

# Student funding, student retention and student experiences: perspectives from Bristol

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**Abstract** Our paper summarises a suite of research projects based around the general themes of student funding, retention/withdrawals and student experiences which have been undertaken by the University of Bristol since 2013/14. Some are completed, some ongoing and some are in the planning stage. They focus both on students who have withdrawn and on continuing students. We contextualise the work against national higher education sector trends in funding and in other related research, particularly that from the Office for Fair Access (OFFA) on the lack of any relationship between student funding and withdrawals, and draw inferences from this. Our evidence so far from the Bristol perspective suggests otherwise: the University's financial support may both encourage student retention and add positively to the student experience of its recipients.

**Key words:** Student funding; Student withdrawals; Student experiences; Post-graduation destinations; Widening participation; University of Bristol

## 1 Introduction

In the current national higher education (HE) debate about the effectiveness of universities' student funding regimes and their possible links to student retention and undergraduate experiences, a commonly-heard view is that these need to be understood for individual students and specific universities. To do otherwise, and to treat the debate at more aggregated levels, largely overlooks the important detail and can produce misleading conclusions. Places matter: the extent to which funded students and their non-funded peers have different experiences may depend on local living costs, which vary sharply from one university town to another, and on institution-specific funding packages and emergency support for students in financial difficulty.

Some universities might also have revealing, but campus-specific, evidence about local funding/retention/experience (FRE) interactions, which would be lost if we concentrated solely on evidence common to all students and places. And aggregated analyses can produce 'ecological fallacy'-type conclusions at variance with the real experiences of specific students in specific places. So if, across the sector as a whole, students with funding support perform less well in their finals

than those without such funding (we don't actually know this yet), this could be because they are disproportionately concentrated in universities with lower academic entry and exit standards; but within specific universities they could still perform as well as, or even better than, their peers.

Our paper looks in detail at just one university – the University of Bristol (UoB) – which has an active programme of conducting its own research into questions of ‘widening participation’ (WP) – and the way this research interacts with national debates about student funding. We shall concentrate here on the FRE component within WP research agenda, and on students who are, or have been, enrolled as UoB undergraduates. We will leave aside other current research on the importance of student funding from the earlier outreach/access perspective. Our review covers projects at very different stages in the research project life-cycle – completed, currently underway (Spring 2015) and planned, but not yet begun in earnest – so our overall conclusions will be provisional. The following sections put this work into its University and national context of funding and related research (2) and summarise the UoB's FRE projects on students who have withdrawn (3) and on continuing students (4), before adding some concluding comments (5).

## 2 Context

### 2.1 Bristol

Bristol, the largest city in the South West of England, also occupies the ‘South West corner’ of a graph of British universities provided by the Times Higher Education (Matthews, 2014). This plotted the well-rehearsed relationship between the social mix of university undergraduate intakes (measured by the social class (NS-SEC) classifications of their young 2011/12 entrants) and the withdrawal rates after Year 1 of the 2010/11 intake, showing that universities with low social class intakes also have high withdrawal/low retention rates. Bristol is very much at one extreme of this distribution, with a non-continuing rate of 2010/11 entrants of 1.4 per cent (against the English average of 6.2 per cent) and just 13.0 per cent of its 2011/12 intake classed as from low social classes (NS-SEC 4-7: England averaged 30.9 per cent). This underscores two distinctive UoB realities: firstly, and despite some recent movement towards the HE sector averages, Bristol still has one of the most affluent undergraduate intakes of any British university (the other two key HESA performance indicators tell the same story), so has been at the sharp end of national media and political discourse about the failures of widening access and social mobility at ‘elite’ universities in recent years; secondly, Bristol has not seen it necessary to prioritise student retention, as many other universities have done. Those students who enrol as its undergraduates overwhelmingly stay their course.

