
Title: Bursary Evaluation Project 2023-24

From: Widening Participation and Social Mobility

Date: 22/01/2023

1. Context

- 1.1. The University of Southampton Bursary Programme ('the Bursary') currently provides financial support to students with a household income (HHI) of £30,000 or less. To meet the eligibility criteria, students must be fully enrolled in an undergraduate programme, and pay the full £9,250 annual tuition fee. The Bursary currently operates on a two-tier system, with students with a HHI of £16,000 or less receiving £2000 per year, and those with a HHI between £16,001 to £30,000 receiving £1000 per year.
- 1.2. Four reviews of the Bursary have been conducted since 2017. Previous evaluations have identified an evidence base to suggest that financial support has a positive impact on students' continuation between levels of study. Previous analysis of available data led to the last major update of the Bursary in 2019, when the eligible HHI threshold was increased from £25,000 to £30,000.
- 1.3. The primary aim of the Bursary is to ensure that students from low-income households have financial barriers removed to ensure they can fully engage in their course and the wider university experience. We expect this to be demonstrated by increased continuation and completion rates for students in receipt of the Bursary.
- 1.4. In the [University's Access and Participation Plan](#), we have made a commitment to review the Bursary. This is due to concerns raised in our student consultation around the increased cost-of-living and its impact on engagement, and recommendations by the Office for Students that universities administering bursary schemes have '*a duty to ensure that it is effective in improving outcomes for students from underrepresented groups*'. Furthermore, the last review of the undergraduate bursary was completed in 2020, and the last changes made in 2019.
- 1.5. In addition, students studying medicine in their clinical years have repeatedly raised the detrimental impact of their loss of income as a result of receiving the NHS Bursary. Students in these years are expected to live on a maximum income of £6,458 per year. As well as a drop in income resulting from the move from Student Finance maintenance loan to the NHS Bursary, these students are also no longer eligible to receive the University Bursary. This has been highlighted as unfair for students from low-income households, as the burden created by a drop in income is increasingly challenging to manage due to the cost-of-living. This has also been highlighted by the national campaign [#LiveableNHSBursary](#).
- 1.6. Furthermore, we are anticipating increases in student numbers over the next five years, alongside increases in students from low socioeconomic backgrounds, as outlined in our Access and Participation Plan. The Bursary remains a significant activity in support of this growing group of students, and we would anticipate for the scope to grow in line with student demand.
- 1.7. A [review](#) of the Bursary Programme was approved by the Widening Participation Sub-Committee on 7th December 2023. The review highlighted a competitor analysis for bursary provision, a data collection plan, and the core research questions for the review. The research questions have since been refined, due to current restrictions around available data. The research questions are as follows:
 - 1.6.1 Are students in receipt of the Bursary as likely as their peers to progress through their programme and as likely to complete their programme?
 - 1.6.2 Are students with a low HHI (£30,000 and below) who are in receipt of degree sponsorship, for example through the NHS Bursary, as likely as their peers to have a high-quality student experience, and progress through and complete their programmes?
 - 1.6.3 Are current Bursary awards sufficient to address the aims of the intervention (removing financial barriers to promote engagement with both course and the wider university experience)?

