

Student Support Survey 2021

A report from the
Personal Finance Research Centre

Sara Davies, Katie Cross, Tony Hoare and Jamie Evans
DECEMBER 2021

University of
BRISTOL

UNIVERSITY OF BRISTOL
PERSONAL FINANCE RESEARCH CENTRE

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ABOUT THIS REPORT

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EXECUTIVE SUMMARY

This is the seventh in the annual series of reports into the impact of the University of Bristol's student bursary scheme on its recipients, across all three undergraduate years. While the proportion of the University's widening participation (WP) budget devoted to bursaries has fallen in recent years it still remains its largest single heading there and so its impact on attracting and retaining WP students remains critical.

The methodology follows that of previous reports, through a set of online student surveys of all three years of funded students and a control group of their unfunded peers with the next highest band of household incomes beyond the threshold for receiving bursaries. Equivalent questions were asked of both groups and to the extent that the bursary sub-set reported as, or more, positively than the control group this was taken as evidence of their receiving a beneficial impact from the bursary.

These questions covered the influence of financial support on university choice (first year students only), respondents' material financial situation, the effect of finances on life at university, students' perceptions of their financial situation and whether finances have any impact on their wider university experience, including the impact of Covid 19 regulations.

The main thrust of the findings is that, despite the very different conditions prevailing from those of a 'normal' (pre-Covid-19) year, the bursaries continue to have a positive effect, with recipients reporting as, or more, positively on the issues covered than their peers. The results concerning Year 1 students' decisions to apply to and accept places in Bristol are necessarily qualified, but suggest that a minority of potential bursary holders may find such support a strong attraction, and applicants are not greatly deterred by student accommodation costs in Bristol. The detailed results on most questions on the at-Bristol experiences and perceptions are similar to those in previous years, so, as then, supportive of the positive impact of the bursaries. On the valuing their degree as a personal investment funded students reported more positively than the control group, whereas the two subsets had been similar last year.

Nevertheless, many of these detailed findings are set against a background where students report much more negatively on their University experiences and perceptions overall than in the pre-Covid surveys, a reflection of the very challenging and restrictive academic year they have had to live and study through. Fewer opportunities for internships exist and some expected placements were lost, and fewer term-time and vacation employment opportunities were available too. The corollary of this more challenging employment environment has been a rising interest in postgraduate study. Many were also forced, or chose, to seek alternative accommodation when lockdown struck (we are producing a separate detailed report on this). The pandemic contributed to more students thinking of withdrawing than in 2018-19 and a substantial decline in their assessment of the financial value of their degrees, their ability to balance commitments, their sense of a student community and, most dramatic of all, their overall levels of satisfaction.

We also find, as before, that other student characteristics also impact on our survey results, with those who are Mature, of ethnic minority backgrounds or have physical and/or mental disabilities being particularly severely affected. Their interactions with students' funded status are explored through a series of simple and multivariate analytical techniques to test for their independent 'explanatory' powers.

1. BACKGROUND

This Chapter sets out the background to the research and describes the research methods we used.

BACKGROUND

Higher Education Institutions have a regulatory requirement to produce an Access and Participation Plan (APP) for the Office for Students (OfS) to specify 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 furthering this goal of greater equality of opportunity.

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 relative experiences of those with an initial economic disadvantage, so making them eligible for bursary support. The survey has also been run to a similar, though not identical design for the six previous academic years. For this year, as last, the report also explores the impact that the disruption of the COVID-19 outbreak has had on students' financial situations, and again, seeks to understand if receipt of financial support has any protective and supportive effect.

In 2020-21, 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) scheme¹ and have an RHI of under £25,000 receive a full tuition fee waiver for the first year of their study, and an annual cash bursary of £3,855 per academic year.
- **The Bristol Scholars Bursary**, where students accepted to the University via the Bristol scholar programme and have an RHI of under £25,000 receive a full tuition fee waiver for the first year of their study, as well as an annual cash bursary of £3,855.
- **The Accommodation bursary** for new undergraduates living in University-allocated accommodation, with household incomes of £42,875 or less, and whose home address is in POLAR quintile 1 or 2, indicating this to be a neighbourhood of low participation of young people in Higher Education. The bursary will be £25 per week for those with an RHI of under £25,000, and £18 for those with an RHI of £42,875.

METHODOLOGY AND ANALYSIS

An online survey with a range of questions about the financial experience of university was sent to four different groups of students, as below, to allow us to incorporate some funding

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

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 as not all provided SFE with the necessary financial details but it was important to our research aims to exclude those from *very* high-income households (> £80k). Table 1.1 shows the resulting groups by funding status we identified.

Table 1.1 – Response Rates by sample group

Sample group	No. of responses	Response rate
Year 1 (funded)	544	32%
Year 1 (not funded)	210	26%
Year 2/3 (funded)	603	27%
Year 2/3 (not funded)	181	21%
Overall	1538	27%

There was a notable increase in response from last year, up from 21 per cent, and this was evident across all funding groups. It may be a consequence of sending one further reminder email, but it could also suggest that relatively more students are now concerned enough about finances to participate, a concern perhaps heightened by the impact of the pandemic.

Analysis

The analysis of the data comprises predominantly 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 also cross-tabulated with a number of possible 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 by the University's in-house 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)²
- Ethnic background: white / non-white
- Disability (including then excluding mental health problems): yes / no
- Mental health problem: yes/no
- POLAR quintile: POLAR 1 -2/POLAR 3-5
- 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 primarily to identify and understand the survey's outcomes for those pre-identified as with and without bursaries across all three years. As in previous years our underlying premise is that a positive impact of receiving a bursary arises where such students *are at least as positive in their survey responses* as those receiving no bursary, what we describe as 'levelling the playing field', or better. We reflect the methodology advocated by OFFA (now the OfS) in its toolkit to support universities in adopting precisely this same principle in identifying the impact of student bursaries across the sector, which it now expects as part of their triannual Access and Participation Plan (APP) submissions.

Covid 19 pandemic

For the whole of the academic year in question, the regulations imposed by the UK government and the University of Bristol impacted on the experience of students. There was limited face-to-face teaching from the start of term in October 2020, and two national lockdowns occurred during the academic year; one brief one occurred in November 2020 and from January 2021, a strict lockdown was announced, with many of the restrictions lasting until the end of the academic year. However, unlike the students we had surveyed for our previous survey in April/ May 2020, students would have started the year aware that

² 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.

there was likely to be disruption. We have explored student perceptions of the impact of this in this report.

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' perceptions of their financial situation. In chapter six, we explore whether finances have any impact on the wider university experience, including the impact of Covid 19 regulations, concluding in chapter seven.

2.

CHOICE OF UNIVERSITY

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

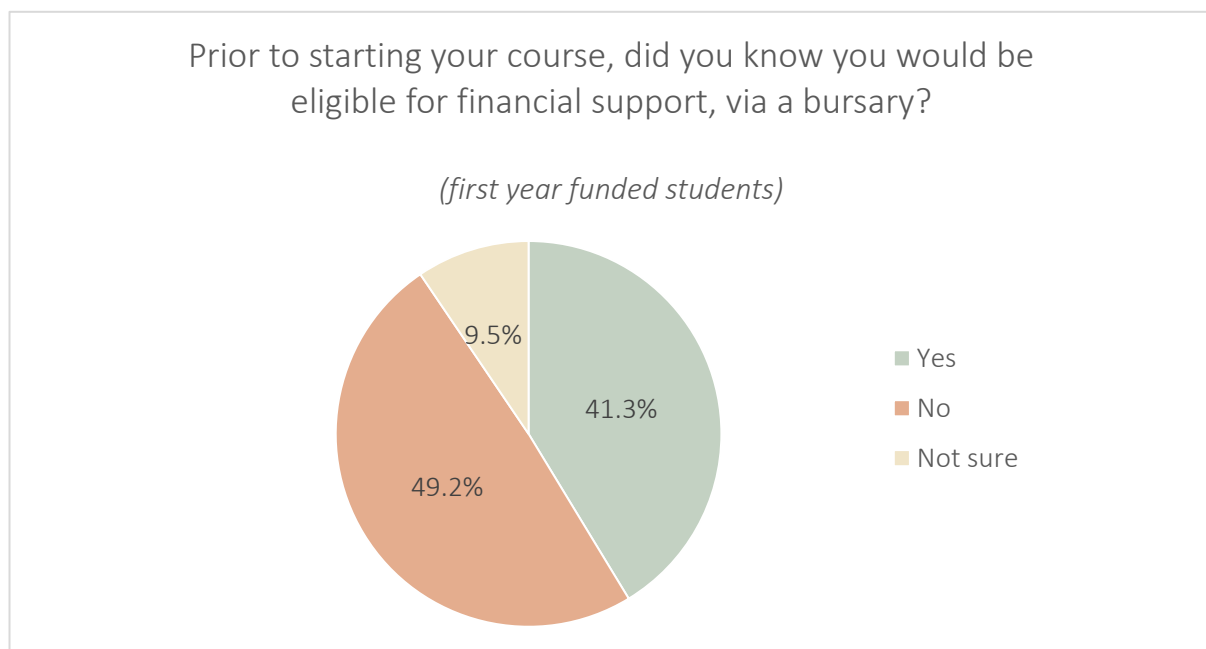
This section looks at how the financial support offered may have impacted on students prior to attending the University of Bristol. First year students eligible for a bursary were asked about whether the financial support package at Bristol influenced their decision to apply to it, whether they were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

BURSARIES IN GENERAL

AWARENESS OF BURSARY ELIGIBILITY PRIOR TO STARTING COURSE

Fewer than one in two students who later received funding (41 per cent) were aware of their eligibility prior to starting their course, with around one in ten (9 per cent) unsure, and just under half (49 per cent) not aware of their eligibility (Figure 2.1).

Figure 2.1 – Awareness of funding eligibility prior to starting course.



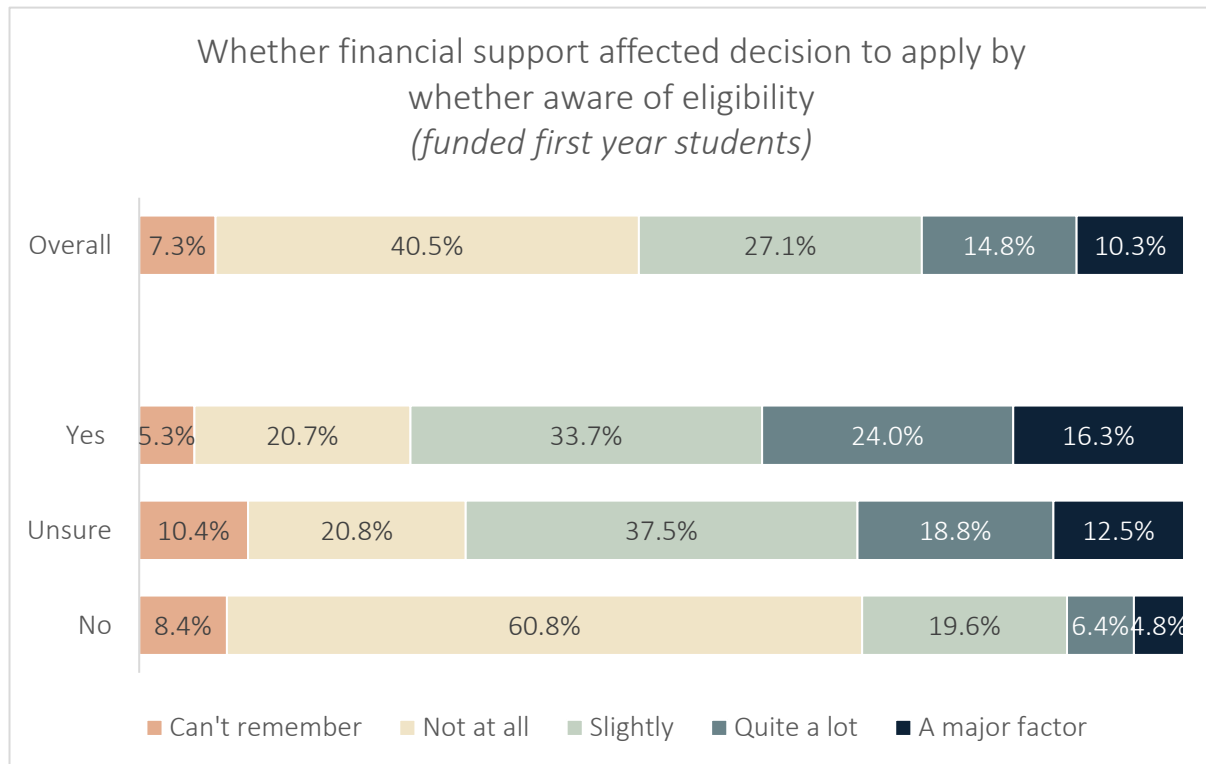
N= 506, data refers to first year funded students.

WHETHER FUNDING AFFECTED DECISION TO APPLY TO THE UNIVERSITY OF BRISTOL

Overall, similarly to last year, just over half of funded students stated that the University's potential financial support package affected their decision to apply to Bristol, with this support a 'major factor' for one in ten first years. Conversely, for two in five (40 per cent) funded students, the financial support package had no bearing on their decision to apply (Figure 2.2). The low awareness of bursary eligibility prior to starting (Figure 2.1) helps account for the relatively low level of influence of funding on choices of university, as does the reality that many of Bristol's competitors will offer similar packages of financial support.

It is important to note that during the application stage the financial package was not confirmed and instead was only a possible or probable outcome for students.

Figure 2.2 – Impact of bursary on applying and accepting a place at the University of Bristol by awareness of bursary prior to starting course.



N = 506, data refers to funded first year students.

Awareness of eligibility for funding prior to starting the course unsurprisingly increased the likelihood of it impacting on university choice (Figure 2.2). Of students who were aware of their eligibility for a bursary prior to starting their course 16 per cent said that the financial support package was a ‘major factor’ in their decision to apply, significantly higher than those who were not aware (5 per cent). In addition, around 1 in five (21 per cent) said they weren’t affected by the financial support at all, significantly lower than the 61 per cent of those who weren’t aware of their eligibility.

Not only is prior knowledge of general eligibility low but of the half or more of funded students who were so aware only half of these again (46 per cent) knew with some certainty how much the bursary would be, so clearly awareness of the details of bursaries is relatively low both in general and in its specifics. 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 more attractive financial support package, or where they knew the details of the offer with greater certainty.

In addition to differences between those who were and weren’t aware of their funding eligibility, we found significant demographic differences among first year funded students in the effect of the financial support packages on their decision to apply to Bristol: Mature students, those with non-white ethnicity, women, and those from lower incomes households

were all more likely to have been influenced by the financial package on offer. This was driven by strong feelings – reporting bursaries as ‘major’ factor’ in decisions - these students were more likely than others to consider the financial support package in this light when deciding to apply to Bristol. For example, this was statistically significantly higher (22 per cent) among mature students compared to their younger peers (8 per cent). This was also significantly higher among students from low-income households compared with those from middle income households (14 per cent cf. 3 per cent) and among students from low participation areas (POLAR 1 or 2), with 15 per cent saying the financial support package was a ‘major factor’, compared to 6 per cent among students from higher participation areas (POLAR 3-5). Female students were twice as likely as male ones to state this (12 per cent cf. 6 per cent), as were those of non-white ethnicity compared to white students (15 per cent cf. 8 per cent).

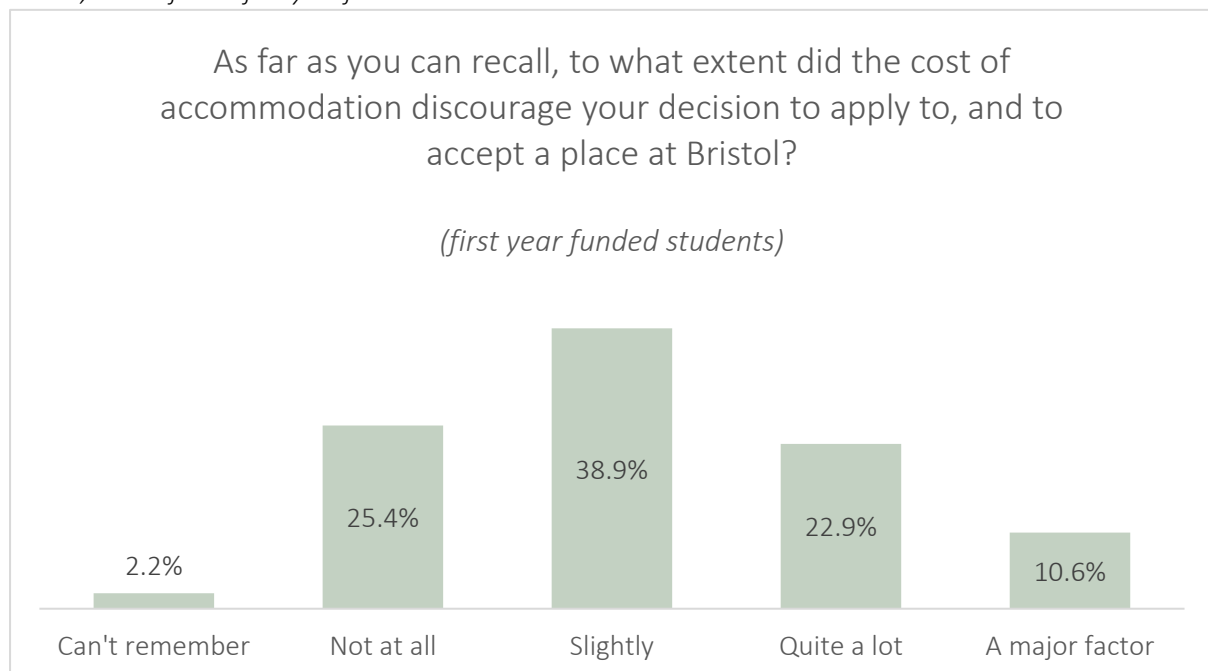
As in previous years, the findings highlight the importance of the University maintaining a strong financial support package and advertising this effectively among potential students prior to their university applications. Those students for whom it was more likely to be a major factor in their decision to apply were disproportionately those that the University hopes to encourage.

COST OF ACCOMMODATION

We also asked about the impact of the cost of accommodation on student choices.

Figure 2.3 – Impact of accommodation costs on decision to apply to, and accept a place at Bristol.

N=511, data refers to first year funded students.



For around a third of the first-year funded students, the cost of accommodation was having some impact on the decision to apply to Bristol and accept an offer of a place. This is broadly in line with previous years, and while it clearly hasn't put off these students from accepting a

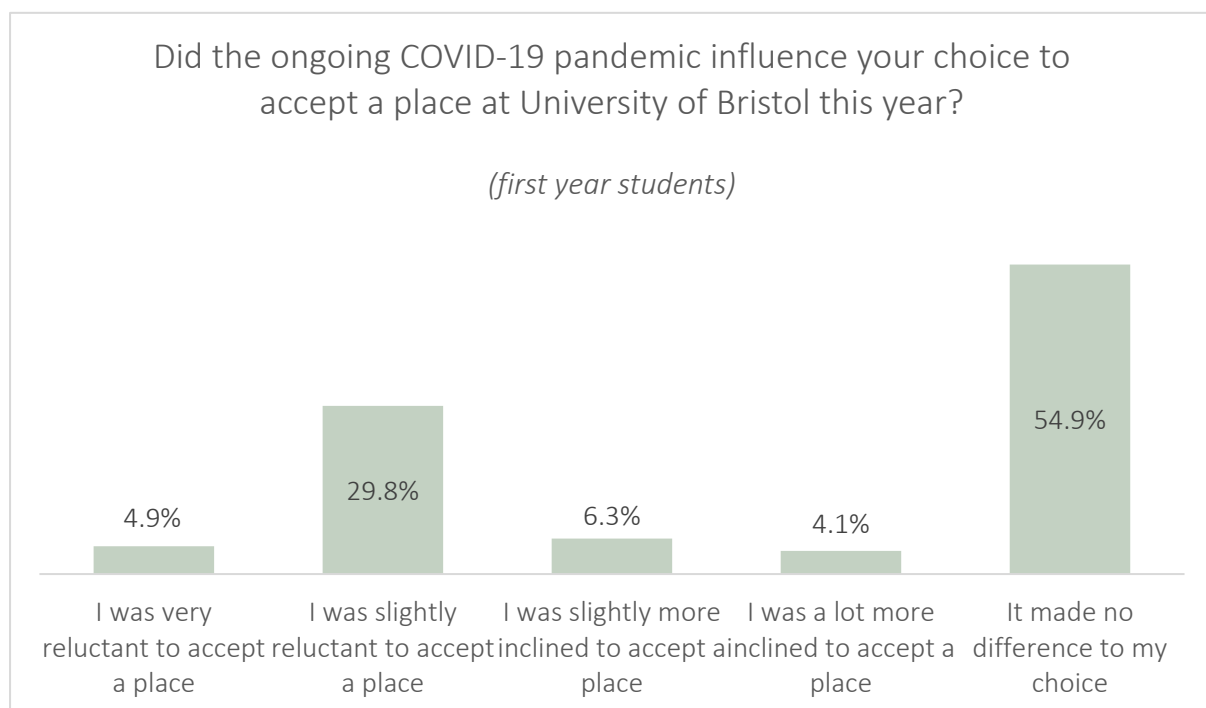
place, is something that should be considered. The likelihood is that there will be others who chose not to apply for or accept a Bristol place for whom this was a significant deterrent but where a higher profile for the Accommodation bursary in particular could have swayed that decision the other way.

