursary and non-bursary students. In this respect, to the best of our knowledge, our project is so far unique within the national Higher Education sector.

Our first and primary conclusion, given the main purpose of these reports – to identify whether, where and to what extent bursary holders benefit from their UoB funding relative to their peers – is that this again is generally positive. For this we adopt the same methodology as before, and as recommended by OFFA (OfS), described in our Introduction. On this basis the great majority of the experiences and perceptions we survey fall into the Levelling the Playing Field (LPF) category, which we interpret as a pro-bursary effect. In some others the funded students return significantly more positive responses than their peers – they are less likely to work during term time, draw on fewer funding sources, find it easier to manage their finances and, unsurprisingly, are more attracted in their university applications by the potential availability of funding support, though this is still unconfirmed at that stage. Only in their levels of engagement with internship schemes are they significantly less positive than their unfunded peers. It may be that the University's Careers Service can shed some light on this unexpected outcome: it seems counterintuitive, given the increasing pressures to phase out unfunded internships (differentially favouring unfunded students) and is also counter to our equivalent finding in 2019.

At times, our findings can be ambivalent. So the lesser dependence of funded students on friends and family financial support in 2020, as in 2019, could reflect the greater independence the bursary brings them or simply the lower levels of such discretionary economic capital available among their contact groups back home. As we noted before, the evidence supportive of bursaries more generally could be the combined effect of three different 'processes'. Bursary funding may indeed open up opportunities while unfunded students encounter financial entry barriers – e.g. sports passes, entry to cultural and events and club subscriptions. It may also represent the less expensive student lifestyle expectations of funded students, or again a heightened sense of belonging to a University that has supported them in this way. Whatever the reasons, however, bursaries generally still seem associated with positive student outcomes.

As in previous years, we are also able to identify some additional non-bursary controls that discriminate among our student responses, particularly where we apply logistic regression analysis to them. These chime closely with those we have specified previously, so they remain persistent structural features of the student landscape the University needs to be

alert to, and monitor closely. Mature students and those with a declared non mental-health disability produce fewer positive responses to certain questions, perhaps predictably given the former's likely commitments to dependents and the latter's physical restrictions. But the most prevalent are the incidence of mental health, which still remains an issue at the forefront of student life at Bristol during this first year of the radically revamped student support system, and students' study Faculty. Those in Arts, Social Sciences and Law regularly report significantly more negatively against those elsewhere. While treated independently from each other in the logistic regression analyses, these last two non-funding controls share negative outcomes on a very similar range of 'prompts' – participation in extra-curricular activities, problems in managing personal finances, concerns over debt repayment, the financial value to the eventual degree and balancing of differing commitments, as well as more negative attitudes towards their social lives and sense of belonging to the University community.

A second broad conclusion from the 2020 study is both less positive than the first and less easy to explain. When common questions are compared across the last two annual surveys there is a tendency for their outcomes to be less emphatically pro-bursary in 2020. There are exceptions: in attracting students who subsequently were awarded bursaries, their drawing income from a limited number of sources, their ease of managing their finances and their lower take-up of term-time employment, bursary students consistently 'outperformed' their unfunded peers in both years. Elsewhere, however, such trends as arise are for a reduction in the positive 'edge' associated with bursaries in 2019, with no instances of the reverse arising in the two sets of responses. So, on seven prompts a significant statistical differential in favour of bursary students in 2019 had been eroded by 2020, producing the less emphatic, though still pro-bursary LPF outcome. The examples here are the concerns over repayment, financial value of the degree, perception of student life, the ease of balancing commitments, the number of sources of borrowing and hours worked for those in term-time employment.