One reason for this is that Bristol is a highly popular university city for students (indeed, being the top such UK student city in a recent survey: *City Life in Bristol* is the best- major student survey reveals (University of Bristol, 2015). But it is also an expensive one, by the standards of provincial England. Another recent survey (StuRents, 2015) identified it as having the fourth highest average level of private-sector rents paid by students in England outside the London region; all the higher ones were collegiate universities where comparatively few undergraduates would be chasing such accommodation. So the proportion of overall student term-time spend that goes on private accommodation in Bristol will be substantially higher than the national average, to the detriment of those from modest income backgrounds.

Finally, the UoB has pioneered a formal commitment to a University research capacity to support its widening participation WP activities since October 2006, when it appointed the inaugural Director of its Widening Participation Research Cluster (WPRC). The WPRC undertakes and commissions tailor-made research to inform the University's evolving WP policies and practices, and so contributes to national policy debates and research literatures. It does so across the student life-cycle – from raising awareness and aspiration among potential applicants, through their retention and success to their progression to employment or further study – and all of this in the context of a changing national funding environment for higher education.

## 2.2 The role of OFFA

The Office for Fair Access (OFFA) was established by the government in 2004 as an independent regulator of how universities 'promote and safeguard fair access to higher education from underrepresented and disadvantaged groups' (OFFA 2015, 7), particularly in more 'elite' universities, such as Bristol, where their representation is low by national standards. Since 2003 universities have been permitted to charge students tuition fees annually up to a prescribed upper ceiling (originally £1000, from 2006 up to £3000 and from 2012 up to £9000). OFFA monitors and agrees with each university, through annual Access Agreements, the fees it can charge, within the upper threshold allowed, taking account of the amount it designates for 'fair access' purposes, and how it spends, and justifies this spending over alternative options. Like other English universities to date, Bristol had allocated the largest proportion of its Access Agreement spending on financial support for those already at the University, through bursaries and otherwise. We give more detail on this in the next section, but it is important to note here that the FRE part of the University's Widening Participation research agenda was boosted recently by a vigorous debate which arose within the University in 2012/13 on precisely this issue — of how best to provide support for those due to pay the new £9000 fees.

Running alongside this local debate, research from OFFA (2014) argued that, taking a sector-wide view, HE students financially supported by bursaries from

their universities were neither more nor less likely to withdraw from their courses than their non-funded peers. This bolstered the apparent message from an earlier OFFA study (2010), which focused on bursaries and university admissions patterns, that spending the lion's share of tuition fee income on such student support was money wasted: it neither affected where students chose to study nor whether they stayed the course once there, and should be redirected towards better value-for-money outreach on pre-university students, and student progression beyond first degrees. As a proportion of student support spending agreed through Access Agreement, the combination of bursaries, fee waivers and accommodation discounts across the HE sector has been falling in recent years, and is projected to fall further, this spending nevertheless still represents some 65 per cent as of the fiscal year 2014/15 (OFFA, 2015). Universities reluctant to reduce their own levels of such spending further will need to convince OFFA that this is money well spent. OFFA has issued an open invitation to them to provide just such local evidence.

Bristol University was keen to accept this challenge, first, as the OFFA findings seemed at variance with UoB's 'on the ground' impressions and, second, with its own very low withdrawal rates, Bristol had seen its finance support package as being targeted at least as much at students' ongoing well-being and concerns over debt as at stemming any ebb tide of withdrawals. There were other concerns with the OFFA report. First, as OFFA admitted, it was necessarily based on data that pre-dated the tuition fee hike to £9000, which limited its relevance to current debate. Second, OFFA's interpretation of the main result – of no differences in withdrawals between funded and non-funded students – was open to challenge. If such support goes primarily to non-traditional students who, as the Higher Education Statistical Agency's (HESA) annual statistical series show, are more at risk of withdrawal after Year 1 nationally (HESA, n.d.), then the OFFA findings could be interpreted as a *success* for bursaries in reducing the withdrawal rate of the most vulnerable undergraduates to that of their peers, which includes students from richly resourced backgrounds, and especially so at Bristol. Without such bursaries their rate would be *higher* than the non-funded group's.

