

Student Support Survey 2022

A report from the
Personal Finance Research Centre

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University of Bristol, Personal Finance Research Centre
October 2022

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About this report

This report was published by the University of Bristol's Personal Finance Research Centre in October 2022.

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Acknowledgments

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

Contents

1	Background	6
2	Finances.....	9
3	Accommodation	18
4	Financial position.....	25
5	Perceptions of University life	37
6	Non financial influences on University experience	46
7	Conclusions	49
8	Appendix	54

Executive summary

This is the eighth in an annual series of reports into the impact of the University of Bristol's student bursary scheme on its student recipients across all three undergraduate years. It adopts the same underlying research rationale as previous years and a similar structure of topics and specific questions, although this year we are no longer asking questions specific to the Covid pandemic, as the impact on student life was, thankfully, much reduced. We have also made some modest organisational changes in the structure of the report.

The main over-arching finding is a positive one: that bursaries continue to work as intended, supporting students from lower income backgrounds in a variety of the ways in which they organise their student lives, as well as the attitudes and perceptions they form. But there is inevitably some detail to explore within this.

Not surprisingly, in Chapter 2, we find unfunded students draw more than funded ones on a range of income sources and borrowing, though whether this is driven by necessity or a greater capacity to do so is unclear. They also depend somewhat more on term-time work than those on bursaries, and here specifically for essential living costs rather than money for a specific purpose. Unsurprisingly too, term-time working levels have risen across all students and now exceed those we reported pre-pandemic. This year we also have evidence that many would have preferred to work more hours still, despite the personal pressures this brings.

In terms of financial outgoings (Chapter 4), proportionately more students than before are finding it difficult to meet their financial obligations, disproportionately so for the unfunded. A number of the bills for essential living costs have been rising, particularly after the first year, and a range of responses have been necessary for the unfunded (more work, more borrowing, fewer 'essentials' bought) while their funded peers make greater use of other funding sources available from the University. Bursary recipients also emerge as less hindered financially in enjoying extra-curricular activities than their unfunded peers, though for both groups this constraint has risen to above pre-pandemic levels, consistent with wider evidence of growing financial stress.

This year we have consolidated the findings concerning accommodation, both before and since coming to Bristol (Chapter 3), and this brings out an apparent ambivalence in the results. As in previous years, the presumed high cost of accommodation in the city has been a discouragement to applying for, and accepting, a Bristol place, especially for those who subsequently became bursary recipients. The inference is that Bristol is disproportionately losing potential applicants from less advantaged backgrounds for this reason, though this is impossible to quantify. But once at Bristol, and with greater responsibility for selecting their accommodation in Years 2 and 3, funded students were less likely to report that financial considerations constrained their choice of accommodation or finding it more difficult.

Turning to attitudes and perceptions (Chapter 5) funded students are as positive, or more so, than their peers on a range of topics we probed – balancing their various commitments, belonging to the university community, levels of financial and other support, involvement

with internships, interest in both these and in further post-graduate study. Only in their 'interest' in withdrawing do funded students at first present in a less positive light than the unfunded. Though they are less likely to attribute this to financial considerations and subsequent more detailed analysis shows the initial link to funding status can be explained in other ways. Overall, thinking about withdrawing was at a higher level than in pre-Covid years and only slightly down on the 'peak' pandemic year' of 2020-21.

In a new Chapter 6 we briefly review three other groups of respondents whose characteristics impact negatively on experiences this year as they consistently had in previous reports – mature undergraduates, and those with declared physical disabilities and mental health issues.

Finally, Chapter 7 consolidates our results under three common themes, draws some parallels with other related work and raises concerns for the continued positive benefits bestowed by bursaries into a future of unchanged levels of university funding and cost inflation.

1 Background

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

1.1 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 APP is the provision of bursaries to eligible lower income students. It is therefore important to understand the effect bursaries have on both applying to the University, but also on their experience while here.

This report focuses on this element, and 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 are not eligible, to establish the impact of financial support on the relative experiences of those with an initial economic disadvantage. For an overview of the financial support offered for the 2021-22 academic year, see Appendix (Table 36).

1.2 Methodology

An online survey with University of Bristol students ran between the 11th May and 20th June 2022. Students were asked a range of questions about their financial experience of University for the 2021-22 academic year. The survey was sent to four groups of students, as below, and achieved an overall sample of 1092 students. The survey was sent to all students who had provided household financial details to Student Finance England (SFE)¹ and who had a household income of £80k or less, as it was important to our research aims to exclude those from very high-income households.

Table 1. Response rates by sample

Sample group	No. of responses	Response rate
Year 1 (funded)	412	23%
Year 1 (not funded)	339	15%
Year 2/3 (funded)	173	11%
Year 2/3 (not funded)	168	12%

1.2.1 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

¹ Not all higher income students share their financial details with SFE and therefore would not have been sent the survey.

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.

1.2.2 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, the underlying premise is that a positive impact of receiving a bursary arises where such students are at least as positive in their survey responses as those receiving no bursary – what we describe as 'levelling the playing field' – 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.

1.2.3 Year on year comparisons

This survey runs annually and where appropriate we have made comparisons with previous survey years. When looking at year on year comparisons it is important to consider how survey design and Covid-19 may have impacted the results. Below is a table of the survey year, data collection dates and how each survey relates to the Covid-19 pandemic.

Table 2. Previous survey data collection periods

	Data collection	Design and impact of Covid
2021-22	11 th May – 20 th June 2022	Conducted post-pandemic. No major ² Covid-19 restrictions in place at UoB for the academic year
2020-21	27 th April – 1 st June 2021	Heavily impacted by Covid-19. Students locked-down in Nov 2020 and faced various levels of restrictions throughout the academic year.
2019-20	29 th April – 17 th May	Partially impacted by Covid-19. Learning moved online after pandemic hit in March 2020. Students returned home and did not return for the remainder of the academic year. Although impacted by Covid-19 the majority of the survey questions asked 'prior to the outbreak'.
2018-19	30 th April – 19 th May 2019	Conducted pre-Covid.

² Some hygiene restrictions, such as mask wearing, or social distancing may have been in place for part of the year

2 Finances

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

2.1 Bursaries

Within our sample, 69 per cent of students had received some level of bursary, with 61 per cent of funded students receiving the full bursary amount (see Table 3). First year students are also potentially eligible for an accommodation bursary and 26 per cent of funded first year students had received this.

Table 3. Type of bursary funded students received

Type of bursary	% of funded students receiving bursary
UoB bursary: £2,000	50.8%
UoB bursary: £1,500	10.2%
UoB bursary: £1,250	11.5%
UoB bursary: £750	10.6%
UoB bursary: £500	5.9%
Access to Bristol Bursary	7.5%
Bristol Scholars Bursary	1.8%
Other	1.7%

N = 716 – data refers to funded students only

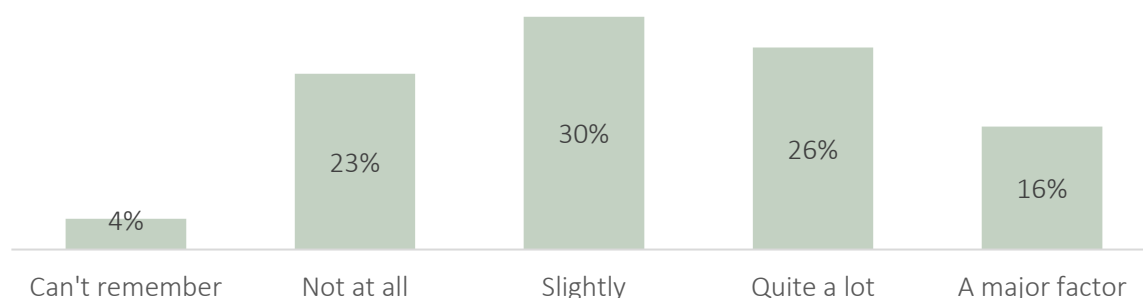
2.1.1 Impact of bursary on applying

Prior to starting the course, 43 per cent of first year funded students were aware that they were eligible for financial support. Of these, only around a third (36 per cent) knew how much the financial support would be. The bursary had considerable impact on University choice (among those who were aware they were eligible); almost three quarters (73 per cent) of funded first year students (who were aware of their eligibility) reported that the University's financial support package affected their decision to apply to Bristol to some extent, with 43 per cent reporting that it impacted their decision 'quite a lot' or was a major factor when it came to choosing their University.

Figure 1. Impact of financial support package on decision to apply to Bristol University – of those who were aware they were eligible

As far as you can recall, did the University's financial support package significantly affect your decision to apply to Bristol?

For those who were aware of financial support



N = 174 – data refers to first year, funded students who were aware that they were eligible for financial support prior to accepting a place

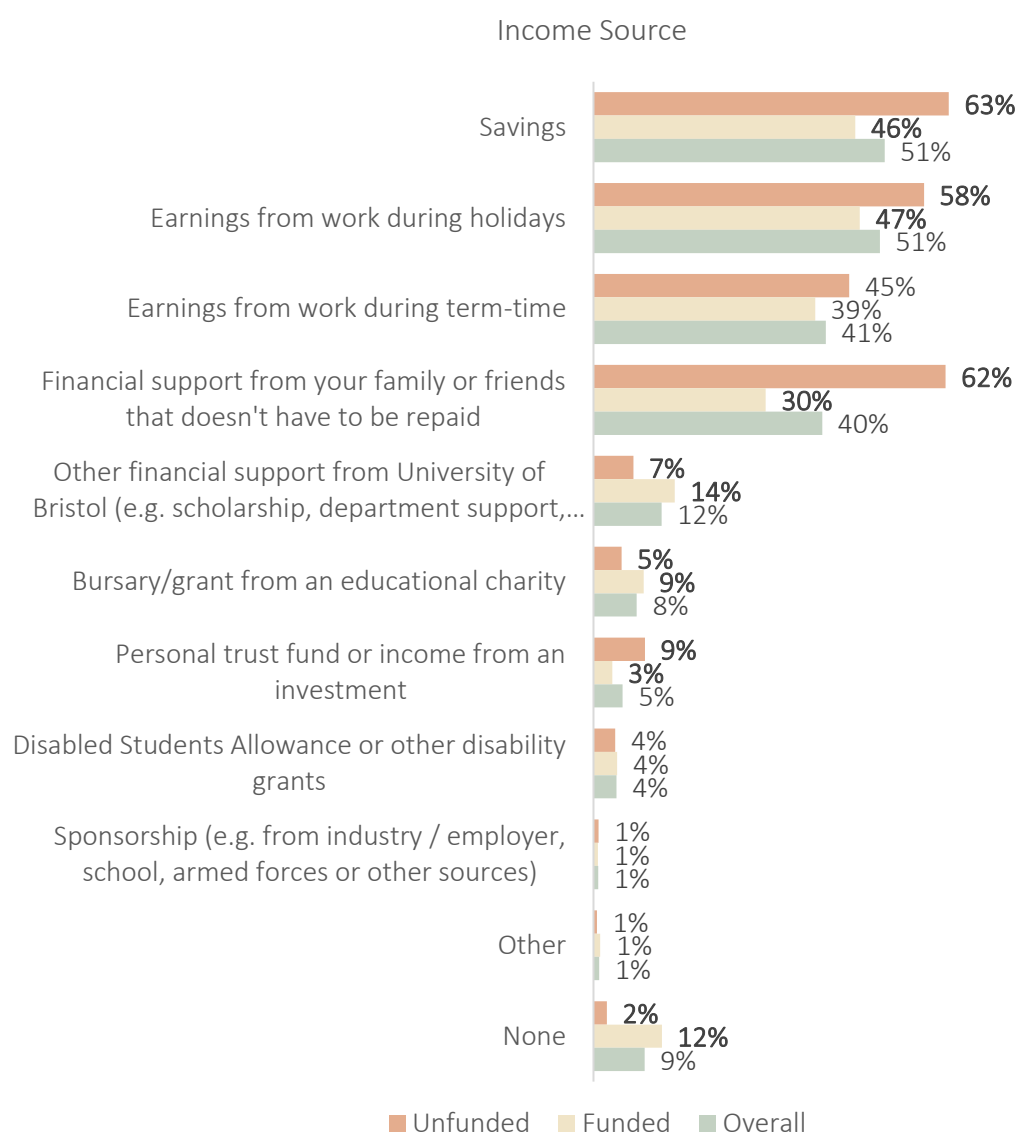
2.2 Income and borrowing

The number and sources of income and borrowing that students rely on during their time at University varies depending on eligibility for bursaries. Overall, unfunded students tend to have a greater number of income sources and tend to borrow more than funded students, where the bursary appears to have a protective effect.

