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# **STUDENT SUPPORT SURVEY 2024**

A report from the  
Personal Finance Research Centre

**November 2024**

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# STUDENT SUPPORT SURVEY 2024

## ABOUT THIS REPORT

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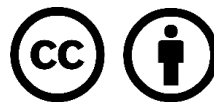
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# QUICK READ

The results from our survey this year show a mixed picture:

## **Students are still finding it difficult to manage financially (regardless of bursary receipt) but it has levelled off from last year**

- Overall, 64 per cent of students found it difficult to manage their costs and outgoings. This is a slight drop from 68 per cent last year, but still nearly two thirds of students are struggling.
- 70 per cent of second- and third-year students found it harder to manage financially in 2023/24 compared to their previous academic year; again, this figure is very high, but lower than last year (78 per cent in 2022/23).
- The cost of accommodation is a major issue for both funded and unfunded students, with 84 per cent of students reporting that their choice of accommodation was constrained by their financial situation.

## **The percentage of students working during term-time remains high, especially for unfunded students**

- Over a third of unfunded students and over a quarter of funded ones were skipping lectures to undertake paid work.
- Around half of students were working during term-time (50 percent of unfunded students and 45 percent of funded students).
- Qualitatively, students reported that working was having a negative impact on their studies and quality of life, even working in the holidays, but that they would be unable to manage financially without their paid income.

## **Bursaries still offer a protective effect, but the positive impact continues to decline**

There were some areas in which we found a positive effect of the bursary (whereby funded students performed as well – a ‘level playing field’ outcome – compared to unfunded students), although these were fewer than last year. For example, lower income students with a bursary were no less likely than those from higher income households to:

- Be able to meet their financial costs and outgoings (and in fact unfunded students were more likely to find it ‘very difficult’ to manage)

- Be able to concentrate on their studies without financial worry
  - Be able to participate in extra-curricular activities
  - Feel part of the university community (last year, they were significantly less likely to feel this)
- 
- Furthermore, they were no more likely to have incurred unexpected additional course costs than unfunded students, whereas again, last year they were.

There were also circumstances in which the bursary went above and beyond achieving 'the level playing field' as funded students experienced a more positive outcome than their unfunded peers. For example, funded students were:

- Less likely to work during holidays
- More likely to say their degree was excellent personal value
- More satisfied with the level of financial support they received from the University and/or Student Finance compared to unfunded students.

However, there were also some instances where funded students were at a disadvantage:

- Funded students still reported fewer income sources than unfunded students
  - Unfunded students were more likely to have income from two or more sources than funded students (although it is unclear whether this is because they are able to or because they had to rely on other sources because they don't have access to funding e.g. income through working, savings and financial support from family).
- Funded students were more likely than their unfunded peers be constrained by their finances with regard to their accommodation choices
- Furthermore, this year, funded students were as likely to *borrow* from two or more sources as unfunded students, due to a sharp increase in the number of unfunded students who had done so, and were as likely to be concerned over repaying borrowed money, when last year funded students were significantly less concerned

### **The cost-of-living support offered by UoB is more widely known and used**

- Only one in five were not aware of the cost-of-living support available from the University, and nearly one in five students had applied for the hardship fund – a big increase since last year. However unfunded students remain significantly less likely to have applied for any form of support overall.

### **Family support has a big impact on the financial position of students**

There is a gap between the level of family support assumed by the government to be given to students, and what they are in reality receiving. Nearly one in five unfunded students weren't receiving any support from their family, and around one in six received less than £800 per year. Those not in receipt of family support were significantly more likely than those who were to:

- Work during term time
- Have their accommodation choice significantly limited by their finances
- Be unable to balance their commitments (e.g. work, studying and relationships)
- Not feel part of the University community
- Be unable to concentrate on their studies because of financial worry
- Have their finances significantly limit their participation in extra-curricular activities

# 1 BACKGROUND

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

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. For the University of Bristol (UoB), offering bursaries to students on lower incomes is a major part of their APP strategy, and since 2016/17, has commissioned an annual assessment of the impact of this scheme.

While the rate of inflation has levelled off since the last time we ran the survey in Spring 2023, prices remain high, and the amount that students can borrow as a maintenance loan is increasingly out of kilter without the amount needed to live on. This survey remains important to allow UoB to understand how much help their financial support package, particularly bursaries, is having on those who receive it, as well as recognising the position of those who aren't eligible.

An online survey with University of Bristol students ran between the 24<sup>th</sup> April and 20<sup>th</sup> May 2024. Students were asked a range of questions about their financial experience of University for the 2023-24 academic year. The survey was sent to four groups of students, as below, and achieved an overall sample of 712 students. The survey was sent to all students who had provided household financial details to Student Finance England (SFE) and who had a household income of around £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)	146	13%
Year 1 (unfunded)	108	9%
Year 2/3 (funded)	306	12%
Year 2/3 (unfunded)	152	9%

It is important to note that the survey this year yielded lower response rates than has been typical<sup>1</sup>, which resulted in a lower overall sample size. As in previous years too, response rates are higher for funded than for unfunded students within each year band.

## **1.1 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 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 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.

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<sup>1</sup> The survey distribution software changed this year, which may account for the drop. However, further exploration is needed to better understand why this was the case.



# 2 APPLYING TO UNIVERSITY

**In this chapter we briefly report data from the Decision Response Survey administered to potential applicants**

## 2.1 Receipt of bursaries

While in previous years, we had asked students the extent to which factors such as student support and costs influenced their choices, this was, by necessity, only asked of those who had ultimately come to University of Bristol. These questions are no longer asked in our survey, however this year, we have used data from The University's 2023/24 Decision Response Survey (DRS)<sup>2</sup> to shed some understanding on the impact that financial concerns as well as potential financial support may have on the previous, application, stage. We analyse the responses from UK-based offered applicants on factors that attracted them to apply to Bristol, the relationship between these factors and their decision to accept or reject their offers, and most important factor in decision, noting the modest response rate (less than 10%), and the bias towards those who accepted. In each case we distinguish between the outcomes for 'FSM' (those on Free School Meals when at school) and other applicants, to understand how household income may influence the relative importance of finance to choices.

Table 2 shows the results for each of a sub-set of five responses from the 22 offered to the question '*What attracted you to apply to Bristol?*' (Q1), which we selected as explicitly or implicitly linked to the focus of the Student Support Survey on undergraduate finances and spending.

It shows:

- The 'actual' (A) number of respondents citing each response
- The A/E ratio of A to that 'expected' (E), taken as the mean number of citations per response

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<sup>2</sup> An online survey sent to all applicants who have received a UCAS offer from Bristol during their application year, exploring factors attracted them to apply, and which influence the decision to accept or reject

- Its rank position among the 22 (1 being the most cited, 22 the least)

These factors, however, were not among the most important attractions the University has to offer to potential students, and were far less important than:

- the reputation, performance and league-table position of Bristol's departments...
- ...and the University, the student experience, and the attractions of Bristol as a city to study and live.

Student funding and scholarships were middle of the pack for low-income students and proximity to friends and family was for both groups, but otherwise our selected responses are among the least important. Consistent with this, all five responses are less cited than the corresponding 'expected' rate for each student group.

However, the A/E ratio for FSM students is greater than its non-FSM equivalent on all these factors, and at statistically significant at the 99% level for three of them. This finding is consistent with their being more attuned to finance-related matters than their better-resourced peer applicants. The potential availability of funding and scholarships to lower-income students proved particularly attractive, as the University would both hope and expect, and FSM students were over six times more likely to cite this than their peer respondents. So although its absolute role may be fairly modest, the intended target group shows a disproportionate awareness of, and attraction, to the Bristol bursary programme.

**Table 2: Initial applications**

Response	FSM applicants			Non-FSM applicants			Odds ratio
	#	Rank	A/E	#	Rank	A/E	
<i>Accommodation options</i>	34	18	0.42	219	17	0.41	1.08
<i>Available funding/scholarships</i>	52	12.5	0.65	64	21	0.12	6.63**
<i>Located near friends and family</i>	55	11	0.69	338	14	0.63	1.16
<i>Student support from the University</i>	33	20.5	0.41	139	20	0.26	1.72**
<i>Suitable cost of living</i>	33	20.5	0.41	142	19	0.27	1.68**
<i>Total Number of citations</i>	1762			11747			
<i>Number of respondents</i>	290			2006			
<i>Mean no. citations</i>	80.1			381.5			

# - number of citations

\*\* Significant at 99%

In terms of converting intention to decisions, by appending UCAS data, we disaggregated these DRS data by the same five selected responses as before, to understand the correlation between the responses and likelihood of

accepting a place (Table 3). In the FSM case for four of them, their acceptance rates exceed the all-response mean (c.65%), and, encouragingly for our bursary programme, the availability of University funding and scholarships is the highest for FSM students, at almost 80%. The exception is the 'suitable cost of living', where the conversion rate to acceptances is below this mean, consistent with the evidence in the next section of it acting instead as a deterrent. For non-FSM students the equivalent acceptance rate, predictably, is lower, at about 60%, and the highest rate (80%) now relates to the much broader 'student support from the University' response, possibly open to a variety of interpretations.

**Table 3: Conversion rates by response**

Response	To accept				To decline				Odds ratio
	FSM		Non-FSM		FSM		Non-FSM		
	#	CR%	#	CR%	#	CR%	#	CR%	
<i>Accommodation options</i>	23	68	147	67	11	32	72	33	1.03
<i>Available funding/scholarships</i>	41	79	45	70	11	21	19	29	1.57
<i>Located near friends and family</i>	38	69	212	63	17	31	126	37	1.33
<i>Student support from the University</i>	23	70	111	80	10	30	28	20	0.58
<i>Suitable cost of living</i>	18	54	79	56	15	45	17	44	0.95

# - Number of citations

CR% - Conversion rates

Table 3 also shows the (low and non-significant) Odds Ratios for each response, based on the differential odds of the two student groups' profiles of acceptance and declines. Unlike the results shown earlier, where FSM students were noticeably more likely to cite certain of the financial responses as initial attractions than their peers, there is now no further significant differential between these two groups when offers convert into eventual decisions. That said, FSM students are still 50% more likely to convert their initial interest in funding and scholarships into acceptances than are their non-FSM peers.

## The key response in decision-making

The second helpful DRS question asked is 'What was the most important factor when making your decision about your offer from the University of Bristol?' (Q2). Another list of (21) prompted responses was offered, similar but different in some details to Q1, and again we selected a sub-set (of six) that best captured the same finance-related themes as before. With only one answer now per applicant, the results are as in Table 4, following the format of Table 1, but also disaggregated by final decision.

**Table 4: Most important response in decision-making**

a) For accepts

Response	FSM			Non-FSM		
	#	Rank	A/E	#	Rank	A/E
<i>Accommodation cost</i>	1	18.5	0.13	0	20.5	0
<i>Accommodation quality</i>	0	21	0	6	18	0.12
<i>Close to home</i>	7	10	0.88	28	11.5	0.55
<i>Cost of living</i>	2	16	0.25	6	18	0.12
<i>Financial support from university</i>	3	13.5	0.38	0	20.5	0
<i>Student support from university</i>	1	15.5	0.13	9	17	0.18

b) For declines

Response	FSM			Non-FSM		
	#	Rank	A/E	#	Rank	A/E
<i>Accommodation cost</i>	3	15	0.51	13	17.5	0.29
<i>Accommodation quality</i>	2	16.5	0.34	18	15	0.4
<i>Close to home</i>	10	3.5	1.70	47	9	1.04
<i>Cost of living</i>	4	13	0.68	44	10	0.98
<i>Financial support from university</i>	1	19	0.17	26	13	0.58
<i>Student support from university</i>	2	16.5	0.34	11	19	0.24

# - Number of citations, A/E – as in Table 1

For acceptances and declines alike the finance-related responses are mostly again in the lower half of the rank order and of A/E values. However, while the small numbers caution against over-interpretation, there are hints that closeness to home now matters for both FSM and non-FSM groups as a prime determinant of *both* choosing *and* rejecting Bristol offers, as does the cost of living for students in Bristol matters in declining offers, especially by those less likely to secure bursaries, ie the Non-FSMs.

The potential availability of student bursary support seems to attract students, particularly lower-income ones, to apply to Bristol in the first place, rather than ‘just’ supporting them once here and they are also more likely than other applicants to convert this initial interest into acceptances of their offers.

However, it also underlines the wider financial stresses for students, particularly at the next, ‘choosing among offers’ stage. Staying close to home means as a chance to save money as a commuter student, at once both attracting students local to Bristol but also discouraging those from further afield, who perceive Bristol as a prohibitively expensive place to live and study.

# 3 INCOME AND BORROWING

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

## 3.1 Receipt of bursaries

Overall, within our sample 64 per cent had received a bursary. Of these, over half received the full bursary amount (56 per cent) (see 0). Almost a quarter of funded first year students were also in receipt of an accommodation bursary (24 per cent).

**Table 5: Value of bursary received by funded students**

Type of bursary	% of funded students receiving a bursary
UoB Bursary: approx. £2,000	56%
UoB Bursary: approx. £1,500	12%
UoB Bursary: approx. £1,250	11%
UoB Bursary: approx. £750	11%
UoB Bursary: approx. £500	6%
Access to Bristol Bursary	4%
Bristol Scholars Bursary	1%

N = 322 – data refers to funded students only.

We asked funded first year students whether they were aware that they were eligible for a bursary prior to starting their course, and only a third (34 per cent) reported that they were. This continues to follow a general trend noted in our 2022-23 report in which there has been a decline over survey years in the proportion of students aware of their eligibility. See chapter two for further detail on the role of financial support on decision making.