2. Methodology

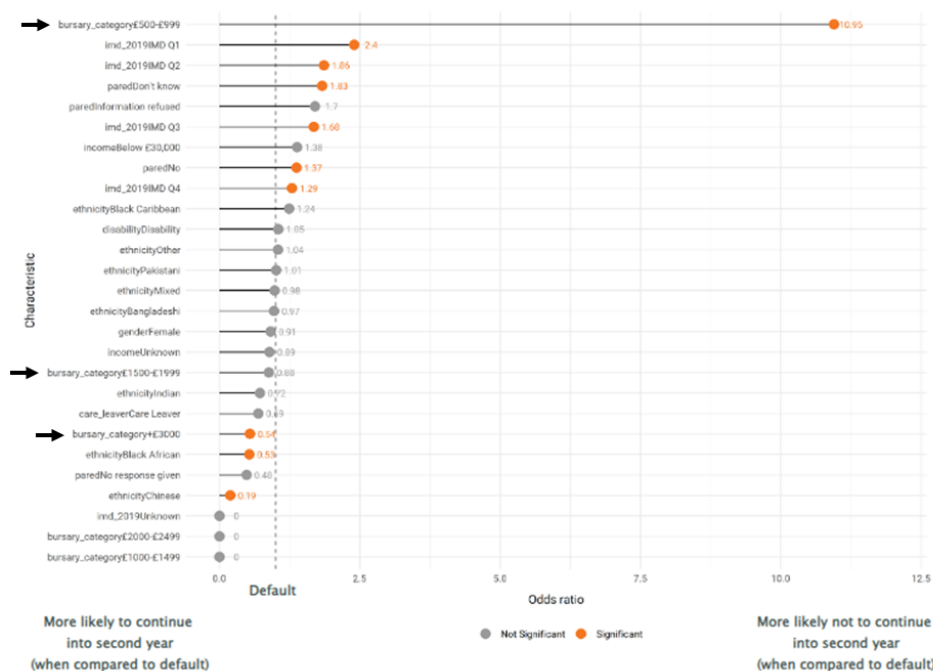
- 2.1. The data collection process for the Bursary review included the obtaining of both qualitative and quantitative data, using a mixed methods approach to respond to the research questions outlined above.
- 2.2. The qualitative data collection process involved the inclusion of questions related to the Bursary in the Student Money Questionnaire (SMQ), student interviews and student focus groups. This process was led by members of the Financial Support Team, who have previously delivered the SMQ in 2022/23, and have experience in conducting student interviews and focus groups.
- 2.3. The SMQ is comprised of seven key themes, covering financial education; spending patterns; cost-of-living; personal wellbeing; part-time work; financial support at Southampton; and financial planning for the future. The SMQ included branched questions focusing on students' experience of receiving the Bursary, with students asked to use a five-point Likert scale to respond to a series of statements on the impact of the Bursary. The SMQ was circulated to all students across the University, including post-graduate and international students, with a full report to follow later in 2024. The SMQ is due to formally close on 25th January 2024, with a current response number of 546 students, 228 of whom are in receipt of the Bursary. This is a high proportion as students in receipt of the Bursary received targeted communications to complete the SMQ.
- 2.4. The SMQ was also used to identify students interested in taking part in an additional focus group or interview. These took place from December 2023 to January 2024, with most groups consisting of around six students. A specific focus group for both Bursary recipients and medicine students in clinical years was conducted, alongside focus groups for the general student population. Furthermore, a focus group for students on the Ignite Your Journey pre-entry programme was also conducted, with the aim of understanding the expectations that prospective students from low-income backgrounds might have around financial support.
- 2.5. Statistical analysis of quantitative data was also carried out by a member of the Financial Support Team. This involved a review of the data held on the University's Financial Evaluation Toolkit, which is hosted in PowerBI and was compiled by the University's Data, Analytics, and Insight team. This process involved reviewing the continuation data for students in receipt of the Bursary, with a further breakdown depending on the amount received. Furthermore, a review of the Logistic Regression for continuation was also reviewed, which supported understanding of the statistical significance of a student's likelihood to continue their studies according to their Bursary amount and HHI.
- 2.6. There have been multiple limitations to the data collection process outlined above. For the qualitative data collection, the tight timeframe for the review has impacted the ability to review the SMQ data in any great depth. This would have enhanced understanding of the impact of the Bursary when combined with additional financial support, as well as any differential impact of the Bursary when other characteristics such as age or ethnicity are taken into consideration. Furthermore, the tight timeframe as meant that it has not been possible to conduct any focus groups or interviews with other stakeholders such as faculty staff. Whilst feedback has been possible through both the Widening Participation Sub-Committee and Operations Group, an additional focus group would have enhanced understanding.
- 2.7. There have also been several limitations and restrictions in the quantitative data collection process. The primary issue has been around the lack of currency of the data, with the continuation data only including students from 2016/17 to 2019/20 in scope. As a result, the data do not include any information on the impact of the revised Bursary that was launched in 2020-21 on student continuation. This is a result of sector-wide delays with data. Finally, the data held within the PowerBI is limited, and does not currently include a breakdown according to HHIs above £30,000, or allow for the overlapping of multiple characteristics, such as the impact of the Bursary on specifically mature students. It is anticipated that this will be added to the platform in the future, but it is not currently in scope for the timeframe of this review.
- 2.8. This review received ethics approval through the University's ERGO II platform. The project ID is 88062.

