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THE IMPACT OF INSTITUTIONAL FINANCIAL SUPPORT IN ENGLAND: HIGHER EDUCATION STUDENTS' AWARENESS, KNOWLEDGE AND TAKE-UP OF BURSARIES AND SCHOLARSHIPS

**A Report to the
Office for Fair Access**

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Social Research**

November 2009

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All the views expressed in this report are solely those of the authors.

Professor Claire Callender

Birkbeck, University of London

03/11/2009

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EXECUTIVE SUMMARY

This report is based on a survey of full-time Higher Education students in England, commissioned by the Office for Fair Access (OFFA), and undertaken by Professor Claire Callender of Birkbeck University of London, and the National Institute of Economic and Social Research. It forms part of a larger programme of research conducted for OFFA, which aimed to explore Higher Education Institutions' (HEI) strategies for improving the awareness and take-up of institutional bursaries and scholarships in England, and to examine the awareness, knowledge, and take-up of institutional bursaries and scholarships among full-time undergraduate students, their parents and HE advisors in schools and colleges¹ and to produce a good practice guide for those working within HE responsible for bursaries and scholarships.²

Bursaries and scholarships, funded by HEIs, were part of a larger package of student finance reforms established in England in 2004 through new regulations and the 2004 Higher Education Act. These changes introduced variable tuition fees for full-time undergraduates and the re-instated maintenance grants for low-income students. HEIs charging tuition above the maximum maintenance grant (£2,835 in 2008/9) were obliged to give low-income students a minimum bursary, and could give these and other students additional discretionary financial support.

The financial aid an HEI offers forms part of an Access Agreement that HEIs must submit to the OFFA. OFFA is an independent, non-departmental public body, established by the 2004 Higher Education Act, to ensure that the introduction of higher tuition fees did not have a detrimental effect on widening student participation.

The survey of 4,848 students was based on a representative sample of full-time students in England who entered higher education for the first time in 2008/09 and qualified for either a full or partial government-funded maintenance grant. So the sample is representative of all students from households with residual annual incomes of under £60,005. The survey sought to explore students' awareness and knowledge of institutional bursaries and scholarships, and how they influenced student behaviour. The online survey was conducted in October 2008.

Some of the key findings are as follows:

THE COSTS OF GOING TO UNIVERSITY (CHAPTER 2)

1. Almost all students in the survey (97%) had thought about the costs of going to university and how they would pay for university. Most had first thought about these costs before applying to university.

¹ Callender .C. (2009a) *Strategies Undertaken By Higher Education Institutions In England To Increase Awareness, Knowledge, And Take-Up Of Their Bursaries And Scholarships* Office for Fair Access, Bristol www.offa.org.uk/publications; Callender .C. and Hopkin, R. (2009) *Awareness And Knowledge Of Institutional Bursaries And Scholarships Among The Parents Of Higher Education Students In England* Office for Fair Access, Bristol www.offa.org.uk/publications; and Callender, C (2009b) *Awareness And Knowledge Of Institutional Bursaries And Scholarships Among Higher Education Advisors In Schools And College In England*, Office for Fair Access, Bristol www.offa.org.uk/publications; Callender C (2009c) *Awareness, Take-Up And Impact Of Institutional Bursaries And Scholarships In England: Summary and Recommendations*, Office for Fair Access, Bristol, www.offa.org.uk/publications

² Callender .C., Wilkinson, D and Hopkin, R. (2009b) *Good Practice Guide For Institutions: How To Increase Awareness, Knowledge And Take-Up Of Bursaries And Scholarships* Office for Fair Access, Bristol, www.offa.org.uk/publications

2. The majority of students (88%) felt very or fairly well-informed about the costs of going to university.
3. Roughly three-quarters of students (73%) felt quite or very worried about the costs of going to university, and a similar figure (77%) felt quite or very worried about building up debt while at university.
4. Over half of the students (57%) stated that the costs of going to university had influenced their decision about whether or not to attend university, and just under half (44%) about their university and course selections.
5. Students most commonly reported that the costs had prompted them to apply to universities nearer their home (37%) or to take a subject with better employment prospects (35%). A small proportion of students said university costs had encouraged them to apply to universities offering large bursaries or scholarships (11%) or courses offering large bursaries or scholarships (4%).
6. Students most often planned to pay for university by obtaining government-funded student maintenance grants (90%), loans for tuition fees (90%) and loans for living costs (79%). Over half of students (56%) also intended to supplement this funding through a bursary or scholarship. Other key sources of income were from paid employment (43% of students), and financial support from parents or family (32%).

STUDENTS' AWARENESS OF BURSARIES (CHAPTER 3)

1. The majority of students (76%) had heard of bursaries. Roughly a half of these students first heard about them before submitting their UCAS application form and the other half at a later stage in the application process.
2. Students first heard of bursaries from a variety of sources - most frequently from HEIs (50%), schools and colleges, (32%) and their personal networks (31%).
3. Black and Asian students, and those from high-income households were most likely to be unaware of bursaries.

INFORMATION ON BURSARIES (CHAPTER 4)

Looking for information on bursaries

1. Most students (70%) who had heard of bursaries had looked for information on bursaries. Students from high-income households; female students; those who obtained their HE entry qualifications from an FE college; those attending a post-1992 HEI; and those at HEIs subscribing to the Higher Education Bursary and Scholarship Scheme (HEBSS) were less likely to have looked for information (after controlling for a range of socio-economic and institutional characteristics).

Reasons students had not looked for information

2. The most common reasons students gave for not looking for information on bursaries were because they did not know where to look (44%) or they thought that they were ineligible for a bursary (40%).
3. Female students (48%) were more likely than male students (39%) not to have known where to look for information on bursaries, as were students from middle-income

(49%) and low-income (46%) households compared with those from high-income households (40%). This latter disparity is particularly important as all low and middle-income students qualified for bursaries because they received a full maintenance grant. This finding has implications for Directgov and other government-funded information sources, as well as HEIs.

When students looked for information

4. When students looked for information on bursaries broadly mirrored the timing of when they had first heard of bursaries. A little over two-fifths of students looked for information on bursaries before submitting their UCAS application form.

Ease of finding out about bursaries

5. Around one-third of students who had looked for information on bursaries reported that it was difficult to find out about what bursaries were available. Clearly, the provision of information can be improved for these students.
6. Students from high-income households (39%) were the most likely to have found it difficult to find out about bursaries compared with students from middle-income (29%) and low-income households (33%). Mixed ethnicity (35%) and White (33%) students also found it more difficult than Asian (22%) and Black (27%) students.

Sources of information

7. Students used a broad range of sources of information to find out about bursaries. By far the most widely used sources were those offered by HEIs, used by 81 per cent of students. While the dominant HEI source of bursary information was websites (57%), other HEI sources were important: prospectuses (37%), pamphlets or booklets (26%), open days (22%) and talks (15%). This highlights the importance of HEIs ensuring that the information they provide across all sources is accurate and up to date.
8. In addition, just over one-third of students accessed information from schools or colleges (36%) or their personal networks (35%) and 40 per cent of students reported using other sources including the Student Finance Direct or Student Loans Company websites (27%), UCAS (16%) and the Directgov website (14%). These outcomes closely reflect those identified for the sources of information through which students first heard about bursaries.
9. More than half of the students (60%) identified an HEI source as the most helpful, with 30% specifically identifying an HEI website. In contrast, just 14 per cent of students identified a school or college source as the most helpful and 10 per cent their personal networks.
10. Roughly three-quarters of students who had used an HEI source, rated it as the most useful source of bursary information. HEI websites came out as the most helpful: just over a half of students who had used them, rated them as the most helpful source of information.

Adequacy of information provided

11. Very few students thought HEIs provided too much information. This is significant because many of the HEIs surveyed as part of the larger programme of research for OFFA, thought that there was too much bursary information available.
12. Students most often thought there was not enough information about when they would receive a bursary (58%) and how to apply for a bursary (44%). A sizable

minority also reported that there was not enough information about how much bursary they would receive (29%); whether they would qualify for a bursary (28%); and what bursaries are for (21%).

Ease with which students could work out information about bursaries

13. Students were asked to work out from the source of information they considered the most useful how easy it was to understand about seven key bursary issues. They had the most difficulty working out when they would receive a bursary (55%); whether bursary receipt affected their eligibility to other government-funded financial support (48%); and how to apply for a bursary (42%).
14. There was a clear association between the amount of information HEI sources provided about a key issue and how easy students had found it to work out this issue: the more information provided on the issue, the easier it was for students to work out.

APPLYING FOR AND RECEIVING A BURSARY (CHAPTER 5)

Whether students thought they qualified for a bursary

1. The vast majority of students (81%) who had heard of bursaries thought that they qualified for one. Students from low-income (91%) and middle-income (91%) households were the most likely to think that they qualified for a bursary, while students from high-income households (58%) were the least likely. In other words, students who were eligible for a full government-funded maintenance grant were far more likely than those who qualified for a partial grant to think that they qualified for a bursary.

Whether students were told how to apply for a bursary by their chosen HEI

2. Of those students who had heard of bursaries, only 51 per cent had been told how to apply for a bursary by the HEI they hoped to go to. Students whose place at an HEI was confirmed (52%) were nearly twice as likely as those whose place had not yet been confirmed (27%) to have been told how to apply for their bursary. This disparity suggests that HEIs concentrated bursary application support on accepted students at the expense of students who had applied to their institution.

Applications for a bursary

3. Just under a half of students who had heard of bursaries, had applied for a bursary from their chosen university. An additional 11% said their application had been automatic and 17 per cent did not know if they had applied or not. These students who did not apply were spread across all categories of HEBSS status, suggesting that for some students the HEBSS service may lead to some confusion.
4. The majority (71%) of students who thought that they did not qualify for a bursary had not applied for a bursary, compared with just 14% of students who thought that they qualified.

Reasons for not applying for a bursary

5. The most common reason student gave for not applying for a bursary was because they did not think they were eligible for one (41%). However, a significant number also did not apply for a bursary because they were confused about the application process: 25% did not know how to apply; 9% did not know that they had to apply and 5% reported that it was all too confusing. For students who thought they were eligible

for a bursary, the percentage who reported that the application process was confusing was even higher.

How students applied for a bursary

6. Students most frequently applied for a bursary from their chosen HEI either via Student Finance Direct (34%) or directly to the HEI (30%). A notable percentage (20%) had benefited from the automatic HEBSS application process and a similar percentage (19%) reported that they had applied for a bursary via their Local Education Authority.

Bursary receipt

7. The majority of students (63%) who had applied for a bursary directly or via HEBSS or did not know if they had applied, had been told that they would receive a bursary. However, one-third of these students had not yet been told whether or not they would receive a bursary. Given these students were surveyed in October 2008, and so had just started or were about to start their HEI course, this proportion of students who had not been told is very large. If bursaries are to be a useful component in students' financial planning, then students need to know about their bursary eligibility much earlier.
8. Students who had been told that they would receive a bursary hoped to receive £1,075 on average in their first year of study. This is in line with national data which suggests that the typical bursary for a low-income student in 2007/08 was £1,000. Roughly a half of students (47%) reported that this was about what they expected, while for a third the amount was more than they expected and for just over a fifth (22%) it was less than expected. So over a half of students had had inaccurate expectations about the value of their bursaries.
9. Most students (56%) expected to receive their first payment between September and December 2008. A further 41% of students expected their first payment in January or February 2009 and just 3% later than that.
10. Nearly three-quarters (73%) of students reported that they would receive payments in instalments over the year. A further 13% reported that they would receive a lump sum and the remaining 14% did not know how they would receive payment.

How students would spend their bursary

11. The majority (76%) of students planned to spend their bursary on living costs. Just 10% of students reported that they would spend their bursary on tuition fees alone (6%) or a combination of tuition fees and living costs (4%). The remaining 14% of students did not know how they would spend their bursary.

STUDENTS' KNOWLEDGE AND UNDERSTANDING OF FINANCIAL SUPPORT (CHAPTER 6)

1. Students were less well-informed about bursaries and scholarships than other sources of financial student support. The majority reported they were poorly informed about bursaries (53%) and scholarships (67%). In contrast, the majority thought they were well-informed about government-funded financial support (80-88%) and tuition fees (92%).

2. Students most likely to receive means-tested bursaries – older (56%) and Black students (53%) and those with annual household incomes of £5,000 or less (53%) were the most well-informed about bursaries. By contrast, students least likely to receive bursaries – students from households with annual incomes of £25,000 and over (39%) were least likely to say they were well-informed about them.
3. However, access to information played a crucial role in how well-informed students were. Students who had looked for information were far better informed than those who had not looked (62% compared with 43%), especially where students found it easy rather than difficult to access information (74% compared with 33%).
4. HEIs and HE advisors over-estimated how well-informed students were about bursaries and scholarships when compared to students' own assessment of their knowledge about these types of institutional financial support.
5. The majority of students (84%) said they understood what is meant by a bursary. This subjective measure of bursary knowledge proved to be a fairly good indicator of students' objective knowledge, as measured by their responses to a series of statements about bursaries. Students who did not understand what a bursary was, gained the highest ignorance score and the lowest knowledge score.
6. Obtaining information on bursaries was the largest determinant of whether students understood what was meant by a bursary. Students who had not looked for information on bursaries were 22 per cent less likely than those who had looked to understand the term, after controlling for a variety of factors.
7. Despite students' confidence in understanding what is understood by the term bursary, there was confusion about the traditional eligibility criteria used by HEIs for distributing bursaries – an award based on family income – and scholarships – an award based on student achievement. A sizable minority of students, especially older students, over-estimated the significance of where students lived in the allocation of bursaries while the wealthiest students particularly over-estimated the role of the subject studied and student merit. Older students also were most likely to under-estimate the importance of the subject studied in the disbursement of scholarships.
8. Students' recognition that they were poorly informed about bursaries was evident by the fact that only three per cent of students answered correctly all the statements about bursaries examined in this study while two per cent answered them all incorrectly. Students attending a Russell Group university and who rated an HEI source of information on bursaries as the most useful were the most knowledgeable.
9. 77 per cent of students were unaware of at least one bursary feature examined in this study and such ignorance was most pronounced among students who elsewhere in the survey said they did not understand what is meant by a bursary.
10. Students were most ignorant or confused about the following facts:
 - 76% - Universities charging the maximum tuition fee must give students getting a full maintenance grant a bursary of £310 a year [in 2008/09]
 - 56% - Bursaries are not only paid to students from low-income families
 - 56% - Bursaries are not paid for by the government
 - 53% - Bursaries are not one off payments paid to students only in their first year at university
 - 49% - The amount of bursary a student can get can vary depending on the subject

studied

- 48% - Students not getting a full maintenance grant can get a bursary
11. These topics are indicative of the bursary information gaps that HEIs and government-funded sources need to fill. They point to those areas where HEIs and others could improve in both their marketing of bursaries and the information they provide students.