Interestingly, although receipt of the Accommodation bursary made no difference in terms of the extent that accommodation costs were a factor, those who received one were significantly more likely to say that the bursary overall was a major factor in their choices compared with ordinary bursary recipients (14 per cent cf. 8 per cent). This may not be causal, however, but a reflection of their being entitled to this extra element.

IMPACT OF COVID

We were also interested in exploring the extent to which concerns over Covid, and its impact on university life, impacted on students' decisions to come to Bristol.

Figure 2.4 – Impact of COVID-19 on decision to accept a place at Bristol.

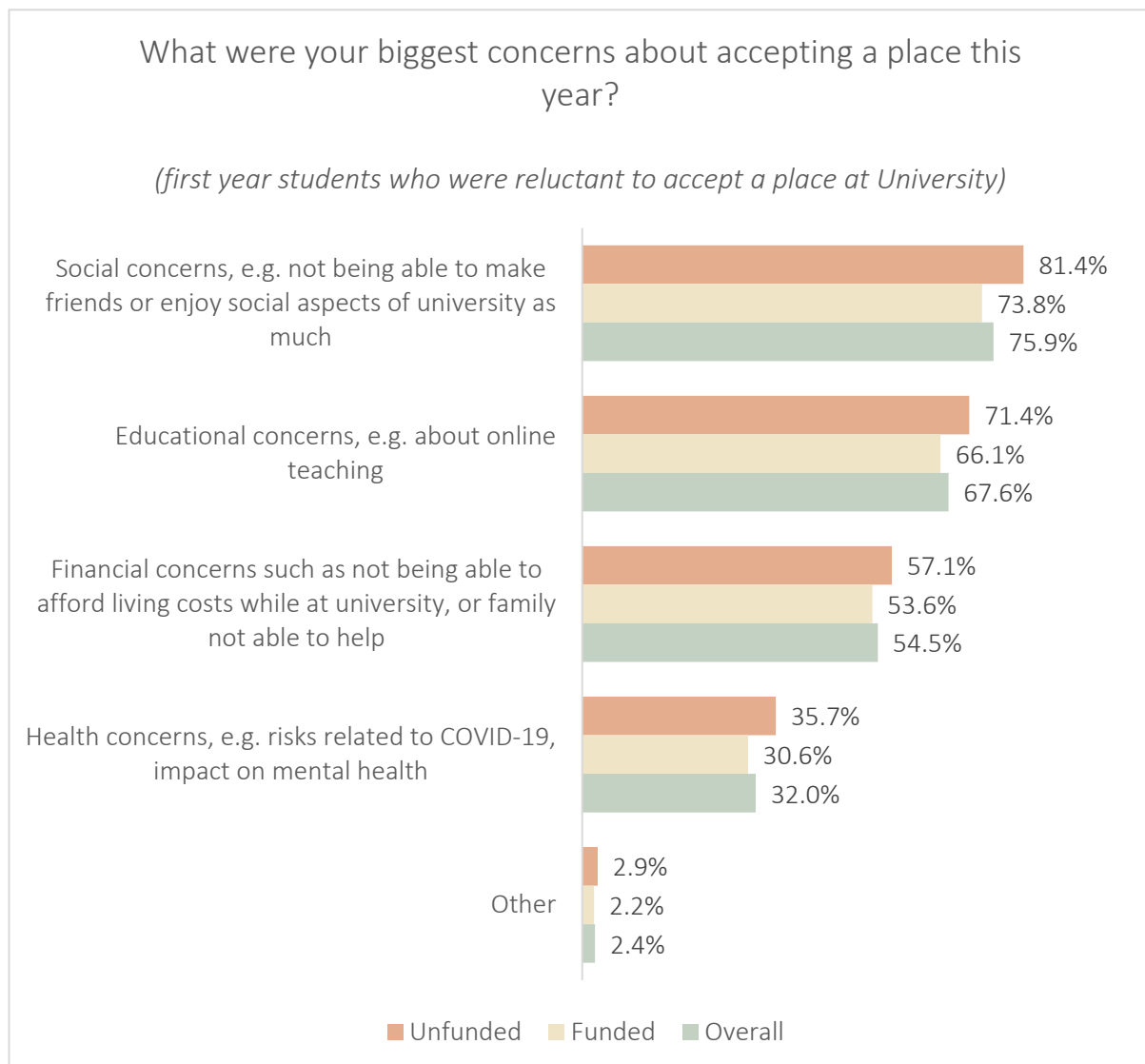


N= 731, data refers to first year students.

Reassuringly, from Figure 2.4, over half of students (55 per cent) said that the ongoing pandemic had no influence on their decision to accept a place at Bristol, whereas around a third (35 per cent) felt they were more reluctant than they would have been to accept a place, albeit the majority of these only slightly so.

As can be seen in Figure 2.5 below, social and academic concerns were felt more keenly by students than financial ones. Nonetheless, over half of students were worried about managing financially if attending university. The level of concern was broadly the same across both funded and unfunded students.

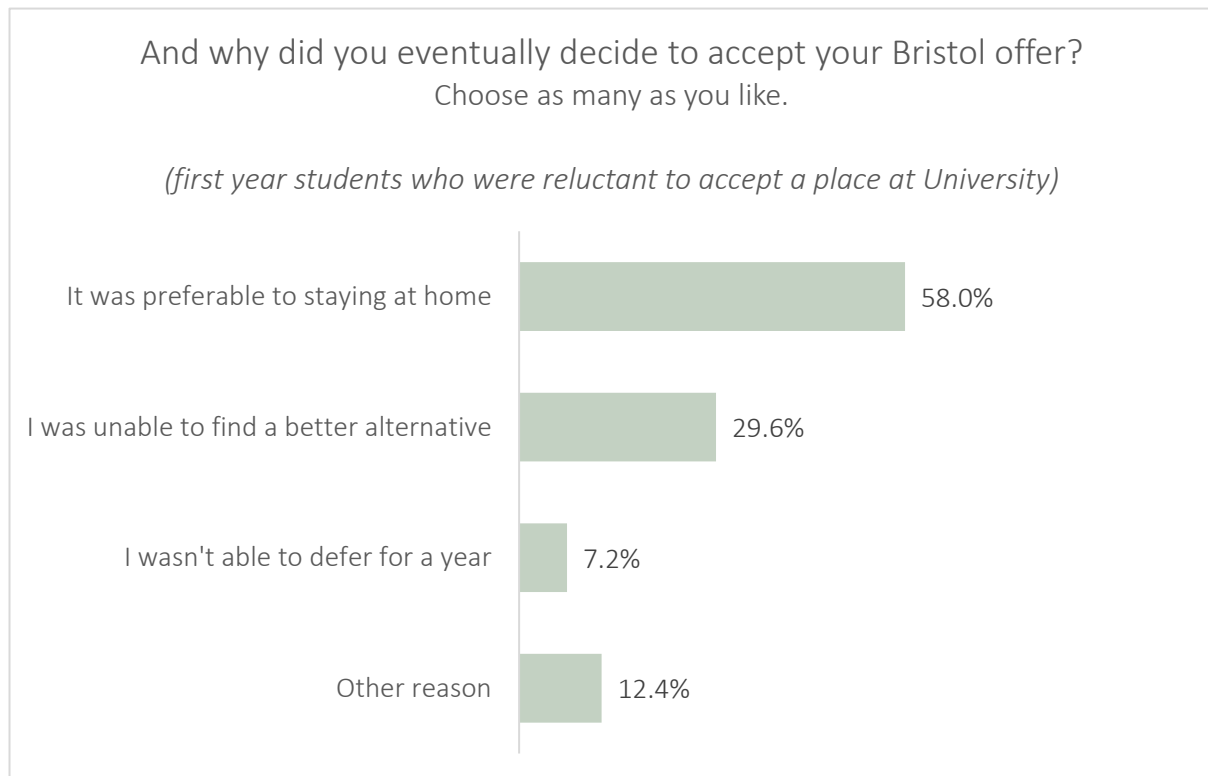
Figure 2.5 – Biggest concerns about accepting a place at University by funding status.



N= 253, data refers to first year students who were reluctant to accept a place at University.

Finally, Figure 2.6 shows what eventually swayed the students’ decision-making, underlining their *‘faute de mieux’* reasoning – it may not have been as great a prospect as they had foreseen pre-pandemic but was the best option around in the circumstance for over four in five respondents.

Figure 2.6 – Why eventually decided to accept Bristol offer, for those who were reluctant to accept a place.



N= 250, data refers to first year students who were reluctant to accept a place at University.

Of course, we can only observe a partial picture through our data. The pandemic may have deterred some potential students from applying *anywhere*, and it is difficult to be sure what additional 'Bristol-specific' deterrent, if any, might apply on top of that. For some not resident locally the appeal of a local university might have seemed stronger under pandemic conditions, but this could also operate to Bristol's advantage for those from schools and colleges nearby. Both of these potential impacts – the 'whether' and 'where' of university applications - are better examined through any changes in national, sector-wide data overall application rates and the propensity to study for a degree while still living at home.

3.

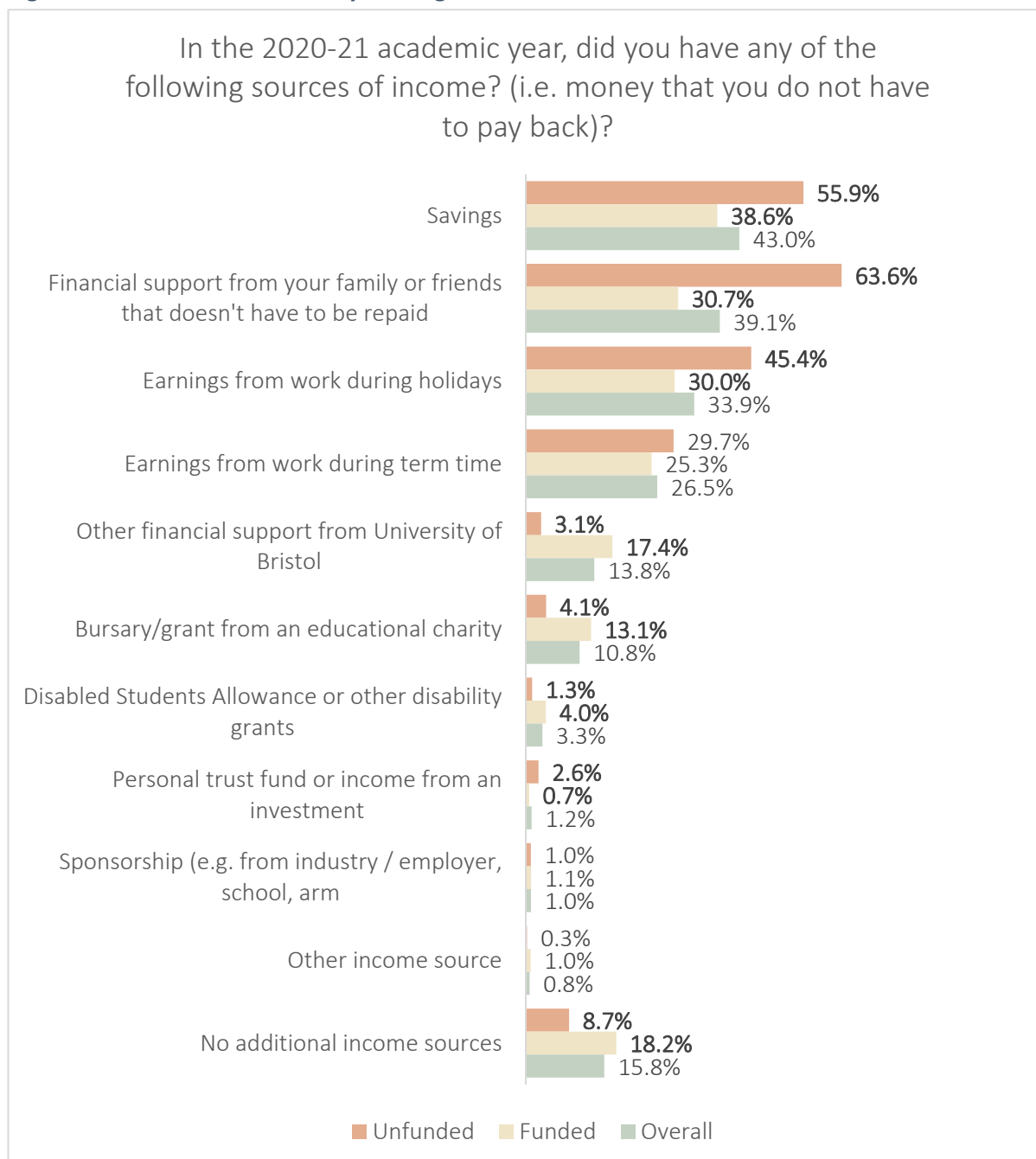
FINANCES

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 2020-21 academic year only around one in six students (16 per cent) received no income other than government loans, almost the same proportion as in 2019-20 (17 per cent). The top four most common further sources of income for students, which stand out from the others, were receiving financial support from family or friends that didn't need to be repaid, savings, and earnings from work during the holidays and during term time (Figure 3.1).

Figure 3.1 – Sources of income by funding status.



N= 1531 – data refers to all students (390 unfunded, 1141 funded). Significant differences in bold.

It was fairly common for students to have more than one additional source of income, with over half (54 per cent) having two or more sources. Students with a non-white ethnicity had significantly fewer sources of incomes, with only 46 per cent having two or more.

Given the circumstances during the pandemic we could have expected to see a decline in student income (not including government loans). Unsurprisingly, the proportion of students who relied on earned income had dropped in comparison to last year (Table 3.1), decreasing from 41 per cent relying on money from holiday work, and 33 per cent relying on work in term-time to 34 per cent and 27 per cent respectively. The closure of bars and shops for extended periods of time due to the pandemic will have had an impact on levels of employment among undergraduates, whether voluntary, to protect their health, or through lack of opportunity. Although it is also important to note that the proportion working (for both term-time and holiday work) also declined between 2018-19 and 2020-21 and so this could be part of a longer-term trend.

However, as also shown in Table 3.1, there has been an increase in the proportion of students who noted 'other financial support from the University' as a form of income. There has also been little change since last year in regard to students reporting 'no additional sources of income' and in the proportion who received financial support from family and friends (which increased ever so slightly). Therefore, although there has been a decline in the proportion of students working, there has been an increase in the proportion of students utilising other forms of income e.g. financial support from family and friends, savings, or other financial support from the University of Bristol.

Table 3.1 – Sources of income by survey year.

	Change - 2019-20 vs 2020-21	2020-21	2019-20	2018-19
Financial support from your family or friends that doesn't have to be repaid	+2.0%	39.1%	37.1%	45.4%
Earnings from work during term time	-6.7%	26.5%	33.1%	38.0%
Earnings from work during holidays	-6.6%	33.9%	40.5%	52.8%
Savings	+3.2%	43.0%	39.8%	43.6%
Personal trust fund or income from an investment	+0.2%	1.2%	1.0%	1.5%
Bursary/grant from an educational charity	+3.9%	10.8%	7.0%	7.4%
Disabled Students Allowance or other disability grants	-0.9%	3.3%	4.2%	4.7%
Sponsorship (e.g. from industry / employer, school, arm)	-0.6%	1.0%	1.7%	1.4%
Other financial support from University of Bristol	+5.7%	13.8%	8.1%	10.5%
Other income source	-0.6%	0.8%	1.4%	2.0%
No income	-1.0%	15.8%	16.8%	10.6%

By comparing the sources of income between funded and unfunded students, we can explore whether the additional bursary income has a material impact on lower income households to help 'level the playing field'. It is also important to understand how the changes in income sources may have changed for funded and unfunded students compared to previous years. As shown in Figure 3.1, students from higher income (unfunded) households were significantly more likely than those from low-mid income (bursary) households to have had the following sources of income:

- £ Financial support from family or friends that doesn't have to be repaid (64 per cent cf. 31 per cent)
- £ Savings (56 per cent cf. 39 per cent)
- £ Earnings from work during the holidays (45 per cent cf. 30 per cent)
- £ Personal trust fund or income from an investment (3 per cent cf. 1 per cent)

In contrast, funded students (from low-mid income households) were significantly more likely than unfunded students to have had the following sources of income:

- £ Bursary/grant from an educational charity (13 per cent cf. 4 per cent)
- £ Disabled Students Allowance or other disability grants (4 per cent cf. 1 per cent)
- £ Other financial support from University of Bristol (17 per cent cf. 3 per cent)

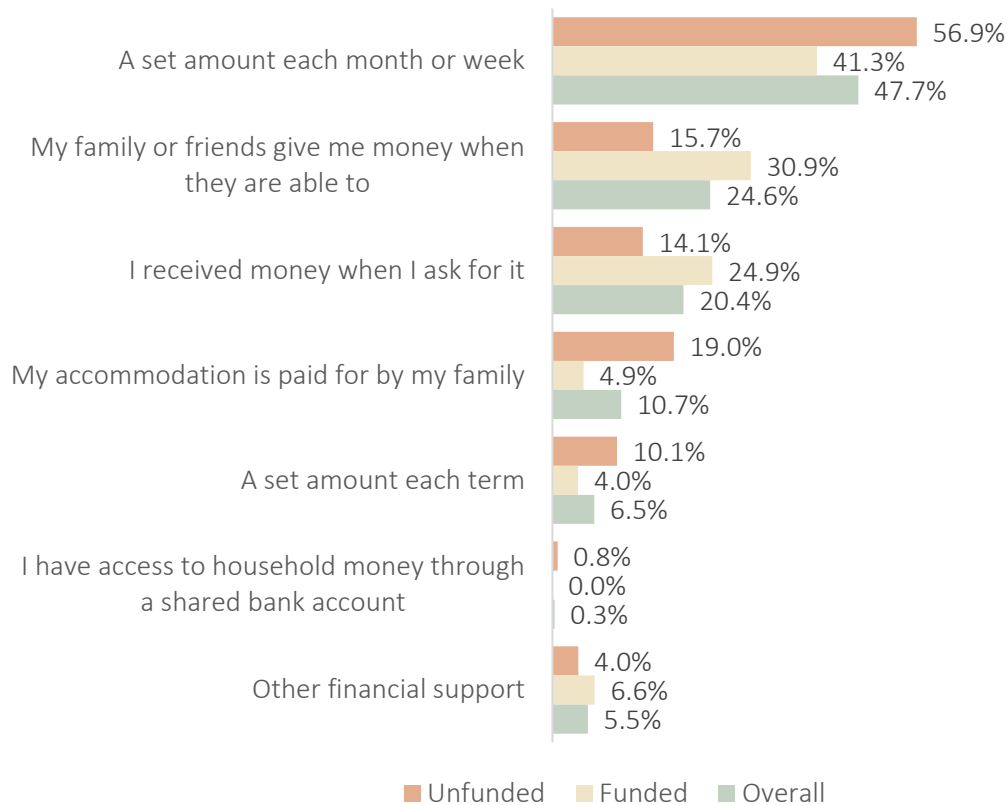
Funded students (18 per cent) were also significantly more likely than unfunded students (9 per cent) to have 'no other sources of income' outside of borrowings (e.g. government loans).