### 2.3 National student funding and the Bristol funding package

The University's financial support provision was periodically revised between 2006 and 2015, reflecting several influencing factors over that period. Amongst those changes were amendments to the government's own mainstream loan and grant support and corresponding household income thresholds, alongside the additional financial investment in the sector through the National Scholarship Programme (NSP) and regulatory requirements allied to that investment.

In 2006, the government introduced 'variable tuition fees', with a tuition fee cap of £3000, but its expectation that this may lead to a differentiation on tuition fees across the HE sector did not occur, with only a small proportion of universities charging lower than the cap, though with some variation on how that support was being delivered, either as cash bursaries or payments in kind to students. The University's own main £1000 bursary (with a sports pass

entitlement) was around the sector average and was delivered as a cash bursary, paid in termly instalments to students. Bristol also provided a 'top-up' bursary to local students who lived in specific postal code districts, and an Access to Bristol bursary which provided enhanced financial support to students who had 'graduated' from its Access to Bristol (A2B) scheme. This is aimed at students in years 12 and 13 of secondary school education in targeted schools or colleges, particularly those who will be the first in the family to attend university, who live in a low participation area and who have the academic ability to study at Bristol. Between 2006 and 2011, the A2B award was equivalent to a student's fee liability, which they could either take as a cash bursary or use the money to pay for their fees, and was paid in addition to the main UoB bursary and local postcode bursary.

Prior to the 2012 fee increase, there was a steer from OFFA, alongside the underpinning guidance on the use of NSP funds, that universities should target their support more towards fee waivers to help reduce the higher fee liabilities which students now faced. There also was much mixed messaging at the time in the media about the new cost of university and the concern that the higher tuition fees might have on putting off the most debt-averse in society from considering higher education as a viable financial option, as well as how long it would take students to repay the debt. For these reasons the University's initial policy approach to its 2012 funding package had been very focused on providing financial support to students from the lowest household incomes (up to £25,000) and moving away from the provision of bursaries in favour of fee waivers.

However, a 'Don't Bin the Bursary' campaign from the University's Students' Union gave voice to the very clear message from the student body that the bursary was of huge importance to them in being able to meet day-to-day living expenses, such as food, bills and accommodation costs. This eventually forced a mid-session change of direction. In a recent farewell interview to Epigram (Dogllanl, 2015) the University student newspaper, the outgoing vice chancellor admitted that the administration had seriously misjudged student preferences in this respect. As an immediate result, the University's 2012-2014 package of support moved to one where students whose household income was £25,000 or below had the option to convert £2,000 of the fee waiver into a living cost bursary. The local bursary was removed from the overall financial support package, but the A2B package of support was enhanced, so that it provided a full £9,000 fee waiver and a living cost bursary of £3,750 in each academic year.

After the dust had settled, a wholesale reassessment of the undergraduate support package was undertaken in 2013/14 by an internal review group, of which both of the authors of this paper were members. After reviewing the then current HE sector evidence on the impact of student funding the group commissioned fresh survey data to inform its deliberations, partly as the existing evidence seemed inconclusive and partly, consistent with our opening paragraph, so that a Bristol-delivered policy could be informed by Bristol-based evidence.

For 2015, UoB entrants have seen yet further changes in the regulatory landscape, including the end of the NSP, and the implementation of the review group's recommendations. The 2015 package particularly addressed the funding 'cliff edge', as described by the Students' Union (SU), where the University, since 2012, provided no funding for students whose income was over £25,000.

The SU was clear that it wanted the University to extend the qualifying household income threshold to ensure that support was still reaching students from families in the lower and middle income brackets.