STUDENTS' ATTITUDES TO BURSARIES (CHAPTER 7)

1. Large majorities of students rejected the idea that their parents did not want them to get a bursary (95%) or that bursaries were stigmatising (74%) while 62 per cent of students, especially older students, perceived bursaries as an indication that their university was investing in them.
2. Most students (65%) believed it was difficult to understand who qualified for bursaries. Sizable minorities of students also had difficulties understanding the differences between bursaries and scholarships (47%), accessing enough information on bursaries (43%), decoding the language used to describe bursaries (39%), and unravelling the complexity of bursaries (39%) - all of which are likely to contribute to low levels of bursary awareness and take-up.
3. A sizable minority of students also thought that the receipt of bursaries (30%) and scholarships (41%) was stigmatising, especially students from certain ethnic groups, which is likely to influence their take-up behaviour.
4. Students from households with annual incomes of £25,000 and over who did not qualify for a full grant had the greatest difficulties in understanding who qualified for bursaries (73%). They also were the most confused about bursaries (45%), and most frequently thought there was not enough information on bursaries (46%).
5. Older students were more likely than any other student group not to understand the difference between bursaries and scholarships (50%) and to find the language used to describe bursaries confusing (42%).
6. Students' attitudes reflect the reality and complexity of the hundreds of different bursaries and scholarships offered by HEIs. For students with family incomes above £25,000, the system of discretionary bursaries and scholarships they relied on often lacked transparency and were far more complicated than the mandatory bursaries received by students in receipt of full grants. Their confusion may well depress bursary awareness.

THE IMPACT OF BURSARIES (CHAPTER 8)

1. Nearly three in ten students (28%) believed bursaries were important in deciding where to go to university, and this rose to over a third (34%) for students of mixed ethnicity.
2. Price sensitive students who were concerned about the costs of going to university and wanted to maximise the amount of bursary money they received along with students attending Russell Group universities which provided the largest bursaries, were the most likely to think that bursaries were important in deciding where to go to

university, after controlling for a range of socio-economic and institutional characteristics.

3. A quarter of students who had heard of bursaries reported that the amount of bursary available influenced to which university they applied.
4. Students who were most concerned about the costs of attending university along with Asian and Black students, and students expecting to receive a bursary of £1,000 or more were most likely to be influenced by the amount of bursary when deciding to which university to apply, after controlling for a range of socio-economic and institutional characteristics.
5. The value of bursary offered was more likely to influence students' decision-making if they had looked for information on bursaries before they applied to university rather than once their place at university was confirmed and if they thought they qualified for a bursary, after controlling for a range of socio-economic and institutional characteristics.
6. The way in which the amount of bursary influenced students varied. Equal proportions of students (27%) reported they were more likely to apply to universities offering higher bursaries when completing their UCAS application form, namely at the search stage; that the size of bursary influenced their final choice of HEI when selecting their firm offer and insurance offer, namely, at the choice stage; or that the amount of bursary was one of the factors they considered at either the search or choice stage.
7. The main reason (66%) the value of bursaries were not considered influential in students' decision-making was because other criteria, apart from bursaries, were more important when deciding which HEI to attend.
8. 12 per cent of students said their course choice was influenced by the amount of bursary offered.
9. Asian students were nine per cent more likely than White students to be influenced in their course choice by the amount of bursary they could receive while Black students were seven per cent more likely (after controlling for a range of socio-economic and institutional characteristics). However students from households with residual annual incomes of £25,000 and over were four per cent less likely than their peers with household incomes of £5,000 or under to be influenced, after controlling for socio-economic characteristics.
10. The main reason (66%) bursaries had not influenced students' course choice was that the course content was more important in their decision-making than the amount of bursary offered.
11. One in five students reported that other decisions about what they would do while at university have been affected by the amount of bursary, especially lower-income students. The positive changes in student behaviour associated with the amount of bursary were:
 - 16 per cent of students anticipated that they would be able to participate more in extra-curricular or social activities
 - 13 per cent of students had decided not to get a paid job while studying
 - 12 per cent had decided to purchase more course materials.

12. These findings confirm existing research that suggest that the availability and generosity of bursaries do play a role in some students' decision-making about to which universities to apply and which to attend. Bursaries are, therefore, an effective recruitment tool especially for those HEIs providing bursaries of £1,000 and over. They are particularly effective in influencing students' perceptions about the affordability of going to university.
13. However, bursaries were unlikely to influence the decision-making of where to study for around 61 per cent of the students surveyed because they were unaware of bursaries, had not looked at information on bursaries, or had only looked at this information once they had chosen which HEI they wanted to attend. To be more effective, more students need to know about bursaries, and be encouraged to seek out information about them at a time when bursaries potentially can influence and inform students' HE decisions and choices.

1 INTRODUCTION

The Office for Fair Access (OFFA) commissioned Professor Claire Callender of Birkbeck, University of London, and the National Institute of Economic and Social Research to undertake research to inform the production of a good practice guide for improving the awareness and take-up of institutional bursaries and financial support among undergraduate students.

The study consisted of the following:

- Interviews with key stakeholder organisations
- A survey of HEIs and follow-up in-depth case studies of HEIs³
- A survey of students entering HE for the first time in 2008/09
- A survey of the students' parents⁴
- A survey of HE advisors in schools and colleges⁵

This report covers the key findings from the survey of students.

Other documents produced arising out of this programme of research, apart from the reports on the four surveys, include a summary document of the findings from all four surveys and a good practice guide aimed at HEIs.⁶

1.1 Policy context

The 2004 Higher Education Act, which came into effect during 2006-07, deregulated full-time undergraduate tuition fees so that HEIs in England could charge anything from £0 to £3000. In 2008/09, the maximum tuition English higher education institutions (HEIs) could charge was £3,145 a year. In 2008/09, all but a handful of HEIs were charging the maximum tuition for their first degree courses but a few were charging less for sub-degree courses (e.g.

³ For the full report see Callender .C. (2009a) *Strategies Undertaken By Higher Education Institutions In England To Increase Awareness, Knowledge, And Take-Up Of Their Bursaries And Scholarships* Office for Fair Access, Bristol www.offa.org.uk/publications

⁴ For the full report see Callender .C. and Hopkin, R. (2009) *Awareness And Knowledge Of Institutional Bursaries And Scholarships Among The Parents Of Higher Education Students In England* Office for Fair Access, Bristol www.offa.org.uk/publications

⁵ For the full report see Callender, C (2009b) *Awareness And Knowledge Of Institutional Bursaries And Scholarships Among Higher Education Advisors In Schools And College In England*, Office for Fair Access, Bristol www.offa.org.uk/publications

⁶ Callender C (2009c) *Awareness, Take-Up And Impact Of Institutional Bursaries And Scholarships In England: Summary and Recommendations*, Office for Fair Access, Bristol www.offa.org.uk/publications; Callender .C., Wilkinson, D and Hopkin, R. (2009) *How To Increase Awareness, Knowledge And Take-Up Of Bursaries And Scholarships: Good Practice For Higher Educational Institutions In England* Office for Fair Access, Bristol, www.offa.org.uk/publications

Foundation Degrees, HNCs). There was, however, considerably more variation in fees for both degree and sub-degree courses provided in the Further Education sector where less than half charged the maximum fees.

This variable tuition replaced the previous policy in which the government required all HEIs to charge a uniform flat rate of £1,200 for their undergraduate courses and gave means-tested discounts to low-income students, which were also set by the government. Under the old system, tuition costs were paid up front by students and their parents, although most low-income students paid no fees because of the means-tested discounts. In contrast, all new full-time English undergraduates, irrespective of their family's income, are now required to pay the new variable tuition amount. All these undergraduates can take out a government subsidised income-contingent loan to repay their tuition fees after graduation.

In addition, government-funded means-tested maintenance grants for low-income students were re-introduced which previously had been abolished in 1998. Initially set at £1,000, the maximum was raised to up to £2,700 from 2006. Thus today, all undergraduate students can receive government subsidised income-contingent loans for both their tuition and living costs while low-income students can also receive a grant and a mandatory bursary.

While the 2004 Act gave English HE institutions (HEIs) more freedom in setting undergraduate tuition fees, HEIs that now charge tuition above £2,835 also have an obligation to provide bursaries of up to £310 to low-income students in order to supplement the government-funded grants and maintenance loans students can also receive. Bursaries include financial assistance made to students mainly on the basis of financial need while scholarships are usually awarded on the basis of merit. Both forms of aid, which we call institutional financial support, are funded directly by HEIs, primarily from the additional income gained from the introduction of variable tuition.

£310 is the maximum bursary HEIs are obliged to pay low-income students. However, the government has encouraged HEIs to provide additional discretionary financial support exceeding this level to these and other students. These bursaries and the financial support an HEI offers form part of an Access Agreement that institutions who charge tuition fees of more than £1,225 must submit to the Office for Fair Access (OFFA). OFFA is an independent, non-departmental public body that was established by the 2004 Act, to ensure that the introduction of higher tuition fees did not have a detrimental effect on widening student participation. The Access Agreements set out how each HEI will "safeguard and promote fair access", especially for low-income students.⁷

It is important to distinguish between the mandatory and non-mandatory bursaries first introduced by HEIs in 2006-07. Mandatory bursaries of up to £310 (in 2008/09) are imposed by government for HEIs that charge tuition of more than £2,835, and must be targeted exclusively at the poorest students, defined as those in receipt of a full government maintenance grant of £2,835 - from families with household incomes of £25,000 or less. As these students are also entitled to a full grant, their tuition fees are completely covered via a combination of government grants and institutional bursaries. These criteria, and the sums allocated, are set centrally by government – they are universal and fixed. In contrast, non-mandatory bursaries and scholarships are not compulsory nor are their eligibility criteria stipulated by government. HEIs choosing to offer them are free to design their own disbursement schemes and set their own terms and conditions, including the income thresholds for eligibility and sums allocated.

⁷ Office for Fair Access (2007) "About OFFA." Accessed December 14, 2007 at <http://www.offa.org.uk/about/>

The discretionary nature of non-mandatory bursaries means that there are considerable differences in the type and scope of support offered by HEIs.⁸ Despite the government's and HEIs' endeavours to ensure that prospective and current students are aware of the new financial arrangements, various studies and media reports suggest that students are especially unaware of bursary provision.⁹ In addition, some have argued that bursaries are often difficult for students to understand because of their complex eligibility criteria.¹⁰ Furthermore, the process set up to facilitate the take-up of bursaries and their administration - the Higher Education Bursary and Scholarship Scheme (HEBSS) initially encountered some difficulties.

HEBSS is run by the Student Loans Company (SLC), a UK public sector organisation established to administer government-funded student loans and maintenance grants to students throughout the United Kingdom. Under the HEBSS service, a student's eligibility for their chosen HEI's bursary or scholarship scheme is automatically assessed when they apply for government-funded financial support. However, in 2006/07 and again in 2007/08, HEBSS encountered a data-sharing problem.

In order for HEBSS (or in some cases a student's HEI) to process a student's bursary, the student had to agree to share with their HEI the financial information they provided the Student Loans Company when applying for a student grant and/or student loan. Many students did not understand this. They did not tick the "consent to share" financial information box on the student finance application form. As a result, students who were eligible for a bursary or scholarship but failed to tick the appropriate box did not automatically receive their bursary. Together these factors have resulted in a large number of bursaries being unclaimed and a significant problem of bursary take-up across the sector in their first two years of operation¹¹.

Bursaries and scholarships are not new. They have a very long history as an important source of financial support, especially for low-income students; but their significance declined with the introduction of statutory means-tested maintenance grants in 1962. Moreover, traditionally, their reach was limited. Few HEIs gave aid, and only a small proportion of students benefited. What is new about the bursaries and scholarships developed as a direct result of the 2004 Higher Education Act is their function, scope, and potential. For the first time, they have been integrated into the statutory financial aid system, and all HEIs that charge tuition fees in excess of £2,835 (in 2008-09) must provide them. In terms of student financial support, the rise of bursaries present a new era in England with potentially far-reaching consequences. In addition, such institutional aid has tended to be ignored in

⁸ Callender, C (2010) Bursaries and Institutional Aid in Higher Education in England: Do they safeguard access and promote fair access? *Oxford Review of Education*, 36:1

⁹ E.g. Davies, P., Slack, K., Hughes, A., Mangan, J., and Vigurs, K. (2008) Knowing Where to Study? Fees, Bursaries and Fair Access, Institute for Educational Policy Research and Institute for Access Studies, Staffordshire University, UK; Shepherd, J (2007) Students fail to take up bursary cash *The Guardian*, Tuesday January 16, 2007

¹⁰ E.g. Mitton, L (2007) Means-tested higher education? The English bursary mess *Journal of Further and Higher Education* Vol 31:4 p373-383

¹¹ Office for Fair Access (2009) Access Agreement Monitoring: Outcomes for 2007-08 Bristol: Office for Fair Access. <http://www.offa.org.uk/wp-content/uploads/2006/07/monitoring-outcomes-07-08-offa-report.pdf> Accessed 10/04/09

discussions about cost sharing in HE.¹² Debates on cost-sharing emphasise the financial roles played by government, parents, and students in meeting the costs of HE but rarely the role of HEIs themselves. Yet, HEIs, both in the United States and England, are now contributing considerable amounts of their own funds to help students and their families meet the costs of going to university.

1.2 Background

OFFA, as part of its regulatory duties, collects monitoring data from HEIs annually. According to its latest Annual Report,¹³ in 2007/08, universities and colleges spent £192 million on bursaries and scholarships for low-income students, which represents 21.8 per cent of the additional income they received from charging higher fees.¹⁴ Some 70 per cent of bursary money spent by HEIs in 2007/08 went to 133,000 students with household incomes of less than £17,910.

According to OFFA in 2008/09, 79 per cent of the HEIs (N=117) charging full tuition fees offered students in receipt of a full maintenance grant a bursary above the statutory level of £310. The mean value of a bursary for a student on full state support was around £900 a year while the median was £851. The range was £310 to £3,150. The average value of a bursary for a student in receipt of a full government grant attending a Russell Group university was more than double the average available to students at Post-1992 HEIs (£1,500 compared with £700). This considerable variation in the value of bursaries by different types of HEIs was also confirmed in a recent National Audit Office Report.¹⁵ In addition, the values of bursaries for low-income students at Russell Group universities currently range from £420 to £3,150 – a difference of £2,730. In contrast, the value of a bursary at a post-1992 HEI ranges from £310 to £1,143 – a difference of £833.

In addition to the core means-tested bursaries, in 2008/09 94 percent of HEIs also provided other discretionary bursaries and scholarships with additional or separate criteria. Some 38 per cent of these HEIs had some sort of scholarship, most of which were not means-tested and were typically worth £1,000. A further 20 per cent of HEIs had awards based on subject, 18 per cent offered awards for achievement or progression while at university; 13 per cent had schemes for students progressing from partner schools and 18 percent had awards targeted at care leavers.¹⁶

To date, very little research in England has examined the impact of the institutional bursaries and scholarships put in place in 2006, although there is a larger body of research on the impact of finances on participation in HE. Studies about bursaries from an HEI perspective include that of Temple et al¹⁷ who conducted case studies in 15 HEI exploring HEIs' initial

¹² Johnstone, D. B. (2006). Cost-sharing and the cost-effectiveness of grants and loan subsidies to higher education. In P. N. Teixeira, D. B. Johnstone, M. J. Rosa, & H. Vossensteyn (Eds.), *Cost-sharing and accessibility in higher education: A fairer deal?* (pp.51-78). Dordrecht, Netherlands: Springer.