3. Presentation of quantitative analysis

3.1. Logistic Regression by Bursary award

3.1.1. When reviewing Logistic Regression and interpreting the odds ratios for Bursary recipients, students who receive a Bursary between £1000-£1499, £1500 - £1999 and £3000+ are all more likely to continue into second year than students who do not receive a bursary (see figure 1). Whilst the odds ratios for each of these categories include both statistically significant and not significant figures, it highlights the positive impact of both standard Bursary award (£1,500 and £3,000 awards) on supporting continuation between levels of study. The Default for each characteristic is the inverse of that characteristic, with the Default for each Bursary category as 'no Bursary', and the Default for HHI below £30,000 as students with a HHI above £30,000.

Figure 1: Logistic Regression: Continuation highlighting Bursary categories (source: Financial Evaluation Toolkit, PowerBI)



Default levels: White (Ethnicity Category), Yes (PARED Category), Not Care Leaver (Care Leaver Category), Male (Gender Category), IMD Q5 (IMD2019 Category), No Bursary (Bursary Category), Above £30,000 (Household Income Category) and No Known Disability (Disability Category).

3.1.2. However, there are statistically significant odds for students in receipt of a Bursary between £500-£999, who are 10.95 times more likely not to continue into second year than students who do not receive the bursary. This creates concern around any potential impact of lowering the Bursary award amounts. However, both at present and at the time the Logistic Regression data was collected, no Bursary award amount was set to the figure of £500-£999. The data was taken from the 2016/17, 2017/18, 2018/19 and 2019/20 cohorts. The Bursary awards for these cohorts were a £3,000 award for students with a HHI below £16,000 and a £1,500 award for students with a HHI between £16,000.01 and £25,000.

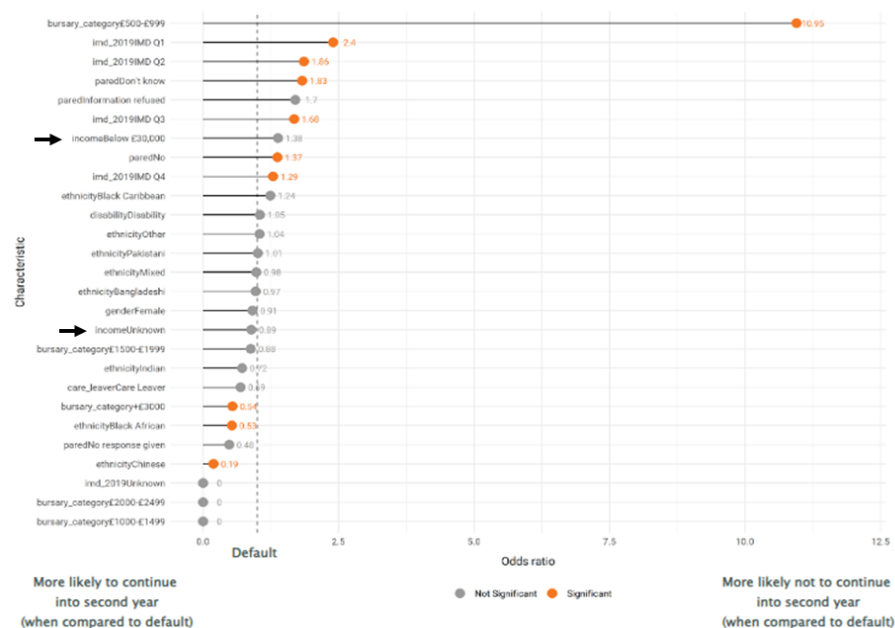
3.1.3. One possibility is that the students in receipt of £500-£999 were in receipt of a 50/50 combination of a Bursary and fee waiver which was an option in 2016/7 and 2017/18. Furthermore, there is also the possibility that students who suspend or withdraw part way through the academic year or return to their studies part way through the academic year, may be included in this number as they would have received a portion of their Bursary award. Therefore, the data would be skewed. Whilst the odds ratio for students in receipt of Bursary between £500-£999 is statistically significant, the number of students this relates (n=55) is low when compared to the other award brackets, where

n= 960 for bursary category £1500-1999 and n= 2255 for bursary category £3000+. This sample size is also not significant enough to impact the quality of the data in the other Bursary categories.

3.2. Logistic Regression by Household Income

- 3.2.1. When reviewing the odds ratios for Bursary recipients against HHI, any bursary recipients from the 2016/17 – 2019/20 cohorts will have a HHI of £25,000 and below. This is because the increase of the top threshold to £30,000 did not take place until 2020/21. When interpreting the odds ratios for HHI category, students with a HHI below £30,000 are 1.38 times more likely not to continue into second year, when compared to students with a HHI above £30,000 (see figure 2).