So the University's 2015 package of financial support provides a range of levels of bursary support, up to household incomes of £42,620, similar to provision at competitor institutions. In addition, the University has changed the support provided through the A2B scheme, so that students in future will be entitled to a full £9,000 tuition fee waiver in their first year, alongside a bursary for living costs of £3,750. In each subsequent year, only a living cost bursary of £3,750 will be paid, subject to students' continuing to meet the eligibility criteria. The University's research also recognised the value that students place on choice, and so the intention is to ensure that students can use their bursary flexibly (where possible) to address other costs which they may have across the University.

### 3 Research on withdrawals

#### 3.1 Background

As already noted, the OFFA's 2014 research sparked renewed interest in universities' rates of student withdrawals and retention. The UoB's undergraduate withdrawal rates are very low nationally, and the UK's rates in general are low by international standards, but that is no reason to ignore them. While the small number of such withdrawals may be very positive outcomes for those leaving early, the majority clearly represent some sort of system failure – either of initial student application (wrong course; wrong place) or university selection (wrong student), and/or of subsequent academic or personal support structures. So universities should have things to learn, and maybe put right, to reduce such short-lived student encounters. But what role, if any, do financial considerations play in decisions to leave early, or indeed to remain for those who might otherwise have been tempted to withdraw?

Much of the early research in this area takes Vince Tinto's canon of US-based work as its starting point (e.g. Tinto, 1975, 1987), where withdrawals are coupled with students' academic and/or social integration (or rather the lack of them). Each of these is then unpacked into an extensive catalogue of further controlling factors. Two more recent literature reviews have taken up the withdrawal/retention theme specifically for the UK HE sector. A comprehensive review of the post2006 'WP' literature (ARC, 2013) included 'retention and student success' as one of its themes, noting again the diversity of the forces behind the withdrawal decision, as well as how these vary from place to place. They may also be selective by type of student (such as the disabled, and ethnic minorities) and are often the end-product of a long history, pre-dating university enrolment by some way, rather than being caused by a specific university experience, such as an unsympathetic tutor or disappointing assessment mark. . One further common feature both to this review and to Tinto tradition is the *lack* of much attention to financial issues. It might be countered that perhaps students are reluctant to admit the role that this plays, or that it is indirect and easy to gloss over; so financial pressures may force students into part-time work which *then* impacts on their academic grades, or restricts their ability to engage in the vibrant social world of a strange university city as readily as their better-heeled peers.

The second, more recent, UK review (Nursaw Associates, 2015) considers the impact of the financial support from UK universities, both on access issues (not our concern here) and student success, including retention. On the latter, the current UK evidence is limited but also ambivalent. While the OFFA study (not available to the earlier review) reported bursaries as neutral in their effect on retention, a limited number of other studies suggest some positive effects on students' senses of well-being, and 'belonging' to their university. One explanation offered for this apparent inconsistency is that students' reported attitudes and their actual behaviour differ – they say one thing and do another – although we have suggested earlier that the two may also be reconciled if we assume a higher natural tendency to withdraw among those from whom bursary recipients are disproportionately drawn. So the two sets of findings may be less contradictory than they initially appear.

One thing that is clear from both these UK reviews is that the evidence base over which sort of student financial support has what sort of effects where, when and for whom is still patchy and cloudy, and urgently needs populating with more studies, particularly as it is now such a high-profile policy issue within the sector. In particular, these need to take account of local context, since not only can outcomes vary from place to place, but university policymakers are more likely to be persuaded by local data than that from elsewhere. So to explore, and try to unravel, these empirical subtleties in its own local context the UoB has an ongoing programme of FRE research, managed by its WPRC, including among its small numbers of withdrawing students and also the much larger numbers who successfully complete their course.