¹³ Office for Fair Access (2009) *Annual Report and Accounts 2008/09* HC 500, Stationery Office, London <http://www.offa.org.uk/wp-content/uploads/2009/06/090611-office-for-fair-access-annual-report.pdf> Accessed 12/06/2009

¹⁴ Note OFFA does not record monies spent on students with assessed household incomes of above £48,330.

¹⁵ National Audit Office (2008) *Widening Participation in Higher Education* Stationery Office, London

¹⁶ OFFA 2009 Annual Report *op cit*

¹⁷ Temple, P., Farrant, J., & Shattock, M. (2005). *Variable fee arrangements: Baseline institutional case studies for the independent commission. Summary of research findings* London Institute of Education/Department for Education and Skills, London:

plans regarding the introduction of variable tuition fees and bursaries. They highlighted institutions' concerns about their position in the higher education marketplace and the role that both fees and bursaries played. Callender¹⁸ traced the origin of the current policy and government thinking behind the introduction of bursaries, including their objectives. She analysed the eligibility criteria used by 117 HEIs for disbursing their bursaries and scholarships in 2006, in their first year of existence. Together these 117 HEIs had put in place over 300 different bursary and scholarships schemes, 60 per cent of which were means-tested and the remaining non-means-tested. Callender concluded that this institutional support was being used by HEIs as part of a competitive strategy both to widen participation and to assist their institutional repositioning in an increasingly competitive HE marketplace. Consequently, there was sometimes a mismatch between government intentions in awarding bursaries and scholarships and the actual manner in which these awards were allocated by HEIs. The system designed to broaden access did, in part, achieve that goal, but it also yielded unanticipated and rather contradictory consequences. In some cases, bursaries and scholarships may have perpetuated the inequities across HEIs they were intended to alleviate; in some cases, they may have actually exacerbated those inequities. Callender's analysis suggests that, at times, bursaries and scholarships have been used more to the advantage of the HEIs than needy students, particularly when institutional aid was used as a competitive tool in admissions rather than serving those who were in most financial need.

Analysis of data on the impact of variable fees conducted by Universities UK¹⁹ also explored the effect of bursaries on applications. It found no relationship between the total amount of bursaries offered by HEIs and changes in application levels from 2005/6 to 2006/7. However, the conclusion from this research is highly questionable. The study only looked at applications in aggregate and did not examine the application rates among those student groups who were likely to benefit from bursaries or who actually received bursaries. In some HEIs only very small proportions of students receive bursaries and hence any changes in applications from beneficiaries would not show at the aggregate level.

Davies et al²⁰ investigated in 2006/07 whether students in their final year of schooling looked for information on bursaries and take them into consideration when deciding where to study full time in HE. They found that three-quarters of the students they surveyed understood what is meant by a bursary but less than a third had looked for information on bursaries, and overall their knowledge of bursaries was poor. In addition, most students had made their choices about studying in HE before they had heard about potential bursary options. Davies et al concluded that only large bursaries were likely to make a difference in students' HE choices but overall, the majority of students did not take bursaries into account in their decisions about where to study, although this varied by students' socio-economic characteristics. While this study provides useful insights, it was restricted to students attending 20 schools and colleges in the Midlands who may not be representative of potential HE students within the whole region, or the student body as a whole.²¹

¹⁸ Callender (2010) *op cit*

¹⁹ Universities UK, (2007) *Variable tuition fees in England: Assessing their impact on students and higher education institutions*. Universities UK, London.

²⁰ Davies et al 2008 *op cit*

²¹ For example, the study found that 56% of students who were considering studying in HE were planning or considering going to a local university. This figure is more than double the proportion living at home in the Midlands as revealed in a recent study - HEFCE (2009) *Patterns in Higher Education: Living at home* Issues Paper: June 2009/20, HEFCE, Bristol

The 2007/08 Student Income and Expenditure Survey,²² which is based on a nationally representative sample of current HE students, examined students' receipt of bursaries. SIES found that around a third (35%) of students studying in England who were subject to the new student funding arrangements (introduced since 2006), benefited from a bursary, receiving an average of £980 each. This increased to around a half (49%) of new students from routine/manual social class backgrounds and to two-thirds (66%) among those who received a maintenance or special support grant.

It is against this background that OFFA commissioned research to investigate what HEIs have done to increase student awareness and take-up of bursaries, and to explore what more could be done to increase student, parent and HE advisor awareness of bursaries and thus improve take-up, and to produce a good practice guide. The remit of this OFFA research is far wider than any other research conducted to date. It is the first study to systematically examine HEIs', students', parents' and HE advisors' attitudes to bursaries and the role they play.

1.3 Aims and objectives of the research

The overall aim of the study was to produce and disseminate a research-informed good practice guide to help increase the awareness and take-up of bursaries in England.

To meet this aim the study had the following objectives:

- To identify the strategies that HEIs have used to increase student and parent awareness of bursaries within the academic year.
- To identify what actions HEIs have taken to increase bursary take-up.
- To identify the messages and sources of information that have or have the potential to increase pre-applicant and applicants' awareness of bursaries generally or at a specific institution, including any evidence that institutions have of effective terminology surrounding bursary awards.
- To identify the different marketing campaigns that HEIs have used to promote their financial support packages to potential students and evaluate the comparative effectiveness of different approaches.
- To use the results of the above to produce good practice guidance to inform staff in HEIs responsible for the publicity and delivery of bursaries how they can improve awareness and increase take-up.
- To publicise the good practice guidance.

1.4 Methodology

The data comes from a sample of applicants for full-time study in 2008/09 from the Student Loans Company (SLC). This allowed us to target our population of low and middle-income students using data on applicants' household income. Thus we were able to pinpoint full time students in receipt of full and partial government-funded maintenance grants who are the key

²² Johnson, C., Pollard, E., Hunt, W., Munro, M., and Hillage, J (2009) *Student Income and Expenditure Survey 2007/08 English Domiciled Students* DIUS Research Report 09 05, London, p 62
http://www.dius.gov.uk/research_and_analysis/~media/pubs/D/DIUS-RR-09-05 Accessed 21/04/09

(but not the sole) beneficiaries of mandatory and non-mandatory bursaries. The sample was drawn such that two-thirds were students in receipt of a full grant (i.e. with household incomes of £25,000 or below) and the remaining one-third from students in receipt of a partial grant (i.e. with household incomes of £25,001-£60,005).

Other sample design selections were based on the following student characteristics:

- includes home students (EU students, and international students are excluded);
- includes undergraduates (Initial Teacher Training students and PGCE students are excluded);
- includes only English student attending HEIs in England;
- excludes students going to HEIs where tuition fees lower than max £3,145;
- excludes HE students registered at FE colleges;
- excludes students in receipt of an NHS bursary (nurses, midwives etc. and/or intending to pursue these courses);

A web-based online survey was conducted in October 2008 with an initial sample of 20,000 students which were randomly selected from SLC records following the above requirements, plus students must have had a non-blank email address on the SLC record.

We had responses from 5,152 students, a response rate of 25.76 per cent which we consider to be a good response rate for a web-based survey. We then identified 304 respondents who were not attending Higher Education institutions and these were removed from the sample leaving us with 4,848 respondents.

The SLC collects demographic data on students and these data were linked to the survey responses. This reduced the overall length of the questionnaire and undoubtedly improved the survey response rate.

Analysis of survey response rates by a range of characteristics indicated few differential response rates. The only clear biases in the sample related to gender, whether the student received a tuition fee loan and the date their student record was created, which reflects the timing of their application. Weights were created such that the sample of survey respondents reflected the population of students in these dimensions

1.5 Terminology

As we will see, the terminology used to describe bursaries and scholarships can be confusing. Indeed, we investigated this issue in the research (Chapter 6). Traditionally, bursaries are understood to include financial assistance made to students mainly based on financial need though some form of means-testing while scholarships are often understood to mean financial support awarded solely on the basis of merit. However, in reality, some scholarships are awarded purely on financial need (e.g. Warwick University)²³ while others are awarded both on merit and financial need. For the sake of simplicity, both forms of support will be called institutional financial support unless specified otherwise.

1.6 Outline of the report

The remainder of this chapter describes the sample of students surveyed.

²³ The Warwick Scholarship of £1,800pa is offered to all students with a family income of less than or equal to £36,000 per annum who are in receipt of maintenance grant support from the UK Government.

Chapter 2 concentrates on issues related to the costs of going to university to locate the role of bursaries within a wider context. It explores students' concerns about university costs by identifying the extent to which students thought about the costs, and how well-informed and how worried they felt about the costs. Next, the chapter questions how, and to what extent, these costs influenced students' HE decisions. Finally, the chapter examines how students intended to pay for their time at university by examining the uptake of key sources of student financial support.

Chapter 3 turns to students' awareness of bursaries. The chapter considers whether students had heard of bursaries, and for those students who had heard of bursaries from HEIs, when and how this awareness had first been established.

Chapter 4 explores the provision of information about bursaries. It focuses on how students became informed about bursaries, whether they looked for information on bursaries including the reasons they had not looked, when students had looked, and how easy this process was. Then it examines which sources of information on bursaries students used, which were the most helpful, and their assessment of the adequacy of the information on bursaries provided, especially by HEIs.

Chapter 5 turns to students' applications for bursaries, and their consequent bursary receipt. The chapter explores the bursary application process, and the amount of support students received from their HEI, how many students applied and how they applied. The chapter then considers the nature of the bursaries students received, including the amount of bursary students expected, when and how this bursary would be received, and how students intended to use their bursaries.

Chapter 6 moves on to examine students' knowledge and understanding of student financial support and bursaries. It explores how well-informed students believed they were about various sources of financial support. Next, the chapter examines students' subjective understanding of bursaries and scholarships, and then assesses students' knowledge and understanding of bursaries using a more objective measure.

Chapter 7 is about students' attitudes to bursaries. By exploring students' perceptions of bursaries, the chapter attempts to shed light on factors which may facilitate or hinder bursary awareness and take-up and thus, the overall effectiveness of bursaries.

The final **chapter 8** focuses on the impact of bursaries and their role in students' decision-making. It considered how important bursaries were to students when deciding where to go to university. Then it assesses whether the amount of bursary students could get influenced which HEI they attended, the courses they chose, and any other decision about what they would do while at university, and how the value of bursaries shaped their decisions.

Where appropriate, the findings from the student survey will be compared with those of the other surveys conducted as part of the OFFA study, namely, the survey of HEIs, students' parents, and HE advisors in schools and colleges.²⁴

1.7 Sample of students surveyed

This section provides a brief description of the students surveyed. First, we examine some key socio-economic characteristics of the students, which we use throughout the report,

²⁴ See Callender, C. (2009a) *op cit*; Callender, C. and Hopkin, R. (2009) *op cit*; Callender .C. (2009b) *op cit*.

followed by consideration of additional socio-economic characteristics which are used less frequently in the report. Then we explore the institutional characteristics of the students surveyed and finish off by looking at how the characteristics of the students are related to each other.

The socio-economic characteristics of the students surveyed

Table 1.1 shows that most students surveyed were:

- female;
- aged 24 years or under at start of course ('younger students');
- White;
- from households with a residual income of greater than £5,000 but less than or equal to £25,000 ('middle income households'); and
- from a family where at least one parent held an Higher Education (HE) qualification.

Table 1.1 Students surveyed by key socio-economic characteristics

Characteristic	%	Base N
Gender		
Female	57	2746
Male	43	2102
Age		
24 years or under	87	4227
25 years or over	13	621
Ethnicity		
White	73	3557
Mixed	3	164
Asian	11	515
Black	7	347
Other	2	87
Refused	4	178
Household income²⁵		
Low-income group (< £5,000)	30	1461
Middle income group (>£5,000-≤£25,000)	36	1754
High income group (>£25,000)	33	1633
Parent HE qualifications		
Parents no HE qualifications	50	2421
Parents hold HE qualifications	35	1716
Don't know/NA/not answered	15	711
All	100	4848

Base: All students

Source: Birkbeck Survey of Students, 2008

²⁵ Note the average income per household in the UK in 2007/08 was just under £30,000
<http://www.statistics.gov.uk/cci/nugget.asp?id=334> Accessed 27/10/2009

In addition, as shown in Table 1.2, the majority of students surveyed were:

- dependent students;²⁶
- single with no children; and
- living in university provided accommodation during term-time.

Table 1.2 Students surveyed by additional socio-economic characteristics

Characteristic	%	Base N
Dependency		
Dependent	80	3869
Independent	20	979
Family type		
Single, no children	91	4435
Single, dependent children	3	169
Married/cohabiting, no children	3	125
Married/cohabiting, dependent children	2	119
Living arrangements		
University provided accommodation	54	2599
With parents/family	23	1118
Other rented accommodation	19	907
Other	4	189
Not answered	1	35
All	100	4848

Base: All students

Source: Birkbeck Survey of Students, 2008

²⁶ Broadly, students are classified as dependent on their parents for student financial support purposes if they are under the age of 25, childless, and have been financially dependent on their parents for three years prior to the start of their HEI course. As a result, any means-tested financial support is assessed on their parents' household income.

The institutional characteristics of the students surveyed

Turning to the institutional characteristics of the students surveyed, Table 1.3 shows that the majority of students surveyed:

- undertook their existing qualification at a Further Education college;
- attended post-1992 universities;
- attended universities with full HEBSS status; and
- were not studying a strategically important or vulnerable (SIV) subject.

Table 1.3 Students surveyed by institutional characteristics

Characteristic	%	Base N
Where existing qualification was undertaken		
FE college	65	3146
State school	26	1270
Private/independent school	7	363
Not answered	2	80
HEI type/Mission		
Russell group	19	919
1994 group	12	595
Pre-1992 ²⁷	9	459
Post-1992	59	2874
HEI HEBSS status		
Full	78	3787
Information only	18	869
None	4	191
Studying strategically important or vulnerable subject (SIV)?		
Not studying SIV	84	4067
Studying SIV	16	781
All	100	4848

Base: All students

Source: Birkbeck Survey of Students, 2008

²⁷ Pre 1992 universities do not include those who are members of the Russell Group of the 1994 Group

Associations amongst the characteristics of the students surveyed

In the remainder of the report we will examine differences between students by their socio-economic characteristics. These characteristics are often highly correlated with each other. And this needs to be taken into consideration when assessing differences between student groups. For instance, when discussing older students it is important to note that these are more likely than younger students to be Black and to come from the poorest households. In contrast, younger students are more likely to be White or Asian and come from higher income households.