**Table 6: Students awareness of bursary eligibility prior to course starting, by academic year**

		2023-24	2022-23	2021-22	2020-21	2019-20	2018-19
Prior to starting your course, did you know you would be eligible for financial support, via a bursary?	Yes	34%	38%	43%	41%	50%	48%
	No	53%	49%	48%	49%	40%	42%
	Not sure	13%	14%	10%	9%	11%	10%

## **3.2 Income and borrowing**

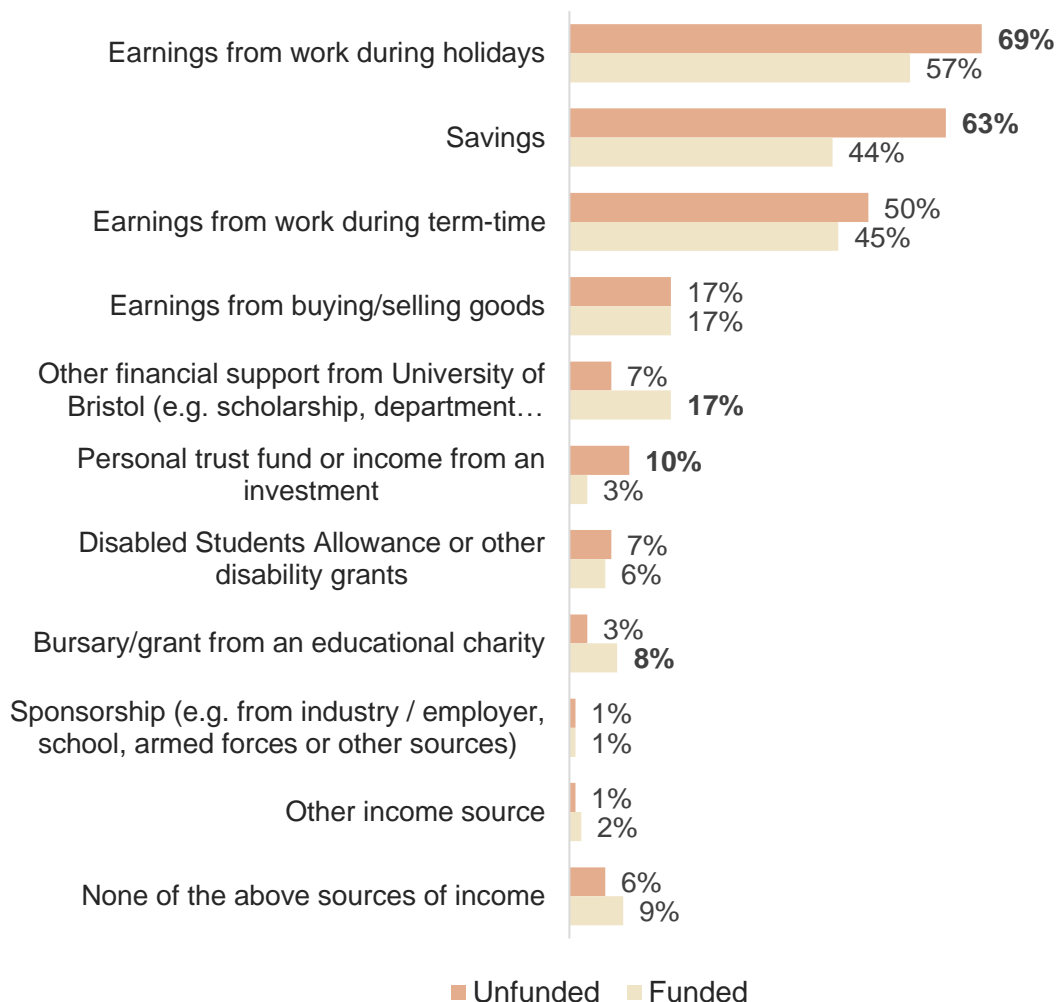
### **3.2.1 Sources of income**

As with previous years, there were differences in the sources of income that students receive depending on their funding status. Unfunded students were significantly more likely than funded students to work during the holidays, have income from savings and have income from a personal trust fund or investment. Conversely, funded students were significantly more likely than unfunded students to receive other financial support from the University of Bristol (e.g. a scholarship or department support), or from a bursary, grant or charity. However, this year there was no significant difference between unfunded and funded students with regard to work during term-time, a finding significantly higher for unfunded students for the past two survey years. In addition, this year there was no significant difference between unfunded and funded students with regard to having no sources of income (outside of bursaries), whereas last year funded students were significantly more likely to report this.

Consistent with previous years, when controlling for other demographic factors, regression analysis highlights that receiving funding is a significant predictor for whether students have income from two or more sources, with unfunded students being around one and a half times more likely to report this than funded students.

**Chart 1: Sources of income, by funding status**

In the 2023/24 academic year, did you have any of the following sources of income? (i.e. money that you do not have to pay back)?  
(Please select all that apply.)



N= 708 – data refers to all students (260 unfunded, 448 funded). Significant differences are highlighted in bold.

**Table 7: Binary logistic regression model predicting the likelihood of students having two or more sources of income (0 = No, 1 = Yes, two or more sources of income)**

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.473	0.043
Year group (REF = Year one)		
Year group (Year two)	1.855	0.004
Year group (Year three)	1.762	0.007
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Science and Engineering)	0.651	0.072

Faculties combined (Health and Life Sciences)	0.718	0.102
Gender (Male) - (REF=Female)	0.753	0.151
Ethnicity (From a minority ethnic group) - (REF= White)	0.711	0.100
Whether mature student (Mature student) (REF = Not mature student)	0.767	0.401
POLAR area 1 or 2 (Polar 1 or 2) - (REF = Polar 3,4 or 5)	0.857	0.413
Does respondent have a disability? (not including mental health problems) (Yes) - (REF = No)	1.029	0.889
Does respondent have a mental health problem? (Yes) - (REF = No)	0.935	0.746

### 3.2.2 Family support

In the 2023/24 academic year, half of students in our sample (50 per cent) had received financial support from family or friends to help them at University. As would be expected, this is significantly higher for unfunded students compared to their funded peers (81 per cent c.f. 33 per cent). Family income understandably has an impact on whether students receive financial support from their family and this was confirmed through a regression analysis. After controlling for other factors, unfunded students were seven times more likely to receive financial support from family or friends than funded students (O/R 6.91 sig = 0.00), a statistically significant difference. Even so, nearly one in five (19 per cent) unfunded students who don't receive any bursary funding, also didn't receive financial support from their families.

Receiving financial support from family has a strong impact on a range of financial outcomes whilst at University. We ran additional regression analysis (for all students, funded and unfunded) adding whether students received financial support from their family into the models and found that those who didn't receive support from family were significantly more likely than those with support to;

- Work during term time (O/R= 1.590)
- Have their accommodation choice significantly limited by their finances (O/R= 1.868)
- Be unable to balance their commitments (e.g. work, studying and relationships) (O/R= 1.595)
- Not feel part of the University community (O/R = 1.639)
- Be unable to concentrate on their studies because of financial worry (O/R= 1.669)
- Have their finances significantly limit their participation in extra-curricular activities (O/R = 1.478)

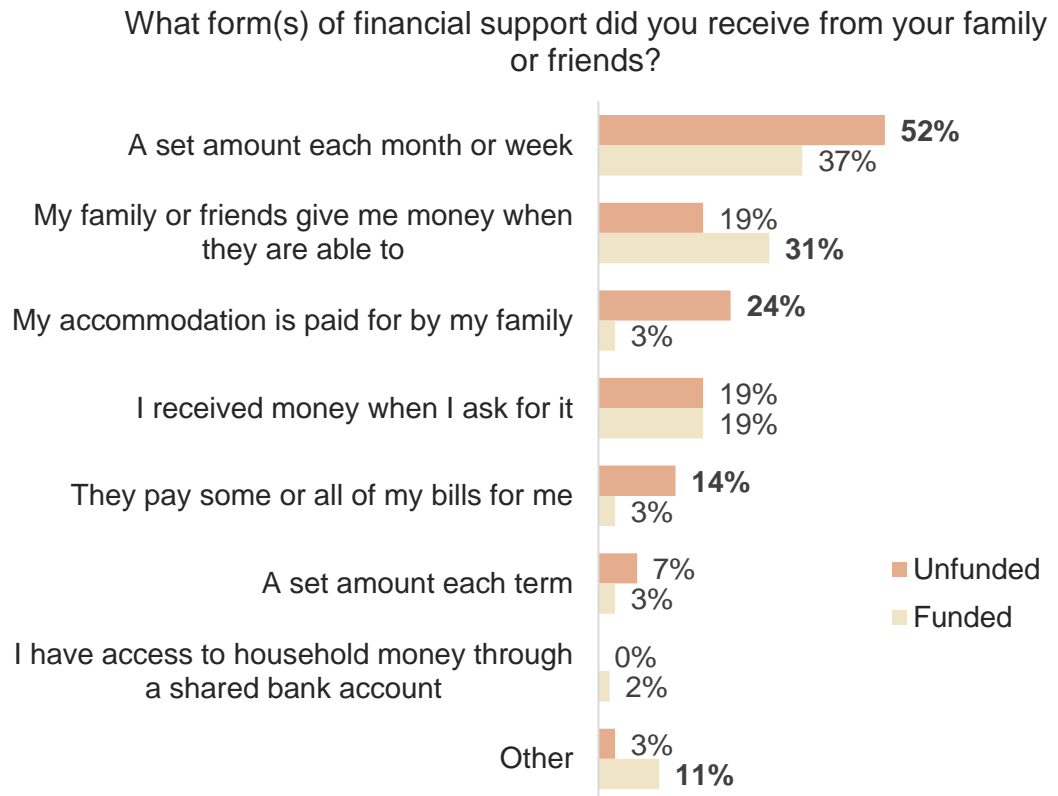
### Type of family support

The most common form of financial support received from family or friends for students overall, was receiving a 'set amount each month or week', which was



the mostly commonly reported by both funded (37 per cent) and unfunded students (52 per cent) (see 0).

**Chart 2: Form(s) of financial support from family or friends by funding status**



N=357 – data refers to students who received support from family or friends (unfunded, 210; funded, 147). Significant differences are highlighted in bold.

There were significant differences in how family support was given, with funded students more likely to have received ad hoc support compared with the more structured support received by unfunded students. Unfunded students were significantly more likely than their funded peers to receive a set amount each month or week (52 per cent cf. 37 per cent), have their accommodation paid for by family (24 per cent cf. 3 per cent) and have some, or all of their bills paid for (14 per cent cf. 3 per cent). On the other hand, funded students were significantly more likely to receive money from their family and friends when they were able to (31 per cent, cf. 19 per cent) and receive money in 'other' forms (11 per cent cf. 3 per cent). These significant differences are consistent with the 2022-23 survey and findings we see consistently year on year.

### **Amount of family support received**

Among those receiving financial support from family and friends, unsurprisingly, unfunded students received significantly more, over the course

of the entire 2023/24 academic year, on average<sup>3</sup> than funded students - nearly three times as much (£2,800 cf. £1000\*).

**Table 8: Amount received from family by funding status (for those who received some form of financial support from family or friends)**

	Unfunded	Funded
£800 or less	16%	<b>39%</b>
£801-£2,000	24%	35%
£2001-£4,200	24%	17%
More than £4,200	<b>36%</b>	9%
Mean	<b>£3,683</b>	£1,758
Median	<b>£2,800</b>	£1,000

N = 255 – data refers to students who received support from family or friends (145 unfunded, 110 funded). Significant differences highlighted in bold.

When students were asked to compare the amount of financial support they received from family with that received in the last academic year (2022-23), overall the proportion reporting they had received more or about the same as last year were similar (40 per cent and 46 per cent respectively), with only 14 per cent reporting they had received less. There were no significant differences between unfunded and funded students on this matter.

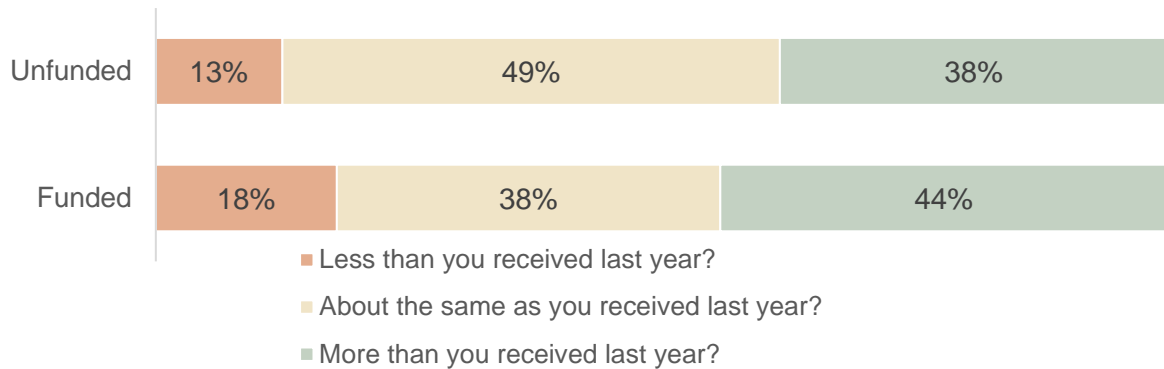
There was also no significant difference between funded and unfunded students in expectations of repaying the financial support received from family or friends (see 0). The majority of students weren't intending to pay back the financial support (58 per cent), around a quarter were expecting to pay back some of the money and only seven per cent were expecting to pay it back in full.

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<sup>3</sup> Median amount

**Chart 3: Amount of family financial support compared to last academic year, by funding status**

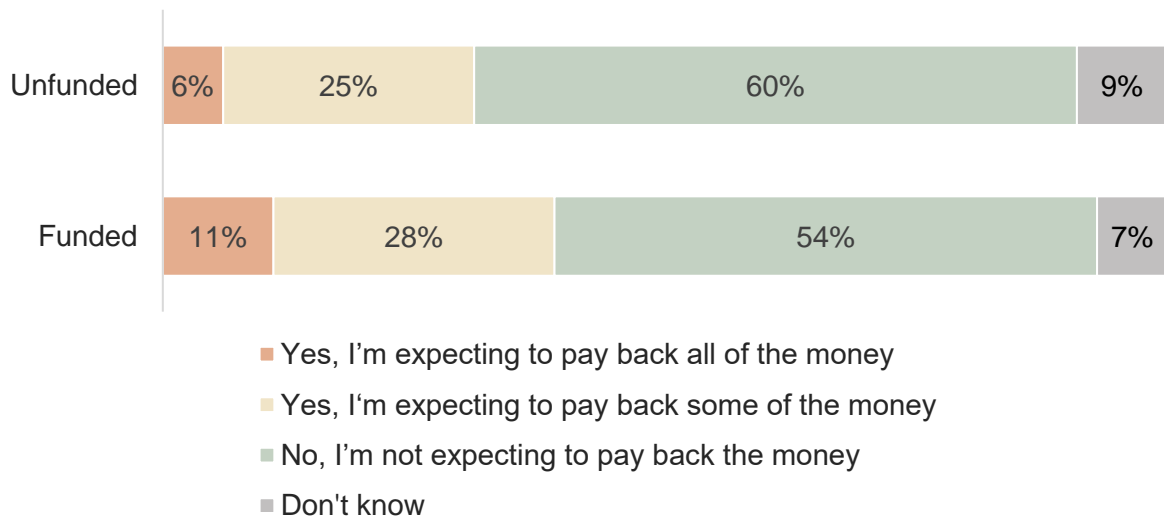
In comparison with the amount of family financial support you received last academic year, was this amount...?



N = 225 – data refers to second or third year students who had received financial support from family or friends (128 unfunded, 97 funded). Significant differences are highlighted in bold.

**Chart 4: Expectations of re-paying financial support from family or friends, by funding status**



Are you expected to pay back any of the financial support that you have received from family or friends?



N= 356 – data refers to students who had received financial support from family or friends (210 unfunded, 146 funded). Significant differences are highlighted in bold.

### 3.2.3 Work

As noted above, unfunded students were significantly more likely to report working during the holidays than funded students but there was no significant difference between the two groups with regard to working during term-time.

	Unfunded	Funded
 Work during term-time	50%	45%
 Work during the holidays	<b>69%</b>	57%

N= 708 – data refers to all students (260 unfunded, 448 funded). Significant differences are highlighted in bold.

However, once other demographic factors had been controlled for, funding status became a significant predictor for whether or not students work during term-time, with unfunded students being one and a half times more likely to work during term-time (O/R = 1.49, Sig = 0.03). The regression analysis also confirmed that funding status is also a significant predictor of working during the holidays (O/R = 1.64, Sig = 0.01).

There were no significant differences between funded and unfunded students when it came to the number of hours they worked. With students working 12 hours on average during term-time and 30 hours during the holidays (median).