The largest difference between funded and unfunded students with regard to sources of income was the proportion receiving financial support from family or friends that does not need to be repaid. This was more than double for students from higher income households. Among those who received financial support from their friends or family, just under half stated they received a set amount of money each month or week, which again was more common among unfunded students than funded ones. Funded students were more likely to receive money on an ad hoc basis, but unfunded students' more formally, through paying for accommodation or a set amount each term (Figure 3.2). This perhaps reflects both the different role that family money plays in their income, as well as the differing ability of these families to provide regular support.

Figure 3.2 – Type of financial support received from friends or family by funding status.

In what form is the financial support you receive from your friends or family?

(for those who received financial support from family/friends)



N= 597 - data refers to students who received financial support from friends or family (248 unfunded, 349 funded).

In addition to funding status, there were also other demographic differences with regard to sources of income:

- Mature students were significantly more likely than their younger peers to work during the holiday (34 per cent cf. 26 per cent) but the reverse was true for working during the term time (23 per cent cf. 35 per cent).
- Men were significantly more likely than women to have a trust fund of income from investments (2 per cent cf. 1 per cent) and financial support from family or friends that doesn't have to be repaid (44 per cent cf. 37 per cent).
- Women were significantly more likely than men to work during term-time (29 per cent cf. 21 per cent), receive Disabled Students Allowance or other disability grants (4 per cent cf. 2 per cent) and receive other financial support from University of Bristol (15 per cent cf. 11 per cent).

- White students were significantly more likely than non-white students to have income from working in the holidays (37 per cent cf. 26 per cent) or from savings (46 per cent cf. 34 per cent).
- Those without a mental health problem were significantly more likely than those with a mental health problem to have income from savings (45 per cent cf. 37 per cent).

Given the sources of income for funded and unfunded students vary it is important to look at how sources of income have changed compared to last year's survey for both funded and unfunded students.

Unlike in previous years, the difference in the proportion working during term-time between funded and unfunded students was not significant. As shown in Table 3.2 there has been a decline in the proportion with income from work. However, there has been a larger decline for unfunded students than funded, closing the gap between the proportion of funded and unfunded students working during term-time.

Table 3.2 – Change in the proportion of students with income from term-time and holiday work, broken down by funding status.

	Unfunded			Funded		
	Unfunded 2020-21	Unfunded 2019-20	Difference	Funded 2020-21	Funded 2019-20	Difference
Earnings from work during term time	29.7%	39.9%	-10.2%	25.3%	30.8%	-5.5%
Earnings from work during holidays	45.4%	53.8%	-8.4%	30.0%	36.0%	-6.0%

As noted in Table 3.1, the proportion of students reporting 'other financial support from University of Bristol' as a source of income increased in the latest survey. This increase was driven by funded students (Table 3.3), with an increase from 10 per cent in the 2019-20 survey to 17 per cent in 2020-21. The proportion of unfunded students reporting this form of financial support remained roughly the same.

Table 3.3 - Change in the proportion of students' other financial support from University of Bristol, broken down by funding status.

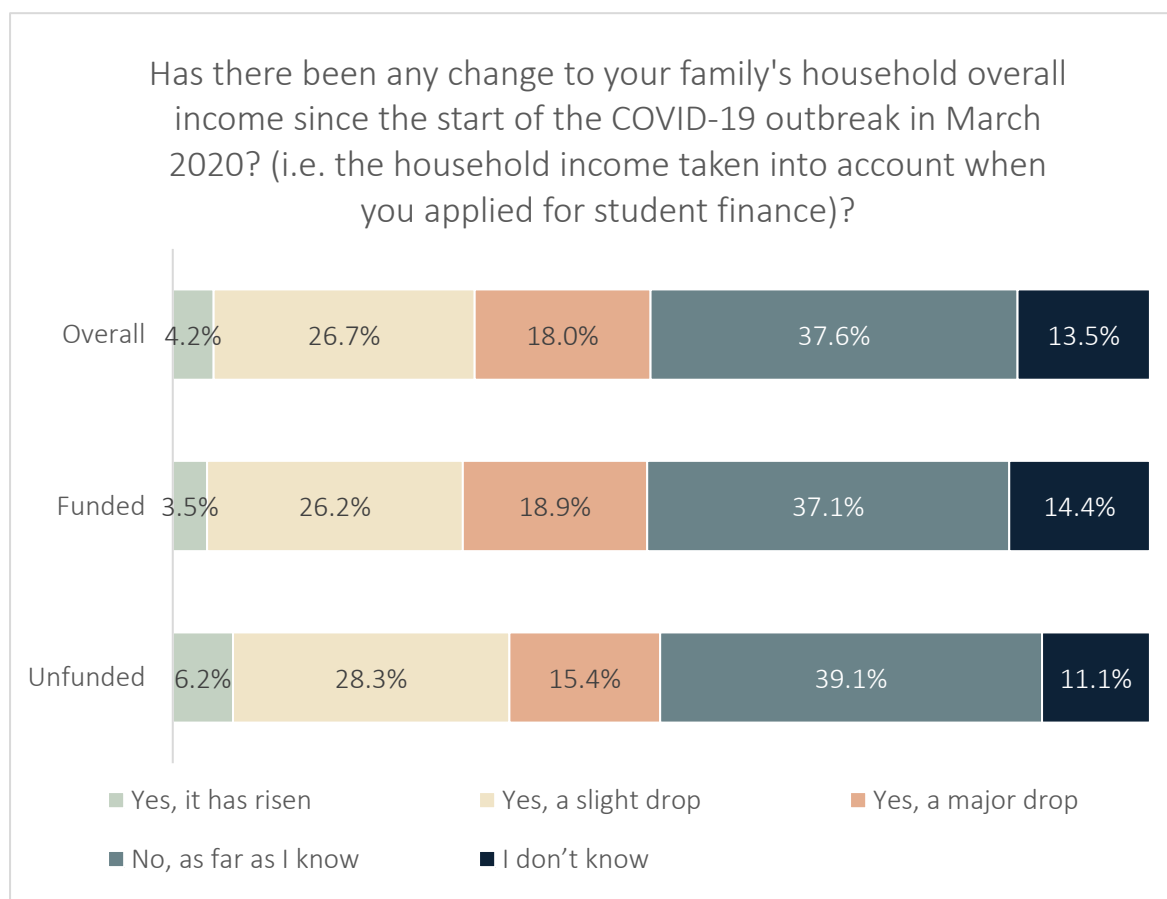
	2020-21			2019-20		
	Unfunded	Funded	Overall	Unfunded	Funded	Overall
Other financial support from University of Bristol	3.1%	17.4%	13.8%	3.3%	9.7%	8.1%

Overall, while the make-up of the income received by students overall has changed to reflect the circumstances caused by the Covid pandemic, nonetheless, the bursary still 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 as their unfunded peers.

CHANGES IN HOUSEHOLD INCOME

The impact of the pandemic on finances is obviously not limited just to the students themselves, and so we explored whether there have been any major changes to the wider income of their households.

Figure 3.3 – Change in family’s household income since COVID-19 by funding status.



N=1528 – data refers to all students (389 unfunded, 1139 funded).

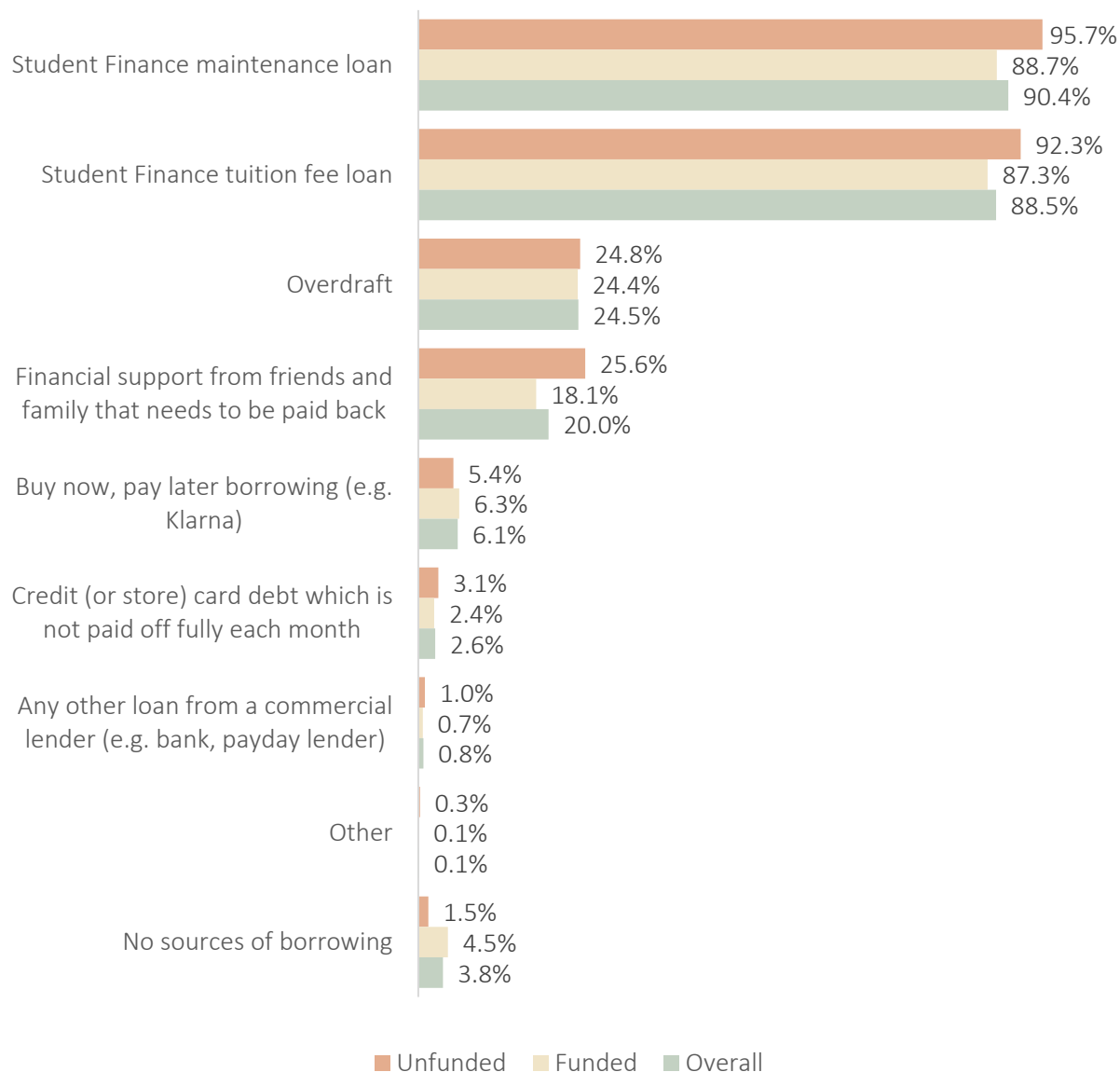
Overall, just under half of students (45 per cent) noted a drop in household income since the start of the pandemic, with just under one in five (18 per cent) experiencing a major drop. This was more likely (although not significantly so) for households eligible for a bursary. The only significant difference was that higher income households were more likely to have *increased* their incomes in the preceding year. For a quarter of unfunded households (24 per cent) and one in five funded households (19 per cent) this had resulted in changes to eligibility for bursaries or maintenance loans, although the difference was not significant.

BORROWING

Most students had borrowing in the form of either the tuition fee loan, and/or the maintenance loan. As with last year, only around one in twenty (four per cent) of all students did not have any form of borrowing at all. However, once tuition fee and maintenance loans are excluded, just over one third of students (38 per cent) had at least one other source of borrowing. This is considerably lower than last year, when 46 per cent of students had borrowed from one or more non-governmental sources.

Figure 3.4 – Borrowings by funding status.

In the 2020-21 academic year, have you had any financial borrowings (i.e. money that you will have to pay back), that you feel are significant, from any of the following sources?



N = 1537 - data refers to all students (391 unfunded, 1146 funded).

Overall, the number of students borrowing commercially has dropped quite considerably since 2020; only 20 per cent of students were using an overdraft this year, compared with 34 per cent last year. This is a trend continuing from 2019, when 41 per cent had used an overdraft. The level of borrowing money from friends and family remained the same as last year (20 per cent) however. While there were similar levels of credit card borrowing in 2021 as 2020 (3 per cent cf. 4 per cent), this year, 6 per cent of students had also used ‘buy now pay later’ as a source of borrowing.

While unfunded students were significantly more likely to have borrowed from friends and family than those in receipt of a bursary, or to have borrowed at all, otherwise there were few differences between these groups. This suggests that the changes we noted last year - the drop in unfunded students' borrowing – have continued. As with previous years, however, we found significantly higher levels of non-governmental borrowing amongst students with disabilities, students with mental health issues, and mature students.

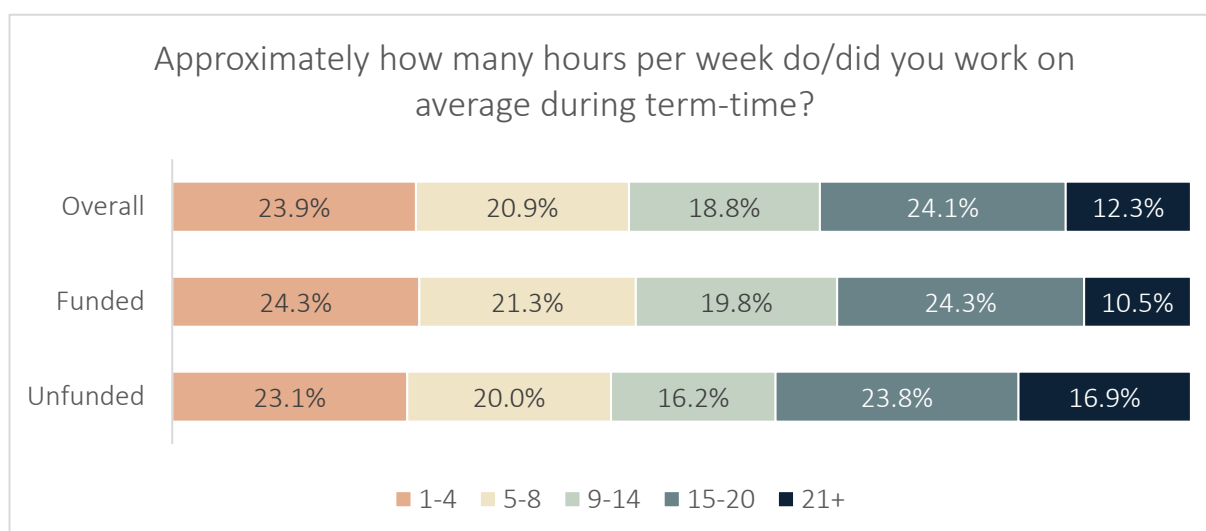
WORK

During the academic year 2020-21, there were times when retail and hospitality businesses were closed³, and, as already highlighted, this impacted on the level of paid employment possible for students during this period. While unfunded students were more likely to receive financial support from their family and draw on savings whilst at university, in previous surveys they have also been more likely to work during term time and the holidays compared to their funded peers. However, as discussed above, there has been a drop in levels of term time working, across all students, but more so for unfunded, presumably pandemic-related. As a consequence, we didn't find any significant difference between these groups. However, unfunded students (47 per cent) were still significantly more likely to have undertaken paid work during the holidays than funded students (38 per cent).

HOURS

For those students who did work during term time in year 2020-21, the number of hours they worked increased. The number of students working 15 or more hours a week increased from 21 per cent last year to 36 per cent this year. There were no significant differences in the working pattern of those who received funding and those who did not, however (Figure 3.5). Students who worked over the vacations tended to work more hours; nearly half of students who worked in the holidays worked for 20 hours a week or more on average.

Figure 3.5 – Term-time weekly hours by funding status.



N= 464 – data refers to those who working during term-time (130 unfunded, 334 funded).

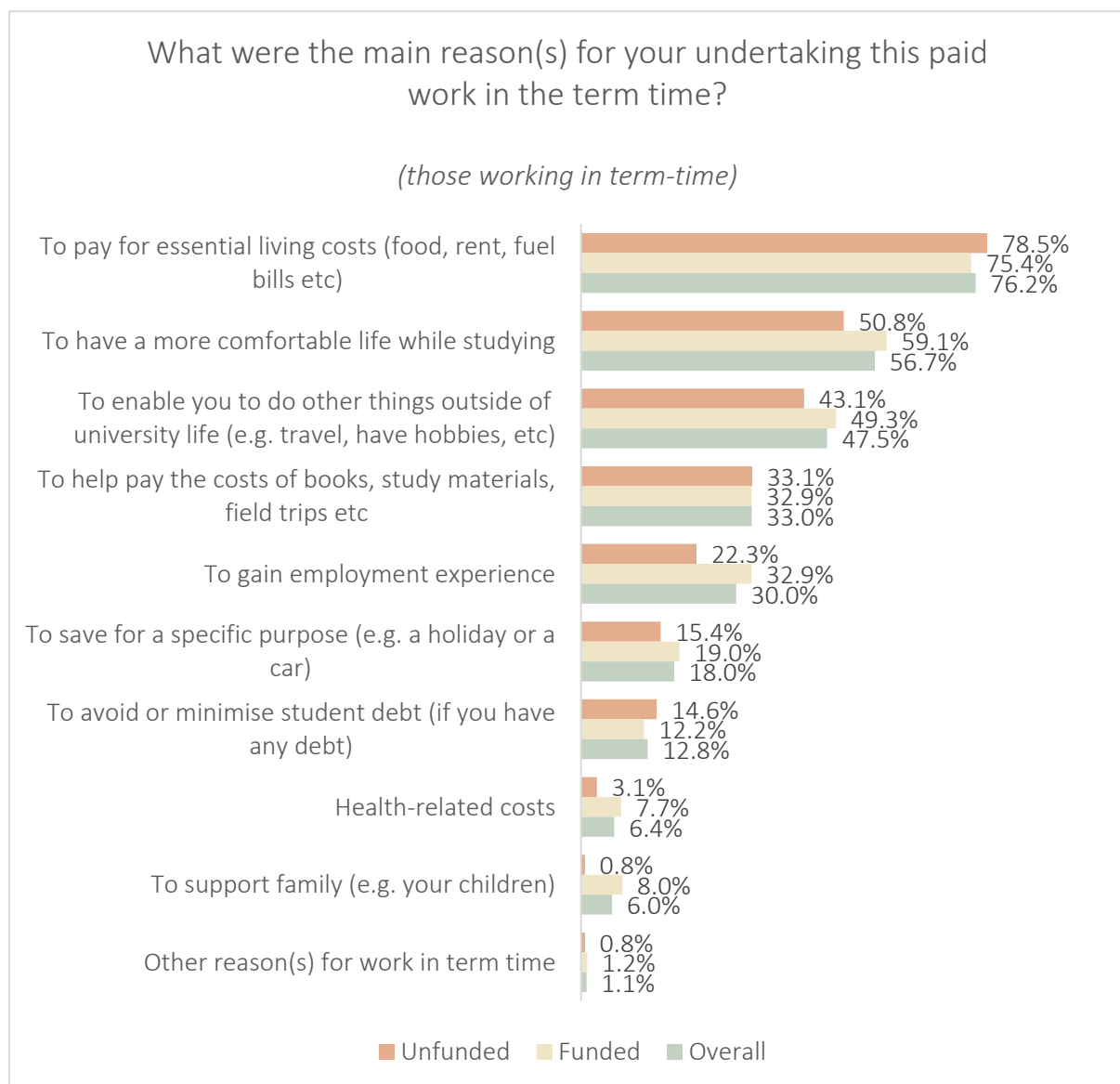
³ <https://www.instituteforgovernment.org.uk/charts/uk-government-coronavirus-lockdowns>

Of those who had worked during term-time, under half of students (44 per cent) had been able to work the number of hours they would have liked to; 39 per cent would have liked to have worked more hours, and 18 per cent would have liked to have worked fewer. Again, there was no significant difference between funded and unfunded students.