Figure 2: Logistic Regression: Continuation highlighting HHI (source: Financial Evaluation Toolkit, PowerBI)



Default levels: White (Ethnicity Category), Yes (PARED Category), Not Care Leaver (Care Leaver Category), Male (Gender Category), IMD Q5 (IMD2019 Category), No Bursary (Bursary Category), Above £30,000 (Household Income Category) and No Known Disability (Disability Category).

- 3.2.2. Whilst the odds ratio is statistically not significant, this is likely to be a result of the inclusion of students with a HHI below £30,000, as at the time this data was collected, the maximum HHI to qualify for a Bursary was £25,000. The number of students in this category without a Bursary is 530 and is therefore not an indication that the Bursary is ineffective as a retention measure.
- 3.2.3. The HHI categories are split into income below £30,000, income above £30,000 and income unknown. Whilst this supports an understanding of the impact the Bursary has for low-income students; it does not determine whether there are other HHI brackets where students would benefit from financial support as we are unable to breakdown students' HHI any further than above £30,000.
- 3.2.4. Furthermore, it is also important to note that when reviewing the above data, it does not reflect the immense change in the financial landscape students are now having to navigate following the pandemic, multiple lockdowns, and the recent cost-of-living crisis. Whilst it does provide an insight into the impact of the Bursary on removing financial barriers for students from low HHIs, there are other more recent factors to examine when considering changes to the Bursary. This will be supported by the qualitative data collection.

4. Presentation of qualitative analysis

4.1. Findings from the Student Money Questionnaire

4.1.1. The SMQ was circulated to all students at the University, including post-graduate and international students. As the SMQ was used as a tool to gain a better understanding of the receipt of the Bursary on the student experience, greater effort was made to ensure that as many recipients as possible completed the survey. As a result of targeted communications, 228 out of 546 respondents were in receipt of the Bursary. These students were targeted with an additional branched question on their experience of the Bursary (see figure 3). The results of the question demonstrate that whilst respondents believe that the Bursary helped them financially (88% agree or strongly agree) and positively impacted their academic performance (63% agree or strongly agree), the impact of the Bursary on reducing the need to work part-time (44% agree or strongly agree) and the ability to participate in extracurricular activities (56% agree or strongly agree) is less clear. However, it is important to note the limitations of the statement on part-time work, as this is focused on reduction of 'need', rather than reduction of hours. This question will be refined in the next iteration of the review.

Figure 3: Branched questions in the SMQ on the Bursary (n=238)

15. Rate the following statements:

[More Details](#)

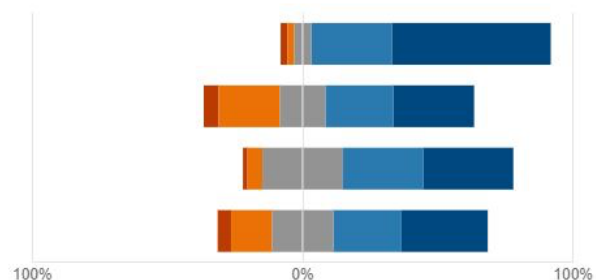
Strongly Disagree Disagree Neutral Agree Strongly Agree

The bursary helped me financially during my time at the University

The bursary has reduced my need to work part-time

The bursary impacted my academic performance positively

The bursary allowed me to participate in more extracurricular activities



4.1.2. This suggests that whilst, from the quantitative analysis, we know that the Bursary has a positive impact on continuation, it is uncertain how this change mechanism is enabled. It does not seem clear that the Bursary has a direct link to reducing the need to work part-time, and therefore giving students more time to focus on their studies, or potentially on their sense of belonging because of being able to participate in clubs and societies.

4.1.3. Furthermore, Bursary recipients were also asked if they had encountered any financial challenges whilst at the University that the Bursary did not cover, to further understand the impact and scope of the Bursary. Although 45% of respondents declared 'no', the majority detailed specific costs and needs that were not met. A thematic analysis of these responses was conducted, to identify the most cited expenses. The most frequently cited expense not covered by the Bursary was accommodation, with respondents citing both increases to rent in Southampton and the need to pay for accommodation over the summer. The second most cited expense was access to academic and personal development opportunities, such as placements in London, sports passes, or specialist course equipment. The third most cited expense was travel, due to increased costs for both public transport and maintaining a car, exacerbated by placements or caring responsibilities. Furthermore, the responses evidenced the desire from students to see an increase in the award amount, with one student stating '*the bursary is becoming less helpful over time as it's not scaling with costs*'. Although most respondents referenced financial needs not met by the Bursary, the responses highlight the ongoing need for pre-existing funds such as the Student Support Fund, Technology Fund, and the Commuter Fund which can support with all the costs detailed above.