2.2.1 Income

Students who receive bursaries are significantly more likely than those who don't to report having no sources of income (see Figure 2). They are also significantly more likely than unfunded students to access a bursary/grant from an educational charity or access additional support from the University (such as a scholarship, department support or financial assistance fund).

Figure 2. Income source by funding status



N = 1092 – data refers to all students (341 Unfunded, 751 funded). Significant differences highlighted in bold.

Unfunded students, on the other hand were significantly more likely than funded students to have the following sources of income:

- Savings
- Earnings from work during the holidays
- Financial support from family or friends that doesn't have to be repaid
- Personal trust fund or income from an investment

This is a consistent finding, as for the last three survey years, unfunded students have been more likely to access savings, earnings from work during the holidays and financial support from friends or family that doesn't need to be repaid. However, previously unfunded students have also been significantly more likely than funded to work during term-time, a difference that is not significant this year, although funded students remain six percentage points more likely to have done so. The working patterns of students and how this has changed over time will be discussed in more detail in section 2.2.3.

The proportion of students accessing additional financial support from the University saw a decline this survey year. This follows a year (2020-21 academic year) where a notably high proportion of funded students accessed additional University financial support; a year where Covid-19 had a disruptive impact. Conversely, however, there was a sharp increase in the proportion of unfunded students accessing additional support from the University this academic year.

Table 4. Proportion of students accessing additional University financial support over time

	2021-22	2020-21	2019-20	2018-19
Unfunded	7.0%	3.1%	3.3%	4.1%
Funded	14.3%	17.4%	9.7%	12.8%
Overall	12.1%	13.8%	8.1%	10.5%

2.2.2 Borrowing

Other than governmental borrowing, the most common sources of borrowing were overdrafts (35 per cent), and financial support from friends and family that needs to be paid back (29 per cent). Interestingly, Buy Now Pay Later (BNPL) credit was more common than either loans or credit cards (see Table 6).

Funded students tended to have fewer sources of borrowing than unfunded students, perhaps showing the protective effect of the bursary. For example, unfunded students were significantly more likely than funded students to borrow from friends and family (37 per cent c.f. 25 per cent) or use an overdraft (41 per cent c.f. 33 per cent), whereas funded students were significantly more likely to say they had no sources of borrowing (excluding tuition fee and maintenance loans) (52 per cent c.f. 40 per cent).

After controlling for other demographic factors, regression analysis confirmed that funding was a significant predictor for whether students borrowed from two or more sources (excluding tuition fee and maintenance loans), with unfunded students being one and a half times more likely to borrow from two or more sources than funded students.

Table 5. Binary logistic regression model predicting the likelihood of students borrowing from two or more sources (excluding tuition fee and maintenance loans) (0 = No, 1 = Yes, borrowed from two or more)

	Odds ratio	Significance
Funding status (Unfunded) - (<i>REF = Funded</i>)	1.540	0.014
Year group (<i>REF = Year one</i>)		
Year group (Year two)	1.547	0.013
Year group (Year three)	1.073	0.785
Faculties combined (<i>REF = Arts, Social Science and Law</i>)		
Faculties combined (Engineering)	0.710	0.329
Faculties combined (Health and Life Sciences)	0.944	0.760
Faculties combined (Science)	0.936	0.806
Gender (Male) - (<i>REF = Female</i>)	1.076	0.709
Ethnicity (non-white) - (<i>REF = White</i>)	1.155	0.470
Whether mature student (Mature student) - (<i>REF = Not a mature student</i>)	1.863	0.013
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (<i>REF = Not POLAR 1 or 2</i>)	1.129	0.486
Does respondent have a disability? (<i>not including mental health problems</i>) (<i>Has a disability</i>) - (<i>REF = no disability</i>)	1.254	0.268
Does respondent have a mental health problem? (<i>Has a mental health problem</i>) - (<i>REF = no mental health problem</i>)	1.867	0.000

Although, unfunded students were more likely to borrow from two or more sources, funded students were significantly more likely than unfunded students to use a Buy Now Pay Later product e.g. Klarna (9 per cent c.f. 5 per cent).

In last year's report (covering the 2020-21 academic year) we reported a decline in students using their overdraft, or relying on credit cards and other commercial loans. However, this year we have seen the percentage of students using these forms of borrowing increase back in-line with the levels of borrowing we witnessed pre-pandemic (2018-19). It should be noted, however, that the percentage of students using their overdraft remains slightly lower than pre-pandemic levels.

Table 6. Changes over time in the proportion of students borrowing

	2021-22	2020-21	2019-20	2018-19
Student Finance tuition fee loan	90.6%	88.5%	86.4%	91.0%
Student Finance maintenance loan	92.4%	90.4%	88.6%	93.3%
Overdraft	35.3%	24.5%	33.7%	41.3%
Financial support from friends and family that needs to be paid back	28.6%	20.0%	21.2%	26.0%
Credit (or store) card debt which is not paid off fully each month	4.3%	2.6%	3.7%	2.7%
Buy now, pay later borrowing (e.g. Klarna)	7.7%	6.1%	N/A	N/A
Any other loan from a commercial lender (e.g. bank, payday lender)	1.5%	0.8%	1.3%	1.4%
Other	0.4%	0.1%	1.8%	0.9%
No sources of borrowing	2.7%	3.8%	5.0%	1.7%

Around three in five students are concerned over re-paying borrowed money (62 per cent), either concerned (43 per cent) or very concerned (18 per cent). There were no significant differences between funded and unfunded students in this regard.

2.2.3 Work

Term-time

Overall, nearly half of students reported working during term-time during the 2021-22 academic year (47 per cent). The difference in levels of term-time working between funded and unfunded students was not significant, a finding that has changed over time.

Table 7. Changes over time in the proportion of students working during term-time

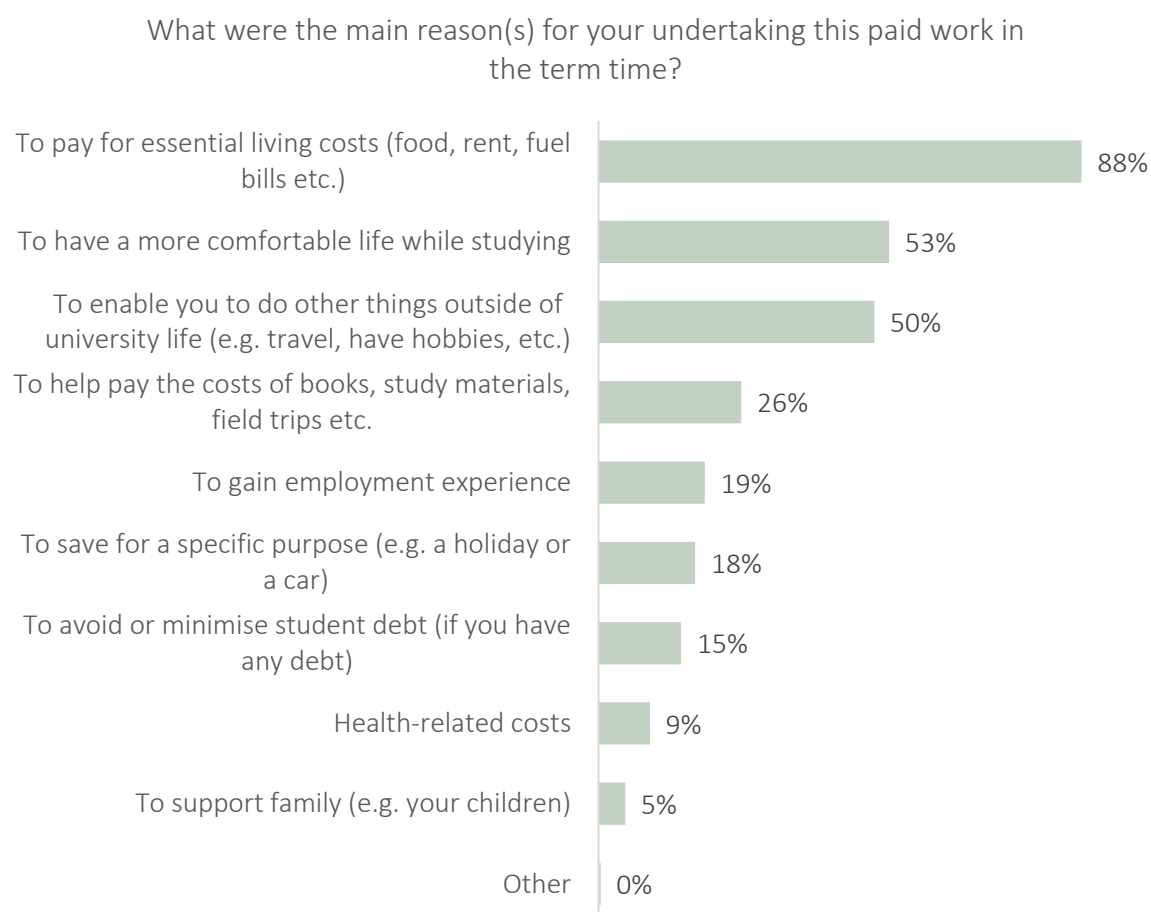
	2021-22	2020-21	2019-20	2018-19
Overall	47%	31%	34%	39%
Unfunded	51%	33%	40%	44%
Funded	46%	30%	31%	37%

**Significant differences highlighted in bold*

Overall, compared to 2018-19 (pre-pandemic) the proportion of students working during term-time has increased by eight percentage points. For the 2019-20 and 2020-21 academic years (both of which were impacted by Covid, but 2020-21 especially) the numbers working during term-time declined, which is understandable as students will have had less access to employment during lockdowns and periods of restrictions. This year, employment during term-time has not only gone back to pre-pandemic levels, but has gone far higher than the levels seen prior to the pandemic, for both unfunded and funded students. The difference in the proportion working during term-time between funded and unfunded students was significant pre-pandemic (2018-19) and in 2019-20. However, the differences stopped being significant during 2020-21, in which the year was heavily disrupted, and since returning to a period with no Covid restrictions has remained so.