REASONS FOR WORKING/NOT WORKING

The most common reason given for undertaking paid work during term time, as with previous years, was to pay for essential living costs, a reason given by 79 per cent of students overall, with nearly one quarter (24 per cent) rating it as ‘very important’ for that purpose. 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, as well as being significantly more likely to be working to gain employment experience.

Figure 3.6 – Reasons for working during term-time by funding status.

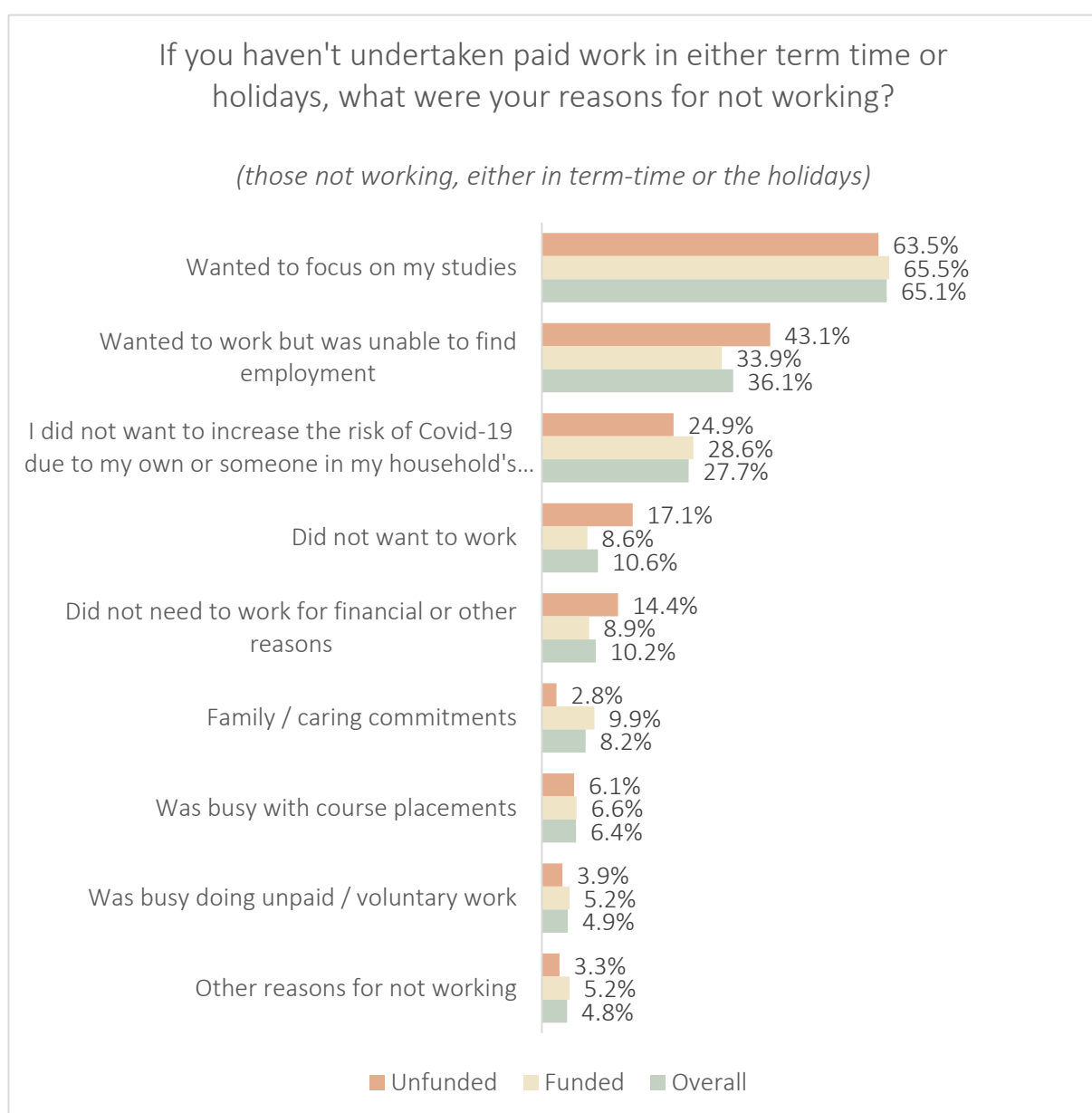


N= 467 – data refers to students working during term-time (130 unfunded, 337 funded).

In 2021, as with 2020, receipt of funding did not affect the level of financial importance placed on work, whereas earlier, unfunded students had been more likely than funded to report that employment was 'very important' to their finances. It remains to be seen whether this change is a short-term reflection of the unusual circumstances of the last two years, or a more permanent realignment of the relative financial situations of funded and unfunded students. The money earned from working, however, was more important to mature students, whether funded or not, who were twice as likely to rate the importance of working as 10, the highest rating (42 per cent cf. 21 per cent), than their younger peers.

Finally, we asked students who did not undertake paid employment during either the holidays or term time why they had not done so.

Figure 3.7 – Reasons for not working during term-time or holidays by funding status.



N= 776 - data refers to students who did not work in either term-time or the holidays (181 unfunded, 595 funded).

While the most commonly given reason was to focus on studies, overall over a third of students were unable to find work, and over a quarter didn't want to take the risk of catching Covid. Unfunded students were significantly more likely than funded to say they were unable to find work (43 per cent cf. 34 per cent) but were also more likely to say that they didn't need to work (14 per cent cf. 9 per cent) or that they didn't want to (17 per cent cf. 9 per cent).

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.

The University experience for 2020-21 has been very different to normal: while students were allowed to move to University in September 2020, they then faced various restrictions until the third National lockdown went into force in the UK in November⁴. At this point, students were urged to stay at University until the end of term, rather than rushing home before the restrictions came into force. Nevertheless, many students went home⁵. Universities were then told on 6th January 2021 that teaching would remain online only (for nearly all students), and this wasn't lifted until 17th May⁶. Consequently, many students who moved home for Christmas did not return to campus that academic year. However, others chose to live in Bristol, despite the lack of in-person teaching. Given the difficulty faced by students in the 2020-21 academic year, it is perhaps unsurprising that the results from this year's survey are more negative than previous years. What may be less obvious is the differential impact, if any, between funded and unfunded students.

This chapter looks with whether students finances constrained their accommodation, turns to whether students experienced any unexpected costs (course-related or otherwise) before turning to student participation in internships, intention for Postgraduate study and thoughts of withdrawal over the 2020-21 academic year.

ACCOMMODATION

This is a particularly important topic this year since the onset of lockdown led to significant changes in the accommodation students occupied, and not by choice. Where students live and how much they pay for accommodation can have a big impact on student experience and ability to manage financially.

At the time the survey was taken (March 2021), accommodation was very different for first year-students compared with those in second and third year. As in previous, non-pandemic, years, the majority of Bristol-based first year students were living in University-owned and/or allocated residence (77 per cent), whereas the majority of second and third year students were renting privately (86 per cent). However, many were also living in very different accommodation by then from at the start of the academic year, and often not by choice – whether back at home or in different accommodation in Bristol. To do justice to the extent, incidence and impact of such disruption we are devoting a separate report to this migration to 'alternative accommodation', and focus here just on the impacts, of any, of finances on accommodation choices within the year and, in Chapter 6, on the accommodation as one of many sources of dissatisfaction with student life we collected from elsewhere in the survey.

DID FINANCES CONSTRAIN CHOICE OF ACCOMMODATION?

Overall, 4 in 5 students (80 per cent) reported that their financial circumstances constrained their accommodation choices to some extent this academic year (either 'a lot' (32 per cent) or 'a little' (48 per cent)). There was no significant difference between funded and unfunded students suggesting a level playing field with regard to accommodation options. The

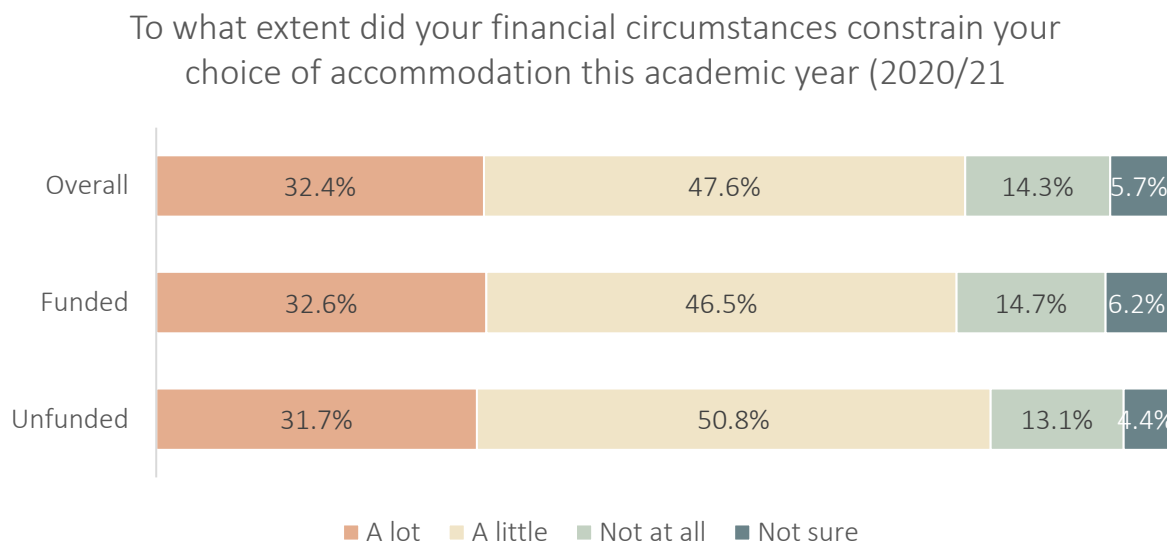
⁴ <https://www.instituteforgovernment.org.uk/charts/uk-government-coronavirus-lockdowns>

⁵ <https://www.theguardian.com/world/2020/nov/03/students-defy-guidance-and-race-home-before-lockdown-in-england>

⁶ <https://www.officeforstudents.org.uk/media/1480/insight-brief-10-nss-finalforweb.pdf>

proportion of students whose accommodation options were constrained by their finances has increased compared to last year, whereby 73 percent reported this.

Figure 4.1 – Whether financial circumstances constrained choice of accommodation.

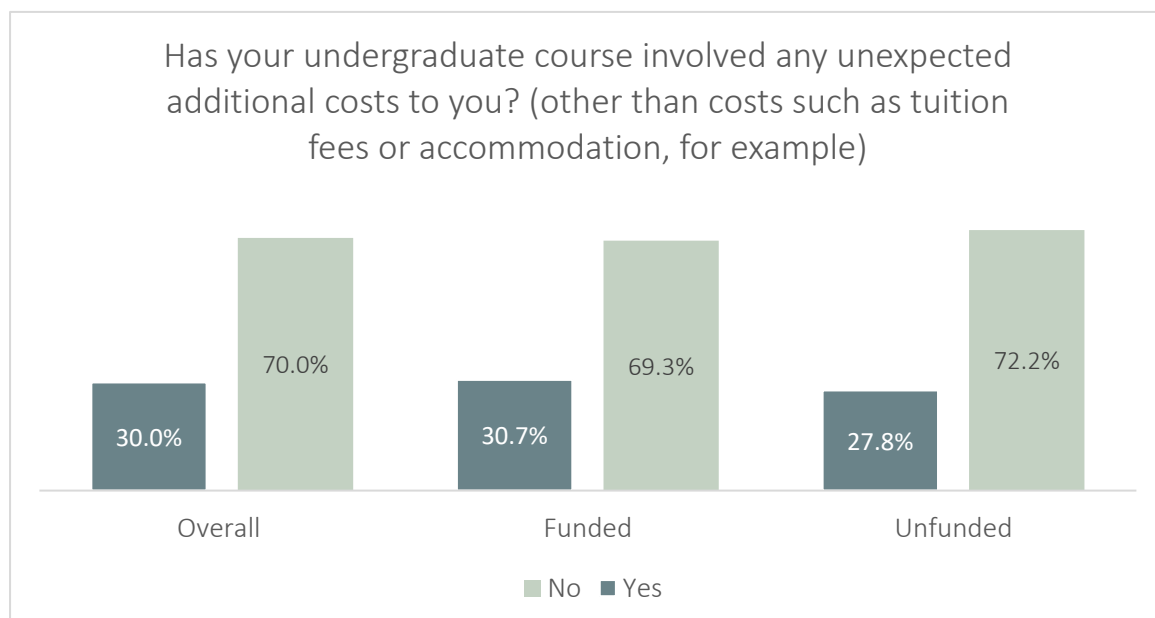


Sample - 1522 (388 unfunded, 1134 funded)

UNEXPECTED COURSE COSTS

Overall, 30 per cent of students surveyed experienced additional course costs that they had not anticipated for the 2020-21 academic year.

Figure 4.2 – Unexpected additional costs by funding status.



N= 1532 – data refers to all students (389 unfunded, 1143 funded).

There was no significant difference between funded (31 per cent) and unfunded students (28 per cent) when it came to unexpected course costs, suggesting a level playing field. Although,

what matters is the ability for funded and unfunded students to absorb unplanned expenses, which we can't tell from this question alone.

There were certain groups who were significantly more likely to have experienced unexpected course costs than their peers.

Table 4.1 – Groups significantly more likely to have experienced unexpected course costs.

Females	(33.9%)	Significantly more likely to have experienced unexpected course costs than...	Males	(22.1%)
Arts social sciences and Law	(32.2%)		Engineering	(17.1%)
Non-white	(34.8%)		Science	(22.9%)
Has a disability (not including mental health problems)	(35.2%)		White	(28.6%)
Has a mental health problem	(39.0%)		Does not have a disability (not including mental health problem)	(28.9%)
			Does not have a mental health problem	(27.0%)

Even after controlling for other demographic factors, being female significantly predicted whether a student would experience additional course costs, as did, having a mental health problem or being a student from an ethnic minority background (who were one a half times more likely than white students to experience unexpected course costs). On the other hand, those studying within the Engineering faculty were half as likely as those studying Arts, Social Sciences and Law to have experienced unexpected course costs.

Table 4.2 - Binary logistic regression model predicting the likelihood of students experiencing unexpected course costs (0 = No unexpected course costs, 1 = experienced unexpected course costs).

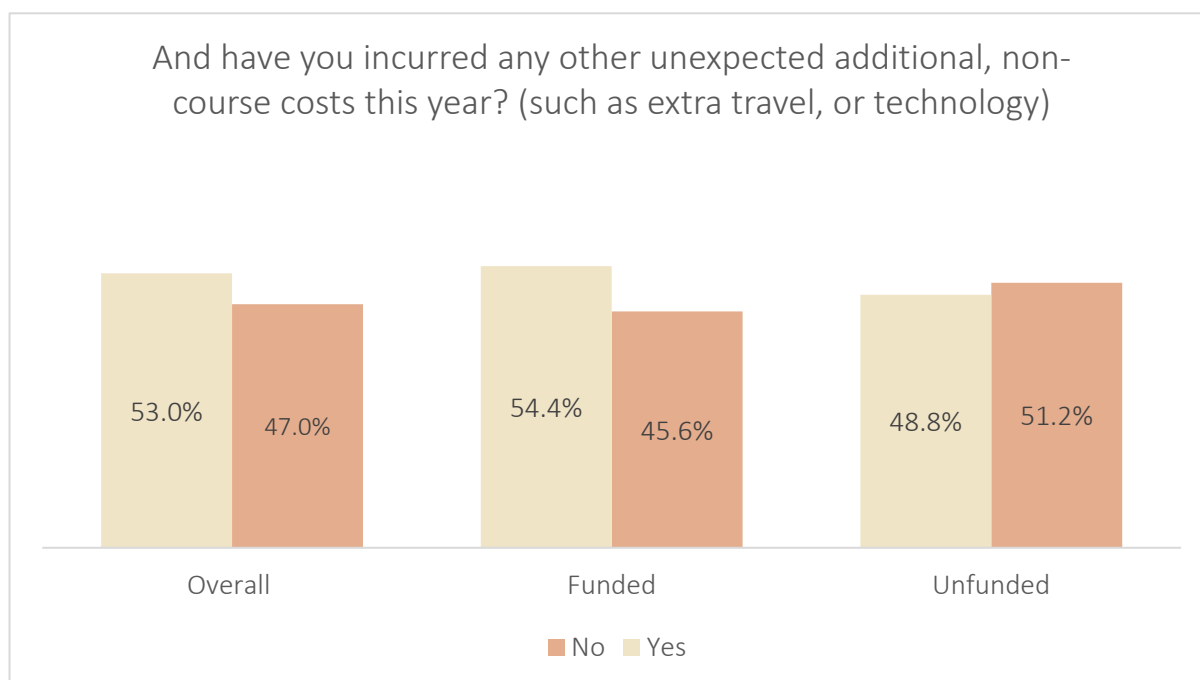
	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	0.901	0.462
Year group (REF = Year one)		0.058
Year group (Year two)	0.807	0.113
Year group (Year three)	1.211	0.246
Faculties combined (REF = Arts, Social Science and Law)		0.048
Faculties combined (Engineering)	0.570	0.024
Faculties combined (Health and Life Sciences)	1.047	0.737
Faculties combined (Science)	0.737	0.103
Gender (Male) - (REF = Female)	0.694	0.009
Ethnicity (non-white) - (REF = White)	1.491	0.004
Whether mature student (Mature student) - (REF = Not a mature student)	1.008	0.971
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.901	0.424
Does respondent have a disability? (Not including mental health problems) (Has a disability) - (REF = no disability)	1.201	0.258
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.622	0.000

UNEXPECTED NON-COURSE COSTS

Over half of students surveyed experienced unexpected non-course costs during the 2020-21 academic year.

We also asked students about unexpected costs not related to their course, for example travel costs or purchasing technology. Overall, over half of students surveyed had experienced unexpected non-course costs this year (53 per cent), so substantially more than course-related ones, partly attributable to the pandemic. The proportion of unfunded students experiencing unexpected non-course costs was higher (51 per cent) than that of funded students (46 per cent), however this difference was not statistically significant.

Figure 4.3 – Unexpected additional non-course costs by funding status.



N= 1531 – data refers to all students (387 unfunded, 1144 funded).

However, certain types of students were significantly more likely to experience these unexpected costs than others; for example, females (55 per cent) compared with males (48 per cent) and those with a disability (66 per cent) or mental health problem (61 per cent) compared to those without (50 per cent and 50 per cent respectively).

When asked to give more details, those with a disability or illness quoted examples such as an increase in the cost of medications or costs associated with their specific requirements.

“Extra books (I am dyslexic so cannot read online - not having access to the library meant I had to buy them), Stationary (sic), Ink for my computer, I need a new computer (my disability allowance won't cover a mac so I am having to save), medications (I go privately, these have risen from about £240 to £480 in the past three months), physio (for back problems), psychotherapy, etc.” - Year one, funded female.

The main unexpected non-course costs most mentioned by students included having to purchase new technology, purchasing additional books, additional accommodation and travel costs relating to Covid-19.

Many mentioned having to buy a new laptop, as their existing technology wasn't of a high enough standard to cope with online learning. This could be a large expense in itself, but was not the only technology students had to pay out for; some students also mentioned having to upgrade their internet access or purchase a printer to be able to study effectively, which may have been linked to moving accommodation. Another common cost noted was books, especially when students weren't able to easily access to the library. Students reported extra costs in relation to travel, especially travelling back and forth between Bristol and home, along with other additional costs associated with living in two different places.