Table A1.1 in the statistical appendix, shows statistically significant associations amongst the key socio-economic characteristics of the students surveyed.

By gender:

- Females were more likely to have parents with no HE qualifications.

By age:

- Younger students were more likely to be of White or Asian ethnicity, from middle or high-income households, and to have parents with HE qualifications
- Older students were more likely to be of Black ethnicity and from low-income households.

By ethnicity:

- White students were more likely to be from high-income households and to have parents with HE qualifications.
- Mixed ethnicity students were more likely to be from low-income households and to have parents with HE qualifications.
- Asian students were more likely to be younger, from low or middle income households and to have parents with no HE qualifications.
- Black students were more likely to be older and from low-income families.

By household income

- Students from low-income households were more likely to be older, of Mixed, Asian or Black ethnicity and to have parents with no HE qualifications.
- Students from middle income households were more likely to be younger, of Asian ethnicity and to have parents with no HE qualifications.
- Students from high-income households were more likely to be younger, of White ethnicity and to have parents with HE qualifications.

By parent HE qualifications:

- Students whose parents held no HE qualifications were more likely to be female, older, of Asian ethnicity and from middle or low-income households.
- Students whose parents held HE qualifications were more likely to be younger, of White ethnicity and from high-income households.

In addition, statistically significant associations were identified between the type of HEI attended and the following key socio-economic characteristics (Table A1.2 in Statistical Appendix):

- **Gender** – female students were more likely to have attended a post-1992 HEI, while male students were more likely to have attended a Russell group university.
- **Age** – younger students were more likely to have attended a Russell group or 1994 university, while older students were more likely to have attended a pre-1992 or post-1992 HEI.
- **Ethnicity** – White students were more likely to have attended a Russell group university, Mixed ethnicity students a Russell group, 1994 or pre-1992 HEI and Black students a pre-1992 or post-1992 HEI.
- **Household income** – students from low-income households were more likely to have attended a pre-1992 or post-1992 HEI, from middle income households a Russell HEI, and from high-income households a Russell or 1994 HEI.
- **Parent HE qualifications** – students whose parents held no HE qualifications were more likely to have attended a post-1992 HEI, while students whose parents held HE qualifications were more likely to have attended a Russell group university.

2 THE COSTS OF GOING TO UNIVERSITY

2.1 Introduction

This chapter is concerned with the overall costs of going to university. According to the 2007/08 Student Income and Expenditure Survey,²⁸ the average total expenditure over an academic year for full-time English domiciled undergraduate students who were subject to the new funding arrangements was £12,855. This gives us some idea about what the annual costs of attending university were for the students surveyed for OFFA.

The chapter firstly explores students' awareness and concerns about university costs by identifying the extent to which students thought about the costs, and how well-informed and how worried they felt about these costs. Next, the chapter questions how, and to what extent, these costs influenced students' university decisions. Finally, the chapter examines how students intended to pay for their time at university by examining the uptake of key sources of student funding.

2.2 Awareness and concern about the costs of going to university

Nearly all of the students interviewed (97%) had thought about the costs of university and how they would pay for their time at university.

Some differences in the likelihood of students thinking about these issues were evident by key socio-economic characteristics (Figure 2.1).

- White students (98%) and older students (98%) were overall the most likely to have thought about university costs and payment, while students of mixed (93%) ethnicity were the least likely.

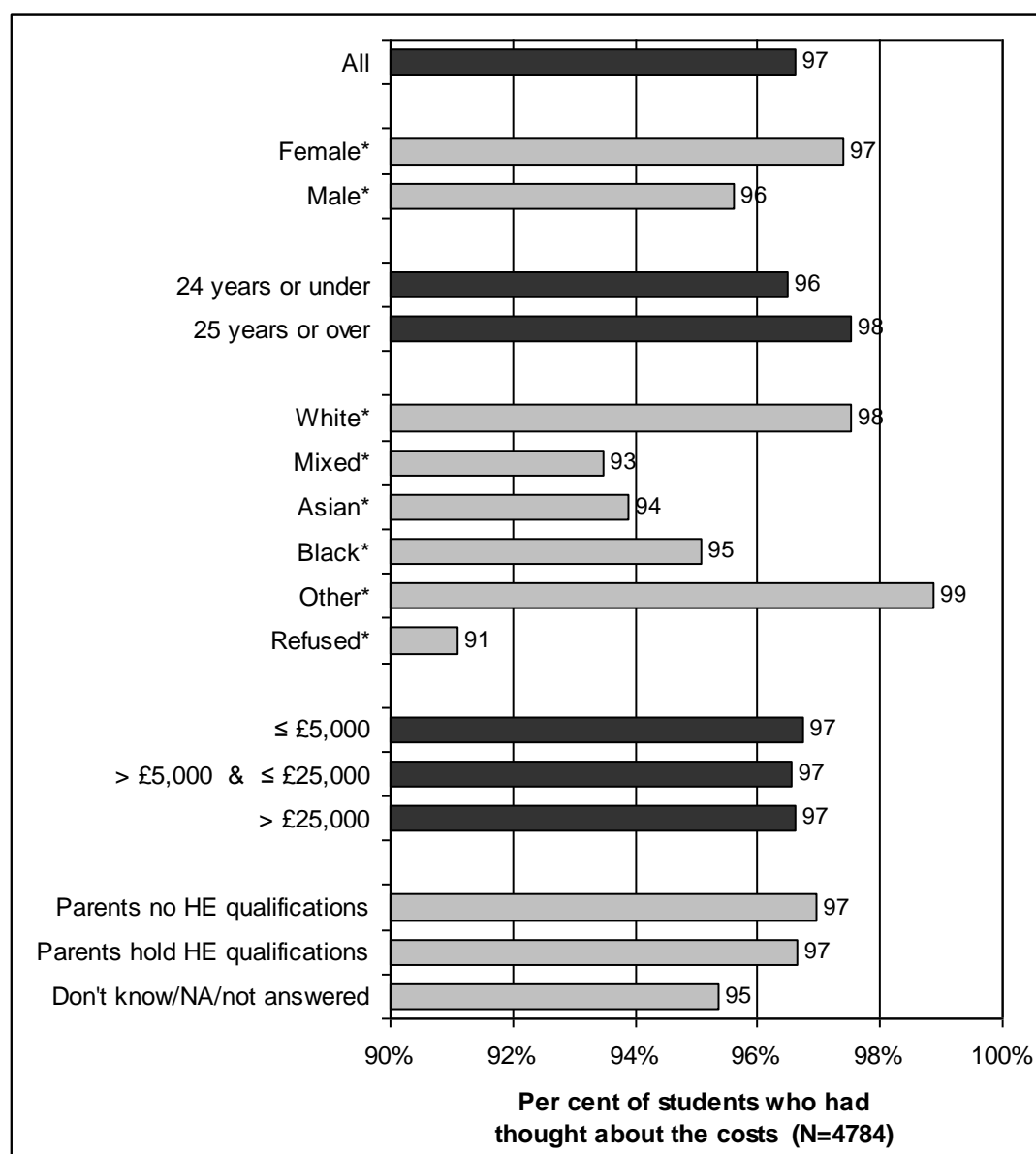
Statistically significant intra-group differences in students' likelihood to have thought about the costs of going to university and how they would pay for their time at university were identified, in order of magnitude, by:

- **Ethnicity** - a higher percentage of White (98%) students had thought about university costs and payment than Black (95%), Asian (94%) or mixed ethnicity (93%) students.
- **Gender** - females (97%) were more likely to have thought about university costs and payment than males (96%).

Despite statistical significance, none of the socio-economic differences were large. The vast majority of students had thought about these issues irrespective of their background.

²⁸ Johnson, C., Pollard, E., Hunt, W., Munro, M., Hillage, J., Parfremment, J. and Low, A. (2009) *Student Income and Expenditure Survey 2007/08: English-domiciled students*. DIUS Research Report 09-05. Nottingham: Department for Innovation, Universities and Skills, Table A4.7

Figure 2.1 Percentage of students who had thought about the costs of going to university and how they would pay for university, by key socio-economic characteristics



Base: All students

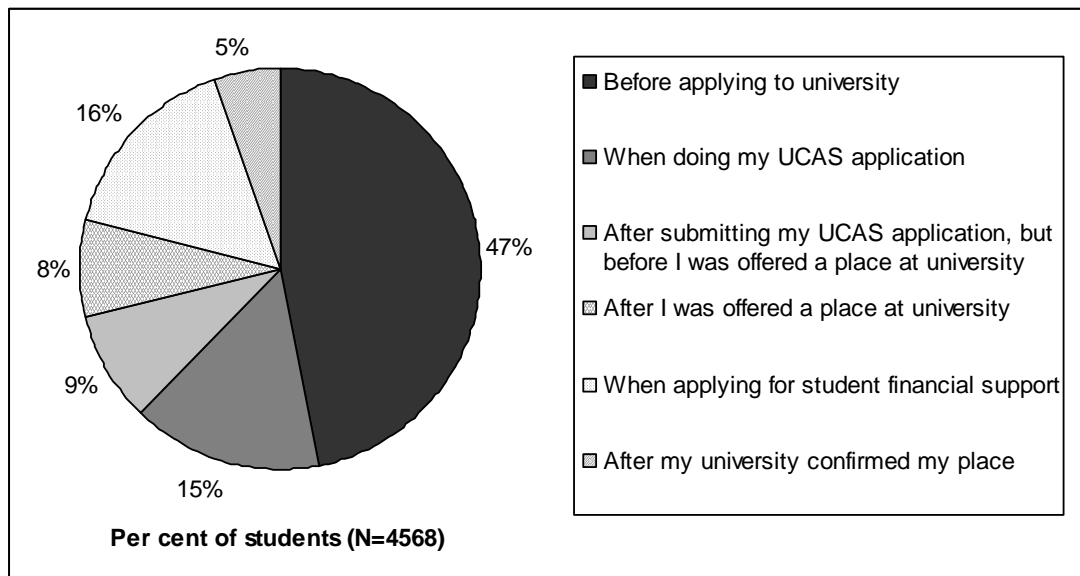
Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

When students started to think seriously about the costs of going to university and how they would pay for university

Of those students who had thought about the costs of going to university and how they would pay for their time at university, most had started to think seriously about these issues before applying to university (47%) or when completing their UCAS application form (15%). The remaining 38 per cent had started to think seriously at a stage after their UCAS submission, with just 5 per cent after having their place at university confirmed (Figure 2.2).

Figure 2.2: When students started to think about the costs of going to university and how they would pay for university



Base: All students who had thought about costs of going to university

Source: Birkbeck Survey of Students, 2008

Differences in when students started to think seriously about the costs of going to university and how they would pay for university were evident by key socio-economic characteristics (Table 2.1).

- Older students (78%) were the most likely to have thought about university costs and payment before submitting their UCAS application, by a substantial margin, and Asian students (56%) were the least likely.

Statistically significant intra-group differences in when students started to think seriously about university costs and payment were identified, in order of magnitude, by:

- **Age** - older students (78%) were substantially more likely to have considered university costs and payment before UCAS submission than younger students (60%).
- **Ethnicity** - a lower percentage of Asian students (56%) had considered university costs and payment before UCAS submission than mixed ethnicity (65%), White (63%) or Black (62%) students.
- **Household income** - students from low-income households (68%) were more likely to have considered university costs and payment before UCAS submission than those from middle (61%) or high (59%) income households.

Table 2.1 When students started to think about the costs of going to university and how they would pay for university, by key socio-economic characteristics

	Before applying to university	When doing my UCAS application	After submitting my UCAS application	After I was offered a place at university	When applying for student financial support	After my university confirmed my place	Total
	%	%	%	%	%	%	N
Gender							
Female	48	16	8	8	16	5	2613
Male	46	14	9	8	15	6	1955
Age*							
24 years or under	44	16	9	8	17	6	3981
25 years or over	69	8	7	5	7	3	587
Ethnicity*							
White	48	15	9	8	15	5	3392
Mixed	50	15	11	7	12	5	147
Asian	35	21	10	6	20	7	474
Black	50	12	5	10	17	6	321
Other	43	17	11	7	17	5	85
Refused	54	12	8	6	13	6	150
Household income*							
≤ £5,000	54	14	6	7	14	5	1380
> £5,000 & ≤ £25,000	46	15	9	8	16	6	1649
> £25,000	42	17	11	8	17	5	1540
Parent HE qualifications							
Parents no HE qualifications	47	16	9	7	16	5	2309
Parents hold HE qualifications	46	15	10	9	16	5	1617
Don't know/NA/not answered	49	13	7	9	15	6	643
All	47	15	9	8	16	5	4568

Base: All students who had thought about costs of going to university

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

How well-informed students felt about the costs of going to university

The majority of students (88%) felt very or fairly well-informed about the costs of going to university, with 33 per cent feeling very well-informed. Only 12 per cent of students reported feeling poorly or very poorly informed about university costs.

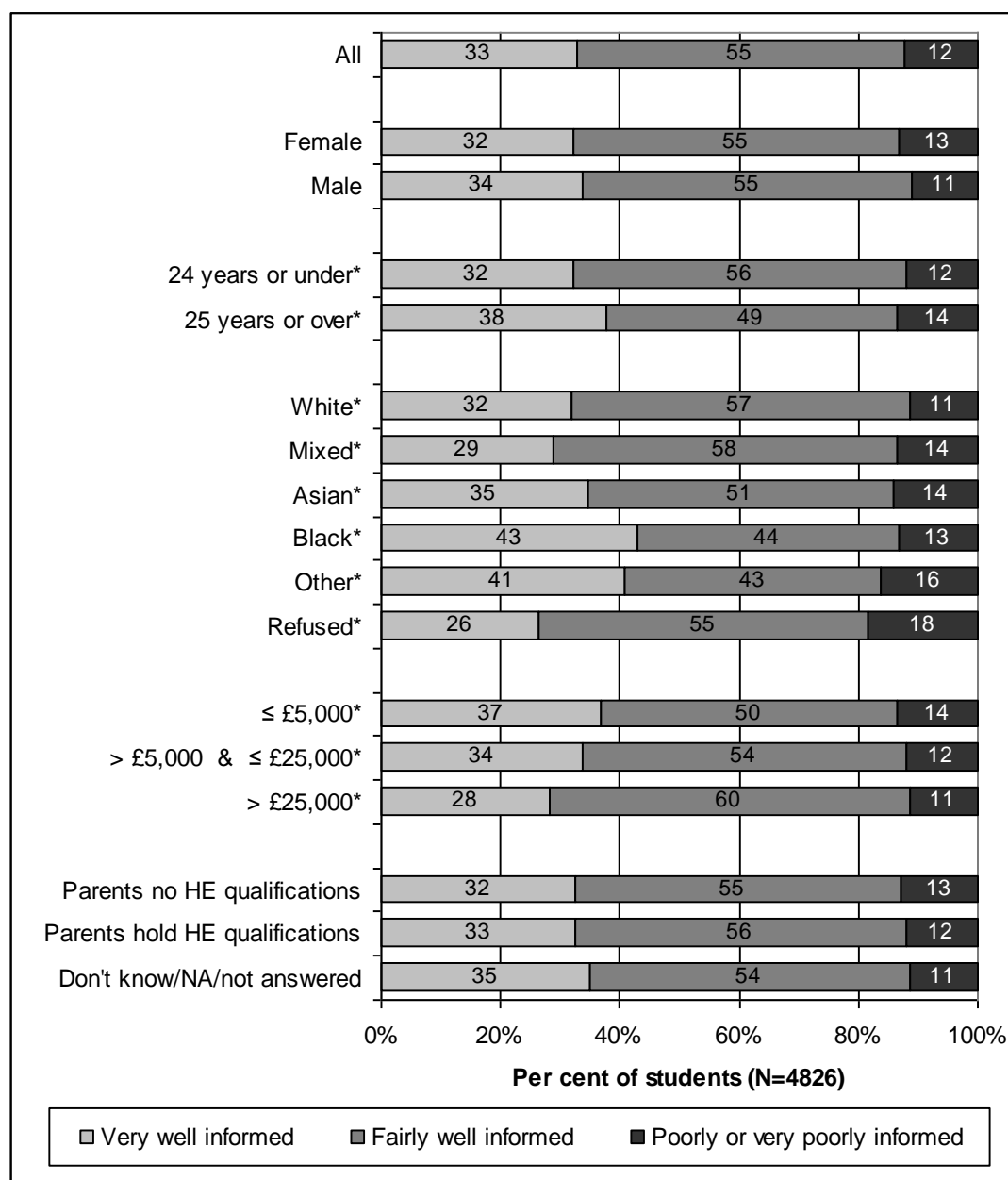
Differences by key socio-economic characteristics in the percentage of students reporting that they were 'poorly or very poorly informed' were small. However, there were some large differences by these characteristics in the percentage of 'very well-informed' and 'fairly well-informed' responses (Figure 2.3).