- 4.1.4. Findings also emerged around the experiences of students in their clinical years of medicine, and who had therefore experienced a significant loss of income by moving to NHS funding. In response to the question on the advice respondents would give to future students, medical students stated *'in the early years you are very comfortable financially due to higher SFE and university bursary. However, this will all change when you are on the NHS bursary receiving less than half of what you received before. So save up early on'*, and *'if you require the NHS bursary you will become illegible [sic] for proper finance support. If entering Graduate entry, be prepared for a significant lack of support after your first year for no justifiable reason'*. These responses suggests that students enter university mostly unaware of these changes, and that they believe there is no justification for this change.
- 4.1.5. As explored in the methodology, there are restrictions to the analysis of the SMQ responses due to the tight timeframe for the review. On the completion of the final SMQ report, which is expected in the summer of 2024, a more complete analysis of responses according to Bursary status will be included. This will support understanding of whether the Bursary has any impact on the other themes explored in the survey, such as financial literacy, spending patterns and wellbeing.

4.2. Findings from the focus groups and interviews

As part of the SMQ, respondents were able to self-select to participate in an additional focus group opportunity. A specific focus group was arranged for student in receipt of the Bursary, as well as a separate focus groups for students studying medicine in clinical years who previously received the Bursary, and pre-entry students involved in the Ignite Your Journey access programme. These focus groups were led by members of the Financial Support Team, and the questions are included in the appendices of the initial [proposal](#). All focus groups were conducted online.

4.2.1. Bursary recipient focus group

- 4.2.1.1. In the Bursary recipient focus group, participants stated that they received limited support on exploring the financial costs of university, and the possibility of Bursary receipt. Instead, they relied on talking to parents, or finding information on websites such as UCAS or The Student Room. All participants had not been aware that the Bursary at Southampton was available to them, finding out on receipt or closer to the start of the academic year.
- 4.2.1.2. Participants suggested that the Bursary supported access to new opportunities. For example, they were able to purchase new technology equipment, such as iPads, or society memberships to take part in extra-curricular activities. Some participants suggested that they still would have taken up these opportunities, but that it would have required additional time spent saving.
- 4.2.1.3. Primarily, participants stated that the Bursary was used for essential costs, that a maintenance loan might not cover. Without the Bursary, participants stated that they would have felt pressured to work increased hours part-time and that receiving the Bursary reduced this stress. One participant stated that *'receiving some sort of income which you know you don't have to pay back, has made it very easy for me to kind of relax a little bit'*, suggesting that the Bursary has some role in reducing stress or financial worry.
- 4.2.1.4. The key findings were that participants wanted to have been made aware of the Bursary at an earlier stage, supporting the assumption that the Bursary is not a measure to facilitate access. One participant commented on the stressful process they went through when setting a budget prior to starting the academic year, and that whilst the Bursary was a relief, unnecessary stress was caused as the participant was unaware that they would receive additional income.

4.2.2. Medical students focus group

- 4.2.2.1. The focus group had one participant, due to some last minute withdrawals. The participant stated that the Bursary was not a major factor in their decision to attend the University, as they were not aware that they would be a recipient. They

shared that they were unaware of the changes to funding through the NHS Bursary part way through their course, only finding out during their first year. They stated that despite these financial challenges, they do not regret their decision to study medicine, and that they might have managed their finances differently had they known about the changes at an earlier date. The participant estimated that they have experienced a loss of income of around £6000-£7000 because of receiving the NHS Bursary, and despite efforts to live frugally they are still struggling financially. The participant shared that they have been awarded additional financial support through the Student Support Fund and Health and Wellbeing Fund.

4.2.2.2. They were not aware that they wouldn't receive the Bursary until it had not been credited to their account. The participant stated that they previously spent their Bursary on societies, socialising, and transport home to see family. As mitigating actions, the participant proposed email communication to eligible students before the change in income, as well as incorporating information in induction sessions.