Studying and being at home more often also meant an increase in utility bills for some mature students, who faced the extra expense of their children not attending school.

Overall, due to the pandemic, there have been several additional non-course costs this year that students have had to deal with. With many students also unable to undertake paid work over this period (see chapter 3) managing these costs may have been difficult for many.

ABILITY TO CONCENTRATE ON STUDIES WITHOUT WORRYING ABOUT FINANCES

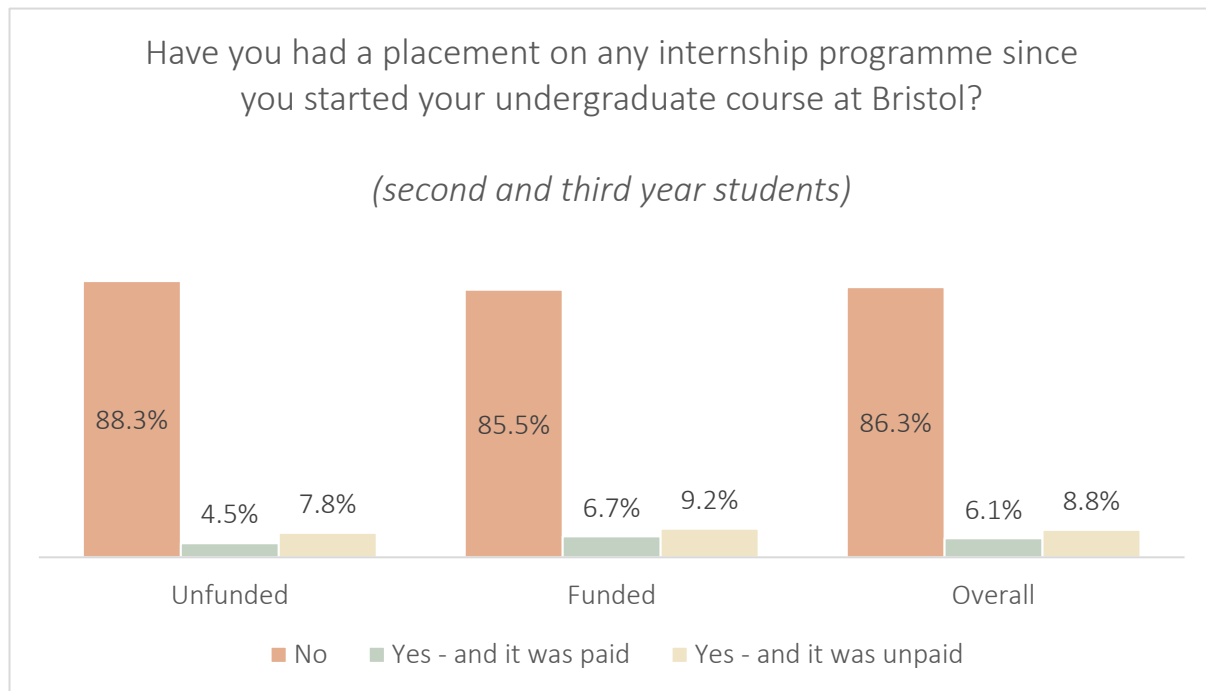
Nearly one third (31 per cent) of second- and third-year students surveyed reported being unable to concentrate on their studies because they were worried about their finances, compared to 32 per cent last year. So despite a very high increase in the incidence of unexpected non-course costs this has not led to any pandemic-induced increase in those unable to concentrate on their studies because of financial worry. Furthermore, as there is no significant difference here between funded and unfunded students, this suggests that bursaries are helping to level the playing field. There is, however, a significant difference between mature and non-mature students in this respect; the proportion unable to concentrate rises to 44 per cent for mature students compared to 29 per cent for non-mature students.

INTERNSHIPS

Only a minority of students had undertaken an internship – but this was similar for funded and unfunded students.

The majority of second- and third-year students surveyed (86 per cent), had not undertaken an internship since starting their course – a slight increase compared with 2018-19 (78 per cent). There was no significant difference in the proportion of funded and unfunded students in undertaking an internship during their degree.

Figure 4.4 – Internship placements by funding status.



N= 627 – data refers to second and third year students (179 unfunded, 448 funded).

Men were significantly less likely to undertake an internship than women.

However, male students (90 per cent) were significantly more likely than female ones (84 per cent) to report not undertaking an internship. This was similar to previous survey years, but then men had been significantly more likely than women to take part in one that is paid. This year, however, we do not observe this pattern - there is no significant difference when it comes to paid or unpaid internships. While this greater equality may be encouraging, women still have the advantage in terms of the likelihood of undertaking an internship at all.

Students from an ethnic minority background were significantly less likely to be successful when applying.

Of those who hadn't taken part in an internship placement during their course, around two thirds were nevertheless interested in undertaking one but either couldn't find something suitable (31 per cent), weren't successful in their application (25 per cent) or had their programme cancelled due to Covid-19 restrictions (5 per cent). Health and life science students (53 per cent) were significantly more likely to lack interest in applying for an internship compared to those studying Arts, Social Sciences & Law (35 per cent), Engineering (20 per cent) and Science (27 per cent), with those studying within the Engineering or Science faculties being most interested in internship placements. Looking specifically at the five per cent of students who stated their internship programme had been cancelled due to Covid-19, mature students (13 per cent) were significantly more likely than non-mature students (4 per cent) to report this and those with a disability (7 per cent) significantly more likely than those without (4 per cent). Even more worryingly, non-white students (35 per cent) were significantly more likely than white students (22 per cent) to report being unsuccessful with

an internship placement application. Overall, the distribution of internships does not appear to be equal.

POSTGRADUATE INTENTION

A higher proportion of students intending to study at postgraduate level when compared to 2018-19.

Overall, just over two thirds of students surveyed (61 per cent) reported that it was either possible (33 per cent) or very likely (28 per cent) that they would undertake postgraduate study. This is similar to the proportion reported in 2019-20 (60 per cent). However, this year and last year there has been an increase compared with the pre-Covid survey in 2018-19 (53 per cent). It appears that Covid-19 may have led to an increase in the proportion of students considering postgraduate study, perhaps as the job market becomes harder to navigate for students⁷.

There was no significant difference between funded and unfunded students in the proportion considering postgraduate study. How far this can be attributed to the former holding bursaries is unclear, but at least there seems no greater pressure on funded students to cease study and start earning, to pay off student debts, than their better resourced peers.

However, students from POLAR areas 1 and 2 (35 per cent) were significantly more likely to say it was 'very likely' they would consider postgraduate study compared with those from POLAR areas 3,4 or 5 (26 per cent), where local experience of Higher Education was more widespread.

Students were also specifically asked whether their interest in undertaking postgraduate study had changed as a direct result of the Covid-19 outbreak. Overall, just under a quarter of students (23 per cent) stated that they were more likely to consider postgraduate study due to Covid-19, although a similar proportion reported being less likely (22 per cent). Just over half of students surveyed (56 per cent) reported that Covid-19 had no impact on their likelihood to undertake postgraduate study. There was no significant difference between funded and unfunded students in being likely to consider postgraduate study since Covid-19. Few demographic differences were noted either, although white students were significantly more likely (24 per cent) than non-white students (16 per cent) to report an increased likelihood of postgraduate study since Covid-19.

LIKELIHOOD OF WITHDRAWAL

Almost 2 in 5 students had seriously considered withdrawing from the University in the 2020-21 academic year – but this was no more likely for funded or unfunded students.

⁷ This finding is consistent with 2019-20 data from [HSE](#) which also highlights an increase in the proportion of students entering postgraduate study (6 per cent increase between 2018-19 and 2019-20). When looking at postgraduate taught students specifically, the number of first year postgraduate taught students increased by 10 per cent from 2018/19 to 2019/20.

Overall, 38 per cent of students surveyed had seriously considered withdrawing from the University during the 2020-21 academic year. It was also much higher than in the previous two years. However, there was no significant difference between funded and unfunded students in their likelihood to have considered withdrawing, another sign that the university experience of those from less affluent backgrounds but with bursary support was equivalent to their better resourced peers.

Students within the 2019-20 year had partly experienced Covid-19 but only for their final term. There had been a decline in whether students had considered withdrawing between 2018-19 and 2019-20. However, a year on, when some students would have started university during the pandemic and others have experienced the pandemic for a much longer period, things looked quite different with a much higher percentage who seriously considered withdrawing.

Furthermore, although funding status was not a discriminant some other groups were significantly more likely to have seriously considered withdrawing from the University compared to their peers.

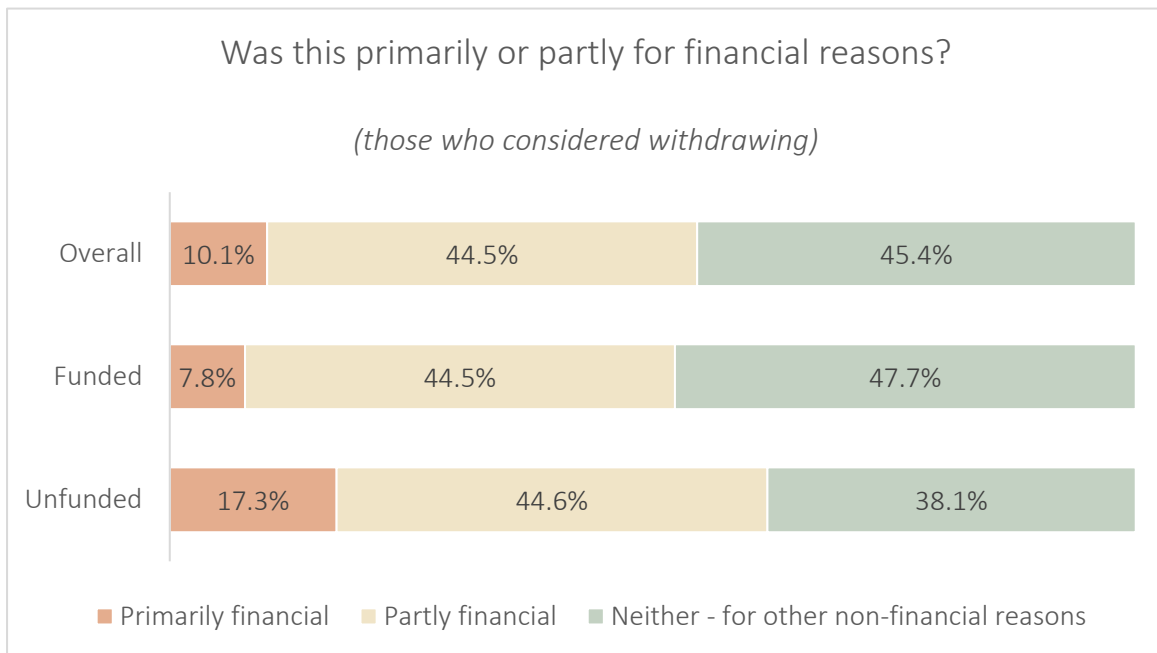
Table 4.3 – Groups significantly more likely to have seriously considered withdrawing from the University.

Ethnicity		Does respondent have a mental health problem?		Does respondent have a disability? (Not including mental health problems)	
Non-white	White	No	Yes	No disability	Has a disability
42.8%	36.6%	32.2%	56.1%	35.9%	49.8%

REASON FOR CONSIDERING WITHDRAWING

Over half of students who had seriously considered withdrawing from the University (55 per cent) reported this was either primarily (10 per cent) or partly (45 per cent) due to financial reasons. Importantly, funded students were significantly more likely (48 per cent) than unfunded students (38 per cent) to cite *non*-financial reasons, suggesting bursaries are having a considerable protective effect. However, it is important to note that those taking the survey had obviously decided not to withdraw, at that stage at least, and a fuller picture here would require data on actual withdrawals, which is beyond the scope of the current report.

Figure 4.5 – Reason considered withdrawing from University by funding status.



N= 575 – data refers to those who had considered withdrawing from University (139 unfunded, 436 funded).

Exploring this issue further via regression analysis, and so controlling for other demographic factors, finds that receipt of a bursary was not a significant predictor of the likelihood to consider withdrawing for financial reasons, reinforcing the view that bursaries exert a protective role here. Overall, unfunded students are still nearly 30 per cent more likely to cite financial reasons.

Table 4.4 - Binary logistic regression model predicting the likelihood of students seriously considering withdrawing from the University for financial reasons (0 = Considered withdrawing for non-financial reasons, 1= Considered withdrawing for financial reasons).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.272	0.125
Year group (REF = Year one)		0.087
Year group (Year two)	0.948	0.718
Year group (Year three)	0.629	0.029
Faculties combined (REF = Arts, Social Science and Law)		0.008
Faculties combined (Engineering)	0.543	0.024
Faculties combined (Health and Life Sciences)	0.620	0.003
Faculties combined (Science)	0.754	0.165
Gender (Male) - (REF = Female)	1.098	0.545
Ethnicity (non-white) - (REF = White)	1.675	0.001
Whether mature student (Mature student) - (REF = Not a mature student)	1.344	0.195
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	1.342	0.038
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.158	0.419
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	2.071	0.000

Finally, also important to note from the regression analysis is that ethnic minority students are significantly more likely to consider withdrawing for financial reasons, as is coming from POLAR group 1 or 2, indicating low local participation levels in Higher Education and, again, having a mental health disability.

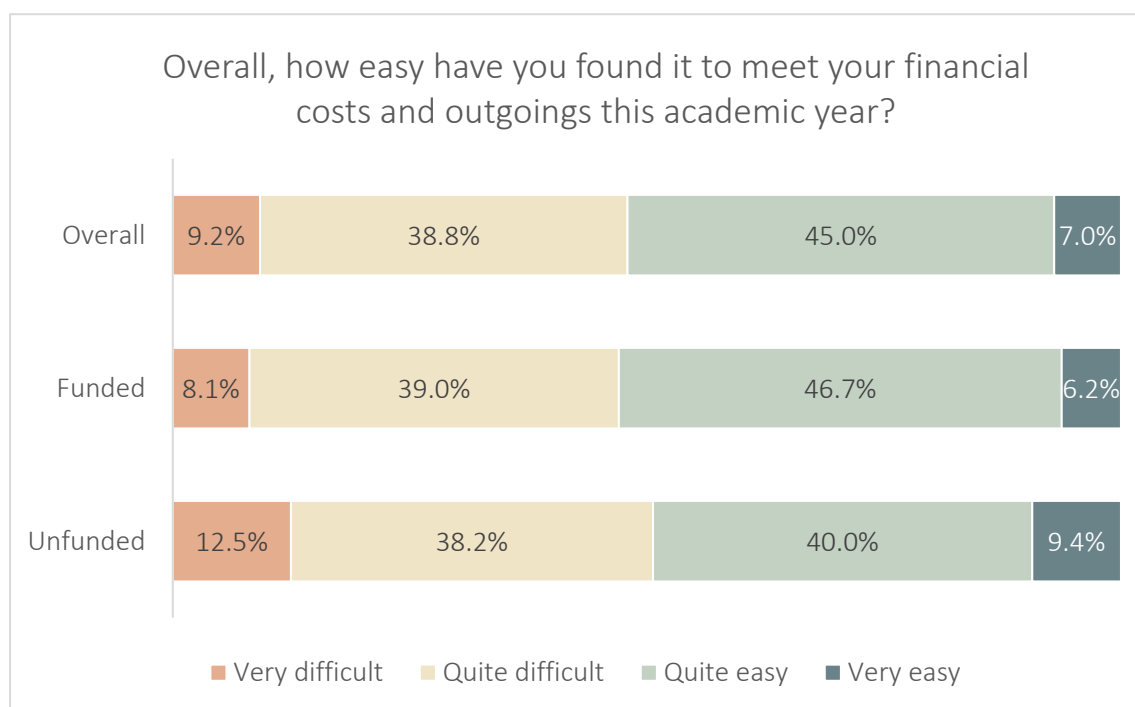
5. PERCEPTIONS OF FINANCIAL POSITION

We explore concerns over managing financially at university.

EASE OF MANAGING COSTS

Overall, we found a fairly even split between students who have found it easy to meet their financial costs and outgoings this academic year (52 per cent) and those who have found it difficult (48 per cent).

Figure 5.1 – Managing financial costs and outgoings by funding status.



N= 1522 – data refers to all students (385 unfunded, 1137 funded).

Unfunded students were significantly more likely than funded students to say that they have found it ‘very easy’ to manage but were also significantly more likely to report they have found it ‘very difficult’. Therefore, unfunded students appear polarized. It is possible that unfunded students who receive financial support from family were more likely to find it ‘very easy’ than funded students, but those who receive less family support might struggle, especially if they have been unable to find employment this year.

In addition to unfunded students, certain groups were significantly more likely to report that managing their financial costs and outgoings this academic year was ‘very difficult’ compared to their peers. For example, mature students were significantly more likely than non-mature students to find it ‘very difficult’ (18 per cent cf. 8 per cent). Non-white students were significantly more likely than white students (13 per cent cf. 8 per cent), those with a disability (excluding mental health problems) significantly more likely to those without (15 per cent cf. 8 per cent) and those with a mental health problem significantly more likely to find it ‘very difficult’ than those without (15 per cent cf. 7 per cent).

When looking at the regression analysis performed, funding status was a significant predictor for whether students found it ‘difficult’ or ‘very difficult’ to meet their financial costs and outgoings, with unfunded students more likely to find it so, as had been seen in figure 5.1

above. In this respect, therefore bursaries are going above and beyond levelling the playing field!

The regression analysis also confirms that mature students, non-white students and those with a disability are more likely to find it difficult to manage their finances than their peers, and Engineering students much less so.

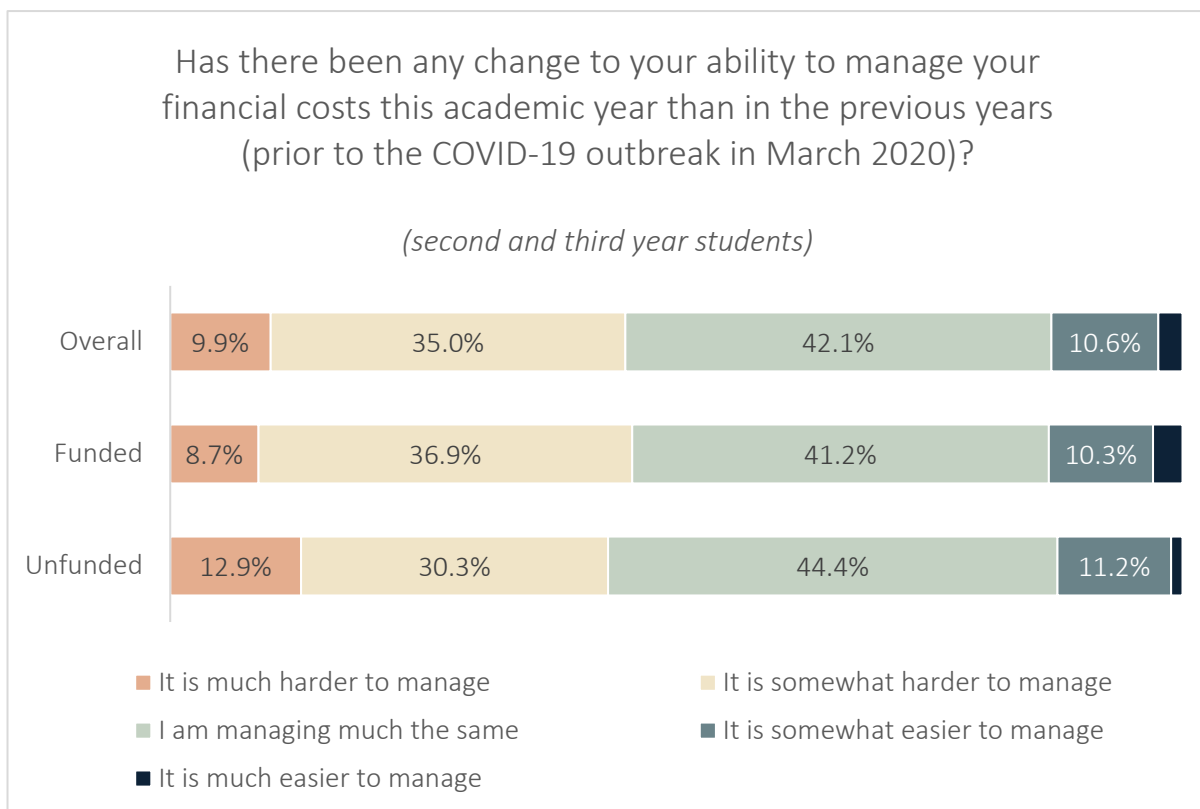
Table 5.1 - Binary logistic regression model predicting the likelihood of students reporting difficulty in managing their costs and outgoings (0 = easy to meet costs, 1 = difficult or very difficult to meet costs).