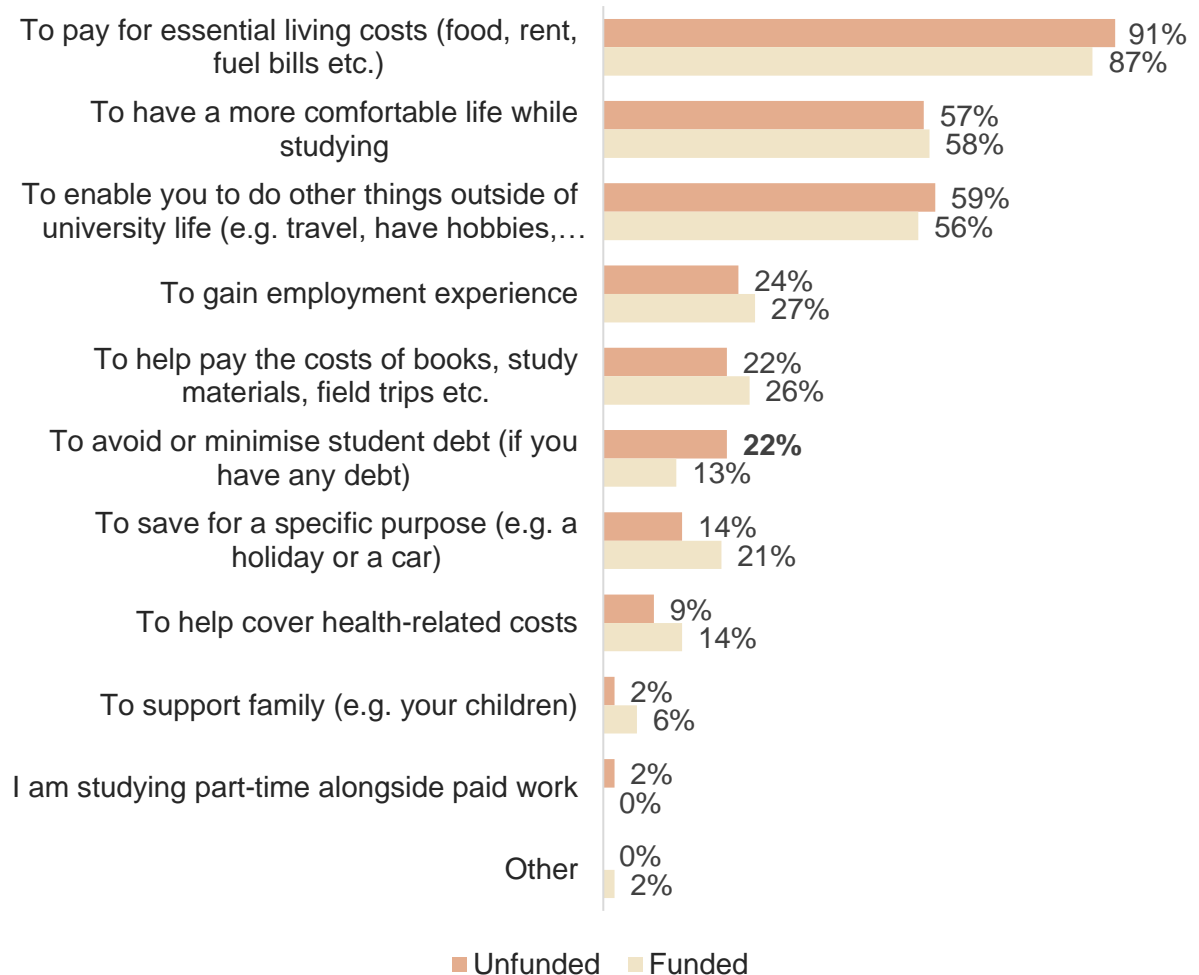
### Work during term-time

Almost half of students overall (48%) who worked felt having a term-time job was extremely important in helping them to continue at University. There was no significant difference between funded and unfunded students. Overall, students (whether funded or not) found their term-time work important financially.

Students most commonly reported that the main reason for working during term time was to 'pay for essential living costs', with almost 9 in 10 students (89 per cent) noting this. The reasons for working during term-time were largely similar for funded and unfunded students, except that unfunded students were significantly more likely to work during term-time to avoid or minimise student debt (22 per cent cf. 13 per cent).

**Chart 5: Main reasons for undertaking paid working during term-time, by funding status**

What were the main reason(s) for your undertaking this paid work in the term time?



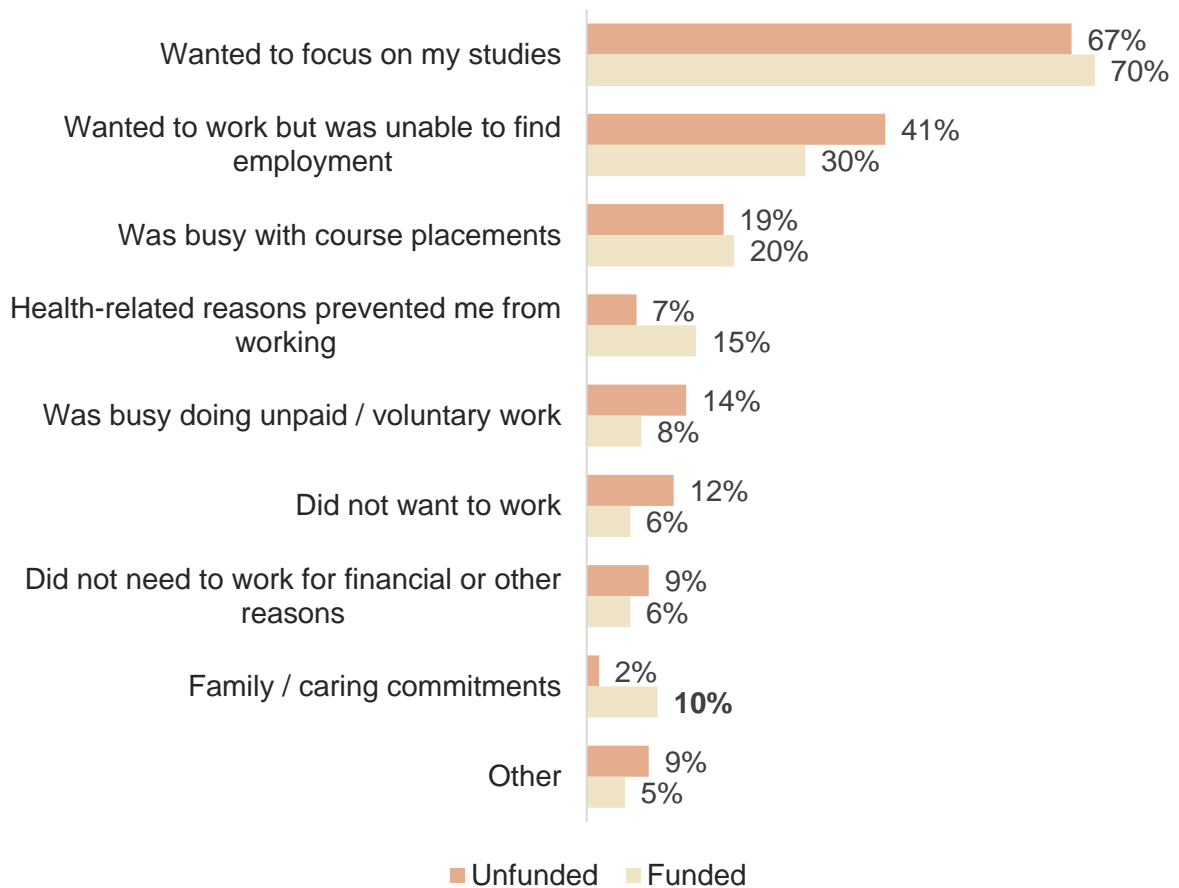
N= 332 – data refers to students who work during term-time (129 unfunded, 203 funded). Significant differences are highlighted in bold.

### Those not working

For students who hadn't undertaken paid work (either in term-time or the holidays), the most common reason given for not working was 'to focus on my studies', with almost 7 in 10 of these students reporting this (69 per cent). The only significant difference between funded and unfunded students was that funded students were more likely to not work due to having family/caring commitments (10 per cent cf. 2 per cent), a reflection perhaps off the demographic differences between these two groups.

**Chart 6: Why students hadn't undertaken paid work, by funding status**



If you haven't undertaken paid work in either term time or holidays, what were your reasons for not working?



N= 190 – data refers to students not working during term-time or the holidays (58 unfunded, 132 funded). Significant differences are highlighted in bold.

This is a very similar story to last year, where again wanting to focus on studies was the most common reason and funded students were significantly more likely not to work because of family/caring commitments. However, compared to last year the percentage of unfunded students reporting that they wanted to work but were unable to find employment is almost twice that as in last year's survey. Furthermore, although wanting to focus on studies was still the most common reason given, the percentage of students selecting this as a reason for not working is lower compared to last year.

**Table 9: Changes in reasons for not working compared to 2022-23**

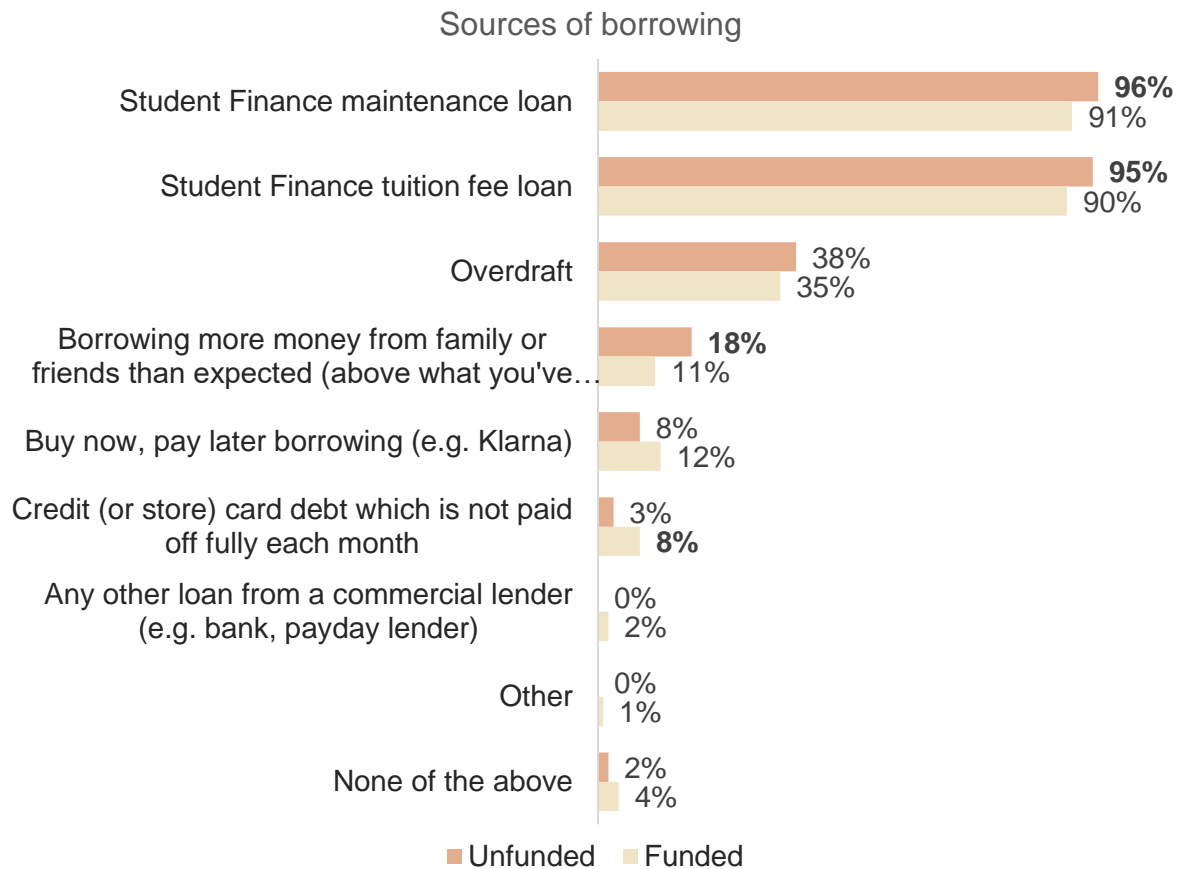
		2023-24		2022-23	
		Unfunded	Funded	Unfunded	Funded
	Wanted to work but was unable to find employment'	41%	30%	21%	25%
	Wanted to focus on my studies	67%	70%	74%	77%

### 3.2.4 Borrowing

Unfunded students were significantly more likely than their funded peers to have a Student Finance Maintenance loan (96 per cent cf. 91 per cent) and a Student Finance tuition fee loan (95 per cent cf. 90 per cent). They were also significantly more likely to borrow more money from family or friends (above what had already been mentioned within family support) (18 per cent cf. 11 per cent). Conversely, funded students were significantly more likely to have borrowed using a credit (or store) card, which is not paid off fully each month (8 per cent cf. 3 per cent). In the past funded students have also been significantly more likely to borrow using Buy Now Pay Later borrowing (e.g. Klarna), or other loans from a commercial lender and to note they haven't had any sources of borrowing ('none of the above'). However, these forms of borrowing were not significantly different between funded and unfunded students this year.


After excluding tuition fee and maintenance loans, there were no significant differences between funded and unfunded students with regard to the number of sources of borrowing they had used, whereas last year, funded students were significantly more likely to have used two or more sources. Furthermore, the proportion of students using two or more sources of borrowing has increased overall compared to last year (but especially for those who aren't funded).

**Chart 7: Sources of borrowing, by funding status**



N= 712 – data refers to all students (260 unfunded, 452 funded). Significant differences are highlighted in bold.

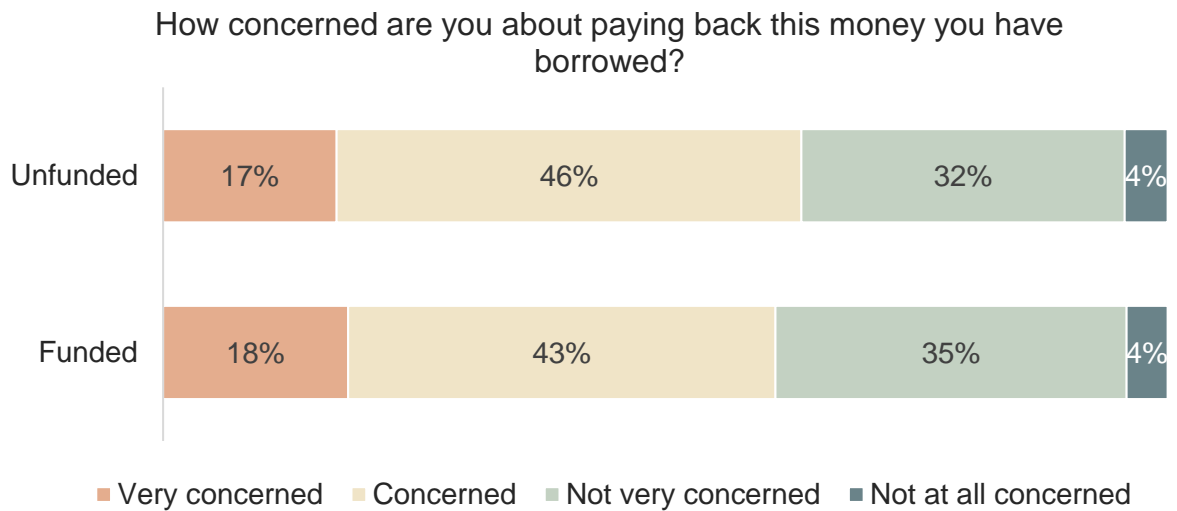
**Table 10: Changes in the percentage of students using two or more sources of borrowing**

	2023-24		2022-23	
	Unfunded	Funded	Unfunded	Funded
 Two or more sources of borrowing (excluding tuition fee and maintenance loans)	<b>16%</b>	17%	<b>7%</b>	11%

This year, funded and unfunded students were equally concerned about paying back this borrowed money, whereas in 2023, unfunded students were significantly *less* likely to be concerned. Regression analysis in 2023 confirmed funding status as a significant predictor for being concerned over repaying borrowed money, and confirmed it was not significant this year.