For those working during term-time, the most common reason for doing so was to pay for essential living costs (food, rent, bills etc). This was reported by unfunded students significantly more than funded students (93 per cent c.f. 86 per cent). Funded students, however, were significantly more likely than unfunded to report working during term-time to save for a specific purpose (21 per cent c.f. 11 per cent) or to provide for their family (7 per cent c.f. 2 per cent).

Figure 3. Reasons for working during term-time



N = 510 – data refers to those working during term-time (172 Unfunded, 338 funded).

Hours worked in term-time

For students who worked in term-time, just under half worked more than 15 hours on average per week (49 per cent). This has increased over the last few years and has seen a large increase compared to our latest pre-Covid survey in which 25 per cent of students worked more than 15 hours a week (see Table 8).

Table 8. Hours worked in term-time by survey year

Hours worked	2021-22	2020-21	2019-20	2018-19
1-4	10%	24%	25%	24%
5-8	20%	21%	24%	23%
9-14	21%	19%	31%	29%
<i>Net (less than 15 hours)</i>	<i>51%</i>	<i>64%</i>	<i>79%</i>	<i>75%</i>
15-20	35%	24%	15%	17%
21+	14%	12%	6%	7%
<i>Net (more than 15 hours)</i>	<i>49%</i>	<i>36%</i>	<i>21%</i>	<i>25%</i>

The number of hours worked in term-time was not significantly different between unfunded and funded students. However, when asked whether they were able to work the hours they wanted, unfunded students were significantly more likely than funded to say that they would have liked to have worked more hours (46 per cent c.f. 34 per cent). After controlling for other demographic factors, this finding was confirmed by regression analysis which showed funding to be a significant predictor for students wanting to work more hours.

Table 9. Binary logistic regression model predicting the likelihood of students wanting to work more hours (0 = No, 1 = Yes, wanted to work more hours).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.722	0.009
Year group (REF = Year one)		
Year group (Year two)	0.921	0.702
Year group (Year three)	1.058	0.846
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Engineering)	0.827	0.648
Faculties combined (Health and Life Sciences)	1.673	0.022
Faculties combined (Science)	1.181	0.630
Gender (Male) - (REF = Female)	0.884	0.622
Ethnicity (non-white) - (REF = White)	1.159	0.548
Whether mature student (Mature student) - (REF = Not a mature student)	0.652	0.204
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.684	0.073
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.567	0.087
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.210	0.381

*Significant results highlighted in bold

What is notable is that while last year, a broadly similar number of students would have liked to work more hours (39 per cent vs 38 per cent overall this year), the number of unfunded students who want this has risen dramatically, from 35 per cent last year to the 46 per cent described above.

Work in the holidays

Finally, while the difference between the proportion of funded and unfunded students working during term-time was not significant, unfunded students were significantly more likely to report working during the holidays than funded students.

Table 10. Proportion of students working during the holidays



Unfunded	Funded
68%*	61%

2.2.4 Summary

Overall, how students manage their income and borrowing varies depending on whether they receive bursaries. Having the additional funding available can have an impact on how students are able to manage their money and which additional income and borrowing sources they may need to undertake to manage financially.

3 Accommodation

In this section we look at students experience in relation to accommodation.

3.1 Accommodation

Accommodation is one of the most substantial costs facing students. It can influence which University students choose to attend and can have a big impact financially on students once they arrive.

3.1.1 Prior to accepting a place at University

We asked first year students the extent to which the cost of accommodation discouraged their decision to apply to and accept a place at Bristol. Overall, around three quarters of first year students are discouraged to some extent (74 per cent); either 'slightly', 'quite a lot' or they consider it to be 'a major factor' in their decision making. Funded first year students were generally more discouraged by accommodation costs than unfunded first year students, (77 per cent c.f. 67 per cent).

Table 11. The extent to which the cost of accommodation discouraged students decision to apply to, and to accept a place at Bristol? *First year students only.*

	Unfunded	Funded
Can't remember	7.0%	2.7%
Not at all	26.3%	20.0%
Slightly	42.1%	38.0%
Quite a lot	15.2%	26.8%
A major factor	9.4%	12.4%
Discouraged to some extent	67%	77%

N = 581 – data refers to first year students only (171 unfunded, 410 funded). Significant differences highlighted in bold.

A regression analysis showed that after controlling for other demographic factors, funding was a significant predictor for whether first year students were discouraged from applying and accepting a place at Bristol (either 'quite a lot' or a 'major factor').

Table 12. Binary logistic regression model predicting the likelihood of students being discouraged from applying and accepting a place at Bristol (either 'quite a lot' or a 'major factor') (0 = No, 1 = Yes).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	0.593	0.017
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Engineering)	0.827	0.634
Faculties combined (Health and Life Sciences)	0.692	0.098
Faculties combined (Science)	0.832	0.542
Gender (Male) - (REF = Female)	0.693	0.112
Ethnicity (non-white) - (REF = White)	1.270	0.280

Whether mature student (Mature student) - (REF = Not a mature student)	1.097	0.776
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.696	0.076
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.113	0.662
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.452	0.083

3.1.2 Type of accommodation

As always, the type of accommodation students are living in varied by year group with first year students significantly more likely to live in halls than second and third year students, who are conversely more likely to be renting privately (see Table 13). Therefore, the remaining analysis has been conducted by both year group and funding status.

Table 13. Type of accommodation by year group

	First year students	Second/third year students
Living in halls	82.9%	6.4%
Renting privately	12.1%	86.7%
Living at home with parent(s) or relatives	4.0%	4.2%
Other (e.g. own home, staying with friends)	1.0%	2.6%

N= 1077 – data refers to all students (579 first years, 498 second and third years).

With regard to differences in the types of accommodation students were living in by funding status, there were few significant differences. The only one being that for first year students, unfunded students were significantly more likely to report living in Unite or privately-owned/University-allocated residence than funded first year students.

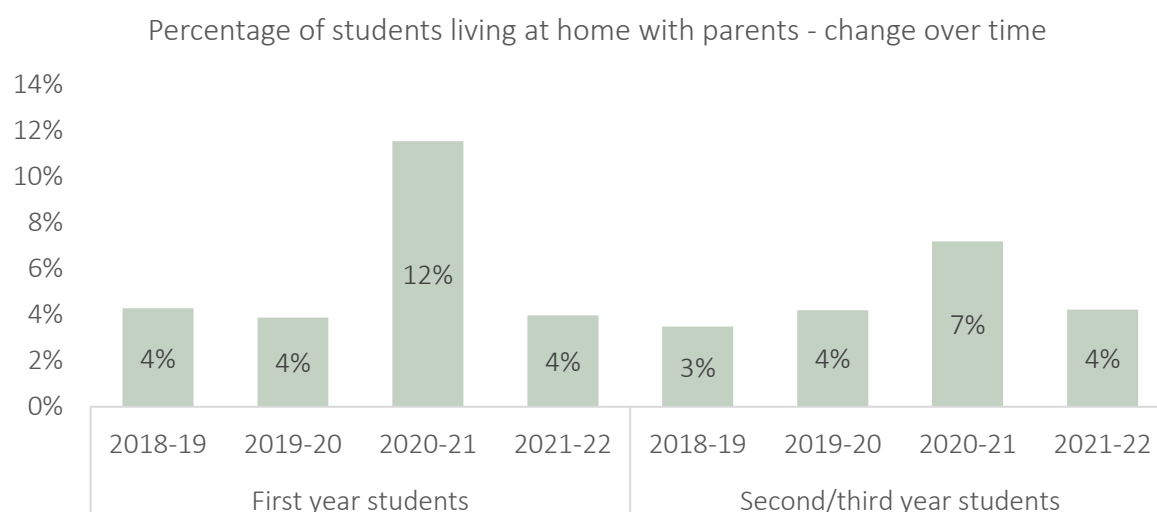
Table 14. Type of accommodation for first year students, by funding status

<i>First year students only</i>	Unfunded	Funded
University-owned and allocated residence - self-catered	60.1%	62.8%
University-owned and allocated residence - catered	6.4%	7.9%
Unite or privately-owned/University-allocated residence	19.1%	11.1%
Renting privately	9.8%	13.1%
Own home (mortgage or own outright)	1.2%	0.2%
Living at home with parent(s) or relatives	2.9%	4.4%
Staying with friends/ other family	0.6%	0.5%
Other	0.0%	0.0%

N= 579 – data refers to first year students only (173 unfunded, 406 funded). Significant differences highlighted in bold.

Last year there was an increase in the proportion of students living with parents (especially for first year students, most likely because of pandemic disruption). This year the proportion of students living with parents has returned to pre-pandemic levels.

Figure 4. Change in percentage of students living at home with parents over survey years

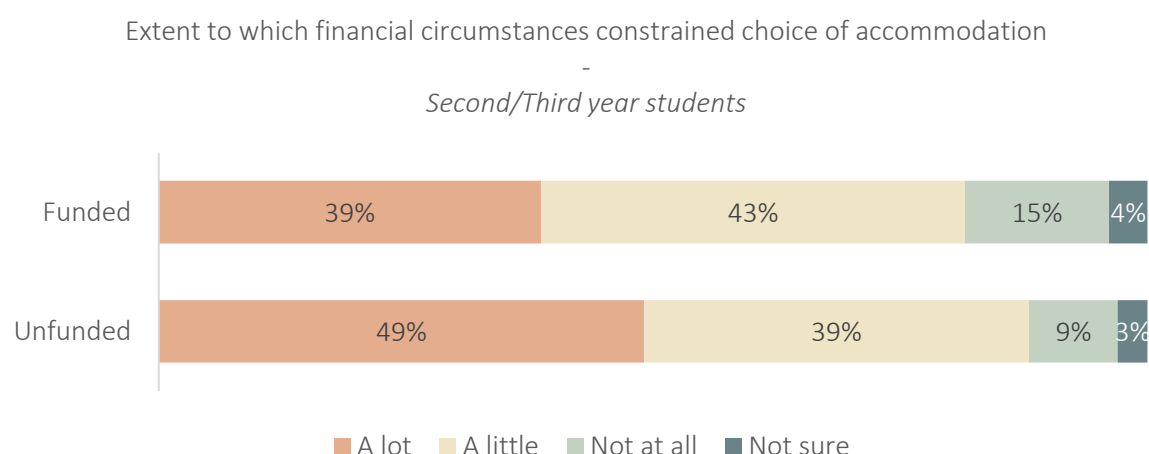


3.1.3 Whether financial circumstances constrained accommodation choice

Overall, 81 per cent of students reported that their financial circumstances constrained their accommodation choice to some extent (either by 'a lot' or 'a little'). This was higher for second and third year students than first years (84 per cent c.f. 78 per cent).

When looking at funding status, for second and third year students, unfunded students were significantly more likely to report that their accommodation choice had been constrained 'a lot' compared to funded second and third years.

Figure 5. The extent to which financial circumstances constrained second and third year students with their choice of accommodation



N= 503 – data refers to second/third year students only (167 unfunded, 336 funded). Significant differences highlighted in bold.

A regression analysis showed that after controlling for other demographics, funding was a significant predictor for whether students reported that their choice of accommodation was constrained 'a lot', as was students having a mental health problem.