### 3.2 Qualitative surveying of early leavers

In summer 2014 the WPRC commissioned research, directed by the UoB Students' Union and conducted by two PhD students in its Graduate School of Education, targeting all its UK-resident undergraduates who withdrew between October 2012 and June 2014. A series of telephone and Skype interviews was used to question them on a broad-brush schedule of topics covering both the process of withdrawal and the reasons behind it. This research design encouraged the main themes of the withdrawal experience to emerge naturally from these conversations, rather than being constrained by a tightly-structured questionnaire. Finance, for instance, was not a specifically promoted theme, nor did the researchers formally identify respondents who had received University funding while on their courses. The 'distance interviewing' approach we adopted, with researchers fairly close in age to the 'early leavers', was an attempt to maximise the response rate in what is a sensitive and perhaps still 'raw' field of investigation for potential participants (Glogowska et al, 2011). To take part they had to respond to an initial written invitation and then formally record their preparedness to participate; they could also withdraw subsequently at any time, without giving a reason. Eventually 28 interviews were concluded, with less than 10 per cent of the identified potential pool falling within the remit of the survey.

The final report is still confidential while the subject of internal UoB debate, but two main relevant outcomes can be reported here. Firstly, in line with the expectations from the literature, the range of factors behind the withdrawal decisions was very wide, with most respondents citing more than one, and

sometimes many more. Secondly, financial matters were never the main factor behind the decision to leave, and were only mentioned at all by numbers that be counted on one hand. These cited racking-up future debts when set against the number of formal contact teaching hours ‘bought’ by their tuition fees, and the future value of their course, while a single student had fallen foul of administrative delays in receiving their student finance, leading to a late rent payment and the threat of eviction.

Of course, more directed questioning could have raised the apparent profile of financial concerns, though these can sometimes be exaggerated when students ‘helpfully’ tell researchers what they think they want to hear. Such is the social science researcher’s perennial dilemma between using ‘open’ and ‘closed’ questions in this type of investigation.

### 3.3 Quantitative profiling

Comparing the University’s records of students who withdraw and those who don’t, with their overall student record, provides an alternative approach to semi-structured interviews, with a complementary set of pros and cons. Clearly, it doesn’t directly tell us why some leave early but it comprehensively identifies any co-variation between the withdrawal outcome and other ‘present/absent’ characteristics of individual students, unimpeded by the small numbers and potentially biased samples of the qualitative approach.

This work has been conducted on three levels. At the simplest, we looked at each of these other characteristics in isolation, across all UK-based UoB undergraduates in the entry cohorts from 2009/10 to 2012/13 inclusive, to derive a subset with statistically significant associations (via a series of odds ratios) between them and the withdrawal/non-withdrawal outcome. Table 1 summarises our results:

**Table 1** The withdrawal/non-withdrawal outcome of UoB students (Source: UOB internal data)

<i>Student characteristic</i>	<i>Relatively more likely to withdraw</i>
Year of study	Year 1 students
Age on entry	Mature students (ie aged 21 or over)
Progress since enrolment	Students repeating a study year
Widening participation status	Students with one or more ‘WP’ flag
Year of entry	Pre 2012 entry
Pre-university academic attainments	Lower end-of-schooling grades
UoB funding status	Non-funded students



Many of these will come as no surprise, based on common sense and previous studies. So the higher withdrawal rates for first year students, for those who may have been out of formal education for some time (and perhaps have family commitments), for those of relatively modest attainment on entry (i.e. less than AAA at A Level and those, on whatever definition, from 'non-traditional' backgrounds, where a degree is not a 'taken for granted' next step after school, are all predictable outcomes. The two intriguing ones remain. First, notwithstanding the supposed hazard of £9,000 tuition fees to student retention, those who entered in 2012 were *less* likely to withdraw than those in previous cohorts (perhaps because any real doubts they entertained about HE would have led to them not applying in the first place, rather than 'giving it a go'). Second, and notwithstanding the OFFA report, those on UoB financial support are also less likely to withdraw than their peers.

There's an obvious inconsistency here: 'WP' students are also more likely to qualify for University financial support. We explored this further through a second stage of nested cross-tabulations of the 'funded' variable against the 'WP' measurements, also factoring in the changing funding regime applicable, via a 'date of entry' flag.