- Black students (43%) were the most likely to have felt very well-informed and students from high-income households (28%) were the least likely to have felt very well-informed.

Statistically significant intra-group differences in how well-informed students felt about the costs of going to university were identified, in order of magnitude, by:

- **Ethnicity** - Black students (43%) were the most likely to have felt very well-informed, followed by Asian (35%), White (32%) and then Mixed ethnicity students (29%).
- **Household income** - a lower proportion of students from high-income households (28%) felt very well-informed than those from middle (34%) or low (37%) income households.
- **Age** - older students (38%) were more likely than younger students (32%) to have felt very well-informed

Figure 2.3 How well-informed students felt about the costs of going to university, by key socio-economic characteristics



Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

How worried students felt about the costs of going to university

Despite largely feeling well-informed about the costs of going to university, concern about these costs was prevalent amongst the students surveyed. In total, 73 per cent of students reporting feeling very (25%) or quite (48%) worried about university costs.

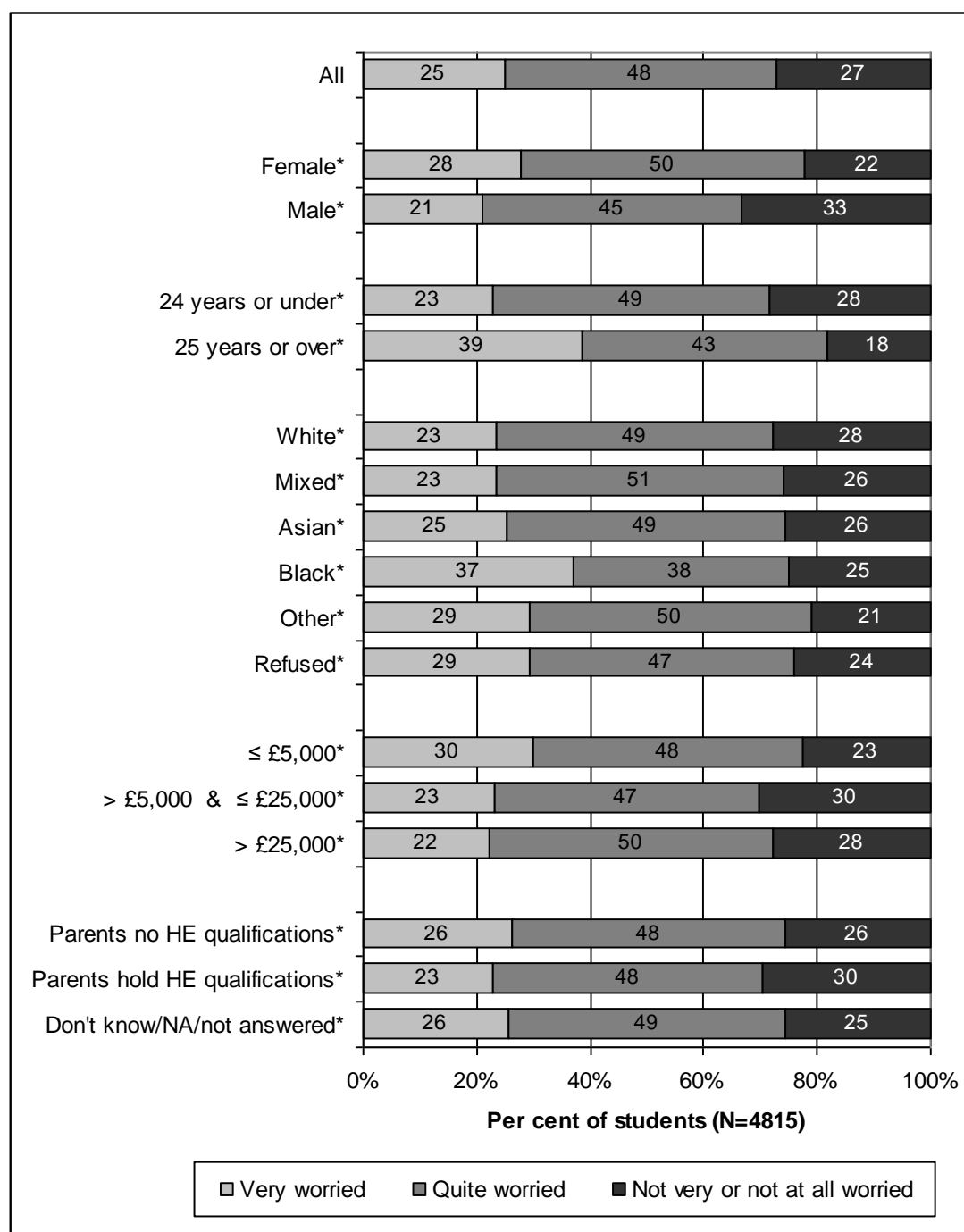
Differences in how worried students felt about the costs of going to university were evident by key socio-economic characteristics (Figure 2.4), with the most notable differences displayed across the proportions of ‘very worried’ students.

- In addition to feeling the most informed, older students (39%) and Black students (37%) were the most likely to have felt very worried about university costs. Male students (21%) were the least likely to have felt very worried.

Statistically significant intra-group differences in how worried students felt about the costs of going to university were identified, in order of magnitude, by:

- **Age** - older students (39%) were more likely to have been very worried than younger students (23%).
- **Ethnicity** - a substantially higher percentage of Black students (37%) reported feeling very worried than students of Asian (25%), White (23%) or mixed (23%) ethnicity.
- **Household income** - students from low-income households (30%) were more likely to have been very worried than students from middle (23%) or high (22%) income households.
- **Gender** - female students (28%) were more likely to have reported feeling very worried than male students (21%).
- **Parent HE qualifications** - a greater proportion of students whose parents did not hold HE qualifications were very worried (26%) than those whose parents did hold HE qualifications (23%).

Figure 2.4 How worried students felt about the costs of going to university, by key socio-economic characteristics



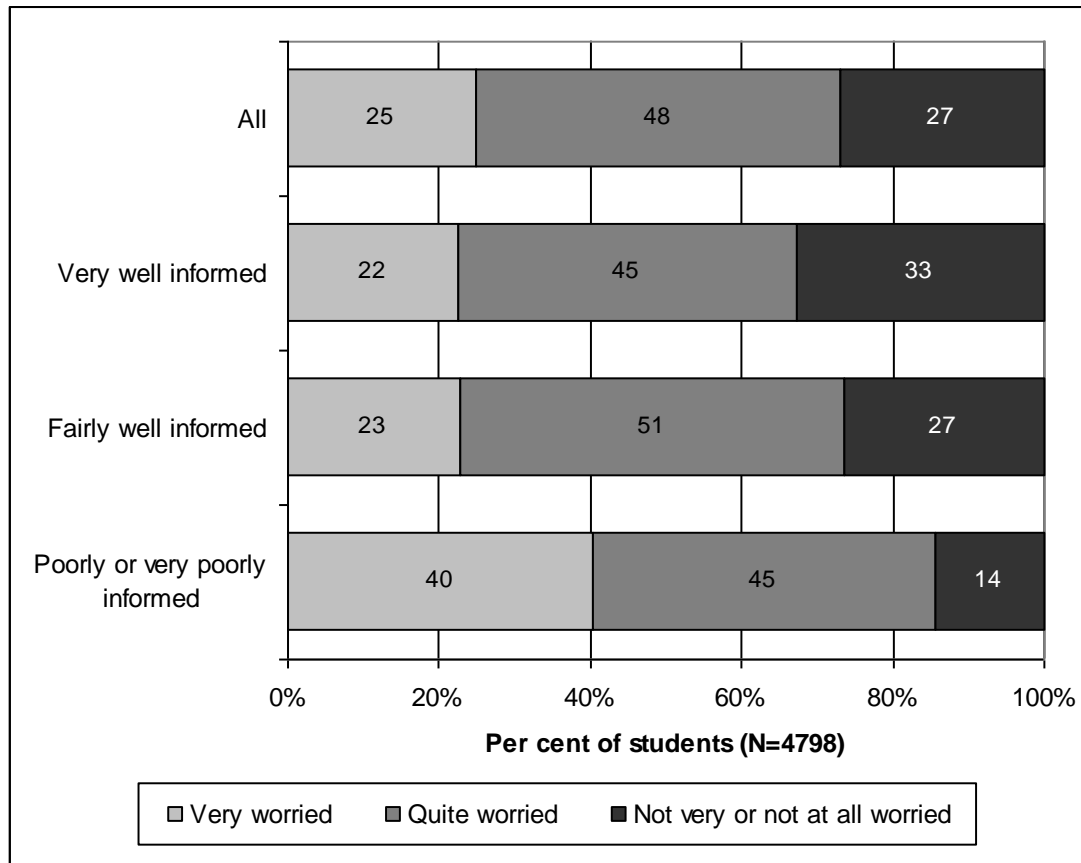
Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

How well-informed students were about the costs of going to university had an influence on how worried they felt about the costs of going to university (Figure 2.5). Students who were poorly or very poorly informed about the costs of going to university were almost twice as likely to report being very worried about the costs of going to university (40%) than students who were fairly well-informed (23%) or very well-informed (22%). Thus, having better informed students would at least alleviate some of the worry about the costs of going to university.

Figure 2.5 How worried students felt about the costs of going to university, by how well-informed they were about the costs of going to university



Base: All students

Source: Birkbeck Survey of Students, 2008

How worried students felt about building up debt while at university

Overall 36 per cent of students felt very worried and 41 per cent quite worried about building up debt while at university. The potential of university debt was more worrying for students than university costs as a whole, with a notably higher proportion of students reporting that they felt very worried about university debts than about university costs.

Differences in how worried students felt about building up debt while at university were evident by key socio-economic characteristics (Figure 2.6), with the most notable differences again displayed across the proportions of 'very worried' students.

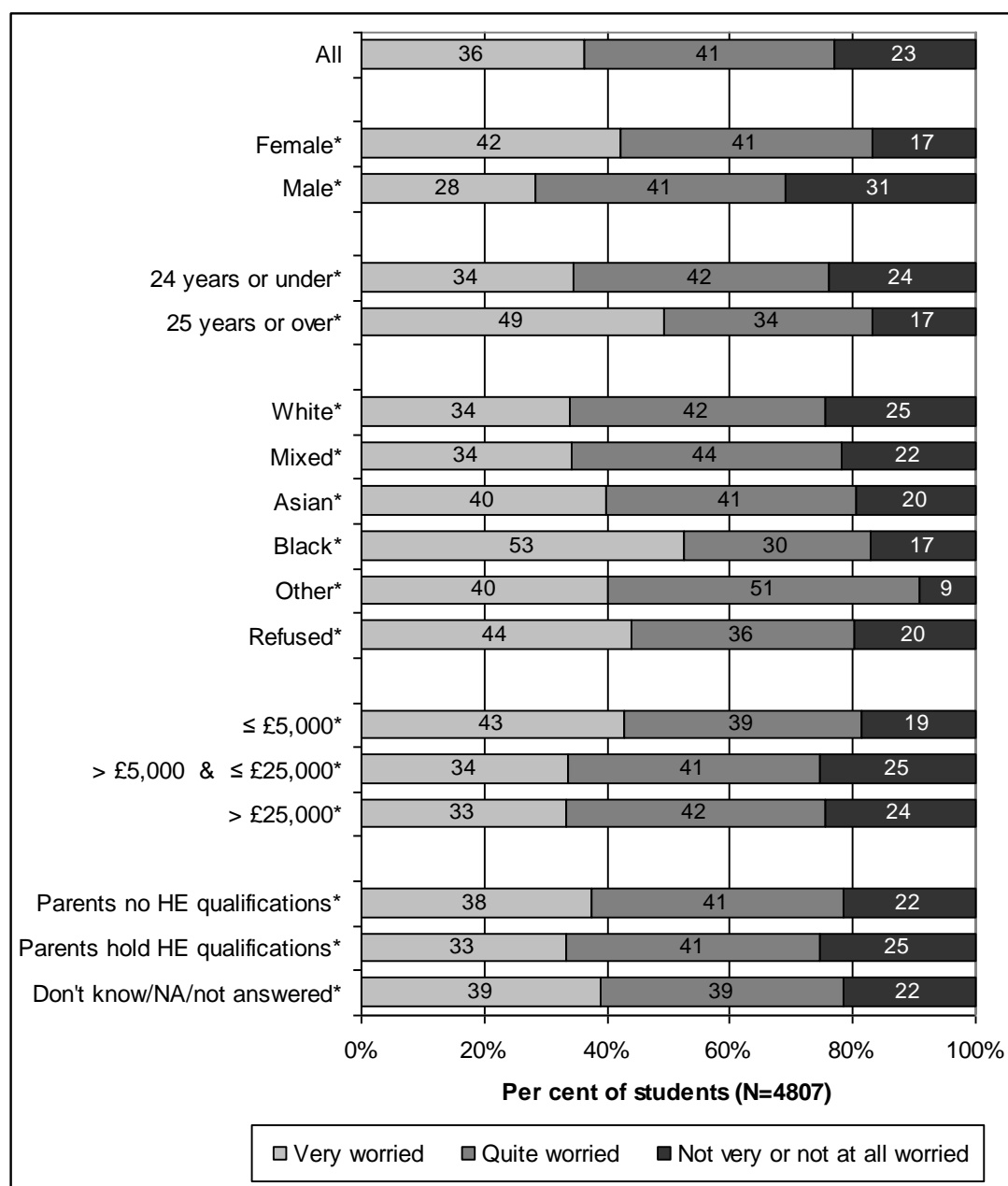
- Black students (53%) and older students (49%) were the most likely to have felt very worried and male students (28%) were the least likely to have felt very worried.