One possible process at work is a greater sense of realism and financial responsibility among the 2020 respondent group as a whole, including those who are unfunded, which is obviously encouraging. Our survey findings hint of this, in the overall reduction in the levels of borrowing, the reduced need for term-time work to cover basic living costs, and the general rise in the ease of management of financial affairs. But it is tempting to suggest that there may also be a spill-over into these 'pre-COVID' questions from the experiences of lockdown, given that the surveying took place when respondents were answering the survey as a whole at a time of uncertainty and concern induced by the pandemic. It is hard to envisage how they could entirely eliminate this from their minds, providing the neat, clinical separation of their 'pre- and 'post- responses requested in the survey, given two such very different, cheek-by-jowl university experiences.

Furthermore, the patterning of their post-lockdown responses suggests the immediate personal strains this brought are more intensely felt by our funded than unfunded respondents. It is a reasonable expectation that for those from 'first in family' backgrounds, disproportionately found among the 'funded' sub-set, the pandemic may have reawakened

earlier anxieties about embarking on a degree against the norm of their family experiences. This may impact particularly on their responses in Sections 5 and 6. For more 'traditional', unfunded, students personal resilience levels may be relatively higher in the face of this turbulence, bolstered by the long-term perspectives on the value of a university degree impressed on them by parents, older siblings and extended family members. So these background differences could affect their ex post perceptions of their first two terms at Bristol of the academic year, prior to lockdown.

Finally, what conclusions have emerged about the impact on students of the COVID-19 pandemic itself? This had profound and totally unforeseeable consequences for the whole university sector, which effectively closed its doors to undergraduates in a matter of days. It would be difficult to use the lockdown period to assess the student bursary scheme in the same way as we did elsewhere: it was never designed to support its recipients' finances in these circumstances, nor was our impact methodology and the OFFA/OfS toolkit it was based on. Nevertheless, our 'COVID' questions, which broadly paralleled those asked of the previous part of the academic year, reveal the impacts on, and adjustments by, our students, and any differentials between those from low income families compared to their peers.

Broadly speaking, we can divide these impacts into two. First, by the time of our surveys, students had already experienced a wide range of immediate financial impacts of the University's close-down and their returning home, in their income streams, borrowings, employment changes, additional, unexpected costs, changes in accommodation and the general financial management. These should be seen as unplanned and enforced, rather than deliberate choices. Many were negative – lost employment, lost deposits on private-sector accommodation, additional costs, more borrowings – though there were exceptions, as where living at home was cheaper than in Bristol and residential fees for University Halls were returned. On the central theme of this report, where there were significant differential impacts on funded and unfunded students, these generally 'favoured' the latter. They could access additional income more readily, not least from friends and family, had fewer extra costs, found it relatively easier to manage their finances, saved more in accommodation costs, and differentially benefitted from the limited additional increased employment they secured as now-at-home students. Our overall balance sheet of finance-related changes (Figure 7.9) shows them as faring 'better' (or less badly) too. Admittedly, funded students suffered less than the unfunded over lost employment, but they had disproportionately fewer term-time jobs in the first place. So, as we suggested before, it is tempting to see the funded student sub-set as less resilient to such changes as their better resourced peers and with less economic and psychological buffering from their families to support and sustain them. A small crumb of comfort may be that numbers so affected were relatively low, with less than half of all respondents reporting being affected, other than for the predictably higher proportion of those previously working when in Bristol who no longer were.

The second category of impact is more long-term and perceptual. Here students looked ahead to their future plans, their concerns for themselves and their families and reported on their general feeling of well-being and 'belonging' to the University community. The levels of

negative responses were much higher, usually over 50% and, in terms of belonging, nearly 70%. However, no significant differences between the funded and unfunded sub-groups were apparent, although we would hesitate in ascribing a specific role of bursaries here, for reasons already noted.

As before, we also examined other, non-funding related, controls on these COVID-19 impacts. Some previously associated with more negative responses came through again – most commonly among Mature students, those with disabilities and with mental health issues, although respondents' Faculty seems a less potent discriminant once away from the hands-on teaching world of the University. Some others were predictably issue-specific, as where Year 1 students benefitted most from saved accommodation costs: they were mostly living in University-owned sites where deposits were readily redeemed compared to those from landlords of private accommodation favoured by students in other years. Clearly, the period since lockdown represents a very different, very unwelcome and very unsettling time for Bristol undergraduates. While we must be less definitive in our conclusions about the specific impact of bursaries it is important to chart its impacts for students as a whole, and particularly those from less financially advantaged backgrounds, given the University's clear and determined policy of encouraging them to, and then supporting them at, the University.