	Odds Ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.338	0.024
Year group (REF = Year one)		0.210
Year group (Year two)	1.139	0.286
Year group (Year three)	0.857	0.325
Faculties combined (REF = Arts, Social Science and Law)		0.005
Faculties combined (Engineering)	0.484	0.001
Faculties combined (Health and Life Sciences)	0.916	0.496
Faculties combined (Science)	0.747	0.078
Gender (Male) - (REF = Female)	1.003	0.982
Ethnicity (non-white) - (REF = White)	1.597	0.000
Whether mature student (Mature student) - (REF = Not a mature student)	1.480	0.046
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	1.050	0.679
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.597	0.002
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.457	0.004

CHANGE IN ABILITY TO MANAGE FINANCES

Second and third year students were also asked about whether they had experienced a change in the ability to manage their finances compared with previous years of study (prior to the Covid-19 outbreak). Overall, 45 per cent of students reported finding it harder to manage (either 'somewhat harder' (35 per cent) or much harder (10 per cent)). This compared with 13 per cent who found it easier and 42 per cent who found it much the same.

Figure 5.2 – *Ability to manage financial costs since Covid-19 outbreak by funding status.*



N= 625 - Data refers to second and third year students only (178 unfunded, 447 funded).

While a substantial proportion of students have found it harder to manage their finances than previous years, there was no significant difference between funded and unfunded students in this regard. However, when breaking down funding status further by level of funding, unfunded students were significantly more likely than those with full-funding to find it much harder to manage than previous years. Again, this is clearly a very positive outcome for bursary support against these very stressful circumstances for students, not least bearing in mind they were never envisaged when the University’s bursary schemes were designed.

CONCERN OVER REPAYING BORROWED MONEY

As detailed in chapter three, 96 per cent of students had some form of borrowing, with 38 per cent borrowing from one or more sources, other than their tuition fee or maintenance loans. Overall, almost half of students (49 per cent) were concerned about paying this money back. There was no statistically significant difference between unfunded and funded students with their level of concern about repaying borrowed money. However, some groups of students were significantly more likely to report being ‘very concerned’ than others.

Table 5.2 – *Statistically significant differences between students reporting ‘very concerned’ about repaying borrowed money.*

Proportion reporting they were 'very concerned' about repaying borrowed money (<i>all differences statistically significant</i>)			
Arts, Social Sciences & Law	16.0%	Engineering	4.2%
		Health and Life Sciences	10.3%
		Science	8.7%
Mature student	17.3%	Not a mature student	11.3%
Female	14.1%	Male	7.5%
Non-white	15.8%	White	10.8%
Has a mental health problem	17.1%	Does not have a mental health problem	10.2%
Has a disability (excluding mental health)	17.5%	Does not have a disability (excluding mental health)	10.9%

The regression analysis conducted confirms these findings. Even after controlling for other demographic factors non-white students, females, mature students and those with a disability (mental health or otherwise) were all significantly more concerned about paying borrowed money back (Table 5.3).

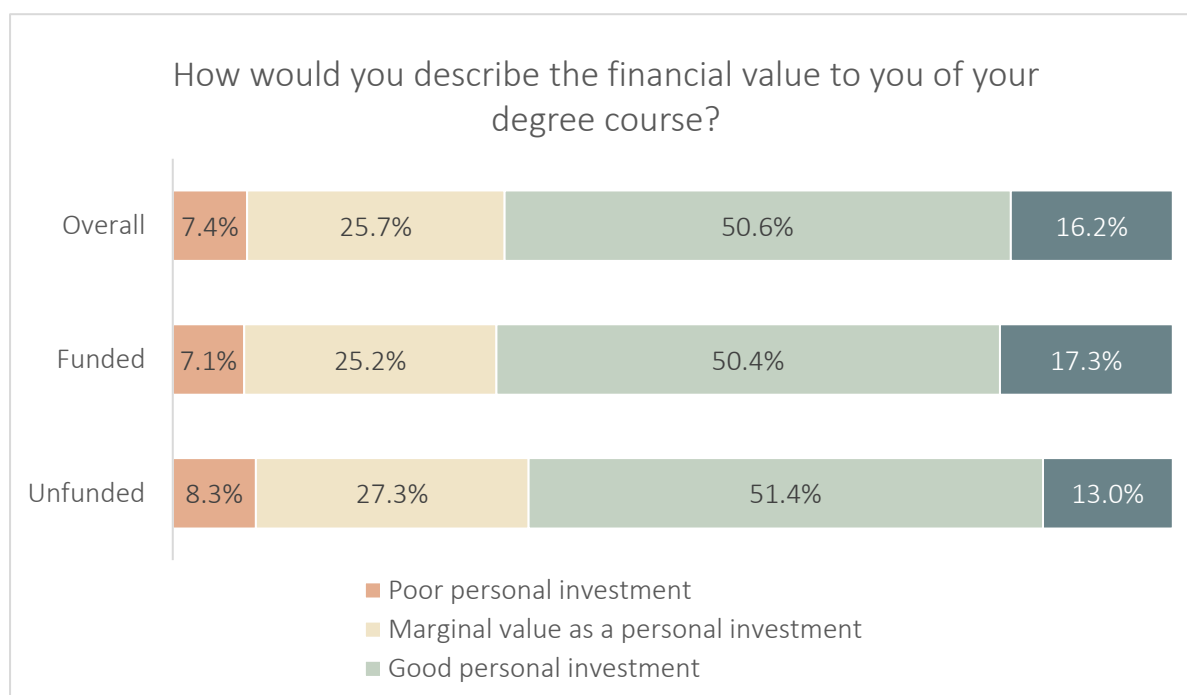
Table 5.3 - Binary logistic regression model predicting the likelihood of students concerned about repaying borrowed money (0 = Not concerned, 1 =concerned).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.093	0.495
Year group (REF = Year one)		0.849
Year group (Year two)	1.063	0.624
Year group (Year three)	1.073	0.659
Faculties combined (REF = Arts, Social Science and Law)		0.008
Faculties combined (Engineering)	0.538	0.003
Faculties combined (Health and Life Sciences)	0.741	0.022
Faculties combined (Science)	0.729	0.064
Gender (Male) - (REF = Female)	0.712	0.008
Ethnicity (non-white) - (REF = White)	1.531	0.002
Whether mature student (Mature student) - (REF = Not a mature student)	1.778	0.005
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.916	0.470
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.561	0.005
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.416	0.010

FINANCIAL VALUE OF DEGREE

Overall, around one third of students were dissatisfied with the financial value of their degree, considering it either a poor (7 per cent) or a marginal personal investment (26 per cent). More positively, funded students were significantly more likely than unfunded students to state that their degree is an excellent personal investment. That those from lower income backgrounds value their degree more highly than those from higher income backgrounds suggests that providing financial support may be having a real impact in this area, as the bursary schemes are designed to do.

Figure 5.3 – Financial value of degree by funding status.



N= 1519 – data refers to all students (385 unfunded, 1134 funded).

However, after controlling for other factors within the regression model, funding status was no longer identified as a significant factor for predicting whether students felt their degree was a poor or marginal personal investment, although unfunded students were over 20 per cent more likely to report this (Table 5.4). On the other hand, faculty was a significant factor, with those in Engineering, Science and Health and Life Science faculties being less likely to report this. Furthermore, students with a mental health problem were significantly more likely than those without to believe their course was a poor or marginal personal investment.

Table 5.4 - 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	Significance
Funding status (Unfunded) - (REF = Funded)	1.216	0.147
Year group (REF = Year one)		0.357
Year group (Year two)	1.000	0.997
Year group (Year three)	1.246	0.176
Faculties combined (REF = Arts, Social Science and Law)		0.000
Faculties combined (Engineering)	0.519	0.003
Faculties combined (Health and Life Sciences)	0.464	0.000
Faculties combined (Science)	0.565	0.001
Gender (Male) - (REF = Female)	0.866	0.283
Ethnicity (non-white) - (REF = White)	1.063	0.662
Whether mature student (Mature student) - (REF = Not a mature student)	1.144	0.511
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.930	0.565
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.210	0.229
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.377	0.018

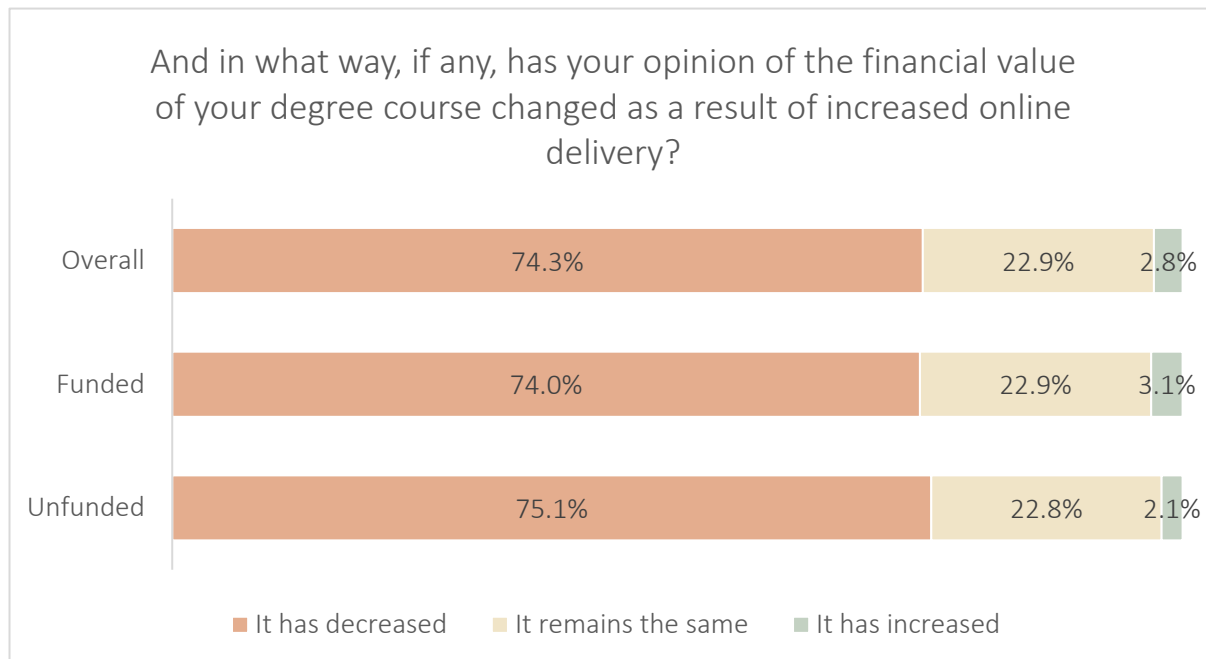
The proportion of students reporting that their degree is of real value as a personal investment (either ‘good’ or ‘excellent’) has been steadily declining over time, a trend consistent with the negative impact of the pandemic on post-graduation opportunities and the online delivery of teaching. For example, in 2018-19, almost 8 in 10 students thought their degree was a good personal investment (79 per cent), compared with 67 per cent this academic year.

Table 5.5 – Proportion rating degree as good value (‘good’ or ‘excellent’) by survey year.

Year	Proportion of students reporting degree is good value (either good or excellent)
2018-19	78.8%
2019-20	74.9%
2020-21	66.8%

This was echoed when the 2020/21 respondents were directly asked whether they had seen the value of their degree change since the Covid-19 pandemic. Overall, almost three-quarters of students reported that the value of their degree had decreased since their course had moved online.

Figure 5.4 – Financial value of degree since online delivery by funding status.



N= 1517 – data refers to all students (386 unfunded, 1131 funded).

Students were very disappointed with the delivery of education.

Perhaps unsurprisingly, several comments on student satisfaction concerned the ‘poor’ standard of education felt to be provided during the pandemic, and the consequent frustration in paying the same amount in fees as previous years. Many believed that the course did not have the same value to them as before. Many of the comments acknowledged that this was, to a large extent, out of the University’s control, and that staff had mostly tried their best. However, some students felt there should be some acknowledgement from the University that the quality of education provided since Covid-19 has declined. For example, some of the field trips and practicals that had been cancelled due to restrictions were part of the course fees paid. For some, it was seen as a ‘scam’ that students were required to pay the same given it was not possible for certain aspects of education to be delivered.

“The trips on my degree were cancelled. These were supposed to be a mandatory and assessed part of the course in Europe and now they are cancelled. That did make it seem like a waste of money. All the online lectures with no labs, no in person teaching not even access to the libraries or study centre’s for most the year. It really does decrease the value of this degree for me” - Funded year two female.

Others found it difficult to learn online, and some worried about their grades. The concern was that if they didn’t perform as well as they could have done in an in-person learning environment, then their courses may hold less value for them long-term.

“Full price for a reduced experience is unfair. Sets a dangerous precedent for future years that pre-recorded videos can be sold for the full price of tuition and in person presence is optional. I will be disappointed if the Russell group take this cost-cutting greed-driven decision in future. Online learning is not an equivalent experience to real life, universities need to stop pretending this is the case and understand it cannot be valued in the same way”. – Year one funded male

Nonetheless, it is worth remembering that although students have been frustrated at the level of education provided this year, over two-thirds still think that their degree is a good personal investment.

6. PERCEPTIONS OF UNIVERSITY LIFE

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

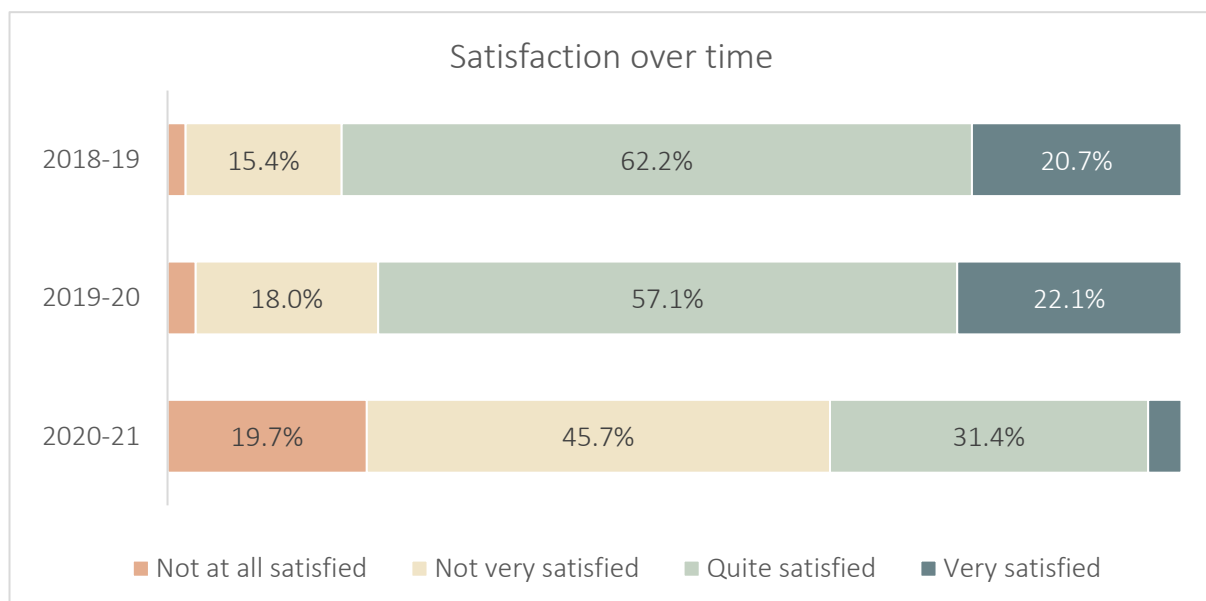
Overall, it has clearly been a very difficult year for students. As explored in chapter four, some students elected to learn from home which gave quite a different experience to usual university life. Others who remained in Bristol may have been required to isolate within halls. Working and living within halls '24/7' has been very difficult for some students, with a widely reported deterioration in their mental health this year. Many students have struggled with the move to 'blended' learning and the lack of interaction with staff and peers. This chapter will start by looking at student satisfaction before turning to look at what it has been like for students' social life and sense of community during the 2020-21 academic year.

SATISFACTION

There has been a decline in student satisfaction this academic year, for both funded and unfunded students.

Overall, only around one third of students were satisfied with their life as a student in the 2020-21 academic year (35 per cent), with almost two thirds being dissatisfied (65 per cent). This is a huge decline compared to previous years, where typically around 80 per cent of students were satisfied with their experience, even last year when the pandemic meant University closure after March and before the survey date. However, they were asked to comment on their experiences prior to the Covid-19 closure.

Figure 6.1 – Satisfaction with overall life as a student by survey year.



N= 2020-21 (1526), 2019-20 (1189), 2018-19 (1007).

There was no significant difference between funded and unfunded students when it came to satisfaction with their life as a student overall, so this playing field seems level, albeit at a low level of satisfaction. When looking at the demographics of students in more detail, certain groups were more likely to be dissatisfied than others. Both year two and three students were significantly more likely than first years to report being 'not at all satisfied' (22 per cent year two cf. 24 per cent year three and 16 per cent year one), as were students with a disability (including a mental health issue) (30 per cent cf. 15 per cent without disabilities).

On the other hand, men were significantly more likely than women to be ‘very satisfied’ (5 per cent cf. 3 per cent).

When controlling for other demographics, regression analysis (Table 6.1) showed year two and three students were more than one and a half times more likely than first year students to be dissatisfied. Those in the Health and Life sciences faculty were significantly less likely to be dissatisfied than other faculties, ethnic minority students were one a half times more likely to be dissatisfied than white students and those with a mental health problem were more than twice as likely to be dissatisfied as those without. The lack of a significant relationship by funding status is confirmed, though unfunded students on balance are 20 per cent more likely to report being dissatisfied.

Table 6.1 - Binary logistic regression model predicting the likelihood of students being dissatisfied (0 = satisfied, 1 = dissatisfied).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.205	0.175
Year group (REF = Year one)		0.000
Year group (Year two)	1.755	0.000
Year group (Year three)	1.559	0.007
Faculties combined (REF = Arts, Social Science and Law)		0.006
Faculties combined (Engineering)	1.252	0.306
Faculties combined (Health and Life Sciences)	0.666	0.003
Faculties combined (Science)	0.947	0.758
Gender (Male) - (REF = Female)	0.912	0.489
Ethnicity (non-white) - (REF = White)	1.576	0.001
Whether mature student (Mature student) - (REF = Not a mature student)	1.025	0.907
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	1.249	0.082
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.554	0.012
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	2.307	0.000

Overall, the satisfaction of students has been low this year and it’s alarming that those from ethnic minority groups have been significantly more likely to be dissatisfied than their white peers. This finding is consistent across survey years, which makes this result even more concerning. It is also worrying that students with a mental health problem were twice as likely to be dissatisfied than those without.

The considerable impact of year group on satisfaction is interesting. Second and third year students will have previous years as a comparison, perhaps they are more concerned about the delivery of education/exam performance than first years, being closer to their final classification and graduation, or have had different experiences in relation to their accommodation (including the difficulty of rebates from private landlords). However, it has

been a difficult time for everyone over the course of the pandemic and a number of key themes emerged when looking at why students have been dissatisfied.