4.2.3. Ignite Your Journey focus group

4.2.3.1. The Ignite Your Journey focus group comprised of 4 participants from the Ignite Your Journey pre-entry programme, which aims to promote access to higher education to under-represented groups. Financial education was included alongside questions on the Bursary, as the Financial Support Team are also reviewing the provision of financial education at the University. The focus group was divided into four sections on:

- Section 1: General Financial Planning
- Section 2: Financial Support Services
- Section 3: Undergraduate Bursary
- Section 4: Financial Literacy

4.2.3.2. When asked what financial support the participants would find most beneficial at university, the initial response focused on part-time work and making more on campus jobs available. The idea of working within a university environment felt less stressful than looking for a job elsewhere as there wouldn't be as much flexibility to fit work around their studies. It was clear that working whilst studying was something the participants expected they would need to do, even with the receipt of the Bursary. The Bursary was the most important type of financial support for some participants, as well as understanding how the award would be paid (monthly versus termly) with budgeting advice provided alongside the award.

4.2.3.3. An understanding of where the Bursary comes from and who provides it was something the participants were not confident on as they believed it was paid by either the University or government. There was no understanding as to why the Bursary was provided or the justification for the chosen eligibility criteria. However, all participants agreed that all details of the bursary i.e. payment structure, eligibility reviewed yearly, and the criteria, should be made clear from the offset.

4.2.3.4. If students were to receive the Bursary, there were mixed thoughts on how they would use the award, with some putting it towards everyday living costs, other focusing on course costs, some putting it away until needed whilst another student would take a lower amount of maintenance loan to avoid higher student debt. There was a consensus that they felt the University would expect students to spend their Bursary a certain way, with participants hesitant to spend it on things they deemed unnecessary, such as going out with friends.

5. Proposed models for the Bursary

5.1. As a result of the research and consultation process outlined above, three proposals emerge. These include increasing the income bands and maintaining the amounts, which would mean that a greater number of students receive the Bursary, and some will receive an uplift; maintain the income bands and increase the amounts; or to continue without further

changes. Furthermore, options should also consider the inclusion of medicine students in clinical years. These have been outlined in appendix 1.

- 5.2. Modelling was supported by the University's Finance team, based on several different Bursary scenarios. These were obtained in May 2023, and further modelling would be carried out following approval. The student numbers included in appendix 1 represent the estimated growth for 3 years from 25/26, as this is when we anticipate any changes to come into effect. Previous spends against the Bursary are also included. A surplus/deficit figure is also provided, based on the investment estimates for the Bursary detailed in the [Access and Participation Plan](#) (p.79).
- 5.3. Modelling for medical students in clinical years are included in Option 1a and 2a. These are based on current figures available in the Bursary system, which outline the number of students who were previously in receipt of the Bursary. This means that amounts for 25/26 are estimates based on current student numbers. It is important to note that there would be some challenge with awarding students in clinical years, as they are not able to provide the Student Loans Company (SLC) with an up to date HHI assessment. This would mean that we would have to award students based on old data and would risk administering the Bursary to ineligible students. This would also complicate the administrative process. The Financial Support Team are currently investigating with SLC if there would be an option for clinical students to submit a current HHI.
- 5.4. A summary of the options is included in figure 4.
- 5.5. Please note that once an option has been voted on by the Widening Participation Sub-Committee, the recommendation will be put forward to the Education and Student Experience Committee, followed by the University Executive Board and then to Council. The variation will be submitted to the Office for Students by May, to be implemented in 2025-26.

Figure 4: summary of Bursary options

Option number	Student numbers (year of entry into Bursary system in 25/26)	2025/26 total forecast spend	Surplus/deficit against APP budget	2026/27 total forecast spend	Surplus/deficit against APP budget	2027/28 total forecast spend	Surplus/deficit against APP budget
Option 1: increased income bands, maintained award amounts	1,105	£5,160,624	£566,376	£5,692,883	£879,117	£6,369,090	£605,910
Option 1a: as above, inclusive of medicine students in clinical years (BM5 Y5, BM6 Y5-6, BM4 Y2-4)	1,241	£5,408,624	£318,376	£6,188,883	£383,117	£7,113,090	-£138,090
Option 2: maintain income bands, increase award amounts	936	£5,273,624	£453,376	£5,924,883	£647,117	£6,727,090	£247,090
Option 2a: as above, inclusive of medicine students in clinical years (BM5 Y5, BM6 Y5-6, BM4 Y2-4)	996	£5,413,624	£316,376	£6,204,883	£373,117	£7,147,090	-£163,090
Option 3: maintaining current Bursary programme	936	£4,805,624	£921,376	£4,963,883	£1,608,117	£5,249,090	£1,725,910

Investment estimates for Bursary detailed in APP			
Year	25/26	26/27	27/28
Investment total	£5,727,000	£6,572,000	£6,975,000