Table 15. Binary logistic regression model predicting the likelihood of students choice of accommodation being constrained 'a lot' (0 = No, 1 = Yes).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.398	0.024
Year group (REF = Year one)		
Year group (Year two)	1.074	0.631
Year group (Year three)	0.906	0.634
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Engineering)	1.551	0.101
Faculties combined (Health and Life Sciences)	1.298	0.095
Faculties combined (Science)	0.912	0.687
Gender (Male) - (REF = Female)	0.842	0.296
Ethnicity (non-white) - (REF = White)	1.082	0.637
Whether mature student (Mature student) - (REF = Not a mature student)	0.714	0.159
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	1.100	0.511
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.408	0.053
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.881	0.000

How students were constrained

Where students believed their choice of accommodation had been constrained by their financial circumstances, the manner of this constraint varied depending on funding status.

For first years; funded students were significantly more likely to report only affording poorer quality accommodation compared with unfunded first year students (35 per cent c.f. 22 per cent).

For second and third years; unfunded students were significantly more likely than funded to say that they could only afford cheaper accommodation (82 per cent c.f. 68 per cent) whereas funded students were significantly more likely to say they were living with their parents/family because of financial constraints (6 per cent c.f. 1 per cent).

3.1.4 Finding accommodation

This year, for the first time, we asked students how easy or difficult it was for them to find suitable accommodation. First year students tend to find it easier to find suitable accommodation than second and third year students, which is understandable given the higher percentage of second and third year students living in privately rented

accommodation. Over two thirds of first year students find it easy (65 per cent) compared with only just over one third of second/third year students (34 per cent).

Table 16. To what extent students found it easy or difficult to find suitable accommodation

	First year	Second/third year
% finding it easy (quite or very)	65%	34%
% finding difficult (quite or very)	35%	66%

N= 1081 – data refers to all students (578 first years, 503 second/third years).

When looking at how this varies by funding status, for both first year and second and third year students, funded students were significantly more likely to report that they found finding suitable accommodation ‘very easy’ compared with unfunded students (Table 17).

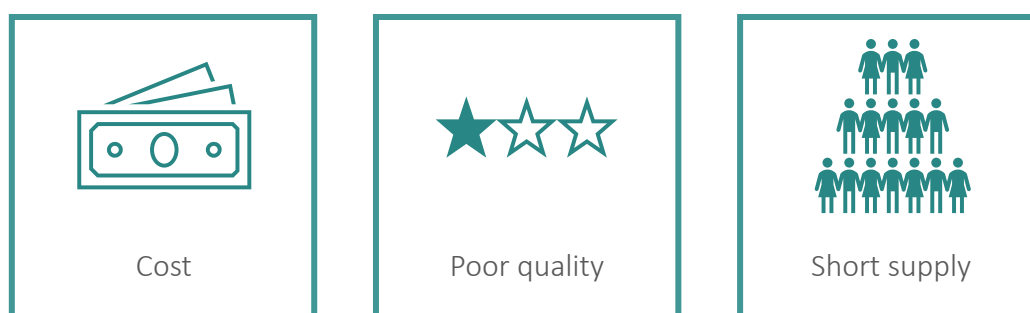
Table 17. How easy or difficult students found finding suitable accommodation, broken down by year group

	First year		Second/third year	
	Unfunded	Funded	Unfunded	Funded
Very easy	5.9%	15.9%	3.6%	9.2%
Quite easy	56.5%	50.7%	23.6%	27.8%
Quite difficult	30.0%	27.5%	53.9%	46.4%
Very difficult	7.6%	5.9%	18.8%	16.6%

A regression analysis confirmed that funding status was a significant predictor for whether students found it difficult to find suitable accommodation, with unfunded students one and half times more likely to report this than funded students. Unsurprisingly, year group was also a strong predictor for finding it difficult to find suitable accommodation.

Students were given the opportunity to comment on their difficulties in finding appropriate accommodation. The most common responses related to Bristol being a very expensive place to live or that accommodation was unaffordable, that the demand significantly outweighed supply making it very competitive and difficult to find somewhere (especially for cheaper accommodation) and that accommodation can be poor quality (many noting mould and damp issues).

Most common issues with finding suitable housing;



First year students are allocated accommodation and some commented that they were put in accommodation that was much more expensive than their initial preference. This added a lot of financial stress. Some noted that they were allocated accommodation that wasn't within their top 10 preferences and was unsuitable for their needs. Given the random allocation it was also stressful waiting to hear which accommodation they would be placed in, not knowing whether they would be able to afford it.

Figure 6. Qualitative comments relating to difficulties in finding suitable accommodation



Q - If you would like to provide more detail of your difficulties finding suitable accommodation, please do so:

"Prices also increase every year. My house in 2020-2021 cost £535 per month which has now increased to £650/ month next year." – *Third year, funded, female*

"Houses of any quality come off the market very quickly. For one property we applied for there were 13 other applications". – *Third year, unfunded, male*

"did not receive the accommodation I would've preferred due to lack of accommodation. I ended up with an accommodation double my initial budget which added a lot of financial stress." – *First year, funded, female*

4 Financial position

We explore concerns over managing financially at university and look at how students manage costs and outgoings.

4.1 Unexpected costs

While at University around two in five students experienced costs related to their course that they weren't expecting and around three in five experienced other (non-course) costs they weren't expecting.


Table 18. Percentage of students experiencing unexpected costs

	Unfunded	Funded	Overall
Experienced unexpected course costs	39%	39%	39%
Experiences other unexpected costs	60%	63%	62%

N= 1092 – data refers to all students (341 unfunded, 751 funded).

When asked to provide more information, students mentioned a range of unexpected costs including; technology (e.g. laptop), travel (e.g. to placements or back home), books, costs relating to course placements, course equipment, accommodation costs for the following year coinciding with rent payments (needing to be paid in advance), costs of events (e.g. formals), the cost of living increases (e.g. cost of petrol, food, energy), broken, stolen or lost items (e.g. bicycles and phones) and costs relating to health (e.g. opticians, dentist, medication costs). Course costs such as books, equipment and costs relating to placements were more often cited by those within the health and life science faculty.

Figure 7. Qualitative comments on unexpected costs



Q - If you have incurred any unexpected additional costs, and would like to provide some detail on what these additional costs were, whenever they were incurred, please do so.

“Travel home, down payments on my property for next year coinciding with rent payments for my student accommodation, opticians etc” – *First year, funded, female*

“General cost of living increased. Maintenance loan doesn't reflect this.” – *Third year, unfunded, male*

“Items for my university degree (vet med) e.g. stethoscopes, boots, clothes with the university logo, scrubs etc. I have been buying this gradually over the year but has probably costed nearly £1000 in total”. – *Third year, funded, female*

Positively, there was no significant difference between funded and unfunded students when it came to experiencing unexpected costs (either course or non-course related). However, there has been an considerable increase in the proportion of students reporting unexpected

costs over time (for both funded and unfunded students). For example, the overall proportion of students experiencing unexpected course costs has increased by 15 percentage points compared to 2018-19 (most recent fully pre-covid survey).

Table 19. Proportion of students experiencing unexpected course costs over time

	2021-22	2020-21	2019-20	2018-19
Unfunded	39%	28%	30%	25%
Funded	39%	31%	29%	24%
Overall	39%	30%	29%	24%

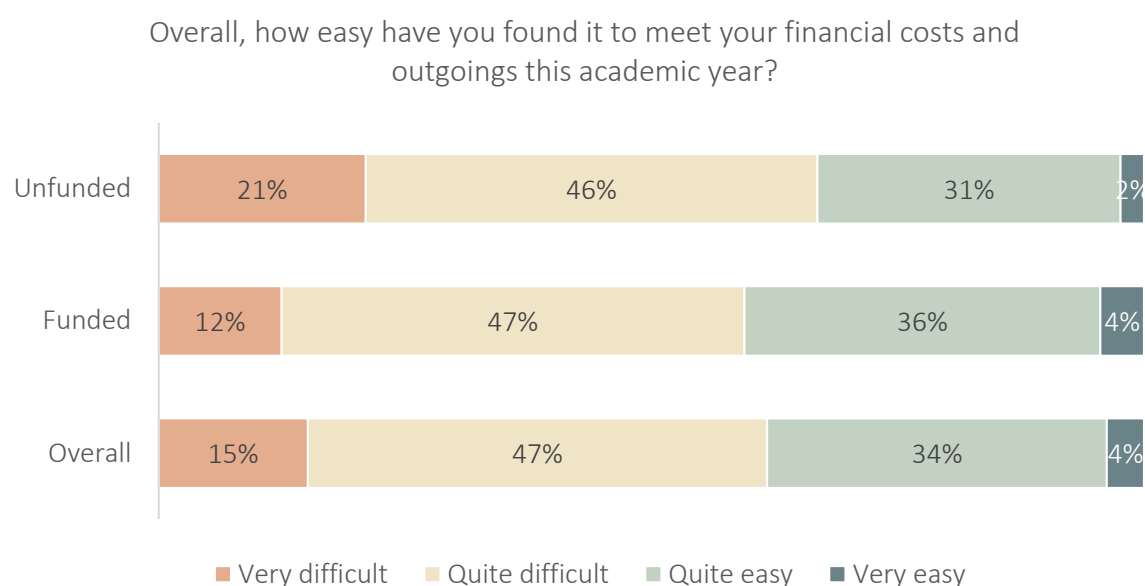
Table 20. Proportion of students experiencing unexpected non-course costs over time (*only asked in latest two surveys*)

	2021-22	2020-21
Unfunded	60%	49%
Funded	63%	54%
Overall	62%	53%

4.2 Meeting financial costs and outgoings

When asked how easy students found meeting their financial costs and outgoings, unfunded students were significantly more likely to report that they found it 'very' difficult, compared to funded students (21 per cent c.f. 12 per cent).

Figure 8. The extent to which students were able to meet financial costs and outgoings broken down by funding status



N = 1085 – data refers to all students (338 unfunded, 747 funded). Significant differences highlighted in bold.

After controlling for other demographic factors, a regression analysis confirmed that funding was a significant factor in predicting whether students found meeting their financial costs and outgoings difficult (either 'quite' or 'very'). Unfunded students were over one and a half times more likely to say this was difficult, suggesting that the bursaries could be having a considerable positive impact on funded students.

Table 21. Binary logistic regression model predicting the likelihood of students finding it difficult to meet financial costs and outgoings (either quite or very difficult) (0 = No, 1 = Yes).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.605	0.002
Year group (REF = Year one)		
Year group (Year two)	1.722	0.000
Year group (Year three)	0.971	0.884
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Engineering)	0.417	0.001
Faculties combined (Health and Life Sciences)	0.915	0.571
Faculties combined (Science)	0.544	0.006
Gender (Male) - (REF = Female)	1.214	0.230
Ethnicity (non-white) - (REF = White)	1.202	0.266
Whether mature student (Mature student) - (REF = Not a mature student)	0.919	0.721
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.952	0.738
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	2.177	0.000
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.995	0.000

4.2.1 Meeting financial costs and outgoings – changes over time

In 2018-19 (the most recent pre-pandemic survey), around half of students found it difficult to meet their financial costs and outgoings (53 per cent). This percentage was lower within both 2019-20 and 2020-21 (where Covid restrictions closed campus for at least part of these years). This year, the percentage of students finding it difficult to meet their financial costs and outgoings has risen to 62 per cent, 9 percentage points higher than pre-pandemic (2018-19) and 14 percentage points higher compared to last year's survey.