Table 2 Percentage withdrawal rates of young, Year 1 non-repeating students (Source: UOB internal data)

Category	Prior to 2012/13		2012/13	
	Funded (%)	Not funded (%)	Funded (%)	Not funded (%)
<b>State school</b>	2.05	2.70	1.54	2.33
<b>Independent school</b>	0.96	1.66	0.64	1.52
<b>Low HE participation residence (POLAR 1+2)</b>	2.46	4.36	1.54	2.33
<b>High HE participation residence (POLAR 3-5)</b>	1.66	2.15	1.39	1.92
<b>Low social class (NS-SEC 4-7)</b>	2.02	6.02	1.19	1.19
<b>High social class (NS-SEC 1-3)</b>	1.74	2.01	1.51	1.01

In Table 2 we limited our attention to a chunky set of young, Year 1 students, where absolute numbers of withdrawals would be relatively high, and show the 'WP' outcomes for the three key HESA performance indicators (PIs). So for those UK-based undergraduates who were aged 20 or below on entry, were not repeating their academic year, were from state schools and who received

university financial support, 2.05 per cent withdrew by the end of their Year 1, while for the same category of students (except that they did not receive such support) it was 2.70 per cent. Overall, in 10 of the 12 such comparisons shown (PI status 'x' entry year) the funded group has a lower percentage withdrawal rate than the non-funded. The only exceptions are the 2012 entry cohort for the social class PI, where the two rates are identical for lower social class students but higher for the funded group among their higher class peers. It is worth noting that in the only other such institution-specific study we know of, at Lancaster University, Chetwynd and Diggle (2013) similarly found that the receipt of a bursary was sufficient to offset the tendency otherwise for 'WP' students (measured by social class) to have higher withdrawal rates, for five entry cohorts from 2006/7.

The obvious third stage is now to incorporate all the potential interactions among the controlling variables behind decisions to withdraw, not just between funding and WP, in a similar way to that of Smith and Naylor's (2001) modelling of the national picture of withdrawals during 1989-90, (university funding was not one of the modelled variables here). This work is currently underway.

## 4 Continuing students

This is not just the flip side of withdrawals. We also want to know: i) whether the great majority of Bristol undergraduates who complete their course nevertheless, at some stage, considered withdrawing (deciding otherwise); ii) how successful their experiences have been as undergraduates, and iii) what they have gone on to do subsequently. All these questions can be examined by comparing students receiving financial support from the University with those who did not.

### 4.1 The 2013/14 Student Funding Survey

The story behind this was outlined earlier, and taken forward in 2013/14 by a survey of all students from the first '£9000 cohort', by then in their second year of study, who were known to have received UoB financial support in their Year 1.

In all such 'impact' research it is essential to provide some benchmark (control) against which to compare the primary-interest respondents. In this instance two approaches are possible. One is to ask these same funded students how their experiences would have differed in the absence of financial support, and the other is to take a different comparison/control group and ask them a similar set of questions to the funded group, and so seek 'actual' rather than 'hypothetical' responses. Both approaches have their problems. The former presumes respondents can mentally strip out their University funding from everything else and calculate the effect of this hypothetical change on their behaviour. In doing so they might also exaggerate the importance of this funding stream, suspecting the political consequences for themselves (or other cohorts yet to come), if they downplayed its impact.

The 'control group' alternative avoids these problems but necessitates taking somewhat better resourced students as the comparison (as all those known to have household incomes of £25,000 or less are already, automatically, funded). It also risks underestimating the impact of funding as the control group starts off at a

higher level of personal resource, so we must take any differences we find as lower-limit estimates of impact. The review group considered the second approach was the more secure, notwithstanding this caveat, so the survey also included all then Year 2 undergraduates with household incomes of between £25,000 and £42,000, a range where some competitor universities were already offering some funding support, but the UoB did not.