Statistically significant intra-group differences in how worried students felt about building up debt while at university were identified, in order of magnitude, by:

- **Ethnicity** - Black students (53%) were substantially more likely to have felt very worried than students of Asian (40%), White (34%) or mixed (34%) ethnicity.
- **Age** - older students (49%) were more likely than younger students (34%) to have felt very worried.
- **Gender** - a distinctly higher percentage of female students (42%) reported feeling very worried than male students (28%).
- **Household income** - a greater proportion of students from low-income households (43%) reported feeling very worried than students from middle (34%) or high (33%) income households.
- **Parent HE qualifications** - students whose parents did not hold HE qualifications (38%) were more likely to feel very worried than students whose parents did hold HE qualifications (33%).

These differences very closely reflect those evident in how worried students felt about overall university costs. Those socio-economic groups most likely to have felt the very worried about building up university debt were also amongst the most likely to have felt very worried about the costs of going to university.

Figure 2.6 How worried students felt about building up debt while at university, by key socio-economic characteristics



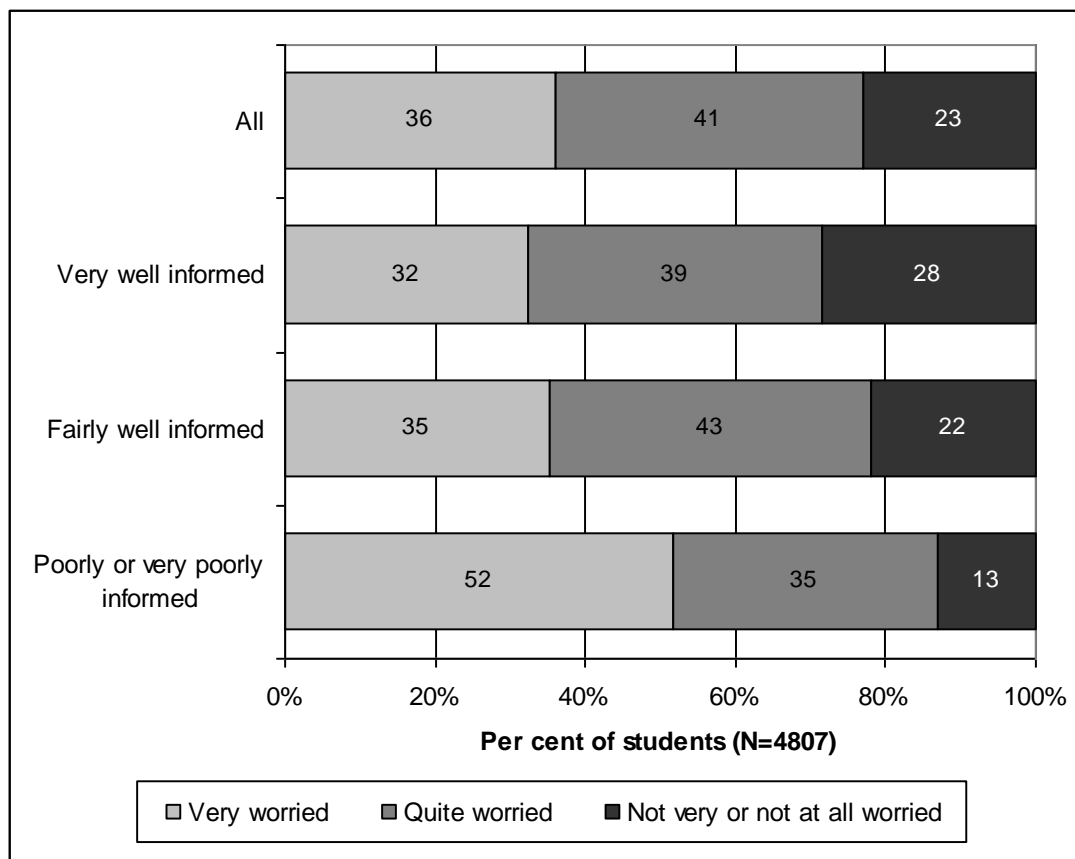
Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

How well-informed students were about the costs of going to university also had an influence on how worried they felt about building up debt at university (Figure 2.7). Students who were poorly or very poorly informed about the costs of going to university were much more likely to report being very worried about building up debt while at university (52%) than students who were very or fairly well-informed (32% and 35% respectively).

Figure 2.7 How worried students felt about building up debt while at university, by how well-informed they were about the costs of going to university



Base: All students

Source: Birkbeck Survey of Students, 2008

2.3 The influence of the costs of going to university

The extent to which the costs of going to university influenced students' decision about whether to attend university

Reflecting the dominant feeling of concern about university costs and debt, over half of the students (57%) stated that the costs of going to university had influenced their decision about whether or not to attend university at all; 42 per cent of students reported that these costs had influenced the decision somewhat, and 15 per cent a lot.

The extent to which university costs had influenced students' decision to attend university differed across a range of socio-economic characteristics (Figure 2.8), with the most notable differences evident in the percentages of students who were influenced a lot.

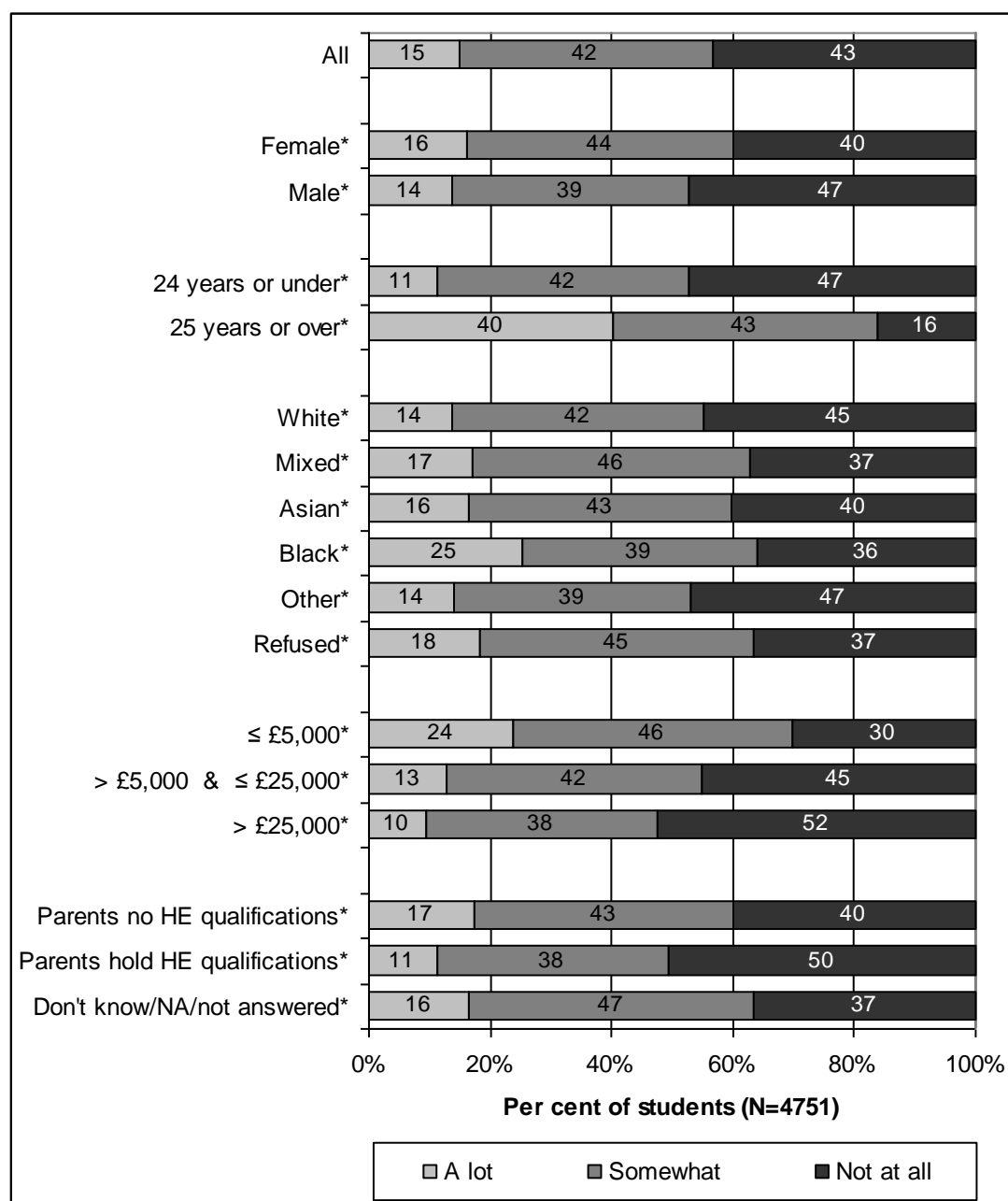
- Older students (40%) were the most likely to have been influenced a lot and students from high-income households (10%) were the least likely.

Statistically significant intra-group differences in the extent to which university costs influenced students' decision to attend university were identified, in order of magnitude, by:

- **Age** - older students (40%) were substantially more likely to have reported being influenced a lot by university costs than younger students (11%).
- **Household income** - A higher proportion of students from low-income households (24%) were influenced a lot by university costs than students from middle (13%) or high (10%) income households.
- **Ethnicity** - students of Black ethnicity (25%) were notably more likely to have been influenced a lot by university costs than students of mixed (17%), Asian (16%) or White (14%) ethnicity.
- **Parent HE qualifications** - students whose parents did not hold HE qualifications (17%) were more likely to have been influenced either a lot by university costs than students whose parents did hold HE qualifications (11%).
- **Gender** - Female students (16%) were slightly more likely than male students (14%) to have been influenced a lot by university costs.

Echoing the socio-economic differences identified in how worried students felt about university costs and debts, these differences highlight that those students most worried about university costs and debts were also amongst the most likely to have been influenced by such concerns in their decision about whether or not to attend university.

Figure 2.8 The extent to which the costs of going to university influenced students' decision about whether to attend university, by key socio-economic characteristics



Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

We can further investigate this issue through multivariate analysis which controls for a broad range of socio-economic and institutional characteristics (Table A2.1 in Statistical Appendix). This identified statistically significant associations between the proportions of students whose decision to attend university was influenced a lot by university costs and the following key socio-economic characteristics, presented in order of magnitude:

- **Age** - older students were 11 percentage points more likely than younger students to have reported being influenced a lot by university costs
- **Ethnicity** - Black students were 7 percentage points more likely to have been influenced a lot by university costs than students of White ethnicity.
- **Parent HE qualifications** - students whose parents held HE qualifications were 4 percentage points less likely to have been influenced a lot by university costs than students whose parents did not hold HE qualifications.

Associations by household income and gender became statistically insignificant once other socio-economic characteristics were controlled. However, after controlling for a broad range of socio-economic characteristics, multivariate analysis did identify statistically significant associations between the proportions of students whose decision to attend university was influenced a lot by university costs and the following additional socio-economic and institutional characteristics, presented in order of magnitude:

- **Dependency** - independent students were 9 percentage points more likely than dependent students to have reported being influenced a lot by university costs.
- **Living arrangements** - compared to students living in university provided accommodation, students living with parents or family were 6 percentage points more likely to have been influenced a lot by university costs, while students living in other rented accommodation were 4 percentage points more likely.
- **HEI type** - against those students attending a post-1992 HEI, students attending a Russell group HEI were 4 percentage points less likely to have been influenced a lot by university costs.
- **Subject of study** - students intending to study a SIV subject were 3 percentage points less likely to have been influenced a lot by university costs than those not intending to study a SIV subject.

The extent to which the costs of going to university influenced students' university and course selections

Just under half of students (44%) reported that the costs of going to university had specifically influenced which universities they had applied to or which courses they had chosen to study, with 15 per cent reporting that these costs had influenced their selections a lot.

The extent to which university costs had influenced students' university and course selections differed across a range of socio-economic characteristics (Figure 2.9). Again the most striking differences were evident across the percentages of students who were influenced a lot.

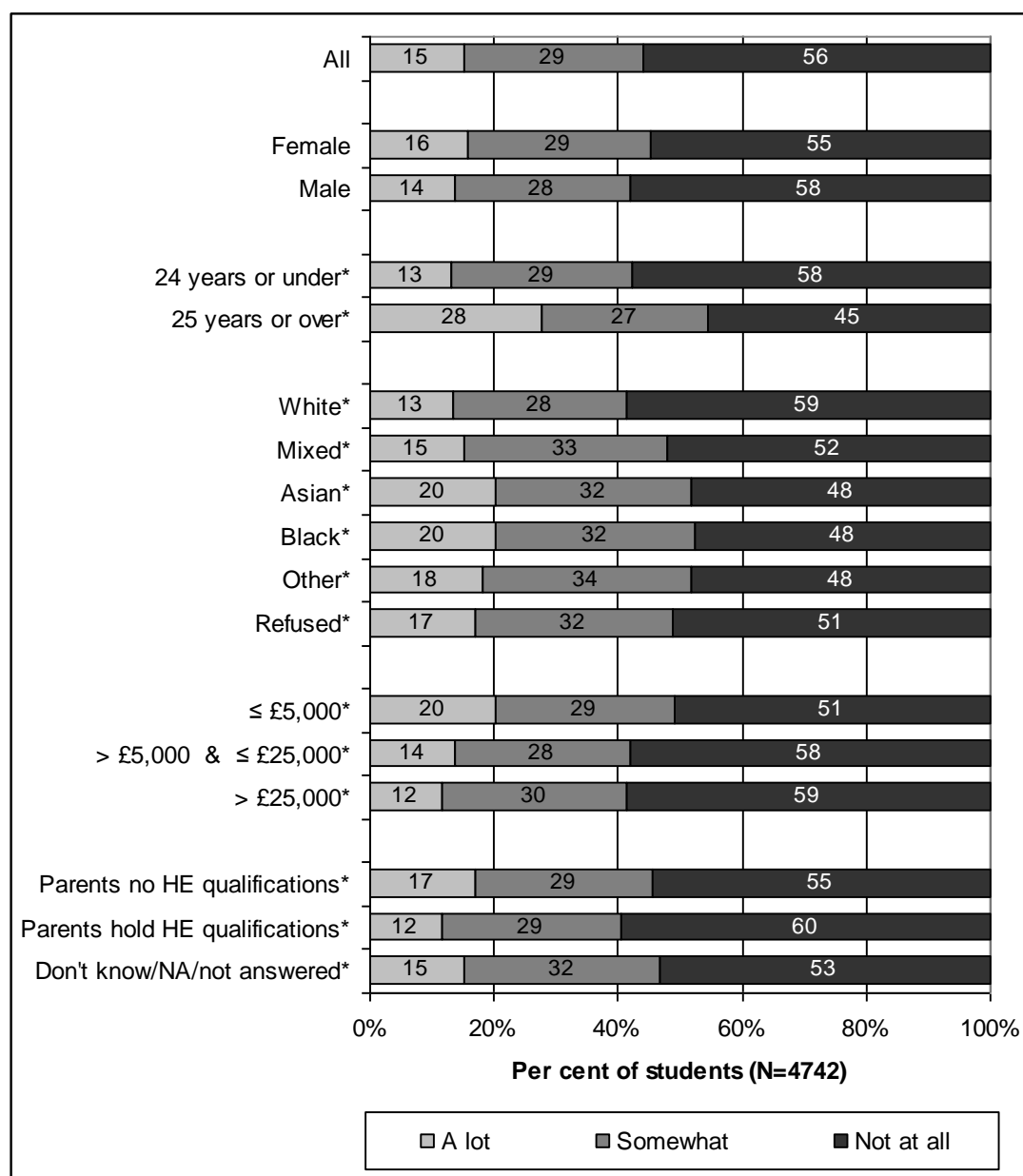
- Older students (28%) were the most likely to have been influenced a lot and students from high-income households (12%) were the least likely.