Table 22. Changes over survey years in the extent to which students found it easy or difficult to meet financial costs and outgoings

	2021-22	2020-21	2019-20	2018-19
Very easy	3.8%	7.0%	7.0%	5.6%
Quite easy	34.5%	45.0%	50.3%	41.2%
<i>Net - 'Easy'</i>	<i>38.2%</i>	<i>52.0%</i>	<i>57.3%</i>	<i>46.7%</i>
Quite difficult	46.6%	38.8%	38.1%	42.2%
Very difficult	15.1%	9.2%	4.6%	11.1%
<i>Net - 'Difficult'</i>	<i>61.8%</i>	<i>48.0%</i>	<i>42.7%</i>	<i>53.3%</i>

Although the percentage of unfunded students finding it difficult to meet their financial costs and outgoings is still significantly higher than for funded students, the percentage of funded students finding it difficult has been increased 10 percentage points since pre-pandemic, whereas there has been little change for unfunded students. Consequently, the gap between funded and unfunded students in managing financially has narrowed this year compared to 2018-19 (pre-pandemic). The protective impact of the bursary appears to have decreased over time for funded students. This will be an important question to monitor for next year.








Table 23. Percentage of students finding it difficult to meet financial costs and outgoings (quite or very difficult), broken down by funding status and survey year

	Unfunded	Funded	Difference
2021-22	66.9%	59.4%	7.4%
2020-21	50.6%	47.1%	3.6%
2019-20	51.8%	39.6%	12.2%
2018-19	66.0%	48.6%	17.4%

4.3 Cost increases

It is perhaps unsurprising that there has been an increase in the proportion of students struggling to meet their financial costs and outgoings this academic year, given the cost of living increases. This year we asked second and third year students whether they had experienced any notable rises in a range of costs compared to the previous academic year and found that most students had experienced a notable increase in their household bills (81 per cent) and grocery costs (73 per cent) in particular.

Table 24. Proportion of second and third year students experiencing a notable increase in costs

Type of cost	% experiencing a notable increase compared to previous academic year		
	Unfunded	Funded	Overall
 Household bills	82.7%	80.2%	81.1%
 Grocery costs	72.6%	72.9%	72.8%
 Accommodation costs	68.5%	58.1%	61.5%
 Travel	60.1%	53.7%	55.8%
 Costs of eating or drinking out	60.7%	52.8%	55.4%
 Other	0.6%	0.3%	0.4%
 None	1.2%	2.4%	2.0%
<i>Net - Experienced at least some form of cost increase</i>	99%	98%	98%

N= 507 - data refers to second and third year students only (168 unfunded, 339 funded) – Significant differences highlighted in bold.

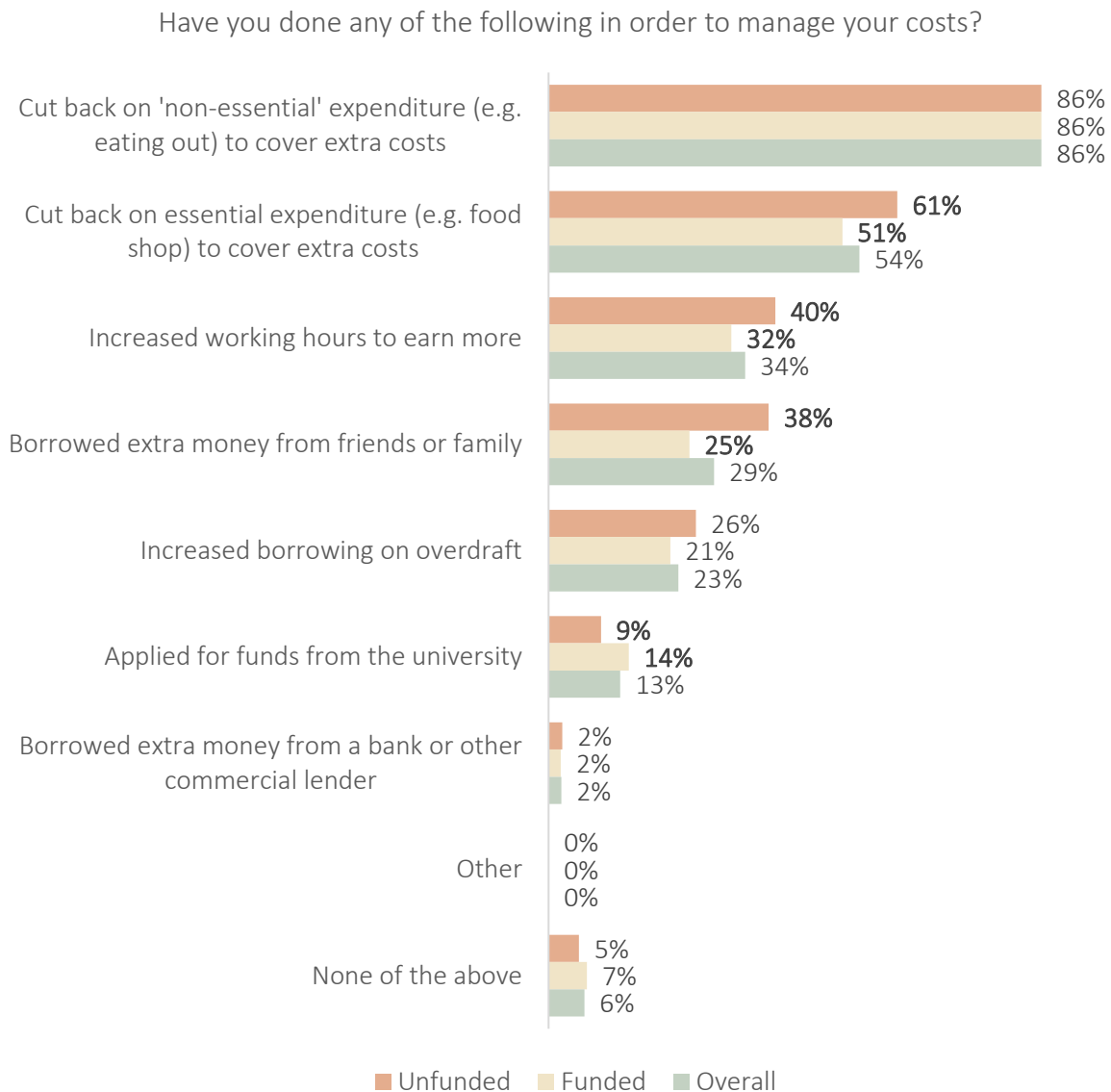
Unfunded students were significantly more likely than funded students to have experienced a notable increase in their accommodation costs compared to the previous academic year (68 per cent c.f. 58 per cent).

4.4 Managing costs

For the first time we asked students what, if anything, they had done to manage their costs. The most common way in which students had managed their costs was by cutting down on non-essential expenditure (86 per cent for both funded and unfunded students), although worryingly, over half of students had also cut down on essential expenditure (such as food) to cover extra costs (54 per cent). We also found a number of significant differences based on

funding status. Unfunded students were more likely to report cutting back on essential expenditure than funded students (61 per cent c.f. 51 per cent); they were more likely to have increased their working hours (40 per cent c.f. 32 per cent) and to have borrowed extra money from friends or family (38 per cent c.f. 25 per cent) compared to funded students. Funded students on the other hand were significantly more likely to have applied for funds from the University (14 per cent c.f. 9 per cent).

Figure 9. How students have managed costs, by funding status



N= 1086 – data refers to all students (338 unfunded, 748 funded). Significant differences highlighted in bold.

4.5 Ability to concentrate on studies without worrying about finances

Given the increase in living costs and decline in students ability to manage financially, it is perhaps unsurprising that there has been an increase in the percentage of students reporting they were unable to concentrate on their studies without worrying about their finances; up from 29 per cent in 2018-19 (pre-pandemic) to 44 per cent this academic year (see Table 25).

Table 25. Extent to which students were able to concentrate on studies without worrying about finances – changes over time

Overall, to what extent are you able to concentrate on your studies without worrying about finances?	2021-22	2020-21	2019-20	2018-19
Net able ('very' or 'quite able')	56%	N/A	74%	71%
Net unable ('Not very' or 'not at all able')	44%		26%	29%

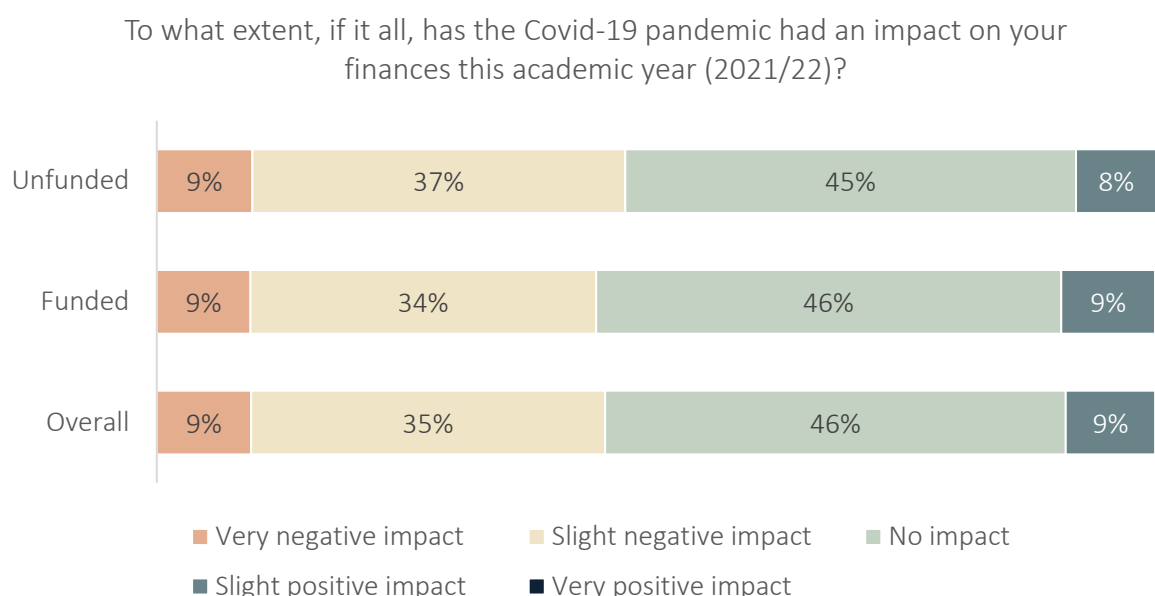
There were no significant differences between funded and unfunded students with regard to being able to concentrate on their studies without worrying about finances.

4.6 Impact of Covid on finances

Overall, just over half of students said that the pandemic had some form of impact on their finances (with 44 per cent experiencing a negative impact and 10 per cent experiencing a positive one). Just under half of students said they hadn't experienced any impact from Covid on their finances, which perhaps highlights the polarising nature of the pandemic.

Importantly, there were no significant differences between funded and unfunded students when it came to what kind of impact Covid had on their finances. Given that the pandemic was more likely to impact negatively on the finances of those from lower-income households, this indicates the importance of bursaries in preventing those from lower income backgrounds being more negatively impacted by the pandemic than those from higher income backgrounds.


Figure 10. The extent to which the Covid-19 impacted student finances, by funding status



N= 1083 – data refers to all students (339 unfunded, 744 funded). Significant differences highlighted in bold.

Students were given the opportunity to comment on how Covid had impacted their finances. For those who had seen a negative impact, a common response related to not being able to work, working fewer hours or being furloughed and therefore having less savings to rely on throughout the year. Others commented on having to spend more on technology, that their parents had been impacted (e.g. lost job or reduction in income), and that the knock on effects from Covid had increased living costs. On the other hand those who said Covid had impacted their finances positively, noted that they were able to move home, were doing less activities, encountered less travel costs (to campus and back home) and some were able to work more hours due to learning moving online.