Students were dissatisfied with delivery of education, financial difficulties, lack of socialising, deterioration in mental health and support from the University.

From the qualitative comments provided, the most common reasons students were dissatisfied were:

- **The delivery of education (with the shift to online learning)**
- **The social aspect - given the Covid-19 restrictions**
 - o *Students felt isolated and alone*
- **Their financial position – a difficult year financially**
- **The lack of support from the university**
 - o *Financially – lack of financial support generally but also lack of support through refunds/reimbursements (e.g. in relation to accommodation, tuition fees)*
 - o *In relation to lack of social opportunities (students felt the University could have done more to help students socialise (within reason given the restrictions))*
 - o *Mental health support*
 - o *Lack of support/communication from teaching staff*
- **Accommodation**
 - o *Paying for accommodation they did not use*
 - o *Being locked down inside halls*
 - o *Quality of accommodation provided*
- **The deterioration in their mental health**

We asked students to comment on the specific reasons for their dissatisfaction , prompting them in the areas, ‘financial, social or delivery of education’, so the response needs to be seen in this light. Out of 1538 students, 727 made some form of comment about their dissatisfaction (47per cent). From these, certain themes emerged (as noted above). Some common terms used within comments are shown in Table 6.2.

Table 6.2 – frequency of common terms used within qualitative dissatisfaction comments.

<i>Search term</i>	<i>Frequency</i>
<i>Online</i>	264
<i>Social</i>	260
<i>Education</i>	191
<i>Financial</i>	104
<i>Support</i>	74
<i>Mental</i>	88
<i>Mental health</i>	75

Some examples of comments from students relating to the key issues noted above are provided below, where they haven't been discussed in previous chapters.

The standard of education has not been delivered to a high enough standard and this has impacted students' performance.

"Although understandable, some professors experienced many technical difficulties particularly at the start which made learning and maintaining motivation difficult" – Year one funded female .

"Amid the closure of libraries, the disparities between online and in-person teaching, and the reduced support from teachers and tutors (and minimal office-hours), have all significantly impacted my learning experience and affected my academic performance to deliver the same standards of work" – Year one funded female.

"I am really struggling with my assignments this deadline season and I attribute this to the fact that I have had virtually no contact with tutors or others students – Year two funded student.

Many found online learning difficult; it can be harder to focus and remain motivated with online learning. Others noted that the content delivered was not to a high enough standard, with lectures being re-used from previous years, or reading from slides. Technical difficulties, both from staff and students, were mentioned, sometimes making it very difficult to study. Students noted that the delivery of education has been particularly difficult for more practical- led courses. Some students felt that there was a lack of interaction/engagement from staff and that the delivery of education has resulted in lower academic performance. While students were aware that staff were also going through a difficult time, the students themselves felt they were still expected to deliver high grades even under the difficult circumstances.

Although not common, there were examples of students who felt that disability had made online learning particularly hard that are worth highlighting;

"I have lost out on a lot of the course as I have sensory processing disorder and rely on lip-reading to understand people's speech, and masks have entirely cut this out for me, so I have missed much of the intellectual and social information within those practicals I do attend" - Year one funded female.

As already noted, students with disabilities were more likely to be dissatisfied than those without, nor it is surprising that certain aspects may have been harder for those with specific learning requirements over the last year.

It is not clear that the University has considered the specific needs of students with disabilities in this difficult time.

Dissatisfied with: opportunities to socialise.

Overall, students commented on how isolating the year had been, with very little interaction at times. While some noted that there was little the University could do, others felt that it

could have done more to support students in this regard. The lack of socialising for students over the academic year has had a significant impact on students' mental health.

"I think my unhappiness comes from a lack of interaction with staff and other students. I often feel very isolated and lonely and have not made as many friends that I would have wanted to. I also feel very forgotten about and no one would know or care if I didn't turn up to my online lectures which demotivates me" – year one female funded.

However, students seemed somewhat more sympathetic and acknowledged that the impact on socialising was less in the control of the University compared with other factors.

"I'm not experiencing the environment that I signed up for. However, this is just the reality of the situation so I am not angry at anyone really. Everyone is trying their best." – Year one funded female.

Dissatisfied with: their financial position.

It has been a very difficult year for students financially, and in many different ways. Some students had lost a previously held job or not been able to work to fund their time at university. As noted in chapter three, paid working for some students is essential for being able to afford basic necessities. Others reported that their families had struggled financially which had taken a toll on them. Some students commented on how decisions made by the university led to a higher degree of financial difficulty, in particular the lack of refunds for accommodation.

"The pandemic has imposed much financial hardship and emotional detriment to me and my family, which has directly impacted my studies" – Year one funded female.

Dissatisfied with: the lack of support and response from the university during the crisis.

Students felt the University were not doing enough to help students, financially, mentally and in relation to their studies and opportunities to socialise. In many ways, the pandemic has left some students feeling that the University does not have the interest of students at heart, and the response to the pandemic has had a very negative impact on their perceptions of it. Some students, for example, described blended learning as a 'scam', others believed that promises weren't kept, and fundamentally, that the University has acted as a business (taking money from students), rather than empathising with student experiences.

“Their wellbeing phone call service feels more like something to tick the box than actually help students. I had to stop after two sessions because they made me feel worse. I have friends with similar experiences.” – Year one female.

“The general feeling (shared by many of my peers) that we are just cash cows for the university and when we do need something from staff they simply tick the necessary boxes to say they did their job and we can go away. We were lied to regarding blended learning, absolutely awful value for money, live lectures from American lecture halls in 2019 were provided twice for one of my units?” – Year one funded male.

“It was upsetting for the university to continue taking the same amount of money without providing the same service. We are treated as customers without being given the same respect.” – Year three funded female.

Dissatisfied with: the deterioration of mental health

Overall, the Covid-19 crisis has had a disastrous impact on student mental health.

“I do not know a single person who was coping well during the winter months, when everyone was forced into their rooms for weeks on end and unable to socialise” – Year one female.

“being in my room essentially all day (especially as library was closed for so long/had such limited capacity) has really taken a toll on my mental health in that I am much more anxious and really struggle to focus on any work.” - Year two funded female.

Dissatisfied with: the accommodation

While the University did, at least partially, refund many students in accommodation in university-allocated accommodation, the lack of clarity about how often they would need to be at the University for face-to-face teaching was a source of discontent. Some would not have gone into halls at all if they had known how little face-to-face teaching they were going to receive. Notably among those in the second and third years renting privately, students reported spending little time, if any, within their accommodation but still having to pay for it.

“I have had to pay for a flat that has gone entirely unused while also paying money to live at home with my parents” – Year three, unfunded male.

Even those who stayed mentioned that the facilities offered as part of their accommodation had been closed (e.g., common rooms or study rooms) and so felt they had paid for a level of service that they didn't receive. Some also mentioned that due to Covid the maintenance of the accommodation was poor.

Some of those who stayed in their university accommodation during term-time found it very lonely, with many commenting that it had a negative impact on their mental health. First year

students living in halls commented particularly about the lack of socialising and inability to make friends; one referred to it as an ‘expensive prison’.

Accommodation has been terrible, isolating in a small room really does badly impact you, especially when you have been struggling to make friends. Really disappointing and discouraging start to uni, and to be quite honest, for someone who is confident, loves to learn and to socialise, I am absolutely dreading next year” – year one female funded.

The close proximity of flatmates meant a high risk of Covid, or periods of self-isolation as a close contact, only adding to the pressure on some students’ mental health. Overall, therefore students expressed considerable disappointment with the accommodation experience over the course of the last year. It has been difficult for students socially, mentally, and financially and this has been reflected in the comments provided by students.

Although not common, there were complaints about the Campus Police intimidating students and failing to deal with the consequences of lock-down on student behaviour.

“Furthermore, security has adopted the role of on-site police force, not once did I feel supported/protected by them, merely threatened. This can be evidenced by a breach in my halls where a group of aggressive, drunk men not at the uni came into the courtyard and tried to get into people’s flats. Security was nowhere to be seen, however when there is a noise complaint or a breach of COVID regulations they are swift to tackle the problem. Overall, the university has reacted to the pandemic situation surprisingly poorly” – Year one funded male.

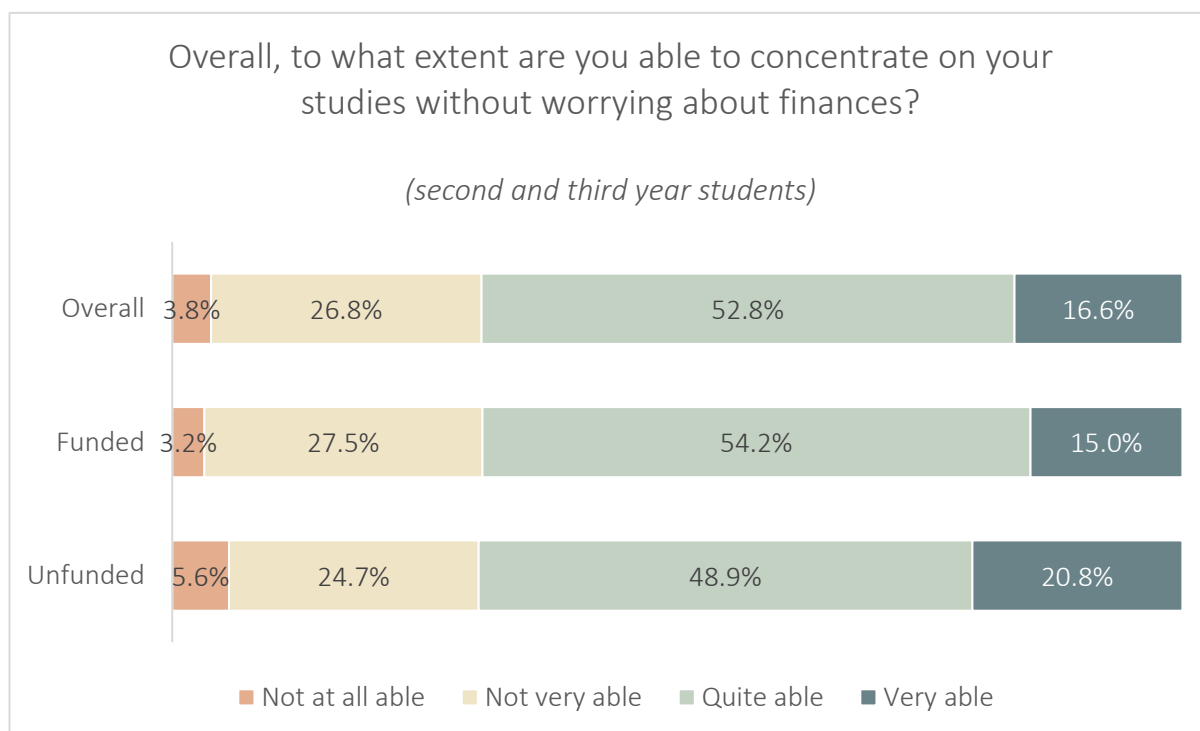
“Relentless disturbances from increased on campus socialising due to lack of communal areas - flat parties etc. leading to lack of sleep Intimidation and extortion from on campus security due to new increased authority over students using fines to intimidate students and often using physical force” – Year one funded male.

CONCENTRATION

Three in ten second and third year students were unable to concentrate on their studies without worrying about finances.

Overall, around a third of second and third year students (31 per cent) reported that they were unable to concentrate on their studies without worrying about their finances (Figure 6.2). This was very similar between funded (31 per cent) and unfunded students (30 per cent), suggesting that bursary funding is supporting students from lower income backgrounds from being disproportionately worried about their finances whilst studying.

Figure 6.2 – Ability to concentrate on studies without worrying about finances by funding status.

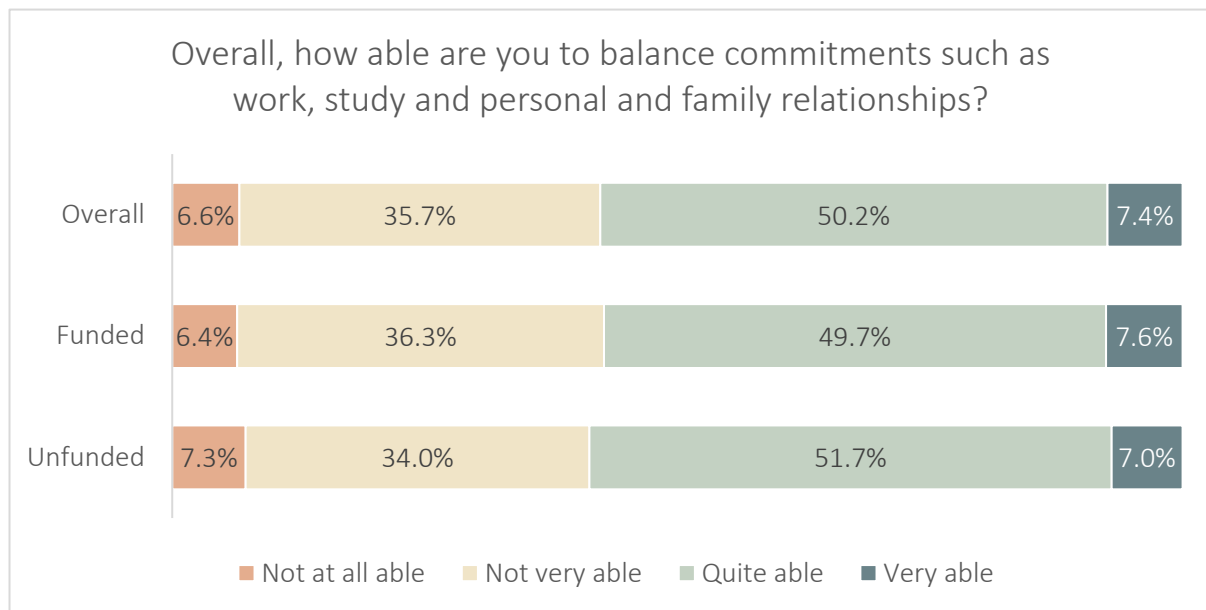


N= 650 – data refers to second and third year students only (178 unfunded, 472 funded).

BALANCING COMMITMENTS

Students were asked about their ability to balance their commitments such as studying, work and personal relationships. Overall, over half of students reported being able to balance this (58 per cent), with little difference between funded (57 per cent) and unfunded (59 per cent) students (Figure 6.3). So this again is an area in which funded and unfunded students were not significantly different with the positive implication that the bursary may help ‘level the playing field’ for students from high and low income backgrounds.

Figure 6.3 – Ability to balance commitments by funding status

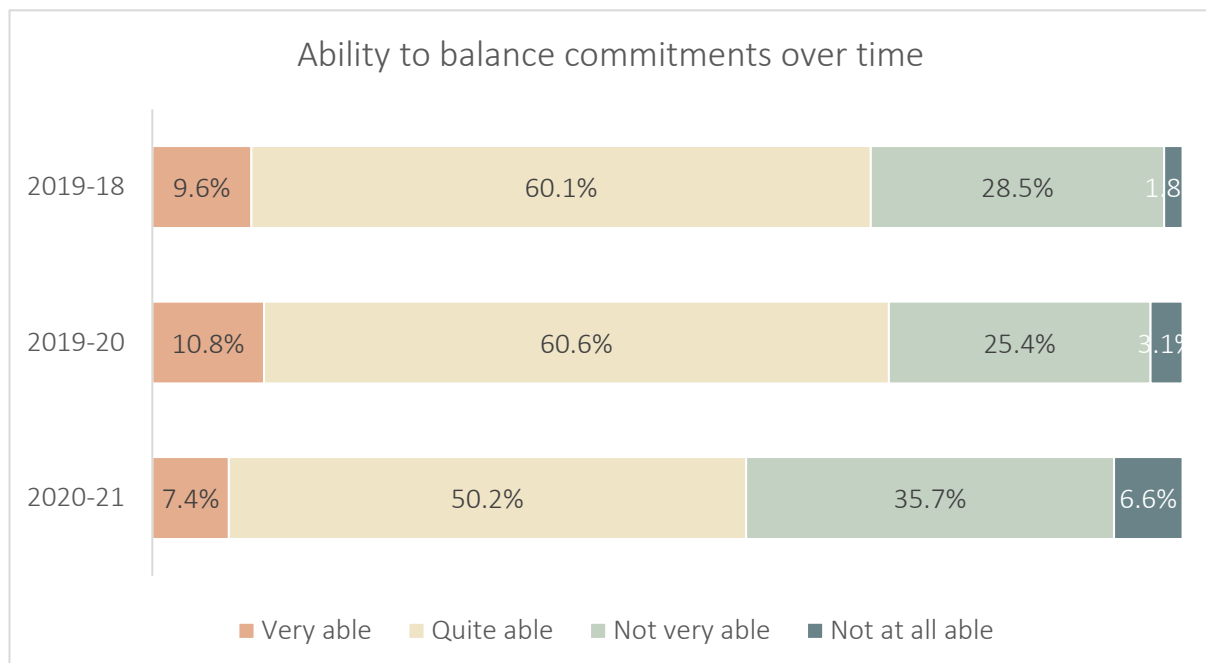


N= 1520 – data refers to all students (385 unfunded, 1135 funded).

Ability to balance commitments has decreased compared to previous academic years.

Compared with previous years, the proportion of students able to balance commitments has decreased notably. In 2019-20, 71 per cent of students overall were able to balance commitments, a similar proportion to 2018-19 (70 per cent). However, in 2020-21 it had fallen to just 58 per cent.

Figure 6.4 – Ability to balance commitments by survey year.



N= 2020-21 (1520), 2019-20 (1189), 2018-19 (1008).

Mature students, ethnic minority students and those with a mental health problem struggle more so than their peers to balance commitments.

Certain groups of students were significantly more likely than others to struggle when balancing these commitments. For example, mature students were significantly more likely than non-mature students to report being ‘not very able’ (48 per cent cf. 34 per cent) or ‘not at all able’ (12 per cent cf. 6 per cent) to balance their commitments – which is unsurprising given that mature students are older and are more likely to have childcare commitments. Non-white respondents were significantly more likely than white students to report being ‘not at all able’ to balance their commitments (9 per cent cf. 6 per cent) and those with a mental health problem were significantly more likely to be report being ‘not at all able’ to balance commitments compared to those without (15 per cent cf. 4 per cent). However, confirming the above, there was no significant difference, between funded and unfunded students when it came to being unable to balance commitments.

Table 6.3 - Binary logistic regression model predicting the likelihood of students being unable to balance commitments (0 = able to balance commitments, 1 = unable to balance commitments).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.130	0.357
Year group (REF = Year one)		0.041
Year group (Year two)	1.371	0.012
Year group (Year three)	1.194	0.270
Faculties combined (REF = Arts, Social Science and Law)		0.081
Faculties combined (Engineering)	1.683	0.011
Faculties combined (Health and Life Sciences)	1.020	0.884
Faculties combined (Science)	1.097	0.587
Gender (Male) - (REF = Female)	1.090	0.509
Ethnicity (non-white) - (REF = White)	1.430	0.007
Whether mature student (Mature student) - (REF = Not a mature student)	1.826	0.003
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	1.059	0.639
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.437	0.020
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	2.761	0.000

After controlling for other demographics, regression analysis showed that second year students were significantly more likely than first- and third-year students to be able to balance commitments. Those in Engineering were more likely to struggle balancing commitments than other faculties, which may be a reflection of the level of taught hours. Those with a mental health problem were nearly three times as likely to struggle when balancing commitments than those without.