**Chart 8: Concerned about repaying borrowed money, by funding status**



N = 690 - data refers to students who had some form of financial borrowing (255 unfunded, 435 funded). Significant differences are highlighted in bold.

Compared to last year there has been an increase in the proportion of unfunded students reporting they are 'concerned' about paying back the money they owe, and a decrease in the percentage reporting they are 'not very concerned'.

**Table 11: Change in students concerned over repaying borrowed money, by funding status**

	2023-24		2022-23	
	Unfunded	Funded	Unfunded	Funded
Very concerned	17%	18%	15%	19%
Concerned	46%	43%	39%	<b>46%</b>
Not very concerned	32%	35%	<b>40%</b>	31%
Not at all concerned	4%	4%	5%	4%





# 4 ACCOMMODATION

This chapter looks at the student experience in relation to accommodation

## 4.1 Accommodation type

As expected, the current accommodation type for students varies mostly depending on their year of study. First years are significantly more likely to be living in University owned halls (87 per cent cf. 4 per cent) whereas second and third year students are more likely to be renting privately (90 per cent cf. 8 per cent). Consequently, the analysis for the accommodation section will be broken down by both year group and funding status.

**Table 12: Accommodation type by year group**

		Y1	Y2 & 3	Total
	University allocated residence	<b>86%</b>	5%	34%
	• University-owned and allocated residence - self-catered	<b>61%</b>	3%	24%
	• University-owned and allocated residence - catered	10%	0% <sup>4</sup>	3%
	• Unite or privately-owned/University-allocated residence	<b>15%</b>	2%	7%
	Renting privately	9%	<b>89%</b>	60%
	• In a shared house/HMO	6%	<b>83%</b>	55%
	• As an individual or couple	3%	<b>7%</b>	5%
	Living with parents	3%	3%	3%
	• Living rent-free at home with parent(s)/family	2%	2%	2%
	• Living at home with parent(s)/family, but paying some rent	1%	1%	1%
	Own home (mortgage or own outright)	2%	2%	2%
○ ○ ○	Other	0%	2%	1%

N= 712 - data refers to all students (254 first year students and 458 second and third year students)

<sup>4</sup> This category has not been used in comparisons because its column proportion is equal to zero or one.

## 4.2 Accommodation cost

Accommodation is one of, if not the most expensive outgoing for students and as we hear from students, the cost of their accommodation can lead to financial stress. This year we asked students about how much their accommodation cost them, by asking about their most recent payment. It is important to note that this survey took place in April-May, which coincides with the third University term and is often the cheapest payment students make (when paying in instalments, for example termly).

We firstly asked students how much their last accommodation payment cost them (both the amount and period the payment covered, from which we calculated an annual amount spent for each student. We then clarified whether or not this cost included any bills. On average, across all students, those with their utility bills included paid £7,500<sup>5</sup> and those without any utility bills included paid more £7,700 (paying even more so on top for bills).

On average students in second and third year of study pay more than first year students (£7,700 cf. £7,100). Students living in University-owned and allocated self-catered halls pay the least (aside from those living with family), whereas those renting privately, or who own their home pay considerably more. Please note: sample sizes are very small for those owning their own home, living with parents, or living in other forms of accommodation.

**Table 13: Average annual cost of accommodation, by current accommodation type**

	Average annual cost of accommodation (mean, rounded to nearest £100)	Sample size
University-owned and allocated residence – self-catered	£6,900	167
University-owned and allocated residence – catered	£8,000	23
Unite/privately-owned, University-allocated residence	£8,200	46
Renting privately in a shared house/HMO	£7,600	393
Renting privately as an individual or couple	£9,300	40
Own home (mortgage or own outright)	£8,900	14
Living rent-free at home with parent(s)/family	£0 <sup>6</sup>	12
Living at home with parent(s)/family, but paying some rent	£5,600	8
Other	£7,700	9

<sup>5</sup> Mean average (outliers excluded), rounded to the nearest £100

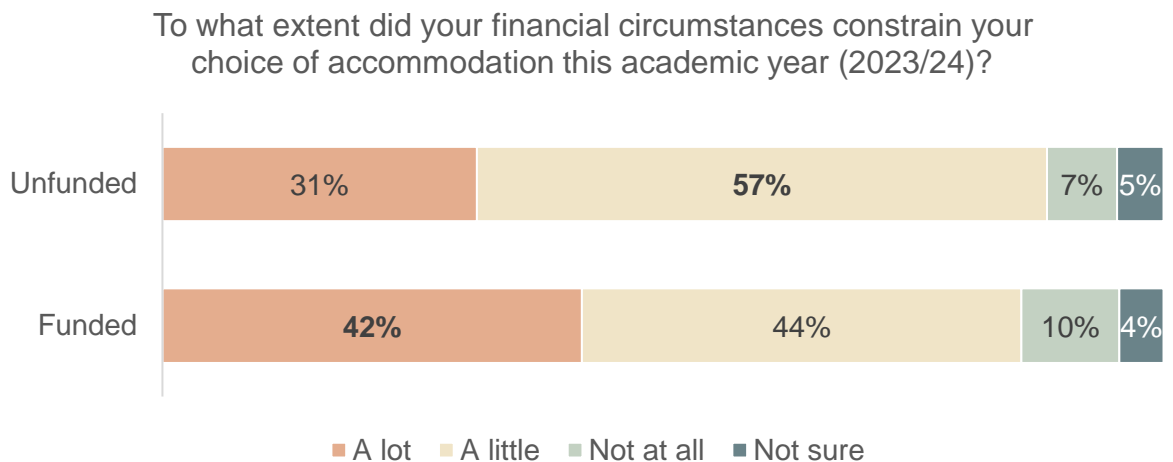
<sup>6</sup> All those living at home with family rent free have been assumed to spend £0

There was no significant difference between funded and unfunded students in terms of how much they pay for their accommodation. This was also true when looking at funding status within year group and within type of accommodation.

### 4.3 Whether financial circumstances constrained accommodation choice

Overall, almost 9 in 10 students (87%) find themselves constrained by their finances to some extent (by 'a lot' or 'a little') when it comes to their accommodation choice. While most students are constrained by their finances, funded students were more so: they were significantly more likely to report that their financial circumstances constrained their choice of accommodation 'a lot' (42 per cent cf. 31 per cent of unfunded students), whereas unfunded students were significantly more likely to note that they had only been constrained 'a little' (57 per cent cf. 44 per cent of funded students). Only around one in 10 students said they had not been constrained in their choice of accommodation 'at all', with a similar proportion of funded and unfunded students saying so.

**Chart 9: The extent to which finances constrained accommodation choice, by funding status**



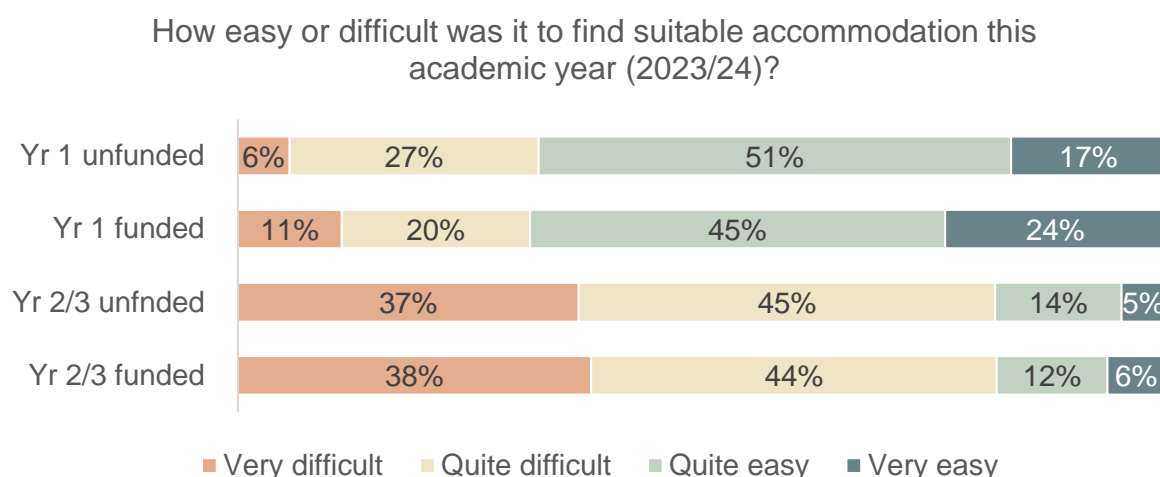
N= 709 – data refers to all students (258 unfunded, 451 funded). Significant differences are highlighted in bold.

When those who were constrained by their finances were asked in what ways their financial circumstances constrained their accommodation choice, the most commonly given response was that they had to live further away from the University than was expected (49 per cent). There were no significant differences between funded and unfunded students overall, however when responses were also broken down by year group differences emerged. For example, funded first year students were significantly more likely to report being unable to take up a place in University-owned accommodation/changing allocated accommodation choices than unfunded first year students (38 per cent cf. 19 per cent).

## 4.4 Difficulty finding accommodation

Students often note that it is very difficult to source accommodation in second and third year - the large student population and supply of housing can't keep up, which results in a very competitive market for students. Less than one in five year two or three students found it easy to find suitable accommodation.

**Chart 10: How easy or difficult it is to find accommodation**



N= 700 – data refers to all students (108 unfunded first years, 147 unfunded second and third years, 143 funded first years, 302 funded second and third years).

Broadly speaking, the university accommodation was seen as better value than renting privately, although there were a few complaints about maintenance and cleaning issues, and the time it took to resolve these. In terms of renting privately, it was not just the cost that was commented on, but the difficulty in obtaining it, increases to rent at short notice, the quality of the accommodation on offer, and the competitive nature of the market.



**“The yearly hunt for accommodation has been the most stressful and degrading part of my university experience. Having to offer above asking price to landlords, write cover letters, attend viewings after viewings for expensive and mould filled homes, begging family friends to be my guarantor” - Funded yr 2/3**

As we see throughout the report, accommodation issues are probably the primary concern for students, in terms of their finances, and many of the comments reiterated the findings from the survey. Those who had studied abroad noted how much more expensive renting was in Bristol in comparison. As we discuss in chapter Four, the costs of renting in Bristol were often not budgeted for, although reporting the on the DRS in chapter two suggests that some potential students may reject a place at Bristol on the basis of costs.

# 5 FINANCIAL POSITION

**We explore concerns over managing financial at university and look at how students manage costs and outgoings**

## **5.1 Unexpected additional course costs**

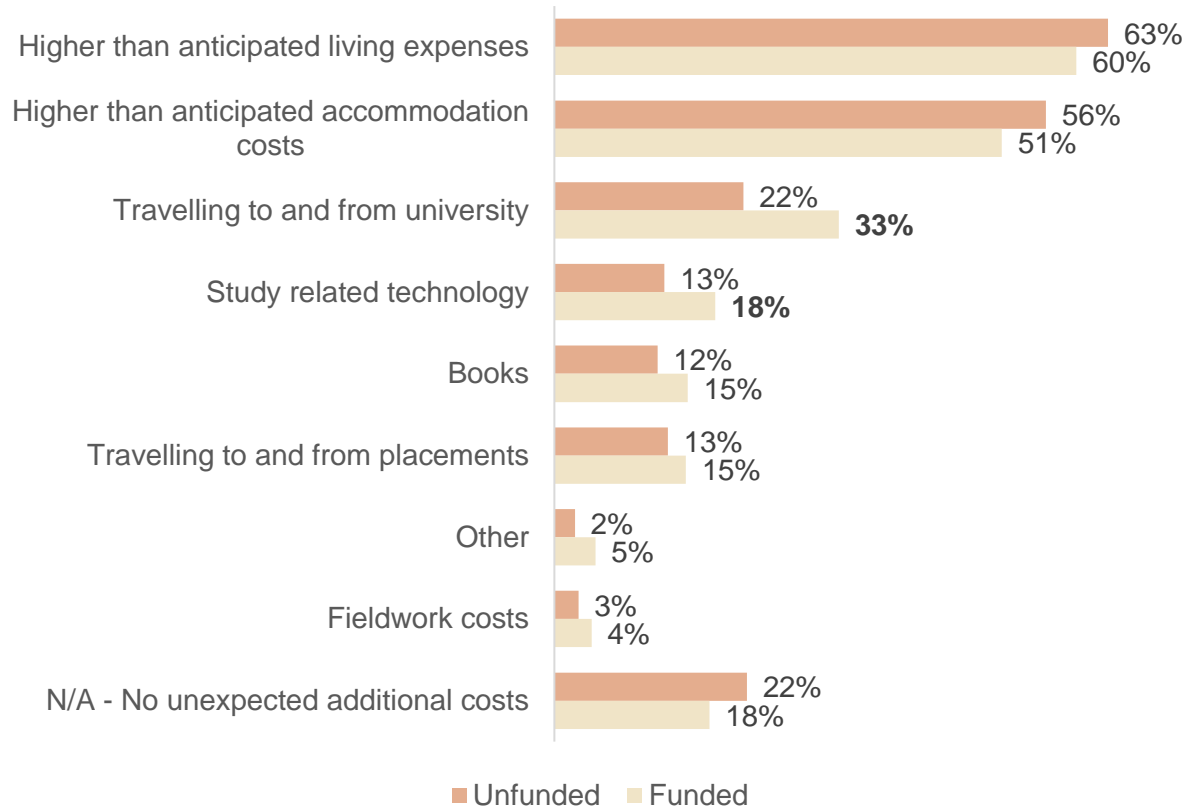
Eight of out of ten students (81 per cent) had experienced some form of unexpected additional costs in relation to their undergraduate course, with students most commonly experiencing 'higher than anticipated living expenses' (61 per cent) and 'higher than anticipated accommodation costs' (53 per cent).

There was no significant difference between funded (82 per cent) and unfunded (78 per cent) students in the proportion experiencing some form of unexpected additional cost, a finding inconsistent with last years survey. In the 2022-23 survey funded students were significantly more likely to experience unexpected course costs than their unfunded peers (87 per cent c.f. 83 per cent).

While there was no significant difference between funded and unfunded students in the likelihood of experiencing unexpected additional costs, there were differences with the types of unexpected costs they experienced. Funded students were significantly more likely to incur unexpected costs relating to study-related technology (18 per cent) and travelling to and from University (33 per cent) compared to unfunded students (13 per cent and 22 per cent respectively).

**Chart 11: Unexpected additional costs in relation to undergraduate course, by funding status**

Has your undergraduate course involved any unexpected additional costs to you in any of the following areas?



N= 699 – data refers to all students (254 unfunded, 445 funded). Significant differences are highlighted in bold.

The difficulty with which many students were managing financially is clear from the number of students who told us more about their situation - around a third of students who answered our survey left further comment on the nature of the unexpected costs that they incurred as well as the impact that these costs were having on their time at university.

The unexpected cost most frequently mentioned was the cost of renting in Bristol - both that the rent paid was very high, and that many had incurred rises to these costs. Rents were often for 12 months of the year, and some of the annual rents mentioned were as high as £9,500-£10,000, effectively using the full amount of the student loan.