Figure 11. Qualitative comments on the impact of Covid-19 on finances



Q - If you would like to provide more detail about how Covid-19 has impacted your finances this academic year please do so:

“With not going out and not needing to be in Bristol I was able to save hundreds maybe even up to the thousands of pounds by living at home (with my parents) and not having to pay for food, course related material (i.e. paper/pens) and save massively on Utilities. Also note that the refund on rent for the final term in 2019/20 has meant that I am able to afford to live this year (otherwise I would be about £1k into my overdraft).” – *Third year, unfunded, male*

“hit my parents very hard and they cannot support me financially more than about £20 per month.” – *Second year, unfunded, female*

“Less work leading up to term time so less savings”. – *First year, funded, female*

4.7 Participating in extra-curricular activities during term-time

We asked students whether their finances significantly limited their ability to take part in extra-curricular activities during term-time – e.g. participating in clubs, societies, sport, hobbies, volunteering etc. Just over half of funded students said that their participation had been limited by their finances (55 per cent), compared with 61 per cent for unfunded students. Although this difference was not significant, a regression analysis showed that after controlling for other demographic factors, funding significantly predicted whether students were limited in their ability to take part in extra-curricular activities. Unfunded students were significantly more likely to be limited than funded students.

Table 26. Binary logistic regression model predicting the likelihood of students reporting that their personal finances significantly limit their participation in extra-curricular activities (0 = finances do not limit participation, 1 = finances do limit participation).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.742	0.000
Year group (REF = Year one)		
Year group (Year two)	1.028	0.853
Year group (Year three)	0.726	0.123

Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Engineering)	0.493	0.010
Faculties combined (Health and Life Sciences)	1.021	0.893
Faculties combined (Science)	0.817	0.361
Gender (Male) - (REF = Female)	0.641	0.005
Ethnicity (non-white) - (REF = White)	1.661	0.003
Whether mature student (Mature student) - (REF = Not a mature student)	2.032	0.005
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	1.030	0.841
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	2.036	0.000
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	2.526	0.000

Qualitatively students commented that they couldn't justify or afford societies or going out with friends, they also noted that because they were having to work to manage financially, they did not have time to take part in extra-curricular activities. Some students commented that they had struggled to make friends or felt lonely because of not being able to afford to socialise.

Figure 12. Qualitative comments relating to not being able to take part in extra-curricular activities because of finances



Q - If you would like to provide some detail on how your personal finances significantly limited your ability to take part in extra-curricular activities, please do so:

““I don’t really go out with friends because I can’t afford it at all, and I can’t justify paying for any societies so I’m not in any” – First year, funded, female

“I just don't have the time or money to do anything other than surviving and my course” – First year, unfunded, male

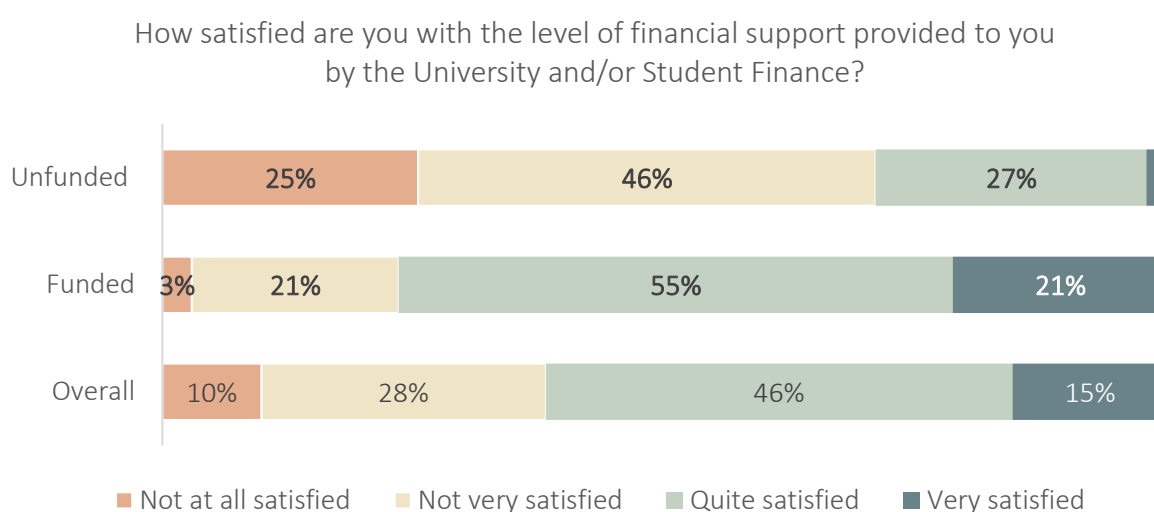
“I was going to sign up to a sports club, but it was £50. £50 is a food shop for a month”. – Second year, unfunded, female

“Barely have enough more for essentials let alone extra stuff. Can't work anymore hours than already scheduled or my uni work will be impacted” - Third year, unfunded, female

4.8 Satisfaction with financial support

Unsurprisingly unfunded students were less satisfied with the level of financial support than funded students. Unfunded students were significantly more likely to say they were ‘not at all’ or ‘not very satisfied’ with the financial support provided by the University and/or Student Finance compared to funded students (**Error! Reference source not found.**). Conversely, funded students were significantly more likely to say they were ‘quite’ or ‘very’ satisfied. This demonstrates a real benefit of the bursaries as they appear to have a big impact on whether students feel satisfied with their level of financial support. This was confirmed by the regression analysis, which showed that after controlling for other demographics unfunded students were 9 times more likely to be unsatisfied with financial support.

Figure 13. Satisfaction with level of financial support, broken down by funding status



N= 1083 – data refers to all students (334 unfunded, 749 funded). Significant differences highlighted in bold.

4.9 Financial value of degree

We asked students how they would describe the financial value of their degree course. Overall, 69 per cent of students felt that their course was ‘good value’ (either a ‘good’ or ‘excellent personal investment’). There was no significant difference between funded and unfunded students in this respect (69 per cent unfunded c.f. 70 per cent funded). However, it is worth noting that although there was a slight increase this year in the percentage considering their degree course to be good value compared to 2020 (which was heavily restricted by Covid), the percentage is still lower than pre-pandemic levels and hasn’t recovered.

Table 27. Financial value of degree course – changes over time

How would you describe the financial value to you of your degree course?	2021-22	2020-21	2019-20	2018-19
Net - 'Good value'	69.4%	66.8%	74.9%	78.8%
Net - 'Poor value'	30.6%	33.2%	25.1%	21.2%

5 Perceptions of University life

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

5.1 Satisfaction

5.1.1 Satisfaction with life as a student

Each year we ask students about their overall satisfaction with their life as a student. Positively, funding status had no notable impact on how students rated their overall satisfaction for the 2021-22 academic year (Table 28).


Table 28. Whether satisfied with life as a student, by funding status

	Unfunded	Funded	Overall
Not at all satisfied	7.1%	7.8%	7.6%
Not very satisfied	27.1%	26.1%	26.4%
Quite satisfied	55.4%	53.7%	54.2%
Very satisfied	10.4%	12.4%	11.8%

N= 1084 – data refers to all students (336 unfunded, 748 funded). Significant differences highlighted in bold.

When asked to give more information about their dissatisfaction, students noted, financial worry, poor health (including mental health), lack of support, delivery of education (including strikes and reliance of online content), poor quality accommodation and loneliness or lack of socialising. Dissatisfaction also came from having to work often to manage financially and therefore not having time for socialising or focusing on studies.

Figure 14. Qualitative comments relating to areas of dissatisfaction



Q - If you would like to provide some details about the main sources of dissatisfaction, whether financial, social or delivery of education, please do so:

“Online learning was difficult, managing money was stressful and couldn't socialise as much due to saving” –
First year, unfunded, male

“the financial and emotional stress pretty much broke me” –
Second year, funded, female

“Mental health has fallen significantly since starting university”. – Third year, unfunded, female

“I think Bristol university needs to work harder to help freshers make friends at the start of uni. There was also just generally very little guidance or support” – First year, unfunded, female

5.1.2 Satisfaction with life as a student over time

Last year (survey relating to the 2020-21 academic year), there was a dramatic drop in the percentage reporting that they were satisfied with their life as a student (either 'quite' or 'very'). This is perhaps unsurprising given the level of pandemic-related restrictions that were imposed on students. This year, although levels of overall satisfaction have risen and show positive signs of recovery, they are still lower than pre-pandemic levels. Overall satisfaction levels are still 17 percentage points less than where they stood in 2018-19 (most recent pre-pandemic survey).







Table 29. Satisfaction with life as a student, changes over time

	2021-22	2020-21	2019-20	2018-19
Satisfied ('quite' or 'very satisfied')	66.1%	34.7%	79.2%	82.8%
Not satisfied (not very or not at all satisfied)	33.9%	65.3%	20.8%	17.2%

5.1.3 More specific levels of satisfaction

For the first time, we asked students whether they were satisfied with more specific areas e.g. with the quality of teaching or their social experience. For the areas that we covered, students were the most satisfied with the access to resources or facilities and least satisfied with the level of mental health and wellbeing support available (Table 30).

Table 30. Levels of satisfaction by funding status

Area of satisfaction	% satisfied (either quite or very)		
	Unfunded	Funded	Overall
 Access to resources or facilities	82.0%	81.2%	81.4%
 Quality of teaching and learning	74.8%	77.9%	76.9%
 Social experience	79.1%	75.6%	76.7%
 Teaching and learning delivery	64.0%	66.7%	65.9%
 Academic support	60.9%	63.5%	62.7%
 Mental health and wellbeing support	48.5%	57.4%	54.6%

There were few significant differences between funded and unfunded students when rating various areas of satisfaction. The only significant difference identified within the descriptive statistics was that funded students were significantly more likely to report that they were 'very satisfied' with the level of academic support. However, when conducting a regression analysis funding status was a factor that significantly predicted dissatisfaction with mental health and wellbeing support, with unfunded students being more likely to be unsatisfied with this provision.

Table 31. Binary logistic regression model predicting the likelihood of students being unsatisfied with mental health and well-being support (not very or not at all satisfied) (0 = No, 1 = Yes).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.403	0.028
Year group (REF = Year one)		
Year group (Year two)	2.145	0.000
Year group (Year three)	1.481	0.066
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Engineering)	1.067	0.820
Faculties combined (Health and Life Sciences)	0.761	0.092
Faculties combined (Science)	1.341	0.216
Gender (Male) - (REF = Female)	0.931	0.676
Ethnicity (non-white) - (REF = White)	1.230	0.237
Whether mature student (Mature student) - (REF = Not a mature student)	0.633	0.067
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.819	0.192
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	2.070	0.000
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	1.574	0.004

5.2 Ability to balance commitments

Overall, around two in five students (39 per cent) reported being unable to balance their commitments such as work, study and relationships. This was higher for unfunded students, than funded (42 per cent c.f. 37 per cent). We conducted a regression analysis looking at the likelihood of students reporting that they were unable to balance their commitments (either 'not very' or 'not at all able'). This highlighted that after controlling for other factors, unfunded students were significantly more likely to say that they couldn't balance their commitments than funded students.


Table 32. Binary logistic regression model predicting the likelihood of students being unable to balance commitments ('not very' or 'not at all able') (0 = No, 1 = Yes).