SENSE OF COMMUNITY

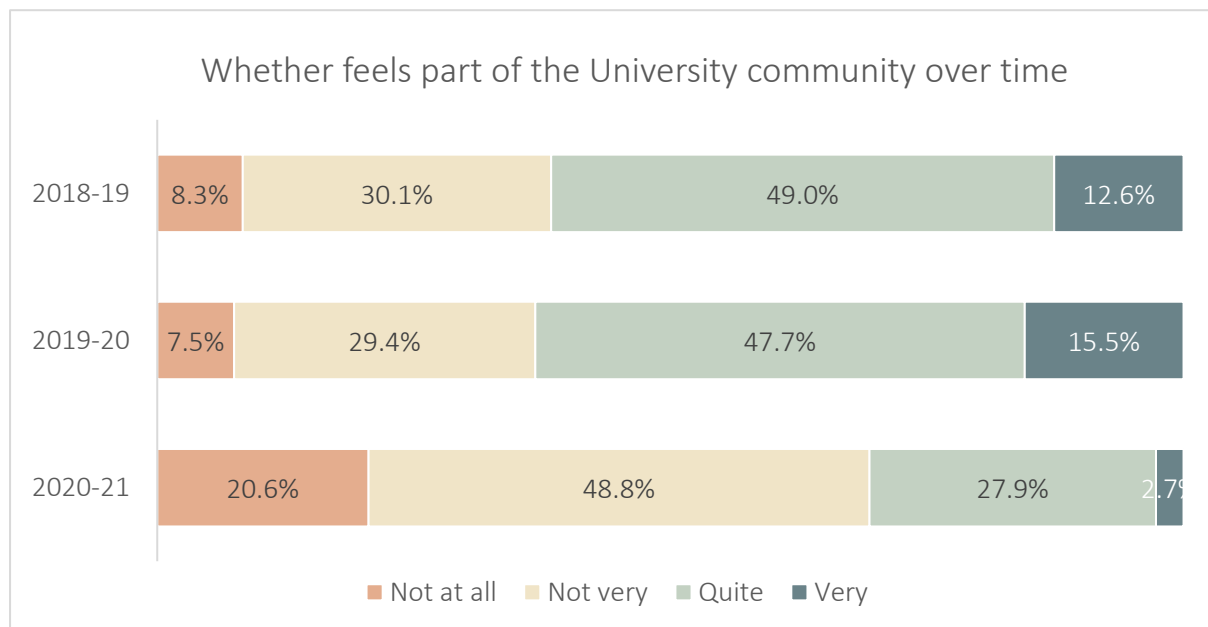
Sense of community is low this academic year, but equally so for funded and unfunded students.

Overall, almost seven in ten students (69 per cent) did not feel part of the University community during the 2020-21 academic year, with one in five not feeling *at all* part of the community (21 per cent). But more positively, there was no significant difference between unfunded (70 per cent) and funded (69 per cent) students in the proportion reporting this.

Sense of community has declined this academic year.

As would be expected, the proportion of students who feel part of the University has declined dramatically during Covid-19 academic years. As reported, students have been dissatisfied with the level of interaction which they have had with peers and staff and it is unsurprising that they may have struggled to feel the sense of community this academic year. For 2020-21 69 per cent didn't feel part of the community, compared with 37 per cent for 2019-20 and 38 per cent for 2018-19.

Figure 6.5 – Whether felt part of the University community by survey year.



N= 1530 – data refers to all students (389 unfunded, 1141 funded).

Regression analysis, showed that after controlling for other demographic factors, being a third year student significantly predicted a lower likelihood of not feeling part of the community compared with first year students, maybe because these students had already had two mostly 'normal' years to form friendship groups and develop a sense of belonging to the University. However, funding status was again not significant, though the unfunded were still more likely to report not feeling so.

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	Significance
Funding status (Unfunded) - (REF = Funded)	1.241	0.124
Year group (REF = Year one)		0.033
Year group (Year two)	0.773	0.051
Year group (Year three)	0.684	0.020
Faculties combined (REF = Arts, Social Science and Law)		0.815
Faculties combined (Engineering)	1.117	0.610
Faculties combined (Health and Life Sciences)	0.978	0.876
Faculties combined (Science)	1.152	0.431
Gender (Male) - (REF = Female)	0.910	0.480
Ethnicity (non-white) - (REF = White)	1.550	0.003
Whether mature student (Mature student) - (REF = Not a mature student)	1.990	0.005
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.938	0.615
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.397	0.056
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.853	0.000

Non-white students, mature students and those with a mental health problem were less likely to report feeling part of the community than their peers.

Looking more closely at the regression analysis, ethnic minority students were one and a half times more likely to report not feeling part of the community compared to white students. For those with a mental health problem the likelihood was almost twice that of those without. Being a mature student also predicted a higher likelihood of not feeling part of the community. Ethnic minority students, mature students and those with a mental health problem are groups which consistently show more negative outcomes in relation to their University experience than their peers so it is perhaps unsurprising that these same groups are less likely to feel part of their community, given their greater dissatisfaction generally.

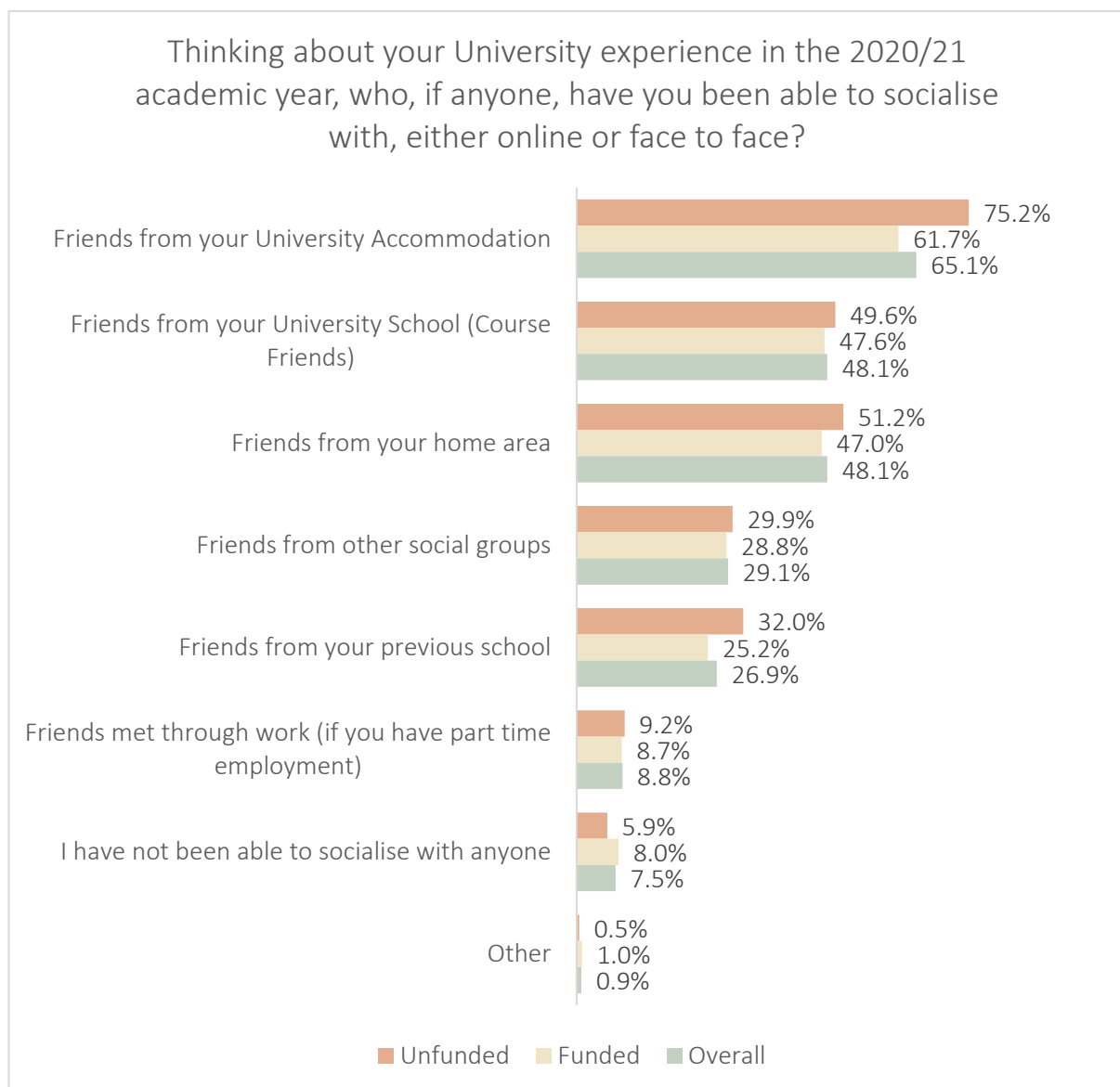
SOCIALISING

Most students had experienced some form of socialising with friends, although this differed between funded and unfunded students.

This year, given the severe disruption to the normal patterns of inter-personal interaction on campus we asked students whether they had experienced *any* form of socialising with peers, either in person or online. Overall, less than 1 in 10 students (7 per cent) had not been able to socialise with any friends, with the clear majority experiencing some form of interaction. In this regard there was no significant difference between unfunded (6 per cent unable to socialise with friends) and funded students (8 per cent).

However, when it came to which *types* of socialising funded and unfunded students had encountered there were differences. Unfunded students were significantly more likely than funded students to report socialising with friends from their University accommodation (75 per cent cf. 62 per cent) and socialising with old school friends (32 per cent cf. 25 per cent). Funded students were significantly more likely to have remained in University-owned halls during the lock-down. Perhaps being in halls where more restrictions were in place and fewer students than usual were present had resulted in less socialising with these types of friends. Perhaps as unfunded students were more likely to be in alternative accommodation at some point over the pandemic, going home allowed them more socialising with friends from their former school. It is also the case that unfunded students, from more affluent backgrounds and schools well-gearred to sending significant numbers annually to Russell Group universities, would be disproportionately likely to find old school friends among Bristol students.

Figure 6.6 – Ability to socialise by funding status.



N= 1535 data refers to all students (391 unfunded, 1144 funded).

Mature students, those with a disability (excluding mental health) and those with a mental health problem were more likely to report not being able to socialise with anyone and also less likely to feel part of the University community.

Mature students were significantly more likely than non-mature students to say that they had not been able to socialise with anyone, with the percentage of mature students reporting this rising to 1 in 5 (23 per cent cf. 6 per cent non-mature students). This was also true when comparing students with a mental health problem or disability (excluding mental health problem) to those without. More than 1 in 10 students with a disability (12 per cent) reported not being able to socialise with anyone, compared with 7 per cent for those without a disability (excluding mental health). 11 per cent of those with a mental health problem reported not being able to socialise with anyone compared with 6 per cent of those without. Mature students, those with a mental health problem and those with a physical disability were students we also identified earlier for being less likely to feel part of the University community.

7.

CONCLUSIONS

THIS YEAR'S SURVEY

This year's report into the impact of the University's Bursary support package is the seventh in an annual series, but it was undertaken in very different circumstances to its predecessors. From the very start of the 2020-21 academic year the Covid-19 pandemic was an all-too-obvious presence for undergraduates at University, whereas in 2019-20 it arrived suddenly in March and needed rapid and unplanned responses by students and the University. This year it was a known hazard ahead of Autumn registration too, so would have played a part in the thinking of potential new students over whether, and where, to apply to university, and, for those already registered, about how to plan the year ahead and beyond, as over their accommodation choices and their post-graduation intentions.

Our survey this year is a mixture of questions. Some were asked before, on student finances and finance-related experiences, but still relevant in a Covid-19 world, allowing comparison between pre- and post-Covid conditions. Others were specific to the impact of the pandemic, such as on changes in accommodation. Unlike last year's survey, we integrated these under our regular set of headings, rather than having a separate 'Covid' section'. One previous issue we did not probe this year, mindful of the restricted social interactions open to those students remaining in Bristol, and that many had returned home, were the previous ones on extra-curricular activities.

A YEAR LIKE NO OTHER

Our results make clear that the pandemic has had a major impact on students, rather than being something they could 'just take in their stride'. Their expectations about life as undergraduates took a big hit, the reality falling far short from what they had been looking forward to, and this may help explain the rise in the survey's response rates. Many of the more detailed results, while predictable, then stand in stark contrast to those of previous years. Indeed, just about the only crumb of comfort on the finances front is that some students were forced to live at home, potentially saving money, when the campus locked down, but that is far from 'good news': they had previously factored in the living costs of 'going to uni', away from home in the first place and had felt this a price worth paying.

The list of 'hits' experienced is long and depressing. Work for students was significantly reduced both in term-time and vacations, more income was drawn from savings (though not commercial borrowings), from friends and family that didn't need repaying and from the University and other charitable sources. On balance, students reported that their household's income had also declined, as jobs in the wider economy dried up or were furloughed, and for nearly one-fifth this was a substantial fall. There was a rise in the percentage experiencing unexpected course-related costs too. The availability of internships, predictably, was lower than before, with implications for future, permanent employment, building on such initial relationships. On the flip-side, interest in postgraduate opportunities maintained the high level of 2019-20, and considerably above that of the last non-Covid survey of 2018-19, as a means to defer entry to a distressed graduate jobs market and enhance CVs when doing so. Also higher than then, and by 10 percentage points, were thoughts of withdrawing, and these obviously come from those who thus far had not done so.

The biggest negative changes of all arose in three main areas, all equally predictable in such an unpredictable, topsy-turvy year. Students reported they were less able easily to balance their various commitments, financial and otherwise, their sense of being part of the University's student community suffered a precipitous decline (to some 30 per cent from over 70 per cent the previous years!) and only about one-third reported they were satisfied with their year's experience, against some 80 per cent previously.

Clearly, a very difficult and challenging environment then, not just very different to the one students had expected and been looking forward to, but also anything envisaged when the University's bursary scheme was designed. This continued largely unchanged from last year so this latest academic year offers an obvious, if unwelcome, test of its in-built flexibility and the sense of resilience it bestows on its recipients.

THE ROLE OF BURSARIES

The primary purpose of this report is to identify this impact, if any, of holding a bursary upon its student recipients, to test the rationale for such a significant investment by the University and the case for its continuance. The methodology adopted, explained in our report, conforms to the best-practice advocated by the OfS for every university, and remains the same as used previously in this series. Bursaries are held to provide a positive benefit for their recipients if they report at least as positively on a range of issues, where finance might reasonably be seen to matter, as their unfunded peers, given that household bursary-recipients come from lower income starting points by dint of their family backgrounds.

Hitherto, the overall conclusions drawn each year, while varying in detail, have been consistently positive. The prime finding from this latest report is that this still remains so, and across all those relevant issues of student life we explored.

We identify some predictable areas where 'funded' students are at an initial economic disadvantage against their peers. The former can draw less on friends and family for income support (whether or not due for repayment) and on savings. This year they were also more likely to report their families have suffered income losses under the pandemic, and less likely for these to have risen, than their more affluent backgrounds. Professional families may have suffered less from furlough and job losses as their work could more readily be transferred online under lockdown, rather be closed down as custom collapsed in retail and other in-person services.

But none of this can be laid at the door of bursaries as signs of failure, rather they are part of the logic for funding them in the first place, as compensation for lower levels of economic capital. Rather, the impact of bursaries has to be assessed against student actions and perceptions in the process of transiting to Bristol from home and school and then in continuing there over three undergraduate years.

On this early-stage engagement the evidence from 2020-21, consistent with previous years, is that most students potentially qualifying for a bursary do not see this as a major incentive to come to Bristol as such (a small number do) but neither are they strongly deterred by the relatively high prices of university accommodation (which most Year 1s occupy). This

evidence is necessarily limited – knowledge of bursary entitlement is only modest at this stage, students’ bursary status has yet to be confirmed and we know nothing about those who applied to university elsewhere (better bursary packages? cheaper accommodation?). But even were the case for bursaries to rest on this alone it would be dangerous for Bristol to withdraw them since their impact on student entry is likely to be highly asymmetric – their presence may be little more than a qualifying criterion for most low-income students to identify Bristol as a possible destination, but their scaling back or complete removal would likely remove the University from many such short-lists, while the reputational damage suffered through media exposure would be immense.

Most of our firm evidence comes from the second, at-Bristol, stage of respondent experiences where it falls into two broad groups. First, much of the evidence is consistent a ‘level playing field’ interpretation from our methodology, evening up the financial status of recipients against their peers from higher income households. While at Bristol bursary students earn less from employment than their unfunded peers, both in term-time and vacations, but in compensation they are less likely to report being unable to find work that they sought, suggesting their lower levels of work meet their needs and aspirations than their of their control-group peers as least as well as those of their peers. In 2020-21 these two groups reported similar levels of hours-worked for those in employment, and no difference in its importance in supporting their basis financial requirements. They were also similar over encountering unexpected costs, both on their courses or otherwise, their engagement with internships, their ability to concentrate on their studies, their postgraduate study intentions, and thoughts about withdrawing. Here, too, the significance of explicitly financial motives was stronger among the unfunded students, though not significantly so in our regression analysis. They were similar too in their levels of concern over repayment of monies borrowed and, for Year 2 and 3 students, in the impact of finances on their choices of university accommodation, presumably this year not just their initial Autumn Term choices but also any alternatives they were forced into subsequently. In their overall perceptions of student life at Bristol the two groups were also similarly placed – in their satisfaction with student life, their ability to concentrate on their studies without money worries and to balance their commitments, their feeling part of the student community and general levels of socialising with friends. The detailed ways in which this was manifest varied, but due more to their different social networks than to available finance per se. While this long list is not to belittle the overall downturn in many of these areas from a student perspective, as summarised earlier, at least those from lower income backgrounds did not suffer further, relative disadvantage here compared to their peers in such a challenging year.

Second, we also identified some areas where funded students report more positively than the unfunded, as measured by the conventional statistical significance yardsticks of our methodology. They borrow less from family and other courses (maybe by necessity as well as by choice, of course), report less regret at not having a job, are less likely to find it very difficult to meet their various budgetary requirements and outgoings, and are less likely to report increased difficulty in managing their finances under Covid-19 compared to previous years. Particularly significant for the University’s drive to grow further its intake of disadvantaged students, those on bursaries are more likely to see their degree as an

excellent personal investment, despite this being negatively impacted overall by the pandemic, whereas last year the two groups reported similarly on this question.

And in no respect where, on a priori grounds, we might look to bursaries to have an impact, do those holding them report more negatively than those without them.

What we cannot be so clear about, as we have noted in previous such reports, is quite how these beneficial effects comes about. Three processes could be at work, quite possibly in combination. First, and most obviously, bursaries can provide up-front cash for expenditure that otherwise would be impossible. Second, students on bursaries could have lower expected levels of expenditure, as befits their personal backgrounds from lower income households. Finally, receiving a bursary may engender a positive sense of belonging between recipient student and the bestowing University – ‘they’ve supported me; I’ll support them’ – which favourably colours their responses. The first two are probably more important in the factual and ‘experience’ questions and the last in the more ‘perception’ ones.

WHAT ELSE MATTERS?

While bursaries were our prime focus, the usual array of other student characteristics from previous years was again tested against many of the responses, both for their own sake and also to check whether any ‘first-cut’ results suggesting funded/unfunded differences were robust when other possible controls were also factored into the analysis.

Those familiar with our previous reports will find little to surprise them here. In some questions there was a clear differentiation of results by Faculty and/or by gender. Students studying through Engineering, Medical Sciences and Science generally reported more positively than those in Arts and Social Sciences + Law, while Female respondents were sometimes more negative in their answers than Males. But three other such discriminants arose most frequently, all familiar themes in sector-wide debates about students’ university experiences. Respondents with a physical and/or mental disability, those from non-white ethnic backgrounds and ‘Mature students’ (over 20 on entry) repeatedly reported more negative experiences, not on every issue but often in depressing harmony. Concerns about unexpected course costs, meeting student costs and outgoings, repayment of borrowings, balancing commitments and the lack of a sense of student community were all issues on which each gave markedly more negative responses than their peers. This had often happened previous years too, but a particular feature of this survey year was the cancellation of expected internships as employers cut back under lockdown and economic uncertainty, where all these three groups were again disproportionately affected.

As we noted last year, effectively tackling these further fracture lines within the student experience is beyond the scope of the University’s bursary programme, but not other parts of its management structure, nor the Higher Education sector nationally. For our bursary provision itself our overall, headline finding is that it continues to do the job it was designed to do, and had proven reassuringly robust in circumstances far removed from anything originally envisaged or wished-for. That is very good news.

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