The survey was conducted online through the Bristol Online Survey platform, with separately tailored questionnaires emailed to all students known from UoB records to be in the control and funded groups, containing questions respectively on four or five main themes:

- a. Choice of funding support received (entirely fee waivers or combined with a cash bursary), satisfaction with, and reasons for, the choice made (*not* asked of the control group)
- b. Whether the UoB funding package affected decisions to apply to, and accept a place at Bristol
- c. Opinions on possible future changes to the UoB student funding package
- d. All sources of money received from income and borrowings
- e. Finance-related student experiences.

Perhaps not surprisingly, response rates were substantially higher for the funded students than the controls (24 per cent and 16 per cent respectively), but the numbers for each group (140 and 46 respectively) still allowed meaningful comparisons to be made (A2B and other funded responses were combined for this purpose).

Table 3 Finance-related behaviours of funded and non-funded students (Source: OUB internal Student Funding Survey)

Category	Paid work in term-time	ECAs financially limited	Difficulty in managing finances	Considered withdrawing [and for financial reasons]
<b>Funded</b>	24%	<b>53%</b>	<b>45%</b>	<b>16% [39%]</b>
<b>Not funded</b>	28%	<b>74%</b>	<b>76%</b>	<b>35% [75%]</b>
Statistically significant differences in <b>bold</b>				

Space only allows us to report on the last subset ((e) in the list above), the most relevant to our focus on FRE, and Table 3 summarises the main outcomes here between funded and non-funded respondents. The main message is that, despite their lower income starting-points, the experiences of funded students within the first '£9,000' cohort are at least as positive as those of their non-funded peers, and in most cases more so. So while the motive for term-time employment is

predominantly financial for all respondents, those with funding have, if anything, lower take-up rates than the non-funded. (Whether this feeds through into their degree outcomes, as Callender (2008) has suggested, will be evident once their degree performances are known, in summer 2015.) The other three headings tell an even clearer story, with funded students being substantially less likely to report financial constraints on their extra-curricular activities, less likely to experience problems in managing their finances, and, at variance with the OFFA conclusions, only half as likely both to consider withdrawing in general, and also specifically doing so for financial reasons. In this respect our findings are consistent with the view from other work noted earlier, that financial support for students helps bolster their senses of commitment and belonging to the university, with all the social and academic benefits these may bring.

## 4.2 Follow-up surveys, 2014/15

At the time of writing, the University is running two successor surveys to its 2013/14 equivalent, with identically defined funded and unfunded control groups, one targeted at Year 1 and the other at Year 3 students (the latter is the same cohort as surveyed before, though not necessarily the same respondents). The Year 1 survey incorporates some new questions, prompted by the earlier results, but also acts as a double-check on the previous findings. This seemed prudent as, two years on, new Year 1 students have had more time to adjust to paying £9,000 p.a. for tuition in English universities than their predecessors and, specifically at the UoB, they now know when applying they will have a choice of the 'solely fee-waiver' or 'part-bursary' options, not previously the case at that same student life-cycle stage. The Year 3 survey is significantly different, with no questions on sections b. and c. above, but a much-enhanced set under e. We are now asking how, if at all, Year 3 undergraduates have 'engaged' with the following list of issues, more appropriate to later-year cohorts, and any part played by financial considerations in their decision-making:

- Internships – whether have they been considered and/or applied for, and with what results
- Postgraduate opportunities – similar questions to internships
- Perceptions of the value of the UoB undergraduate degree
- Levels of concern over post-graduation debt
- Reasons for considering, and then rejecting, withdrawal
- Coursework costs, especially those that students had not foreseen
- Accommodation choice.