Statistically significant intra-group differences in the extent to which university costs influenced students' university and course selections were identified, in order of magnitude, by:

- **Age** - older students (28%) were more likely than younger students (13%) to have been influenced a lot by university costs.
- **Household income** - students from low-income households reported a greater likelihood of being influenced a lot by university costs (20%) than students from middle (14%) or high (12%) income households
- **Ethnicity** - a higher proportion of Black (20%) and Asian (20%) students reported being influenced a lot by university costs than mixed (15%) and White (13%) ethnicity students.
- **Parent HE qualifications** - a higher percentage of students whose parents did not hold HE qualifications (17%) reported being influenced a lot by university costs than those students whose parents held HE qualifications (12%).

These patterns of disparity suggest that those students most likely to have been influenced by university costs in their overall decision to attend university were also predominantly amongst the most likely to have been influenced by these costs in their course and university selections.

Figure 2.9 The extent to which the costs of going to university influenced students' university and course selections, by key socio-economic characteristics



Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

After controlling for a broad range of socio-economic characteristics, multivariate analysis (Table A2.2 Statistical Appendix) identified statistically significant associations between the proportions of students whose university and course selections were influenced a lot by university costs and the following key socio-economic characteristics, presented in order of magnitude:

- **Ethnicity** - Black students were 5 percentage points more likely to have been influenced a lot by university costs than students of White ethnicity.
- **Parent HE qualifications** - students whose parents held HE qualifications were 3 percentage points less likely to have been influenced a lot by university costs than students whose parents did not hold HE qualifications.

Associations by age and household income became statistically insignificant once other socio-economic characteristics were controlled. However, after controlling for a broad range of socio-economic characteristics, multivariate analysis did identify statistically significant associations between the proportions of students whose university and course selections were influenced a lot by university costs and the following additional socio-economic characteristics, presented in order of magnitude:

- **Dependency** - independent students were 10 percentage points more likely than dependent students to have reported being influenced a lot by university costs
- **Living arrangements** - compared to students living in university provided accommodation, students living with parents or family were 18 percentage points more likely to have been influenced a lot by university costs.

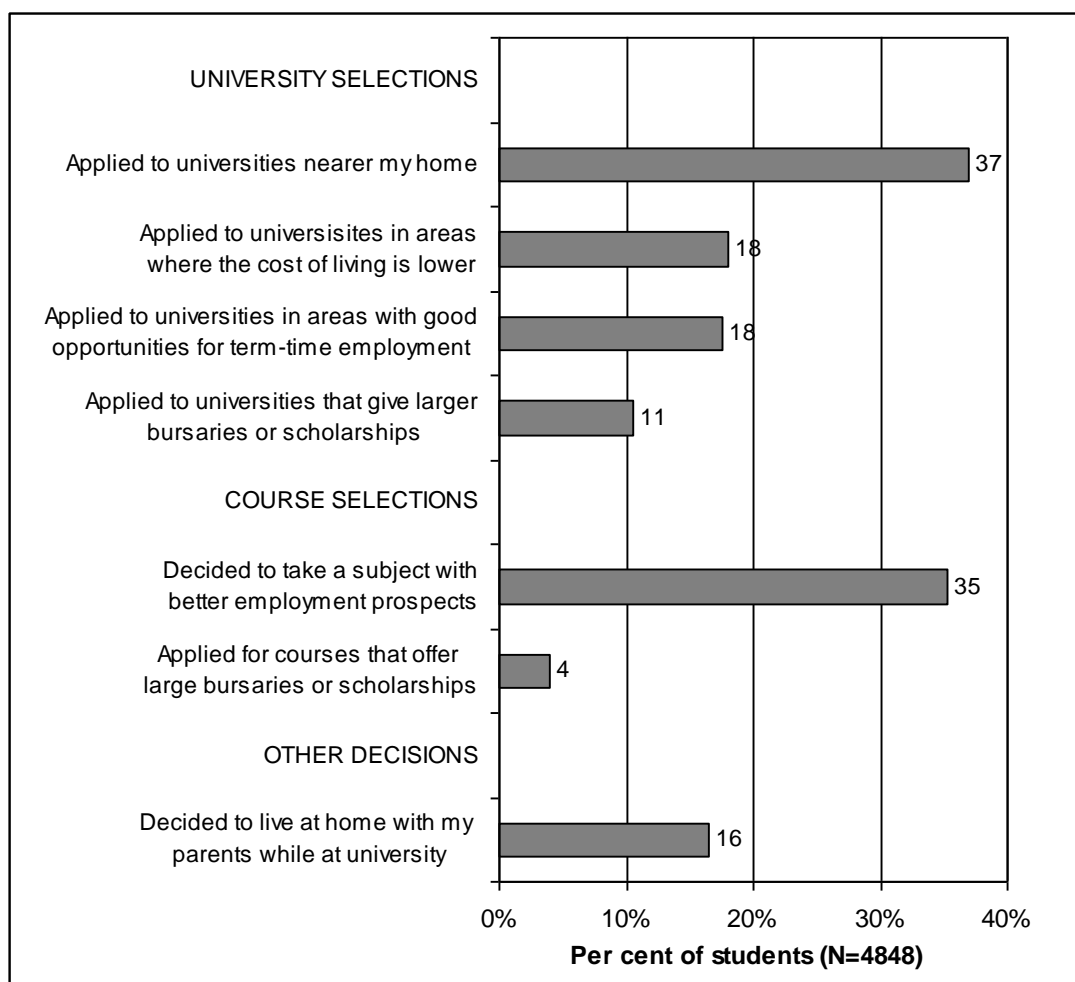
How the costs of going to university influenced students' decisions

When the students were asked how the costs of going to university had affected their decisions (Figure 2.10), the most prevalent responses concerned university selections. Students reported that the costs had prompted them to apply to universities nearer their home (37%). A smaller proportion of students had been prompted to apply to universities in areas where the costs of living is lower (18%) or in areas with good opportunities for term-time employment (18%). Only 11 per cent of students had been prompted to apply to universities that give larger bursaries or scholarships.

The second most frequent responses concerned the influence of the costs of going to university on students' course decisions. Notably, 35 per cent of students reported that they had decided to take a subject with better employment prospects because of university costs. Only 4 per cent of students, however, reported that university costs had prompted them to apply for course offering large bursaries or scholarships.

Finally 16 per cent of students reported that because of the costs of going to university they had decided to live at home with their parents during term-time.

Figure 2.10 How the costs of going to university affected students' decisions



Base: All students

Source: Birkbeck Survey of Students, 2008

Differences in how the costs of going to university influenced students' decisions were evident by key socio-economic characteristics (Table A2.3 Statistical Appendix).

Firstly considering how the costs of going to university had influenced students' university selections:

- Older students (58%) were the most likely to have applied to universities nearer to their home and students from high-income households (28%) were the least likely.
- Black students (22%) were the most likely to have applied to universities in areas where the cost of living is lower and older students (11%) were the least likely.
- Black students (23%) were the most likely to have applied to universities in areas with good opportunities for term-time employment and older students (13%) were the least likely.
- Students from middle income households (13%) were the most likely to have applied to universities that give larger bursaries or scholarships and students from high-income households (7%) were the least likely.

Statistically significant intra-group differences in how university costs had influenced students' university selections were identified, in order of magnitude, by:

- **Age** - compared to younger students, a greater proportion of older students decided to apply to universities nearer their home. In contrast, a greater proportion of younger students decided to apply to universities in areas where the cost of living is lower, in areas with good opportunities for term-time employment, and which offered larger bursaries or scholarships. Such differences may arguably be attributed to issues of mobility: older students are potentially more constrained by personal circumstances than younger students and, hence, less flexible in their selection of university location.
- **Household income** - in comparison to students from high-income households, a higher percentage of low or middle income students opted to apply to universities nearer home and which offer large bursaries or scholarships. Conversely, a higher percentage of high-income students made the decision to apply to universities where the cost of living is lower.
- **Ethnicity** - students of Asian or Black ethnicity were more likely than those of White or mixed ethnicity to have applied to universities nearer their home or with good opportunities for term-time employment.
- **Parent HE qualifications** - students whose parents did not hold HE qualifications were more likely to have applied to universities nearer home and with good opportunities for term-time employment than students whose parents held HE qualifications.
- **Gender** - female students were more likely than male students to have applied to universities nearer home, while male students were more likely than female students to have applied to universities in areas where the cost of living is lower.

Secondly considering how the costs of going to university had influenced students' course selections:

- Black students (44%) were the most likely to have decided to take a subject with better employment prospects and older students (32%) were the least likely.
- Older students (6%) were the most likely to have applied for courses that offer large bursaries or scholarships and students of Asian ethnicity (3%) or whose parents held HE qualifications (3%) were the least likely.

Statistically significant intra-group differences in how university costs had influenced students' course selections were identified, in order of magnitude, by:

- **Ethnicity** – compared to students of White or mixed ethnicity, students of Asian or Black ethnicity were more likely to have decided to take a subject with better employment prospects.
- **Gender** – male students were more likely than female students to have decided to take a subject with better employment prospects.
- **Age** – older students were slightly more likely than younger students to have applied for courses that offer large bursaries or scholarships.

Finally considering whether the costs of going to university had prompted students to live at home with their parents while at university:

- Asian students (39%) were the most likely to have decided to live at home with their parents while at university and older students were the least likely (6%).

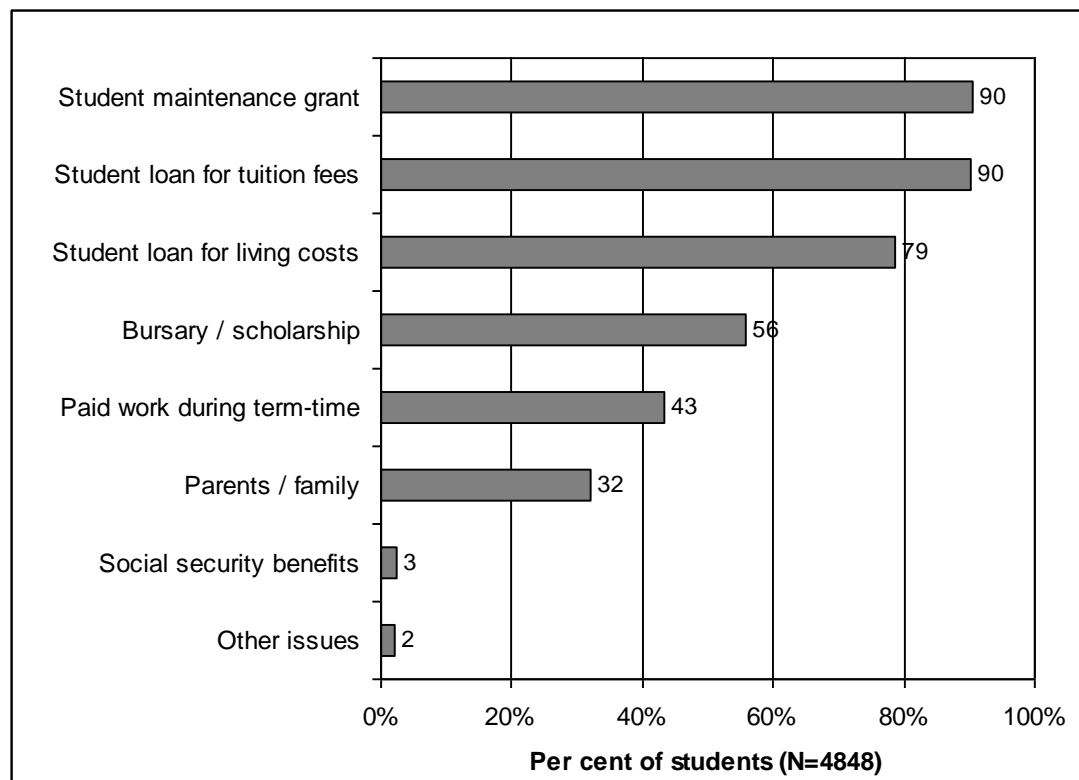
Statistically significant intra-group differences in whether the costs of going to university had prompted students to live at home with their parents while at university were identified, in order of magnitude, by:

- **Ethnicity** – Asian students were substantially more likely than those of Mixed, Black or White ethnicity to have decided to live at home with their parents.
- **Age** – a higher proportion of younger students had decided to live with their parents than older students.
- **Parent HE qualifications** – students whose parents did not hold HE qualifications were more likely to have decided to live at home with their parents than students whose parents held HE qualifications.
- **Household income** – in comparison to students from high-income households, a higher percentage of low or middle income students opted to live at home with their parents.

2.4 Paying for the costs of going to university

All of the surveyed students were asked which sources of funding they would receive or apply for to help pay for their time at university (Figure 2.11). As self-reported by the students, the vast majority were going to rely on government-funded student maintenance grants (90%), student loans for tuition fees (90%) and student loans for living costs (79%). Most students (56%) also reported that they would receive or apply for a bursary or scholarship. However, under half of the students (43%) intended to get money from paid employment or from their parents or family (32%). Only 3 per cent of students would receive additional government support through social security benefits. A notable finding here is that 10 per cent of students reported that they would not receive or apply for funding from a student maintenance grant. In fact, all of the surveyed students were eligible for a grant, yet this minority either did not realise this or had opted not to accept such support.²⁹ Similarly, all the students surveyed were eligible for student loans for fees and for living costs.