**“Rent that was £550 a month going up to £750 in one year due to COL crisis”**

**“Rent in Bristol has exploded over the past 2 years, there is no indication of that to new arriving students”**

**“Bristol is extremely expensive so was not expecting 80% of my maintenance loan to go to that”**

The issues around the cost of renting were more common among those who were in private accommodation rather than university-based accommodation. Students are aware of the cost of halls before they come to university, although there were a few comments on the cost of the halls, particularly for those who didn't get their first choice, mostly it was the private rental market that was the issue. Many noted that they had not expected the accommodation costs to be as high as they were, hence why they had found it hard to manage their finances.

A number of students felt that they were paying more for transport costs than they had expected. Examples given included first year students who were not able to get into halls accommodation, therefore had to buy their own bus pass, or those who were placed in halls in Newport.



**“The rent rates in Bristol are ridiculous and skyrocketing. The amount I am paying currently for rent of a private property is astronomical and an abomination in comparison to the rates for better quality halls in first year”**

**“At the start of the academic year I was in Newport accommodation, which meant I spent more money having to get trains as the bus schedule was inconvenient.”**

**“...increased rent by almost £1000 per year and weekly grocery shopping prices increasing by around £15 per week.”**

Rising utility bills were also mentioned by many students, and it was perhaps the combination of the various elements that have all contributed to the cost of living crisis; food, utilities, rent, public transport, that led so many students to feel that they were incurring unexpected costs in to 2023/24 academic year

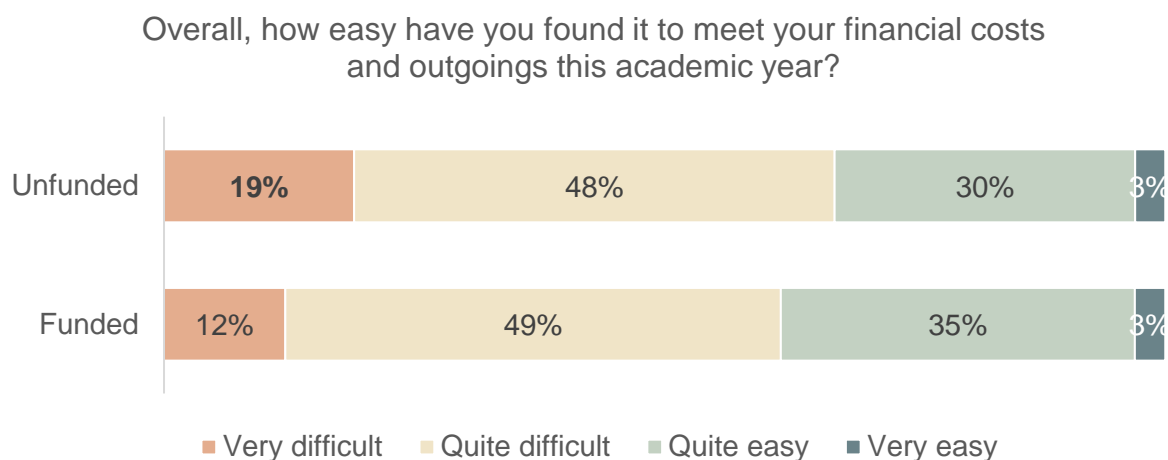
Alongside managing the cost-of-living crisis, there were more traditional costs mentioned, that have been a feature of this question for many years: the cost of placements, particularly for veterinary students, the cost of replacing essential technology

## **5.2 Meeting financial costs and outgoings**

Overall, nearly two thirds of students (64 per cent) reported finding it difficult ('quite difficult' or 'very difficult') to meet their financial costs and outgoings for the 2023/24 academic year. Unfunded students were significantly more likely than funded students to find meeting their financial costs and outgoings 'very difficult' (19 per cent cf. 12 per cent).



**Chart 12: Ability to meet financial costs and outgoings, by funding status**



N=712 – data refers to all students (260 unfunded, 452 funded). Significant differences are highlighted in bold.

This is a finding that was not significant last year but was in 2021-22.

**Table 14: The extent to which students found it easy or difficult to meet financial costs and outgoings, over time, by funding status**

	2023/24		2022-23		2021-22	
	Unfunded	Funded	Unfunded	Funded	Unfunded	Funded
Very easy	3%	3%	2%	2%	2%	4%
Quite easy	30%	35%	32%	29%	31%	36%
Net - 'Easy'	33%	38%	34%	31%	33%	41%
Quite difficult	48%	49%	51%	54%	46%	47%
Very difficult	<b>19%</b>	12%	15%	15%	<b>21%</b>	12%
Net - 'Difficult'	67%	62%	66%	69%	67%	59%

Regression analysis confirmed that funding status was a significant predictor of whether students found meeting their financial costs and outgoings difficult, with unfunded students being one and a half times more likely to report this.

**Table 15: Binary logistic regression model predicting the likelihood of students finding it difficult to meet their financial costs and outgoings (0 = No, 1 = Difficult to meet financial costs and outgoings)**

	Odds ratio	Significance
Funding status (Unfunded) - (REF = Funded)	1.534	0.024
Year group (REF = Year one)		
Year group (Year two)	2.034	0.001
Year group (Year three)	1.777	0.006
Faculties combined (REF = Arts, Social Science and Law)		
Faculties combined (Science and Engineering)	0.835	0.441

Faculties combined (Health and Life Sciences)	1.248	0.275
Gender (Male) - (REF=Female)	0.782	0.204
Ethnicity (From a minority ethnic group) - (REF= White)	1.381	0.131
Whether mature student (Mature student) (REF = Not mature student)	1.376	0.342
POLAR area 1 or 2 (Polar 1 or 2) - (REF = Polar 3,4 or 5)	0.847	0.378
Does respondent have a disability? (not including mental health problems) (Yes) - (REF = No)	1.198	0.372
Does respondent have a mental health problem? (Yes) - (REF = No)	2.059	0.001

When asked how they felt their ability to manage financially this year was, compared with last academic year, 69 per cent of second and third-year students reported finding it more difficult ('much more' or 'somewhat more difficult'). There were no significant differences between funded and unfunded students in this regard, with students tending to find it harder regardless of bursary status. Although still high, it is lower than the percentage of students in 2022-23 who felt it was harder to manage than the previous year.

The most common reason given for finding it harder in the current year was a general cost of living increase, with nine in ten of these students (91 per cent) reporting this, followed closely by increased accommodation costs (85 per cent).

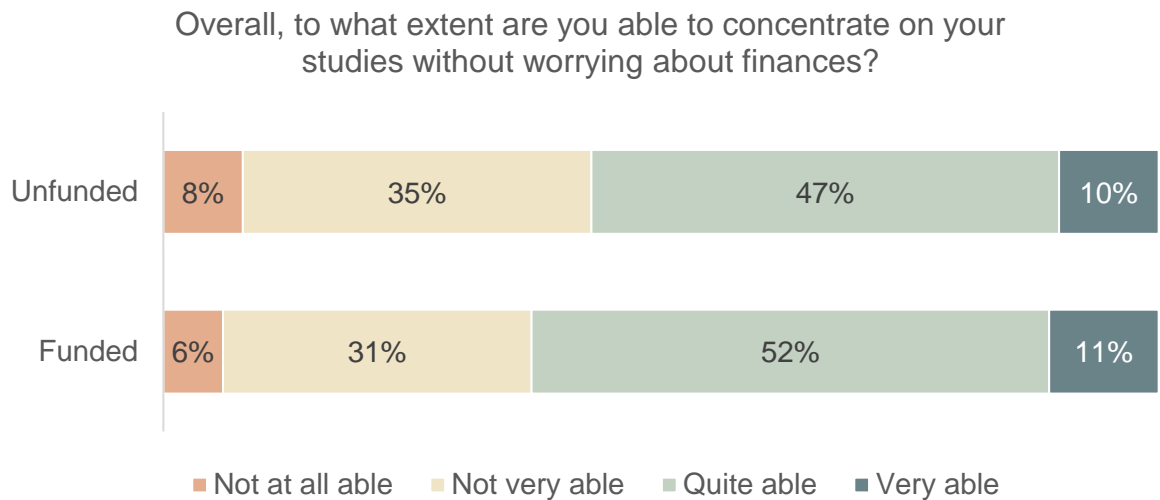
**Table 16: Reasons why students found it harder to meet financial costs and outgoings, compared to last academic year (second and third year students only)**

	Total
General cost of living increases	91%
Increased accommodation costs	85%
Increased transport costs	35%
Decreased income from employment	21%
Decreased contributions from family/ friends	12%
Other (please specify)	11%

### 5.3 Financial worry

Overall, almost two in five students (39 per cent) reported being unable to concentrate on their studies because they were worried about their finances. There were no significant differences between funded and unfunded students in this regard, a finding consistent with last year.

**Chart 13: Ability to concentrate on studies without worrying about finances, by funding status**



N= 712 – data refers to all students (260 unfunded, 452 funded). Significant differences are highlighted in bold.

In the comments, students described their financial struggles. many students described the impact that the level of paid employment needed to manage financially was having on studies and on their mental health. Again, this was particularly acute from those who were unfunded. Students talked of having to miss lectures to take on work, and missing out on extracurricular activities, either because of work, or through the tiredness of both working and studying.



**“It has pushed me to my limit. This summer I worked full time for 13 weeks to save enough money for this term time. Not being able to have a break over summer is exhausting... My working commitments have made me feel alienated several time as a part of the Bristol community. I was unable to properly involve myself in societies due to the impossibility of balancing football alongside 16 hours of work. This led to me making less friends. Conversations around working should be more normalised ... I told my lecturer that I was working 20 hours a week and she told me I should not be doing that while at university. After I left the office hour as I started crying because it is so hard to be a first-generation student who has to work that many hours just to afford basic necessities.” (Unfunded yr 3)**

**“Do you expect me to be performing well at uni when i’m having to pull 30 hours work weeks at times just to cover rent and food? my grades are getting worse and worse and I can’t do anything about it.” (Unfunded yr 3)**

Others noted the inadequacy of the student loans over recent years, and how difficult it is for parents who are not on high incomes, but who are still expected to contribute towards



**“Student loans are not enough, two parents on a minimum wage salary gets you a £6,756 maintenance loan. This is not nearly enough to cover rent & essentials”. (Unfunded yr 2)**

**“I feel embarrassed and guilty about using my parents’ money for rent, and they are not happy with it either, creating a tense environment at home, so now I rarely go home.” (Unfunded yr 3)**

Many of the students who commented were essentially describing a vicious cycle of worry over money, with a need to take on as much paid work as possible. In turn, this was impacting on their ability to study, as well as their ability to enjoy their time at university, which was then further impacting on their mental health and happiness. Some unfunded students also noted their parents were struggling to provide the financial support, and this was affecting their relationship with them.

Even those who were managing better still bemoaned that there were times when they really worried about money: one year one student was planning to work during the Christmas holidays, but was unfortunately hospitalised and was unable to. As a result, finances were now a real struggle.

Funded students were more like to note that they were unable to afford to undertake the post graduate study that they had been planning for, and were also more likely to feel that finances had impeded a social life while at Bristol. Working over Christmas could impede performance in January exams.



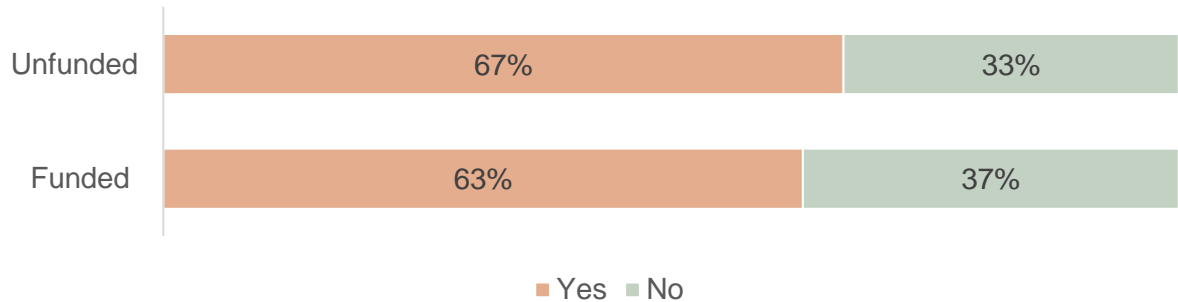
**“I have found it really difficult to balance working and uni work whilst going home in holiday time. This was very evident to me over Christmas holidays where I worked a lot and also saw family so found it difficult to find time to do revision for my January exams. I do feel like if I were able to just focus on my studies, like a lot of my peers are able to do, I would have done a lot better in my January exams and furthermore would have started second term feeling refreshed instead of already burnt out” (Funded year two)**

## **5.4 Participation**

Overall, 64 per cent of students noted that their personal finances had significantly limited their ability to take part in extra-curricular activities during term-time. There were no significant differences between funded and unfunded students, a finding consistent with 2022-23.

**Chart 14: Participation in extra-curricular activities during term-time, by funding status**

Have your personal finances significantly limited your ability to take part in extra-curricular activities during term-time e.g. participating in clubs, societies, sport, hobbies, volunteering?



N=710 – data refers to all students (258 unfunded, 452 funded). Significant differences are highlighted in bold.

Although there was no significant difference between funded and unfunded students, there has been an increase in the percentage of both funded and unfunded students reporting that their participation in extra-curricular activities had been significantly limited by their personal finances. Although the difference between funded and unfunded students remained non-significant this year, the increase was higher for unfunded students.

**Table 17: Limited participation in extra-curricular activities during term-time, by funding status over time**

	2023-24		2022-23	
	Unfunded	Funded	Unfunded	Funded
Yes	67%	63%	54%	59%
No	33%	37%	46%	41%

## 5.5 Coping strategies

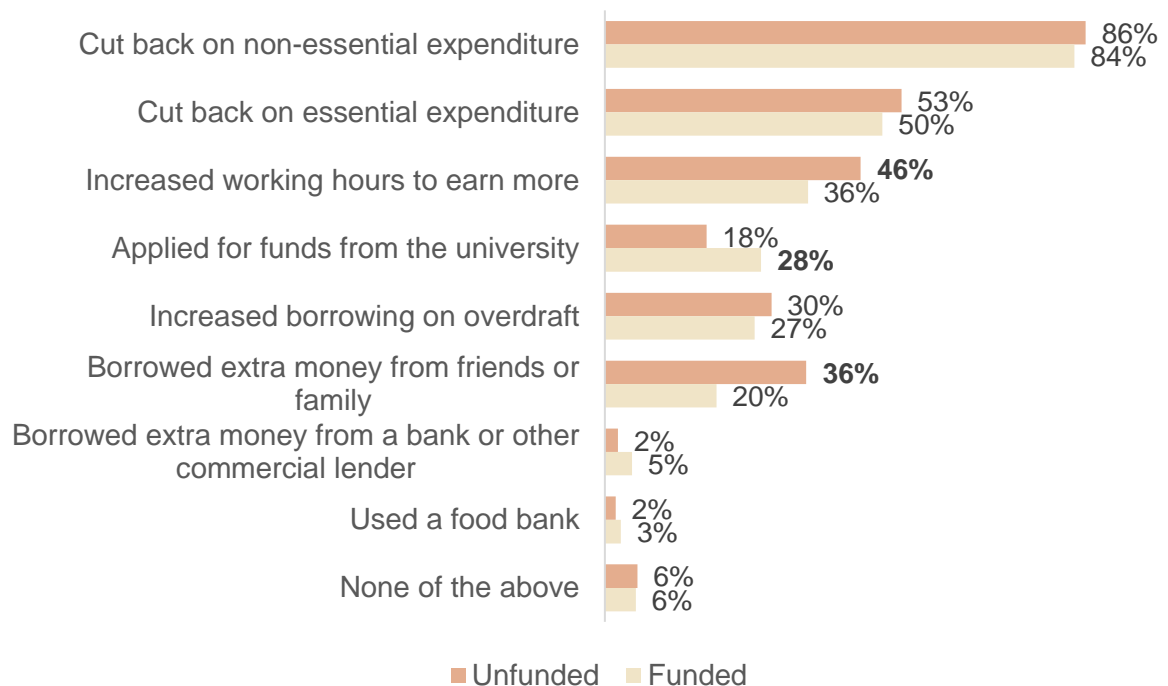
With the majority of students (64 per cent) finding it difficult to manage their financial costs and outgoings (see 00), it is perhaps unsurprising that students employed a range of strategies in order to manage their finances and save money. When asked about whether they had done any of the following in order to manage financially, eight in ten students (85 per cent) reported cutting back on their non-essential expenditure (the most commonly selected strategy), half reported cutting back on essential expenditure (51 per cent) and two in five increased their working hours to earn more money (40 per cent).