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.464	0.013
Year group (REF = Year one)		
Year group (Year two)	1.439	0.017
Year group (Year three)	0.996	0.984
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Engineering)	1.522	0.120
Faculties combined (Health and Life Sciences)	1.044	0.791
Faculties combined (Science)	1.646	0.028
Gender (Male) - (REF = Female)	0.995	0.976
Ethnicity (non-white) - (REF = White)	1.506	0.015
Whether mature student (Mature student) - (REF = Not a mature student)	2.073	0.002
POLAR area 1 or 2 (YES - POLAR 1 or 2) - (REF = Not POLAR 1 or 2)	0.984	0.914
Does respondent have a disability? (not including mental health problems) (Has a disability) - (REF = no disability)	1.837	0.001
Does respondent have a mental health problem? (Has a mental health problem) - (REF = no mental health problem)	3.394	0.000

5.3 Community

Overall, just over half of students (55 per cent) felt like they were part of the University community, and there was no significant difference between funded and unfunded students in this regard. As can be expected in 2020-21 (a year heavily disrupted by Covid restrictions), there was a large drop in the proportion of students feeling part of the community. This year, while we have seen this increase again, levels are still below those seen pre-Covid (2018-19).

Table 33. Feeling part of the University community; changes over time

	2021-22	2020-21	2019-20	2018-19
 Feels part of the University community (either 'quite' or 'very')	55%	31%	63%	62%

Although for this academic year, there haven't been any contact-based Covid-19 restrictions, within the qualitative comments students mentioned that because their first year was impacted it has been difficult to make friends subsequently (a knock on effect). Some also commented that a lot of learning was still online and therefore there was still a lack of opportunities to socialise/build a sense of community.

In addition, the qualitative comments highlighted that living further away from the city centre or being a mature student were factors that meant students were less likely to feel part of the community. Some students also commented that they struggled to socialise because of the time they spent working. Although, no significant difference between funded and unfunded students was identified with regard to feeling part of the community, it was occasionally noted that there can be a class divide between the students, with those from poorer backgrounds feeling out of place.


Figure 15. Qualitative comments relating to not feeling part of the University community



5.4 Consideration of withdrawal from the University

Overall, around a third of students (36 per cent) had seriously considered withdrawing from the University at some stage during the 2021/22 academic year. Last year, there was a sharp increase in the proportion of students reporting they had seriously considered withdrawing (a year heavily impacted by Covid restrictions) and despite having fewer restrictions this year, this percentage remains much higher than pre-Covid survey years.

Table 34. Percentage of students who had seriously considered withdrawing from the University (changes over time)

	2021-22	2020-21	2019-20	2018-19
 Seriously considered withdrawing from the University	36%	38%	20%	28%

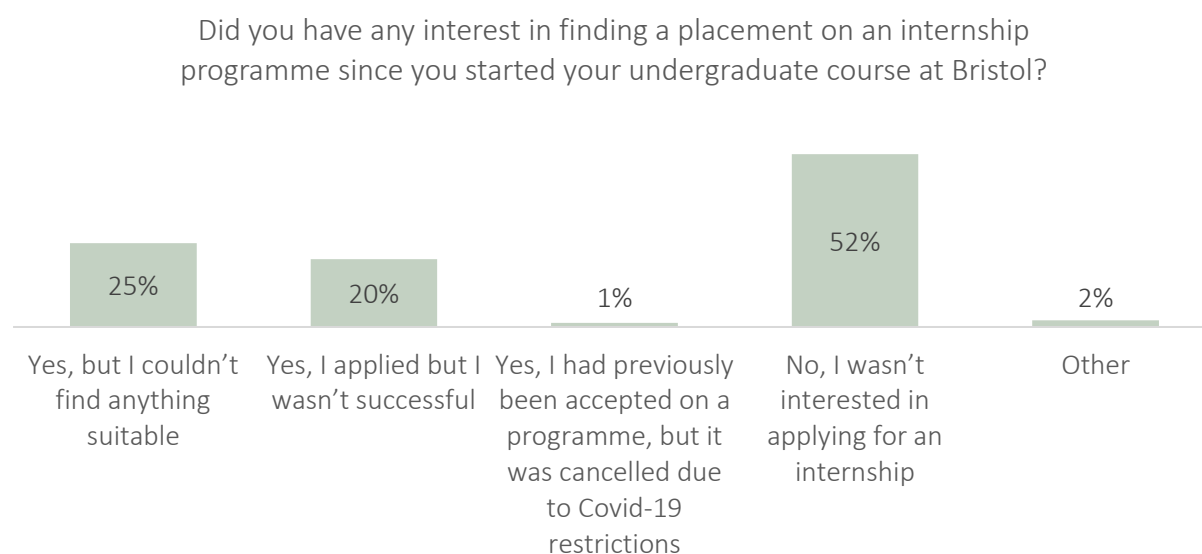
For this academic year, funded students were significantly more likely than unfunded students to have seriously considered withdrawing from University (38 per cent c.f. 31 per cent). Unlike 2018, 2019 or 2020 survey years, in which there were no significant differences between funded and unfunded students when it came to the percentage who had seriously considered withdrawing.

However, looking at the reasons behind this consideration, funded students were significantly more likely than unfunded students to say that this was *not* for financial reasons, whereas conversely, unfunded students were significantly more likely to say it was primarily because of financial reasons, which suggests that funded students weren't necessarily motivated by financial reasons. Furthermore, a regression analysis showed that after controlling for other demographic factors, funding was no longer a significant predictor of whether students had considered withdrawing; the only two factors which were significant predictors were having a disability or having a mental health issue.

5.5 Internships

Seventeen per cent of the second and third year students we surveyed had taken part in an internship since they had started their undergraduate course, of which 60 per cent were paid opportunities. There was no significant difference between funded and unfunded students with regard to undertaking an internship. However, of those who hadn't taken part in an internship, funded students were significantly more likely than unfunded to report that they weren't interested in applying (56 per cent c.f. 42 per cent).

Figure 16. Interest in internships, for those who hadn't undertaken one – *second and third year students only*




N= 400 – data refers to second and third year students who had not taken part in an internship (124 unfunded, 276 funded).

5.6 Future study

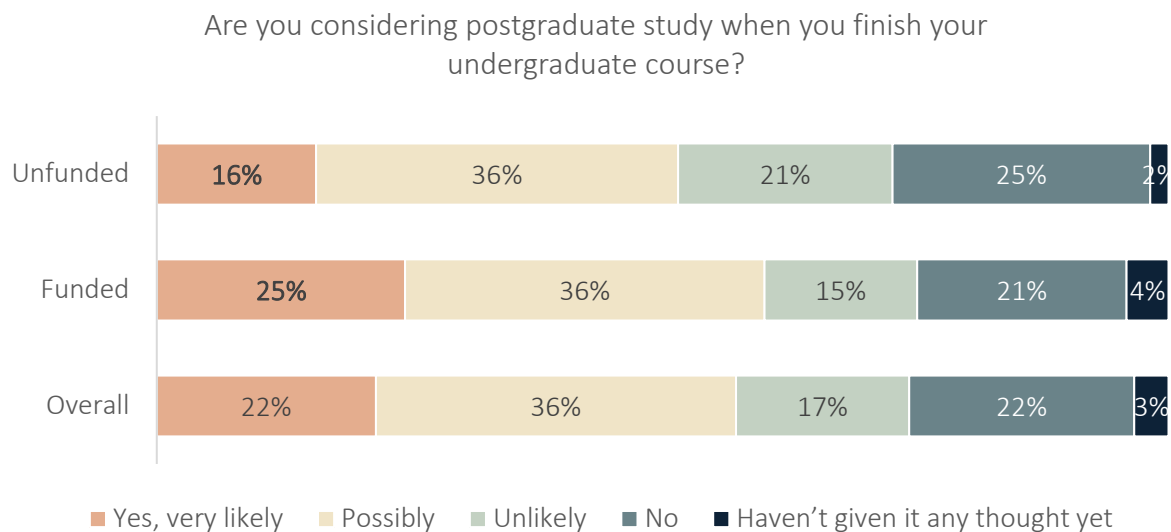
More than half of second and third year students (57 per cent) reported that they are considering postgraduate study when they finish their undergraduate courses. A percentage that has remained similar over the survey years (although is still slightly higher than pre-pandemic levels (2018-19)).

Table 35. Percentage of second and third year students considering postgraduate study – changes over time

	2021-22	2020-21	2019-20	2018-19
 % considering postgraduate study (either 'very likely' or 'possibly')	57%	61%	60%	53%

Almost a quarter of second and third year students (22 per cent) felt that postgraduate study was 'very likely' and this was significantly higher for funded students (25 per cent) than unfunded (16 per cent)(see Figure 17).

Figure 17. Second and third year students attitude towards the likelihood of postgraduate study by funding status



N= 503 – data refers to second and third year students only (165 unfunded, 338 funded). Significant differences highlighted in bold.

The majority of students felt that the pandemic had made it no more or less likely that they would consider postgraduate study (68 per cent), a figure not significantly different between funded and unfunded students.

6 Non-financial influences on University experience

This section focuses on how other demographic characteristics (outside of funding status) can impact on the student experience.

While the main focus of the report is to understand the impact that bursaries have on financial positions and experience while at Bristol, our survey data allows us to understand the extent to which other factors impact on experiences, including social demographic factors, or area of study.

6.1 The impact of other characteristics on finances and experiences at University

While we found some variations in experience depending on faculty, WP background and ethnicity, there were three particular groups of students that had a markedly different experience at university than others.

Mature students, unsurprisingly, had notably different finances than their younger peers, given the differences in household structure. In comparison with younger students, mature students were significantly less likely to have financial support from family or friends that didn't have to be repaid (41 per cent c.f. 46 per cent), to have earning from working during the summer holidays (42 per cent c.f. 52 per cent), or to have savings (40 per cent c.f. 53 per cent), although they were more likely to have received a non-University bursary (10 per cent c.f. 7 per cent) or to have had (non-bursary) financial support from the University (17 per cent c.f. 12 per cent). Overall, in terms of borrowing, they were also nearly twice as likely as younger student to have borrowed from two or more sources ($O/R = 1.863$). They were significantly more likely to have taken out commercial credit, but conversely, less likely to have an overdraft. However, there was no significant differences in levels of concern over repaying their borrowing.

In terms of how this effected their experience, mature students were twice as likely as other students to report that personal finances limit their participation in extra-curricular activities ($O/R = 2.032$). Mature students were also significantly less likely to agree that they felt part of the University community than younger students (35 per cent c.f. 57 per cent) and were twice as likely to feel unable to balance commitments ($O/R = 2.073$). However the latter two may not be because of financial position, but from differences in life stage.

The second group whose experiences were notably different were those with a **disability (not including mental health issues)**. While there were no significant differences in sources of income, those with a disability were significantly more likely than those without to have used all forms of non-governmental borrowing, although once other factors were accounted for, no more likely to have two or more sources of borrowing.

However, students with a disability were significantly more likely to incur extra costs in both course and non-course costs, plus were significantly more likely to have cut back on essential expenditure (64 per cent c.f. 48 per cent), to have increased borrowing on overdraft (27 per cent c.f. 20 per cent) or to have borrowed extra money from friends or family (36 per cent c.f. 23 per cent). Students with a disability were also over twice as likely to report having difficulty in meeting outgoings ($O/R = 2.177$) than those without.