Some of these chime with current HE debates concerning the social mobility prospects of those paying record tuition fees. So students from elite, high-entry tariff universities are disproportionately likely to undertake postgraduate study (HEFCE, 2013), but what is not clear is how this prospect appears to those from modest income family with eye-watering first-degree indebtedness already (for example, Wakeling and Pasztor, 2015). Internships are also seen as an expanding entry route to many lucrative jobs, but these may be unpaid and even come at a

come at a cost (sometimes hidden), which can rapidly escalate as more internships are accepted (for example see Arbuthnott, 2015, Boffey, 2015).

### 4.3 Student funding and post-graduation pathways

The only realistic national information source on these for first-degree students is the annual *Destination of Leavers from Higher Education* (DLHE) survey, conducted six months after graduation. The intention in summer 2015 is to merge the UoB's latest two such annual DLHE returns with the equivalent two cohort undergraduate databases. Two universities (Plymouth and Edinburgh) have already produced unpublished surveys of this sort, focusing on what ways, if any, the destination profiles of their WP students differ from their peers. The UoB project will follow a similar design, but it will also enable us to trace any differences between funded and non-funded students, a distinction which overlaps with some of the 'WP' categories the University currently uses, but without being identical to any of them, as is apparent from Table 2. As well as looking at the funded/non-funded differences against the broad destination headings in DLHE (eg full-time employment, part-time unemployment, unemployed) we will focus specifically on those in full-time employment and in full-time postgraduate study and the finer-grained details that DLHE provides for these, such as the specific university of their postgraduate study and whether their full-time employment is classified as a 'graduate' job.

To the best of our knowledge, this will be the first time this particular facet of 'student success' has been tracked against previous student funding, and while, in summer 2015, the available data will not yet cover any '£9,000' cohorts, the experience gained and methodology developed can be extended to these in another year's time.

## 5 Conclusions

Given this is a report on an incomplete research programme, our conclusions are necessarily interim. But the indication we have so far from a diverse and, we believe, complementary series of projects is that the main finding of the OFFA (2014) research, that bursaries do not affect withdrawal rates, is untrue at least as far as the University of Bristol is concerned. By and large, those in receipt of University funding, whether bursaries or otherwise, withdraw less than those not so supported, and consider withdrawing less overall and specifically for financial motives. So in this local case, at least, student attitudes and behaviour are aligned. Furthermore, our 'early leavers' report is consistent with the wider view from the literature that financial considerations are not a major driver of the decision to withdraw, rather they are reported to be the outcome of a host of other considerations, mostly independent of financial criteria. Finally, and perhaps most critically for Bristol and maybe other high-retention universities, to argue the case for and against financial support for in-course students solely on the basis of withdrawals is to miss much of the way this support enriches the student lives of the most fragile stratum of the UK undergraduate population. And, after all, it is these same students that OFFA is charged with promoting within the HE sector in general and at its low-withdrawal universities in particular. Finally, whatever the wider resonance of these results elsewhere, the likelihood that the relationships

among student financial support, retention and experiences vary from place to place, means that national funding policy and practice should be formulated with this geographical texturing in mind.

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## Biographies

**Jon Lightfoot** started in Higher Education in 2002, working in the Student Advice and Welfare Service at the University of the West of England, as part of the team assessing students for University and government funding. He then became the Deputy Manager in the Student Funding Office at the University of Bristol in 2006. During his time at Bristol he has sat on the University's working groups tasked with reviewing the financial support provided by the University to undergraduates, and has assisted in surveys to determine student opinions on their funding.

**Tony Hoare** was an academic geographer at Bristol before becoming the First Director of its Widening Participation Research Cluster from 2006. He had authored several academic articles on the geography of higher education prior to this and since 2006 has led and undertaken a range of further projects to provide an evidence base for the University's widening participation policy and practices, including those referred to in this article. Other projects have explored aspects a range of alternative admissions procedures, the use of contextual data, of postgraduate transitions of 'WP' students and the impact of specific outreach initiatives. He is also a consultant to an ongoing current Leverhulme-funded 'Paired Peers' project, conducted jointly by the two Bristol universities.

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