As is consistent with last year, compared to their funded peers, unfunded students were significantly more likely to report borrowing extra money from their family or friends (36 per cent cf. 20 per cent) and increasing their working

hours (46 per cent cf. 36 per cent). Also consistent with last year and perhaps unsurprising, funded students were significantly more likely to have applied for funds from the University than unfunded students (28 per cent cf. 18 per cent). However, there had also been an increase in the percentage of unfunded students reporting this compared to 2022-23 (from 10 per cent to 18 per cent).

#### Chart 15: How students manage their finances, by funding status

In the 2023/24 academic year, have you done any of the following in order to manage your finances?



N= 709 – data refers to all students (258 unfunded, 451 funded). Significant differences are highlighted in bold.

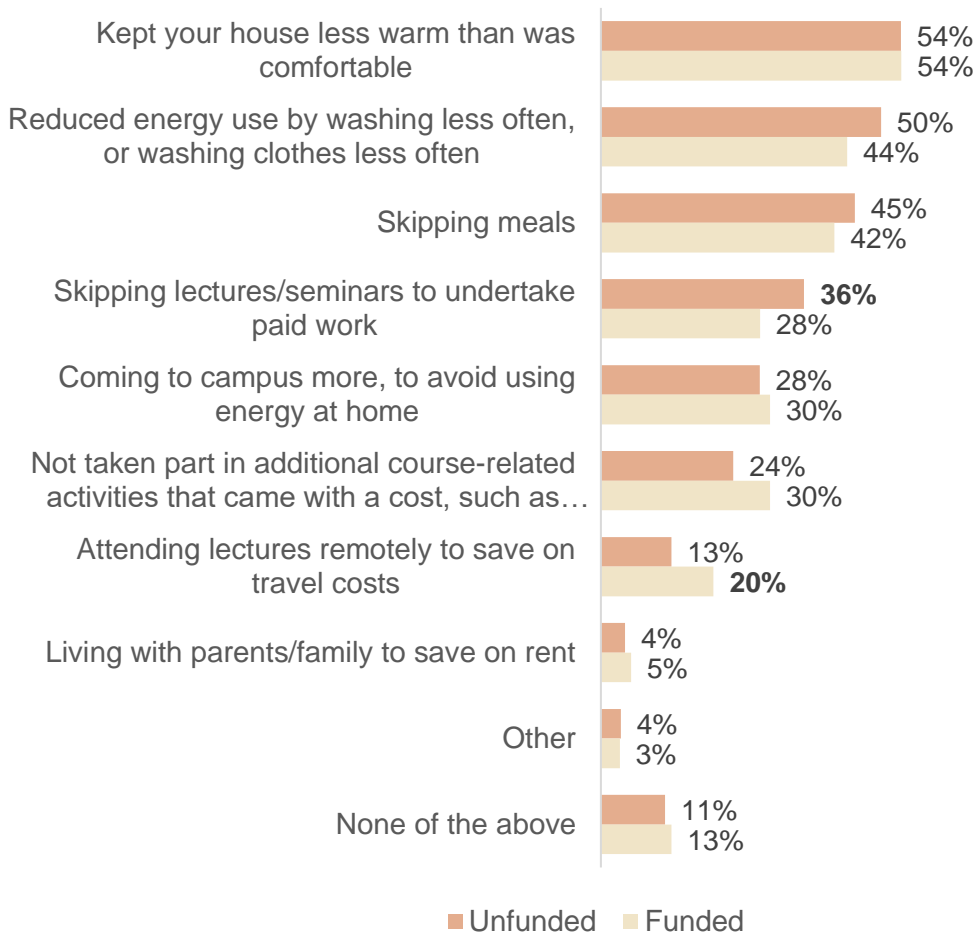
We also asked students what they had done in order to save money and similar to last year around half of students kept their house less warm than usual (54 per cent), washed themselves/washed clothes less often in order to reduce energy (46 per cent) and skipped meals (43 per cent).

Funded students were significantly more likely to note they had attended lectures remotely to save on travel costs compared to unfunded students (20 per cent cf. 13 per cent), a finding consistent with 2022-23. Unfunded students on the other hand were significantly more likely to skip lectures/seminars to undertake paid-work than their funded peers (36 per cent cf. 28 per cent), a difference that wasn't significant last year (unfunded students 32 per cent cf. funded students 27 per cent). It is perhaps unsurprising that unfunded students would be more likely to skip lectures for work during term-time given they are also more likely to work during term-time (as highlighted within the regression analysis). However, this highlights how unfunded students are not necessarily advantaged over their lower income peers, particularly in an

environment where the government loans are increasingly falling behind inflation.

**Chart 16: Strategies to save money, by funding status**

In the 2023/24 academic year, have you done any of the following in order to save money?

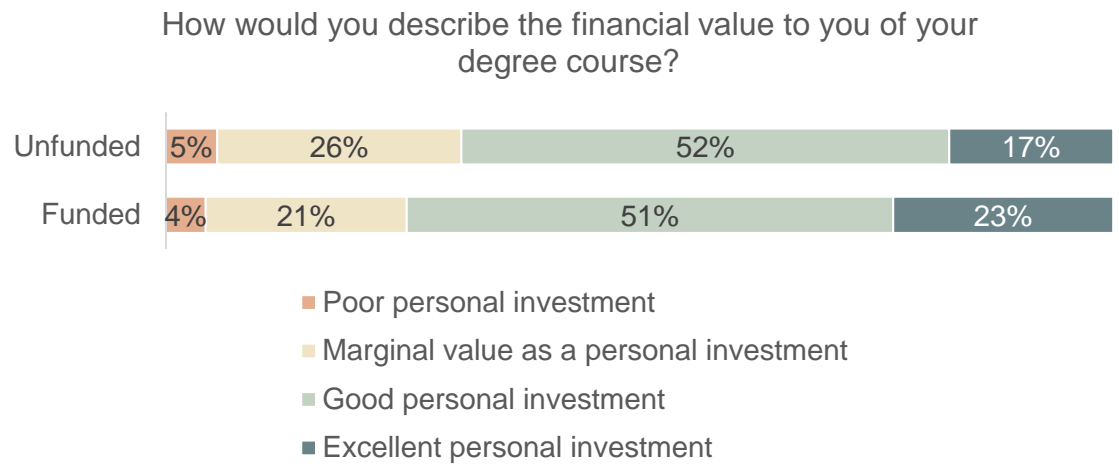


N= 698 – data refers to all students (254 unfunded, 444 funded). Significant differences are highlighted in bold.

## 5.6 Financial value of degree

Overall, 72 percent rated their degree as a positive personal investment (either a 'good' or 'excellent' personal investment), a finding similar to last year (68 per cent for 2022-23). There was no significant difference between funded and unfunded students with how they rated the value of their degree.

**Chart 17: Financial value of degree course, by funding status**



N= 712 – data refers to all students (260 unfunded, 452 funded). Significant differences are highlighted in bold.



# 6 FINANCIAL SUPPORT FROM THE UNIVERSITY

**This chapter looks at whether or not students applied for financial support from the University, whether they had been successful and their satisfaction with the support provided**

## 6.1 Awareness of support

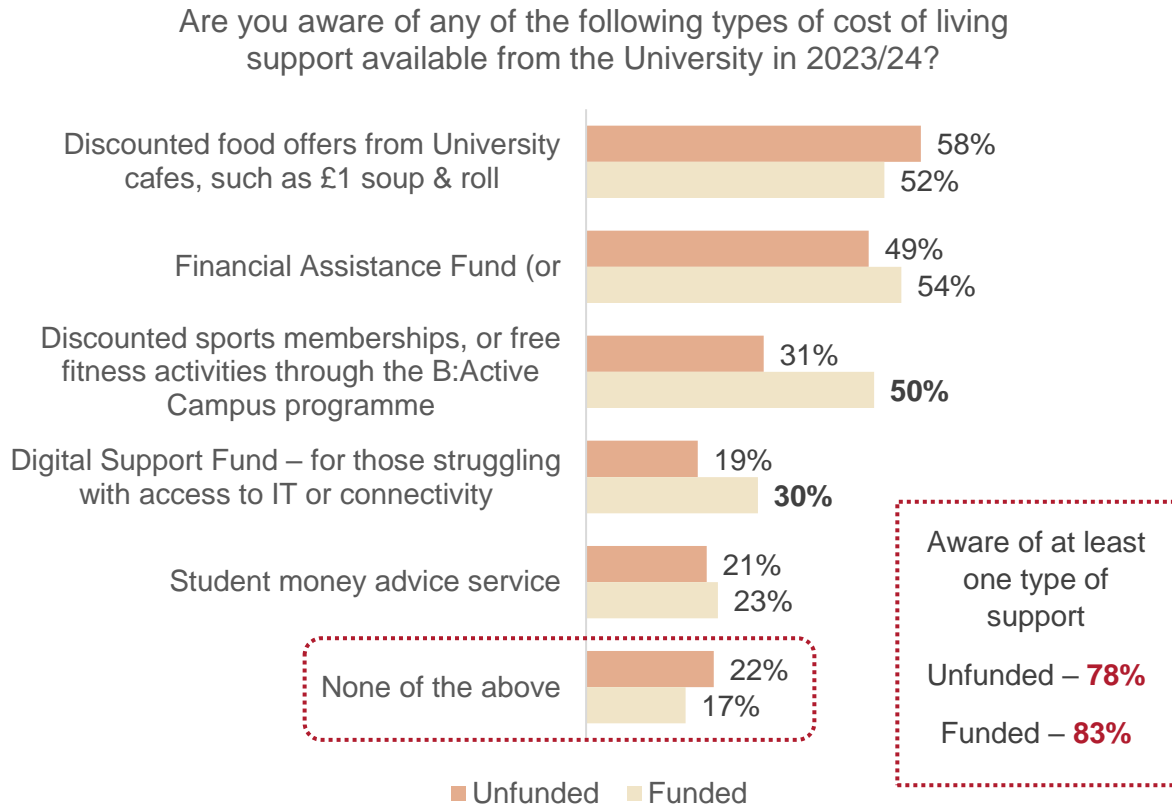
Overall, the majority of students were aware of some form of cost-of-living support available from the University in 2023-24, with only one in five (19 per cent) not aware of any of the cost-of-living support mentioned. Students were most aware of 'discounted food offers' (54 per cent aware), closely followed by the Financial Assistance Fund (52 per cent).

There was no significant difference in the proportion of funded students (17 per cent) and unfunded students (22 per cent) reporting they were not aware of any support, a finding that was statistically significant last year. Although there had been a slight decline in both funded and unfunded students reporting they weren't aware of any support, this decline was greater for unfunded students i.e. there has been a greater increase in awareness of at least one form of cost-of-living support for unfunded students compared to their funded peers.

When looking at specific types of support that students were aware of, there had been a large increase for both funded and unfunded students with regard to their awareness of the Financial Assistance Fund (see 0). So much so, that this year the Financial Assistance Fund is the second most commonly known form of support mentioned, overtaking discounted sports memberships. This year, there was no significant difference between funded and unfunded students with regard to their awareness of the Financial Assistance fund a finding that was significantly different last year. Funded students were however, still significantly more likely to be aware of discounted sport memberships (50 per cent) and the Digital Support Fund (30 per cent) than

unfunded students (31 per cent and 19 per cent respectively), a finding consistent with last year.

**Chart 18: Awareness of cost of living support, by funding status**



N=702 – data refers to all students (254 unfunded, 448 funded). Significant differences are highlighted in bold.

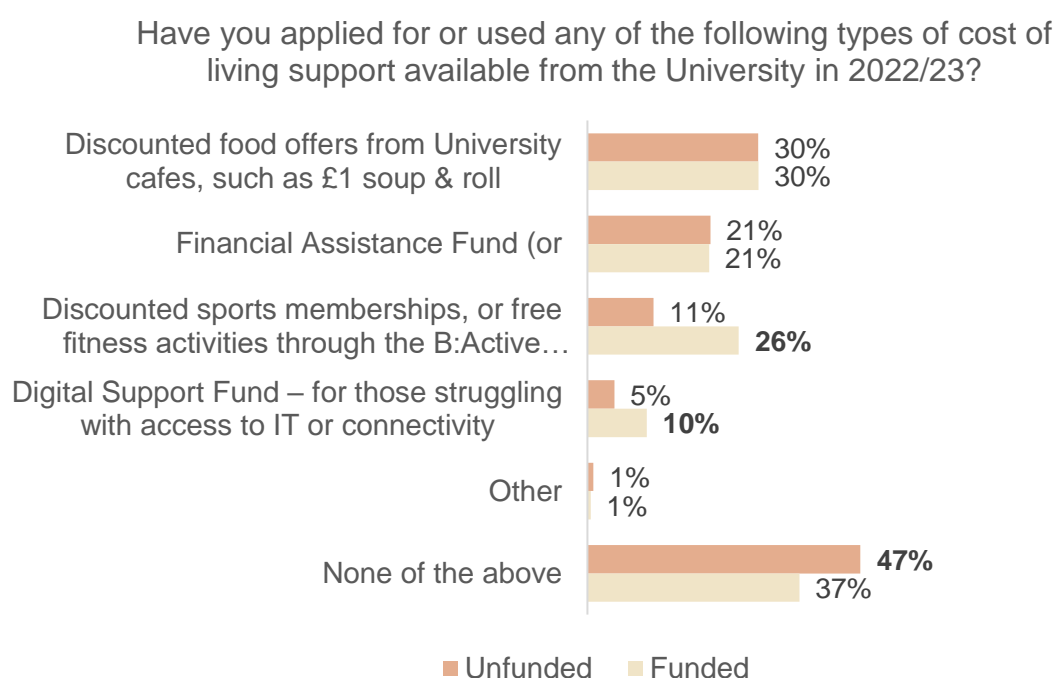
**Table 18: Awareness of cost of living support over time, by funding status**

	2023-24		2022-23	
	Unfunded	Funded	Unfunded	Funded
Discounted food offers from University cafes, such as £1 soup & roll	58%	52%	56%	56%
Financial Assistance Fund (or 'hardship fund')	49%	54%	30%	<b>35%</b>
Discounted sports memberships, or free fitness activities through the B:Active Campus programme	31%	<b>50%</b>	21%	<b>43%</b>
Digital Support Fund – for those struggling with access to IT or connectivity	19%	<b>30%</b>	14%	<b>21%</b>
Student money advice service	21%	23%	16%	18%
None of the above	22%	17%	<b>28%</b>	20%

## 6.2 Use of support

Overall, almost three in five students (who were aware of at least one of the forms of support noted above) had applied for or used at least one type of cost-of-living support (60 per cent), the most common being discounted food offers from University cafes. Unfunded students were significantly more likely to note that they hadn't applied for or used any of the prompted types of support (47 per cent), than funded students (37 per cent), a finding consistent with last year. Also consistent with last year, funded students were significantly more likely to have used discounted sports memberships (26 per cent) or the Digital Support fund (10 per cent) than unfunded students (11 per cent and 5 per cent respectively).