The start of the 2020/21 academic session will see a third very different phase in the students' experiences in little more than a year, they will be taught largely online, requested to live socially and geographically constrained lives in 'households' and 'bubbles', and have few if any opportunities for sports, clubbing or term-time work. Hopefully, at some unclear future time, a sense of normality will be restored during this academic session but by then many of the parameters of their lived student lives will have solidified. The continuing role played by bursaries since March 2020 may well be cloudy but what is important is that the University maintains its momentum in identifying these evolving, potentially divisive impacts. Knowing who has been affected, when, to what extent and in what ways is a pre-requisite for designing effective responses by the University.

# APPENDICES

---



## Demographics of sample

	Y1 Funded Low	Y1 Funded Mid	Y1 Unfunded High	Y2 Funded Low	Y2 Funded Mid	Y2 Unfunded High	Y3 Funded Low	Y3 Funded Mid	Y3 Unfunded High
Female	64%	66%	72%	75%	63%	67%	74%	74%	79%
Male	36%	34%	28%	25%	37%	33%	26%	26%	21%
Non-white	31%	20%	12%	23%	17%	16%	33%	15%	11%
White	69%	80%	88%	77%	83%	84%	67%	85%	89%
Not a mature student	81%	94%	97%	85%	96%	98%	89%	98%	96%
Mature student <sup>5</sup>	19%	6%	3%	15%	4%	2%	11%	2%	4%
No disability	67%	76%	73%	65%	72%	74%	67%	67%	61%
Has a disability	33%	24%	27%	35%	28%	26%	33%	33%	39%
No mental health problem	82%	84%	79%	77%	83%	83%	85%	86%	74%
Mental health problem	18%	16%	21%	23%	17%	17%	15%	14%	26%
POLAR area 1 or 2	33%	28%	35%	25%	29%	23%	23%	26%	30%
POLAR area 3 to 5	67%	72%	65%	75%	71%	77%	77%	74%	70%
Arts	20%	24%	24%	24%	28%	26%	13%	23%	20%
Engineering	7%	9%	10%	8%	4%	8%	7%	10%	4%
Health Sciences	16%	10%	23%	14%	14%	17%	15%	15%	18%
Life Sciences	15%	17%	10%	18%	11%	10%	20%	20%	16%
Science	18%	22%	16%	15%	22%	17%	20%	15%	21%
Social Sciences & Law	25%	19%	16%	21%	21%	23%	24%	18%	21%
Pre-COVID									
University self-catered	52%	51%	57%	1%	0%	0%	1%	5%	2%
University catered	7%	10%	8%	0%	0%	0%	2%	2%	0%
Unite	19%	28%	26%	1%	0%	2%	1%	2%	2%
Private rent	17%	6%	7%	90%	96%	98%	88%	87%	93%
Own home	1%	0%	0%	2%	1%	0%	0%	0%	0%
Parents	4%	4%	3%	5%	3%	0%	7%	5%	4%
Post-COVID									
University self-catered	4%	2%	0%	0%	0%	0%	0%	0%	0%
University catered	0%	0%	0%	0%	0%	0%	2%	0%	0%
Unite	1%	2%	0%	0%	0%	0%	0%	0%	0%
Private rent	13%	4%	1%	31%	24%	15%	27%	28%	35%
Own home	1%	1%	1%	3%	1%	2%	0%	0%	2%
Parents	81%	92%	97%	66%	75%	83%	70%	72%	64%

<sup>5</sup>Age 22 or older when started



<https://pfrc.blogs.bristol.ac.uk/>

---