Unsurprisingly, their financial position impacted on their time at University, and students with a disability were twice as likely to note that personal finances significantly limit their participation in extra-curricular activities (O/R=2.036). As with mature students, there were elements that may not have been related to financial position where they were less happy than students without a disability; they were twice as likely to be unsatisfied with mental health and wellbeing support (O/R=2.07), and also more likely to feel unable to balance commitments (O/R =1.837).

Thirdly, those reporting a **mental health issue** appeared to be in an even worse position than those with other disabilities, let alone those without either of these characteristics. They were significantly less likely to have been able to draw on savings, and were significantly more likely than those without to have used all forms of non-governmental borrowing, except for financial support from friends and family that needs to be paid back. They were nearly twice as likely as those without a mental health issue to have borrowed from two or more sources (O/R=1.867). They were significantly more likely to have incurred extra costs in both course and non-course costs, and as with students with a disability, significantly more likely to have cut back on essential expenditure than those without a mental health issue (63 per cent c.f. 50 per cent), to have increased borrowing on overdraft (29 per cent c.f. 20 per cent) and to have borrowed extra money from friends or family (36 per cent c.f. 25 per cent). They were nearly twice as likely as those without a mental health issue to have difficulty in meeting their outgoings (O/R=1.995).

Again, the financial circumstances are resulting in students with a mental health issue being over two and a half times as likely to note that personal finances significantly limit their participation in extra-curricular activities (O/R=2.526), and they were much more likely to report that their accommodation choices had been constrained 'a lot' than those without an issue (O/R=1.881). Similarly to the previous two groups, this group were struggling with aspects of university life that were not directly related to finances; they were more likely to be unsatisfied with mental health and wellbeing support (O/R= 1.574), and worryingly, they were more than three times as likely to feel unable to balance commitments (O/R=3.394) than those without a mental health issue.

7 Conclusions

This report is the eighth in an annual series designed to evaluate the impact of undergraduate bursaries on their student recipients, evidence sought from all UK universities by the Office for Students to justify the significant outlays of public money these consume across the Higher Education sector.

It largely follows the pattern set in previous years, to help identify trends over time, but with some detailed changes this year. First, the material covered by each chapter has been somewhat rearranged, and a new chapter (6) added to bring together our results for three ‘non-bursary’ student markers that play significant roles in the responses we received – mature students, those with disabilities and those with declared mental health issues. This year, as in previous ones, all these emerged as significantly affecting responses on a number of the issues we probed.

Second, some new questions were asked this year, and, with the welcome retreat of the pandemic and its disruption of University activity, those from the previous two years specifically on the pandemic were dropped. Its aftershocks were still felt in certain ways, just less strongly than before.

As previously, we analyse our results by both cross-tabulations and linear regression models and take as our guiding ‘success criterion’ the one now adopted sector-wide and in our previous Bristol reports. Assuming that bursary students, by definition from the low-income family backgrounds, would otherwise perform less strongly than their peers on our questions, we identify as a positive bursary effect where they perform at least as well (a ‘level playing field’ outcome). If they outperform their peers then the bursary’s role is stronger still.

The benefits bursaries bring to students are not assumed to be solely financial. They may certainly allow low-income students to undertake activities otherwise beyond their financial means (e.g. joining a student society or regularly going clubbing with friends), raise their sights in terms of necessary expenditure (for example, a nicer second year flat becomes feasible) or bolster their confidence in handling their own financial affairs while ‘at uni’, usually for the first time. But bursaries may also engender ‘positive vibes’ toward the institution that has supported and shown confidence in them in this way, enhancing their sense of belonging to the University and their appreciation of its wider system of student support as well.

7.1 Bursaries still work

As in previous years, the good news here is that, with few exceptions, bursaries do work as intended to the benefit of their recipients, and do so across a variety of aspects of their activities and their perceptions as Bristol students. The number of instances where bursary students’ responses are the equal of their unfunded peers broadly equates with the number where they are noticeably better than them, using conventional statistical significance levels as our benchmark here. And each far exceeds the number where they report more negatively.

So we find ‘level playing field’ outcomes between funded and unfunded respondents over their concerns about repaying any borrowings, their abilities to concentrate on their studies

undistracted by financial anxiety, their reporting any ongoing effect of the Covid pandemic on their finances, their feelings of satisfaction as students, their being part of the wider student community and their assessment of the financial value of their eventual degrees.

And they emerge in a stronger position than their unfunded peers in being less reliant on term-time work, in not wishing for more hours of work for those with such jobs and being less dependent on this income for 'living essentials'. Their search of accommodation in years 2 and 3 seems easier and, counterintuitive though it seems, they report their eventual choice was less constrained financially. Perhaps they take a more realistic approach to seeking accommodation in a pricey city after their first year, and so find their specifications easier to meet than their more advantaged peers for whom a 'posh' flat represents some elusive form of conspicuous consumption.

Funded students also find it easier to balance their potentially conflicting commitments and to meet their costs and outgoings. They are also less constrained financially in pursuing extra-curricular activities and, as perhaps another sign of their positive undergraduate experiences, are more interested in further study after their first degrees. Least surprisingly, they are more satisfied that their peers with the financial support provided by the University and the probability of their seeking additional financial support from it has been steady over time, while for their peers it has been rising.

Some of the other findings are not easy to interpret – does the lack of other income sources for funded students reflect the benefits of their bursaries in meeting their financial needs or the harsh reality of their more limited opportunities to secure funds elsewhere, such as from friends and family? And does the widespread pre-arrival concern at Bristol's high-cost accommodation mean disproportionately more low-income students are being deterred from coming to Bristol in the first place, even though many would have qualified for a bursary once here?

Otherwise, the negative outcomes for bursary students against their peers are encouragingly scarce. Once at Bristol they report more favourably than the unfunded on being able to find accommodation to suit their pockets. And the apparently greater probability of funded students' considering withdrawing disappears once our headline cross-tabulated results are seen against subsequent linear regression modelling, where other controls explain this apparent difference. Only with increasing difficulties over time for funded students in meeting unexpected costs, relative to their peers, are there some real warning signs. They still perform 'better' than them, but the gap between them has narrowed over time.

7.2 A more normal year

The two previous surveys were somewhat or significantly impacted by Covid lockdowns and constraints at University, and this, inevitably, was reflected in students' responses. For this year's survey normal conditions had returned and, not surprisingly, responses were now nearer those we had seen pre-pandemic – to a greater or lesser extent. Predictably, students were disproportionately less likely to be living at home with parents, were more able to find term-time work, rated more highly the financial value of their degrees, were more satisfied

with student life and had a higher sense of belonging to the student community (though still below the pre-pandemic levels). On the debit side, more now reported having difficulties in meeting their costs and being unable to concentrate on their studies, and here funded students were reporting at above equivalent pre-pandemic levels. A final, unexpected and disturbing 'back to normal' trend, was a substantial dip in the overall response rates to our survey, by a third or more for the categories we identify in the report (Section 1.2): in one case (funded Year 2 and 3 students) this was by over half from a year before. It is understandable that students were particularly anxious then to tell us of their experiences in that very stressful academic session, but all this year's rates are also well below their most recent pre-pandemic levels. A continuation of this decline could erode the validity of the conclusions we can draw in the future. A greater engagement of the Students Union in promoting next year's equivalent survey seems to be called for.

7.3 Students under stress

A final and worrying theme this year is that, leaving aside the maverick Covid years, respondents are finding their financial positions increasingly difficult compared to their peers of previous years. And, where comparisons are possible between funded and unfunded students, the former's relative position compared to the unfunded appears less strong than before. This comes through in several ways.

Students are more likely to be working in term-time than in the last pre-pandemic year (47% are compared to 39%) and the advantage held by funded over unfunded respondents has narrowed from seven percentage points to five. This year, many would also like to work more hours than they did (we didn't ask this last year), despite their write-in comments showing this caused them unwelcome stress. Unexpected costs associated with students' courses had been in the steady decline till 2018/19, with a 'low' then of 24%, but this has risen sharply this year to 39%, while unexpected costs for other reasons (again not asked previously) were much higher still at 60%. Difficulties reported in meeting overall costs have also risen for both funded and unfunded alike since 2018/19, with a clear majority now finding it 'difficult' to a greater or lesser extent. And here, while bursary recipients have generally managed better than their peers, the extent of their advantage has narrowed substantially, from 17 to 7 percentage points.

Inability to participate in extra-curricular activities presents a similar picture. Compared to three years before, the proportion reporting this as limited by their personal finances has grown, from 44% to 57%, while the percentage-point advantage for funded students narrowed sharply from 13 to just 6 percentage points. Finally, two further signs of stress are students being unable to concentrate on their studies through financial worries and assessing the financial value of their final degree. In the latter case, just over 30% of respondents rated this as 'poor' this year compared to 21% in 2018/19 and for the former the deterioration was even sharper, at 44% compared to a previous 29%. In neither case is a funded/unfunded comparison readily available.

Leaving aside the Covid years, where similar over-time comparisons were possible between now and three years earlier there was no issue where the overall financial position of students as reported to us had improved.

7.4 Future concerns

Bursaries work. They do the job they were designed for, enhancing the experiences of low-income students in various ways and contexts. Last year we reported this was also true in the extraordinary years of the pandemic, in circumstances never envisaged when the bursaries programme was established, just as it had done previously, as monitored by our annual research programme. And this year too it continues to work, with normal conditions all but returned. Overall, responses are also much more in line with those pre-pandemic, even if some instances of its shock-waves are still felt.

But we must also caution against complacency that this positive effect will continue indefinitely. The epidemiological-induced stress of the recent past has given way to all-too-present financial stress for universities and their students, just as for the society in which they are embedded. Evidence of this is already mounting not just here but also in other student surveys (e.g. Save the Student, 2022³) as the costs that affect students' studies and their wider lives are rising along with everything else. Although the University's overall spend on bursaries has grown in line with the rising number of new low-income entrants, the bursary received by each individual recipient has been largely unchanged, and is likely to remain so with tuition fees pegged at a steadily-eroding real-money level, set some years before. In the absence of a shift in national funding policy, not only are students overall likely to become more financially challenged next year but we also expect this to be accompanied by a further decline in the benefits bursaries bestow on our undergraduates from poorer family backgrounds.

³ Save the Student (2022), Student Money Survey 2022- results, available at <https://www.savethestudent.org/money/surveys/student-money-survey-2022-results.html> (Accessed 7th October, 2022)

8 Appendix

Appendix

Table 36. Financial support for the 2021-22 academic year

For the 2021-22 academic year, the financial support consisted of:

Bursary name	Students eligible	Type of bursary
The University of Bristol Bursary	Students with residual household incomes (RHI) of £42,875 or less.	Cash bursary ranging from £2,060 (RHI < £25,000) to £520 (RHI of £42,875).
The Access to Bristol Bursary	Students who 'graduate' from Access to Bristol (A2B) scheme ¹ & RHI <£25,000.	full tuition fee waiver for first year of study, & annual cash bursary of £3,855 per academic year.
The Bristol Scholars Bursary	Students accepted to University via Bristol scholar programme and RHI <£25,000.	Full tuition fee waiver for 1 st year of study & annual cash bursary of £3,855.
The Accommodation bursary	New undergraduates living in University-allocated accommodation, with RHI of £42,875 or less, & whose home address is in POLAR quintile 1 or 2.	£25 per week for those with RHI <£25,000, and £18 for those with RHI of £42,875.