**Chart 19: Use of cost of living support, by funding status**



N= 545 – data refers to those who were aware of at least one of the above forms of support (193 unfunded, 352 funded).

Since last year there has been an increase in use of cost-of-living support, for those who were aware of its existence (by both funded and unfunded students). For example, around one in five funded and unfunded students (both 21 per cent) had applied for or used the Financial Assistance Fund, increasing from 12 per cent and 8 per cent respectively. The proportion who had applied for or used at least one form of cost of living support mentioned increased by around 20 percentage points for both funded and unfunded students, compared to 2022-23. However, it is important to note that there was a change in question wording between survey years. In 2022-23 the option 'Student money advice service' was also included, however this year, this option was asked about separately in order to capture more detail. This may have impacted the results and should be considered when interpreting the

results, although, it should be noted that in 2022-23, only one per cent of students selected the 'Student money advice service' as an option.

**Table 19: Use of cost-of-living support (for those aware of its existence), by funding status and survey year**

	2023-24		2022-23	
	Unfunded	Funded	Unfunded	Funded
Discounted food offers from University cafes, such as £1 soup & roll	30%	30%	21%	21%
Financial Assistance Fund (or 'hardship fund')	21%	21%	8%	12%
Discounted sports memberships, or free fitness activities through the B:Active Campus programme	11%	26%	5%	16%
Digital Support Fund – for those struggling with access to IT or connectivity	5%	10%	3%	7%
Other	1%	1%	1%	1%
Student money advice service	N/A – asked separately this year		1%	2%
None of the above	47%	37%	69%	56%
Applied for or used some form of cost of living support mentioned ( <i>please note not directly comparable due to change in question</i> )	53%	63%	31%	44%

### 6.2.1 Use of Financial Assistance Fund

When asked how many times they had applied for the Financial Assistance Fund, around half of students who had accessed the service (55 per cent) had applied once and almost half had applied twice or more (45 per cent). Although unfunded students had a higher percentage reporting they had applied twice or more compared to funded students (51 per cent cf. 42 per cent), this difference was not significant.

When we asked those who had applied about whether they had been successful, there was also no significant difference between funded and unfunded students, with the percentage reporting they had been successful on at least one occasion (81 per cent cf. 76 per cent). This is inconsistent with last year, where we found funded students were significantly more likely to have experienced a successful outcome. The proportion of funded students who had been successful on at least one occasion of applying to the Hardship fund declined from 92 per cent last year (2022-23) to 79 per cent this year (2023-24).

**Table 20: Successful application for the Financial Assistance Fund over time, by funding status**

	2023-24		2022-23	
	Unfunded	Funded	Unfunded	Funded
Yes, on at least one occasion	76%	81%	78%	92%
No	24%	19%	22%	8%

### **6.2.2 Use of Student Money Advice Service**

Overall, one in five students (20 per cent), who were aware of the Student Money Advice Service, had sought advice from them in 2023-24. There was no significant difference between funded and unfunded students with regard to whether they had accessed the service.

In 2022-23 this question was not asked in the same way (as noted above), however when given in a list of support options, only 1 per cent of unfunded students and 2 per cent of funded students noted that they had used this service. Therefore although not directly comparable seems that there has been an increase in the percentage of students using the Student Money Advice service since last year.

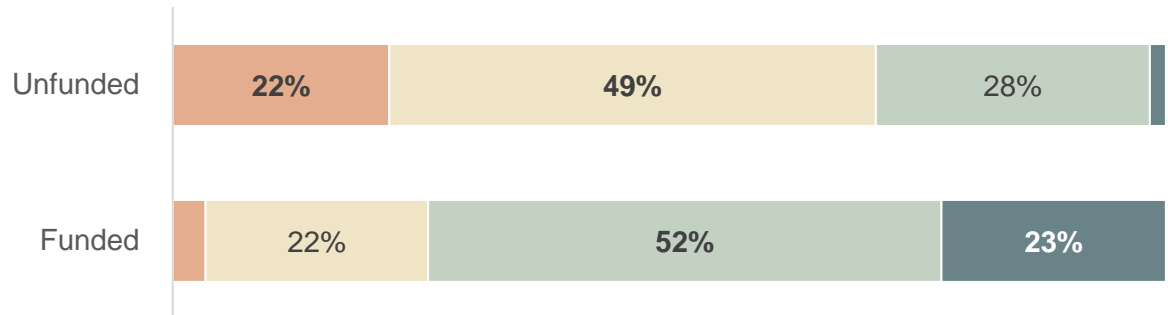
When asked about their satisfaction with the service, unfunded students were significantly more likely to report that they were 'not at all satisfied with the advice or support they had received. However, this is based on a very small sample size, as there were only 31 students within our sample who had used the Student Money Advice service.

## **6.3 Satisfaction with support**

Despite an increase in awareness of use of financial support from the University, unfunded students are still significantly more likely to be unsatisfied with the financial support provided by the University and/or Student Finance than funded students. Nearly three quarters of unfunded students are unsatisfied with the financial support provided to them (71 per cent), compared to only around a quarter of funded students (26 per cent).

**Chart 20: Satisfaction with financial support provided by University and/or Student Finance, by funding status**

Overall, how satisfied are you with the level of financial support provided to you by the University and/or Student Finance?



■ Not at all satisfied ■ Not very satisfied ■ Quite satisfied ■ Very satisfied

N=708 – data refers to all students (257 unfunded, 451 funded). Significant differences are highlighted in bold.

The majority of those who left further comment expressed their gratitude for the financial support they had received from UoB, noting how they would really have struggled without it. Nonetheless, many of the comments also pointed out areas where the bursary provision or other financial support could be increased. One noted that, as a care leaver, they had no option of support from elsewhere, which could be difficult to manage, and others observed that the amount of the bursary had not increased while all other costs had.

However, it was again accommodation costs, and other accommodation issues were most raised in relation to the impact of financial support, particularly for those going into, or already in the second or third year. The need to secure accommodation in advance and the year-round contract meant that the bursary money was not always there when needed. Others suggested that the bursary could be increased for those who were (unwillingly) placed in the more expensive Halls of Residence. However it was the move to the private rental market in the second year that caused the most worry.



**I am incredibly anxious surrounding my rent next year as the dates rent is due do not match when my finances come in. I think a bursary scheme or guarantor scheme may be helpful to those from low-income backgrounds in trying to get housing in and around Bristol. (funded yr 1)**

**Currently this year as a first-year student, I am satisfied as my accommodation is covered by my maintenance loan and then I am able to live off of my saving from work, however I am concerned for next year moving in to a house as bills are ridiculous and it is a 1 year contract that my loan maintenance loan won't cover (funded yr 1)**

# 7 PERCEPTIONS OF UNIVERSITY LIFE

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

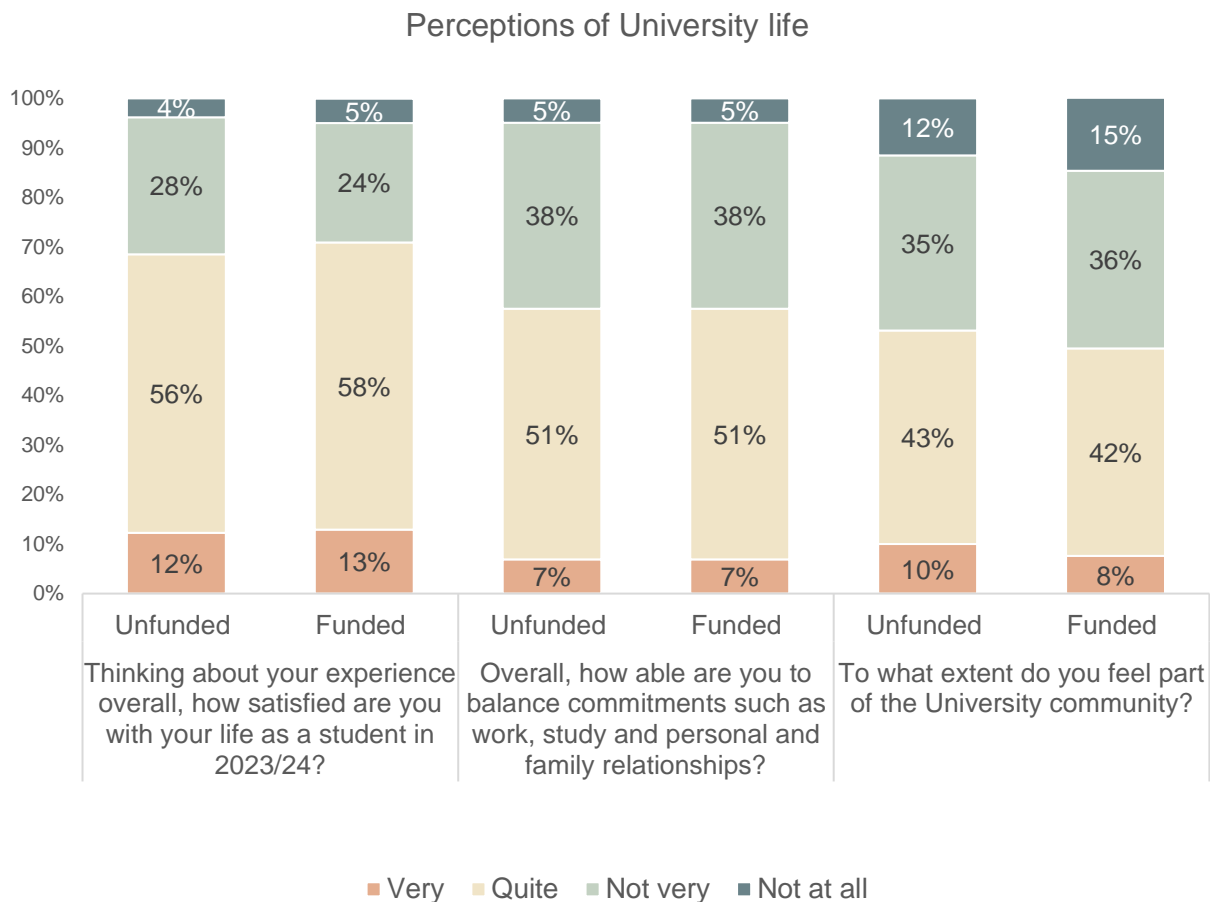
## **7.1 Perceptions of University life**

We asked students about their life as a student, about their overall satisfaction, their ability to balance their commitments and to what extent they felt part of the University. Across all three of these areas there were no significant differences between funded and unfunded students, indicating a level playing field.

Seventy per cent of students were satisfied (either 'quite' or 'very satisfied') with their experience overall as a student. Although, similar to last year (69 per cent), this is still lower than pre-pandemic levels (83 per cent in 2018-19 academic year) and levels of overall satisfaction appear to have stagnated. The proportion of students who felt they were able to balance their commitments was also very similar to last year (57 per cent cf. 56 per cent) as was the proportion of students who felt part of the community (50 per cent cf. 52 per cent). Overall, student perceptions of their university experience appear to have changed very little compared to last years survey.

However, although the percentage overall was similar, last year we found that funded students were significantly more likely to report not feeling part of the community and unfunded students significantly more likely to feel part of the community, this year, any differences are minor and not statistically significant (see table 20). This change has come about through a decrease in unfunded students feeling part of the community, rather than an improvement in the perceptions if funded students.

**Chart 21: Perceptions of University life, by funding status**



N=709 – data refers to all students (260 unfunded, 449 funded). Significant differences are highlighted in bold.

**Table 21: Feeling part of the University community over time, by funding status**

	2023-24		2022-23	
	Unfunded	Funded	Unfunded	Funded
Very	10%	8%	9%	6%
Quite	43%	42%	<b>49%</b>	42%
<i>Net positive</i>	<b>53%</b>	<b>50%</b>	<b>58%</b>	<b>48%</b>
Not very	35%	36%	32%	<b>39%</b>
Not at all	12%	15%	10%	13%
<i>Net negative</i>	<b>47%</b>	<b>51%</b>	<b>42%</b>	<b>52%</b>



**“Unable to afford events/socialising. Feel I haven't been able to bond with other students causing me to feel alone and isolated during groupwork or practicals where we are told to choose our own groups/pairs to work in.” (unfunded yr one)**

## 7.2 Withdrawing from the University

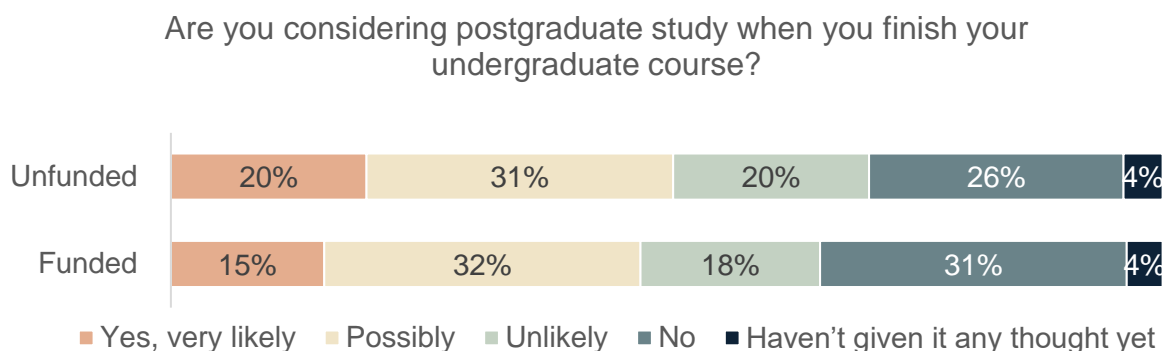
Overall, 32 per cent of students had seriously considered withdrawing from the University at some point during the 2023-24 academic year.

Of these students, nearly three quarters (72 per cent), did so for financial reasons (32 per cent primarily financial and 40 per cent partly financial). There were no significant differences between funded and unfunded students, either with the percentage who had seriously considered withdrawing or for whether or not the reasons for this were financial.

## 7.3 Future study

Overall, just under half (49 per cent) of second and third year students were considering postgraduate study (possibly/very likely) when they finish their undergraduate courses. There were no significant differences between funded and unfunded students with regard to their likelihood of pursuing postgraduate study (see 0).

**Chart 22: Likelihood of pursuing postgraduate study, by funding status (second and third year students only)**



N= 456 – data refers to second and third year students only (152 unfunded, 304 funded)

Although this question was not asked in last year's survey, two survey years ago (2021-22), we reported that funded students were significantly more likely to report that they were 'very likely' to consider postgraduate study a finding not significant in this years survey. There has been a decline in the proportion of funded students noting that they would be very likely to consider postgraduate study from 25 per cent in 2021-22 to 15 per cent in 2023-24.

**Table 22: Likelihood of pursuing postgraduate study over time, by funding status (second and third year students only)**

	2023-24		2021-22	
	Unfunded	Funded	Unfunded	Funded
Yes, very likely	20%	<b>15%</b>	16%	<b>25%</b>
Possibly	31%	32%	36%	36%
<i>Very likely or possibly</i>	<i>51%</i>	<i>47%</i>	<i>52%</i>	<i>61%</i>
Unlikely	20%	18%	21%	15%
No	26%	31%	25%	21%
<i>Unlikely or no</i>	<i>45%</i>	<i>49%</i>	<i>46%</i>	<i>36%</i>
Haven't given it any thought yet	4%	4%	2%	4%

# 8 NON-FINANCIAL INFLUENCES ON UNIVERSITY EXPERIENCE

Although this report predominantly focuses on the differences between funded and unfunded students, our survey also captures information about how other socio-demographic factors can influence student circumstances and the likelihood of financial difficulties whilst studying.

There were a number of non-financial factors that correlated with some poorer outcomes; Students with a mental health condition, those in second and third year of study compared with their first-year peers and those with a disability (excluding mental health conditions). In previous editions of this report, mature students also received particular focus. However, this year, mature students rarely experienced a worse outcome (after controlling for other factors within regression analysis), than their younger peers and therefore have not been explored in more detail here. The only significant finding from the regression analysis for mature students was that they were significantly more likely to borrow from two or more sources than their younger peers (O/R=6.110).

Below we report on the results from logistic regression models which control for other social demographic factors, to explore which outcomes are significantly poorer for people with which characteristics.

## 8.1 Mental health condition

As we have seen with previous renditions of the survey, those with a mental health problem tend to struggle more across a range of outcomes compared to their peers.

With regard to their financial position they were significantly more likely than those without a mental health problem to;

- experience unexpected additional costs in relation to their course (O/R = 2.643)
- have found it difficult to meet their financial costs and outgoings (O/R = 2.059)

- have their accommodation choice limited 'a lot' by their finances (O/R = 1.557)
- been unable to concentrate on studies because they were worried about their finances (O/R = 2.498)
- be concerned over repaying borrowed money (O/R = 1.883), *although, unlike like last year, were not more likely to have borrowed from more than two sources*
- were limited in their ability to take part in extra-curricular activities because of their financial position (O/R = 2.284)

Not only did those with a mental health condition struggle more with their finances but also had poorer outcomes in relation to their university experience more widely. They were significantly more likely to;

- be dissatisfied overall with their life as a student (O/R = 2.231)
- not feel part of the University community (O/R = 2.047)
- be unable to balance their commitments (such as work, study and personal and family relationship) (O/R = 1.925)

## 8.2 Year of study

As already noted, when exploring student experience in relation to their accommodation (see chapter four), year of study can have a big influence on a student's circumstances and university experience.

With regard to their sources of income and borrowing, second and third year students were both significantly more likely than first year students to;

- borrow from two or more sources (year two (O/R= 1.960), year three (O/R = 2.103))
- have income from two or more sources (year two (O/R=1.855), year three (O/R=1.762))
- work during term-time (year two (O/R=2.598), year three (O/R=2.628)) – with third years also being significantly more likely than first years to rate the importance of their term-time work as 9 or 10 (out of 10), with 10 being extremely important.
- work during the holidays (year two (O/R=2.346), year three (O/R=2.174))

With regard to accommodation, second and third year students were significantly more likely than first year students to;

- find their accommodation choice limited 'a lot' by their finances (year two (O/R= 2.679), year three (O/R = 1.718))
- report finding suitable accommodation difficult (year two (O/R=16.775), year three (O/R=7.308))

With regard to their university experience more widely, second and third year students were significantly more likely than first year students to;

- be dissatisfied with their life as a student (year two (O/R=2.670), year three (O/R=2.048))
- be unable to balance their commitments (year two (O/R=2.166), year three (O/R=1.922))

With regard to their financial position second and third year students were significantly more likely than first year students to;

- have found it difficult to meet their financial costs and outgoings (year two (O/R=2.034, year three (O/R=1.777))
- be unable to concentrate on studies because they were worried about their finances (year two (O/R=1.660), year three (O/R=1.778))

In addition third year students were also significantly more likely than first years to feel less part of the university community (O/R=1.544), be dissatisfied with the financial support provided by the University and/or Student Finance (O/R =1.697), experience unexpected additional costs in relation to their course (O/R=1.716), and find the financial value of their degree to be a marginal or poor investment (O/R=1.594).

### **8.3 Disability (excluding mental health conditions)**

Those with a disability (excluding mental health conditions), had some less favourable outcomes compared to students without a disability. They were significantly more likely to;

- be dissatisfied overall with their life as a student (O/R= 1.732)
- be unable to balance their commitments (e.g. work, study and personal and family relationship) (O/R= 1.935)
- be unable to concentrate on their studies without worrying about their finances (O/R= 1.473)
- However, they were less likely have considered withdrawing from the University (O/R= 0.648) (and no more likely to say that this was for financial reasons)

Last year students with a disability were more likely to report finding suitable accommodation difficult and that they had been limited by their finances with regard to taking part in extra-curricular activities, findings that were not significantly different this year.

### **8.4 Ethnicity**

Unfortunately, due to sample sizes we are only able to compare white students to students from a minority ethnic background, without being able to break down students into more detailed ethnic groups. We are aware that experiences will vary greatly between different ethnicities, however it is still worth noting that overall, those from a minority ethnic background were significantly more likely than their white peers to;

- be dissatisfied overall with their life as a student (O/R= 1.881)
- agree that their personal finances significantly limited their ability to take part in extra-curricular activities during term-time e.g. clubs, societies, sport, hobbies, volunteering etc. (O/R=1.536)

- Furthermore, they were significantly less likely to work during the holidays ( $O/R=0.537$ ). Last year those from a minority ethnic background were significantly more likely to be concerned about repaying borrowed money and work-during term-time, findings that were not significant this year.

# 9 CONCLUSIONS

## 9.1 The survey, past and present

This is the tenth of our annual Student Support Survey (SSS) reports into the effectiveness of the University's bursary programme, directed towards both attracting students to Bristol from lower income backgrounds, and supporting them once here. After last year's, the most negative report we had so far produced, we're pleased to report this year's shows a situation that is levelling off. Things can change from year to year, and this volatility obviously makes such close and regular monitoring good practice.

We can make such comparisons over time since we use a methodology which, while accommodating some changes in detail in response to changing circumstances and priorities, follows the same underlying design. This compares the experiences of undergraduate students on bursaries in different academic years with those of their same-year peers not on bursaries, these latter being drawn from 'middle income' backgrounds so as to exclude those from the most prosperous students, with family incomes over around £80k. And again we follow the sector-wide recommended criterion by defining 'bursary success' as those experiences where bursary students perform at least as well as their study year-equivalent peers (producing a 'level playing field'), or even better, in response to questions directly or indirectly related to their financial circumstances, where we might expect those qualifying for a bursary otherwise to be disadvantaged compared to their peers.

That said, we have made two changes to last year's survey design; one minor, one major. The first consists of some adding in additional questions on accommodation – its costs (4.2) and the problems of finding it (4.4). The second is by incorporating insights from the University's separate Decision Response Survey (DRS – chapter 2). This captures the finance-related perceptions of students when applying for Bristol better than could our SSS reports, not least by including applicants who decided not to accept a Bristol UCAS offer, and their reasons for doing so. In a number of ways these two separate survey sources, the DRS covering the 'pre-uni' and the SSS the 'at uni' stages of the student life-cycle, prove insightful and complementary when considered together.

Before presenting our results, one disturbing feature of this year's SSS needs emphasis – a substantial fall in its response rates. Last year we noted that these had risen from the year before, perhaps as the Higher Education sector rebounded from the Covid pandemic, with its depressive effect on student

experiences and enthusiasm for such surveys. But this year's rates, noted in chapter 1.1, are all lower than the 2023 equivalents, and for bursary students by 50% or more! Given that the SSS forms the empirical and policy backbone of the University's rationale for devoting much of the 'excess' tuition fee (ie above the specified sector minimum) to bursaries, such a decline both threatens this rationale for bursaries and also, maybe, introduces more turbulence from one year's survey to the next. We recognise there was a change from last year in the platform used by the University for its online survey delivery which may be a partial explanation, but we also urge the University to incentivise such surveys in the future.

## **9.2 Non-bursary controls**

While our primary focus remains on checking for differential outcomes between bursary and non-bursary students we also, as before, look briefly for other discriminants that might similarly lead to less satisfactory student experience from the SSS. Of those explored last year, we no longer find that mature students report negative outcomes, other than their borrowing from more sources than do younger students (perhaps under more financial pressure, but perhaps having more opportunities to source funding?). This year, however, for the first time, we have considered the year-group effect: we found that students in Year 1 report more favourably on a range of questions than those in Years 2 and 3. This is likely as a consequence of the different experiences of accommodation detailed in this report. Three other discriminants also generate less favourable outcomes than their respective 'others', and in a range of ways, just as they did last year – students reporting a physical disability, with mental health conditions and from non-white ethnic backgrounds, and all once other possible controlling variables have been factored in.

## **9.3 The impact of bursaries**

### **9.3.1 Getting into Bristol**

Turning to our primary discriminant – between bursary holders and their peers, the DRS 'pre-university' results are summarised in (chapter 2). As the University would hope, its academic and student experience reputations are its primary draw on new UK applications, but financial support offered for low-income students has a non-negligible impact particularly on students from lower income backgrounds both to apply, and accept the Bristol offer they receive, even if it is rarely the most important factor at this second stage. Bursaries will only be secured by students once enrolled here so at the DRS stage this cannot be known for certain, but the evidence is certainly consistent with their availability playing a positive role.

Many other competitor universities can make similar pitches at this same stage, of course, against which Bristol's offer serves to keep us in play with this low-income target group. At the same time, in SSS we noted a significant fall over time in the confidence shown by Year 1 students who did secure bursaries that they were eligible for them prior to starting their course (3.1), by



14 percentage points over just six years. We conclude that the University should review how it presents its 'student support' package to prospective students, compare this with its rivals, and bolster the confidence that low-income students really could secure bursary support prior to their final admissions decision.

This is particularly so since the DRS clearly shows Bristol at a competitive disadvantage over its perceived high cost of living. This theme is picked up in the SSS too for low- and middle-income students alike, and for accommodation costs in particular. Only one in ten respondents report being unconstrained in these choices. Most of the verbatim quotes we provide in the SSS are directly or indirectly on living costs, especially for acceptable accommodation.

Again, maximum clarity on the full range of financial support available at the 'pre-uni' stage seems essential, though it's still never going to turn Bristol into a cheap city for students. For those who consequently choose to live at home and commute for study to save money for themselves and their families – a significant element in the DRS returns - the pool of potential competitor campuses obviously shrinks and the University can more readily identify its rivals' offers. But it needs also to be clear how commuter students are as appropriately supported as their in-migrant peers in its undergraduate programmes.

### **9.3.2 Studying at Bristol**

#### **How do funded and unfunded students compare?**

Turning specifically to the SSS results we find, as in previous years, a number of aspects of their experiences as students where funded and unfunded students differ, but without any clear conclusion as to which is advantaged over the other, as when they differ in how they cope with unexpected costs (5.1), and financial costs and outgoings more generally (5.5). And funded students, predictably, apply more for a range of other university financial support (6.2), but does this reflect different levels of need, or of awareness or a realistic view of their relative eligibilities? Family financial support, as previously, is more common, more regular and much more generous for unfunded students (3.22) and again we have to ask whether this reflects greater need of greater opportunity.

Where the labels 'better' and 'worse' experiences are easier to apply, in only in two areas do funded students appear at a clear disadvantage. Their choices of accommodation are reportedly more financially constrained (4.3) and they find it more difficult to find accommodation in Year 1 (4.4) though whether for reasons of cost or from less familiarity with the Bristol context than those who can benefit from the previous experience of families and friends is an open question. Finally, they also are now less attracted to further post-graduate study than their better resourced peers (7.3), whereas in the equivalent SSS report from two years ago they were much more likely than them (the question

wasn't asked in 2023). Perhaps they feel pressured to earn rather than incur yet more debt?

On the other, more positive, side of the balance sheet, funded students are no more likely to be undertaking term-time work and less likely to report being thwarted than their peers in seeking work (3.2.3). Finding suitable accommodation may be more difficult but they are paying much the same as their peers, when controlling for year of study and accommodation type (4.2), and finding accommodation after Year 1 is no more difficult (or easy!) (4.2). There's a long list of other 'level playing field' cases – encountering unexpected costs (5.1), worrying about finance (5.3), participating in ECAs (5.4), being likely to withdraw in general and for financial reasons (7.2), levels of satisfaction as students, belonging to a university-wide community, balancing time allocations between study and non-study activities (all 7.1) and their view of the financial value of their degrees (5.6). Here they are on a par with unfunded students, and sometimes better, even if not 'significantly' so. Finally, in reporting their ability to meet their financial costs and outgoings (5.2) and, predictably, in satisfaction with their financial support available from the University (6.3) they are 'significantly' better placed, especially so with the latter.

### **How have things changed over time?**

The use of a common surveying methodology also allows us to compare 'now' and 'then'. To avoid undue contamination from the pandemic we just look at the last two SSS outcomes, for a) overall improvements in the student experience and b) relative improvement in those of the funded over the unfunded.

On the former, sometimes trends are again equivocal. The large rise on applications for non-bursary financial support (6.2) could reflect greater student awareness, or greater need, or both. Elsewhere changes for the better and the worse are more clear-cut, and evenly balanced. There are fewer unexpected costs (5.1), a greater ability to concentrate on study without financial worries (5.3) and increased perceived financial value of students' degrees (5.6) - all good news, probably as the impacts of Covid become history and students get used to the 'new normal' in terms of the cost of living. On the other hand, the wish to support academic study has reduced as a motivation for not taking term-time work (3.2.3), and overall participation in ECAs is lower than a year ago (5.4). Meeting costs and outgoings also seem more difficult than last year (5.2).

The relative experiences of funded and unfunded students have also changed since last year, with bursary student relatively less attracted to further study than before, and more to term-time work (3.2). On the other hand, compared to the unfunded, they are now less impacted by unexpected costs (5.1), worry less about finances (5.3), and have raised their participation in ECAs (5.4), their views of the financial worth of their degree (5.6) and their sense of belonging to the university community (7.1).

More good news than bad for those on bursaries. However, some of this is driven by a deterioration in the circumstances of the unfunded experiences than by improvements of their own. Maybe bursaries have provided some insulation for lower income students from deepening financial stresses affecting university students in general.

## **9.4 Finally...**

This all amounts to a more encouraging picture than we reported last year. For current-year bursary student the majority of their 'at-uni' experiences satisfy our 'level playing field or better' criterion whereby bursaries work to their recipients' advantage. And over time we have similar evidence. First, in the Student Support Surveys bursary students mostly maintain or improve their relative experiences from last year despite the continuing challenges of the undergraduate financial environment. Second, our first use of the Decision Response Survey shows Bristol's student financial support plays a non-trivial role in the recruitment of potential widening participation students.

But while the evidence this year supports the role of bursaries in levelling the Bristol playing field the price of playing there at all remains high for students from lower- and middle-income bands. Cheaper pitches are available elsewhere and many initially looking at Bristol for their undergraduate studies choose to play there instead. And there's little that bursaries can do about that, making the University's mission of broadening the social mix of its own teams all the more challenging.