Figure 2.11 Sources of funding students will receive or apply for



Base: All students

Source: Birkbeck Survey of Students, 2008

²⁹ It will be recalled that the sample was drawn from SLC records and all the students included were eligible for a full or partial government-funded maintenance grant.

These students were going to be somewhat more dependent on government-funded grants or loans than students nationally. For instance, provisional Student Loan Company figures show that in 2008/09 approximately 80 per cent of students received a student loan for living costs and 69 per cent a maintenance grant.³⁰ These findings reflect the nature of the sample.

When the sources of funding to be received or applied for to help pay for university were compared across key student socio-economic characteristics notable differences were evident (Table A2.4 Statistical Appendix).

Firstly considering the receipt of or application for government-funded student grants and loans (student maintenance grants, student loans for tuition fees and student loans for living costs):

- Students from middle income households (94%) were the most likely to receive or apply for a student maintenance grant and students from high-income households were the least likely (86%).
- Students from high-income households (92%), White students and those of Black ethnicity (92%) were the most likely to receive or apply for a student loan for tuition fees and Asian students were the least likely (82%).
- Students from high-income households (84%) were the most likely to have received or applied for a student loan for living costs and Asian students (53%) were the least likely.

Statistically significant intra-group differences in students' likelihood to receive or apply for government-funded student grants and loans were identified by:

- **Gender** - student maintenance grants were more commonly reported as being received or applied for by female students than by male students.
- **Ethnicity** - students of Asian ethnicity were substantially less likely to have reported receipt of, or application for, government-funded grants and loans than students of White, mixed or Black ethnicity.
- **Household income** - students from high-income households were less likely than students from middle or low-income households to have reported receipt of or application for a student maintenance grant. Conversely, students from high-income households were notably more likely to have received or applied for student loans for both tuition fees and living costs.
- **Parent HE qualifications** - students whose parents held HE qualifications were slightly more likely to have received or applied for student loans for tuition fees and living costs than students whose parents did not hold HE qualifications.

Secondly, considering the receipt of or application for a bursary or scholarship:

- Students from middle income households (66%) were the most likely to receive or apply for a bursary or scholarships and students from high-income households (39%) were the least likely.

³⁰ Student Support for Higher Education in England, Academic year 2008/09 (provisional), SLC SFR 05/2008, November <http://www.slc.co.uk/pdf/slcsfr052008.pdf> downloaded 21/01/2009

Statistically significant intra-group differences in students' likelihood to receive or apply for a bursary or scholarship were identified by:

- **Gender** - females were more likely to receive or apply for a bursary or scholarship (57%) than males (54%).
- **Age** - a greater proportion of older students reported receipt of, or application for, a bursary or scholarship (62%) than younger students (55%).
- **Household income** - students from high-income households (39%) were substantially less likely to receive or apply for a bursary or scholarship than students from middle (66%) or low (62%) income households.

And, thirdly, considering any additional financial support received from paid work during term-time, parents or family, and social security benefits:

- White students (47%) and students from high-income households (47%) were the most likely to seek paid work during term-time and Asian students (29%) were the least likely.
- Students from high-income households (51%) were the most likely to seek financial support from parents or family and older students (10%) were the least likely.
- Older students (14%) were the most likely to receive or apply for social security benefits and students from high-income households (0%) were the least likely.

Statistically significant intra-group differences in students' likelihood to receive or apply for financial support through paid work during term-time, parents or family, and social security benefits were identified by:

- **Gender** - female students were more likely than male students to source funding from paid work during term-time and social security benefits, while male students were more likely than female students to seek financial support from parents or family.
- **Age** - A greater proportion of younger students sought paid work during term-time or funding from parents or family than older students. Conversely, older students were substantially more likely than younger students to receive or apply for social security benefits.
- **Ethnicity** - White students were the most likely ethnic group to seek funding from paid work during term-time and parents or family, but amongst the least likely to receive, or apply for, social security benefits. Asian students were also amongst the most likely to seek parent or family financial support, and amongst the least likely to receive or apply for social security benefits, however, they were the least likely ethnic group to opt for paid work during term-time. Black students were less likely than all other ethnic groups to source financial support from parents or family.
- **Household income** - the percentage of students from high-income households who sought funding from both paid work during term-time and parents or family was notably higher than the percentage of students from middle or low-income households. However, students from low-income households were more likely than students from middle or high-income households to receive or apply for social security benefits.
- **Parent HE qualifications** - financial support from parents or family was far more likely to be sought by students whose parents held HE qualifications than those whose parents did not.

2.5 Summary

Awareness and concern about the costs of going to university:

- The costs of going to university were a forefront issue for the surveyed students, with 97 per cent of the sample having thought about these costs.
- Serious thought about the costs of going to university often commenced at an early stage in students' university decision-making process. Notably, 62 per cent of those students who had thought about university costs started to think seriously about these issues before submission of their UCAS application form.
- Encouragingly, the majority of students (88%) felt well-informed about the costs of going to university, with 33 per cent feeling very well-informed.
- Despite feeling well-informed, a widespread feeling of concern about university costs was evident amongst the students. Specifically, 73 per cent of students felt at least quite worried about the costs of going to university, and 77 per cent about building up debt while at university.

The influence of the costs of going to university:

- Perhaps in response to the prevalent feeling of concern about the costs, over half of the students (57%) stated that the costs of going to university had influenced their decision about whether or not to attend university and just under half (44%) their university and course selections.
- Specifically, students most commonly reported that they had been prompted to apply to universities nearer their home (37%) or to take a subject with better employment prospects (35%). Only a very small proportion of students reported that university costs had encouraged them to apply to universities or courses offering large bursaries (11%) or scholarships (4%).

Paying for the costs of going to university:

- Students most commonly planned to pay for the costs of going to university by sourcing government-funded student maintenance grants (90%), loans for tuition fees (90%) and loans for living costs (79%).
- Additionally, over half of students (56%) intended to supplement this funding with a bursary or scholarship.
- Paid employment (43%), financial support from parents or family (32%) and social security benefits (3%) were less common sources of university funding.

Variation by key socio-economic characteristics:

- While these dominant trends were largely evident amongst the full spectrum of students, statistically significant disparities were identified by student gender, age, ethnicity, household income and parent HE qualifications.
- Perhaps most strikingly, Black students, older students and students from low-income households reported feeling the most well-informed about the costs of

going to university. However, these socio-economic groups were also identified as the students most concerned about university costs and debt, together with females and those whose parents did not hold HE qualifications.

- Furthermore, those students for whom university costs and debt presented the greatest amount of concern (namely females, older students, and students of black ethnicity, from low-income households or with parents who do not hold any HE qualifications) were additionally identified as the most likely students to have had their university decisions influenced by such concern.

3 STUDENTS' AWARENESS OF BURSARIES

3.1 Introduction

The focus of this chapter is students' awareness of bursaries from HEIs. The chapter considers whether students had heard of bursaries from universities, and for those students who had heard of bursaries, it then examines both when and how this awareness had first been established.

3.2 Students' awareness of bursaries

Whether students had heard of bursaries

When students were asked if they had heard of bursaries from universities, the majority (76%) reported that they had. However, just under a quarter (24%) reported that they were completely unaware of these bursaries. The proportion of students who were not aware is very large given that all the students were surveyed in October 2008 and so most had just started or were about to start their HEI course. Additionally, all student surveyed were from households with a residual income of under £60,005 and so many would have been eligible for a bursary.

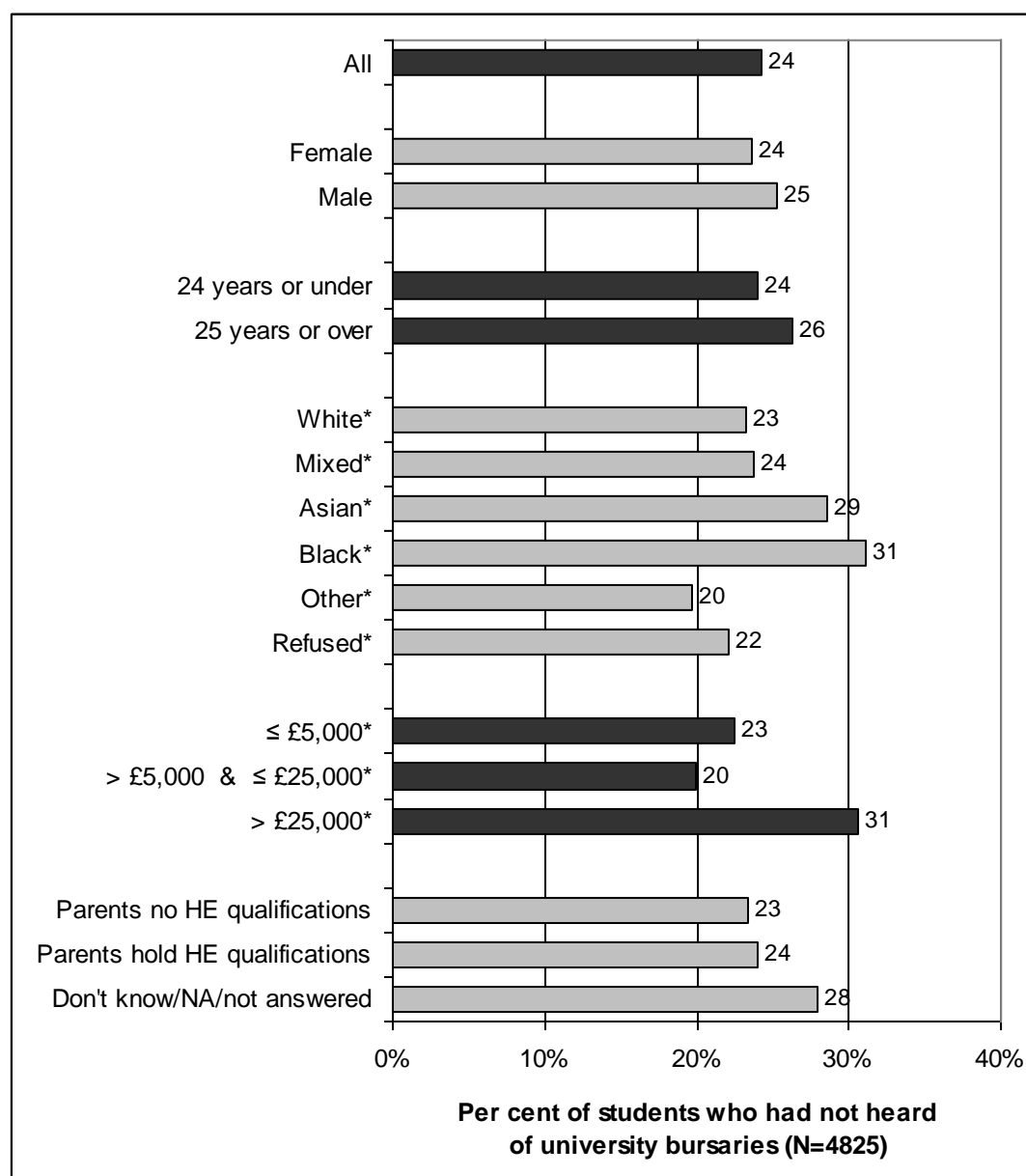
Some differences in awareness were evident by key socio-economic characteristics (Figure 3.1):

- Students from middle-income households (20%) were overall the least likely to be unaware of bursaries, while students from high-income households (31%) and Black students (31%) were the most likely to have not heard of them.

Statistically significant intra-group differences in awareness were identified, in order of magnitude, by:

- **Household income** – students from middle- (20%) and low- (23%) income households were less likely to not have heard of bursaries than students from high-income households (31%). So low-income students who were the most likely to benefit from bursaries, were less likely to be aware of them than middle-income students.
- **Ethnicity** - a lower percentage of White (23%) and mixed ethnicity (24%) students had heard of bursaries than Asian (29%) and Black (31%) students.

Figure 3.1 Percentage of students who had not heard of bursaries, by key socio-economic characteristics



Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Even after controlling for a broad range of socio-economic and institutional characteristics, multivariate analysis (Table A3.1 Statistical Appendix) confirmed statistically significant associations between the probability that a student had not heard of bursaries and the following key socio-economic characteristics, presented in order of magnitude:

- **Household income** - students from high-income households were 15 percentage points more likely to have not heard of bursaries than students from low-income households and 13 percentage points more likely to have not heard of bursaries than students from middle-income households.
- **Ethnicity** – Asian students were 8 percentage points more likely than White students to be unaware of bursaries, and Black students were 7 percentage points more likely than White students to have not heard of bursaries.

Additionally, the multivariate analysis identified statistically significant associations between the probability that a student had not heard of bursaries from universities and the following institutional characteristics:

- **HEI type** - students who attended a Russell group HEI were 10 percentage points less likely to have not heard of bursaries than students who attended a post-1992 HEI, and 9 percentage points less likely to have not heard of bursaries than students who attended a pre-1992 HEI. Similarly, students who attended a 1994 group HEI were 6 percentage points less likely to have not heard of bursaries than students who attended a post-1992 HEI. This suggests the Russell group universities are more effective than other types of HEIs in marketing their bursaries to students.
- **HEI HEBSS status** - students who attended a HEBSS status information-only HEI were 7 percentage points less likely to have not heard of bursaries than students attending an HEI with full HEBSS status.
- **Living arrangements** – students who lived in other rented accommodation during term-time were 7 percentage points more likely to have not heard of bursaries than students who lived in university provided accommodation during term-time or students who lived with their parents/family.

When students first heard about bursaries

Students who had heard of bursaries, were asked when they had first heard about them. This is important if bursaries are to be an effective recruitment tool for HEIs by influencing students' choice of HEI. For this to happen, students would need to know about bursaries before finalising their decision about which HEI to attend, namely before they submit their UCAS application form. In fact, research³¹ has identified two stages in students' decision-making, which could be influenced by the availability of financial support. The first 'searching' stage is when students search out what courses are available and think about to which HEIs they want to apply. This equates to the period of time before a student submits their UCAS application. The second stage of decision-making – the 'choice' stage - takes place once students have been offered a place at the universities they applied to. Students then

³¹ Hossler, D., Schmit, J. & Vesper, N. (1998). *Going to college: Social, economic and educational factors' influence on decisions students make*. Baltimore: Johns Hopkins University Press.

have to choose which one university offer they will accept, and which one will be an insurance place in case they fail to obtain the grades required for their first choice.

Just over a half of students had first heard of bursaries before applying to university (33%) or when completing their UCAS application form (19%). The remaining 48 per cent had first heard about bursaries after submitting their UCAS application. A significant number of students had not heard of bursaries until after their place at university was confirmed (9%), and a further 8 per cent had not heard of bursaries until they received a letter from their university confirming that they would receive a bursary (Figure 3.2). There is clearly some lack of awareness about bursaries even for students who ultimately receive bursaries. The potential role of bursaries to shape students' choice of HE is therefore likely to be limited, given the high proportion of students who had first heard about bursaries late in the UCAS application process.

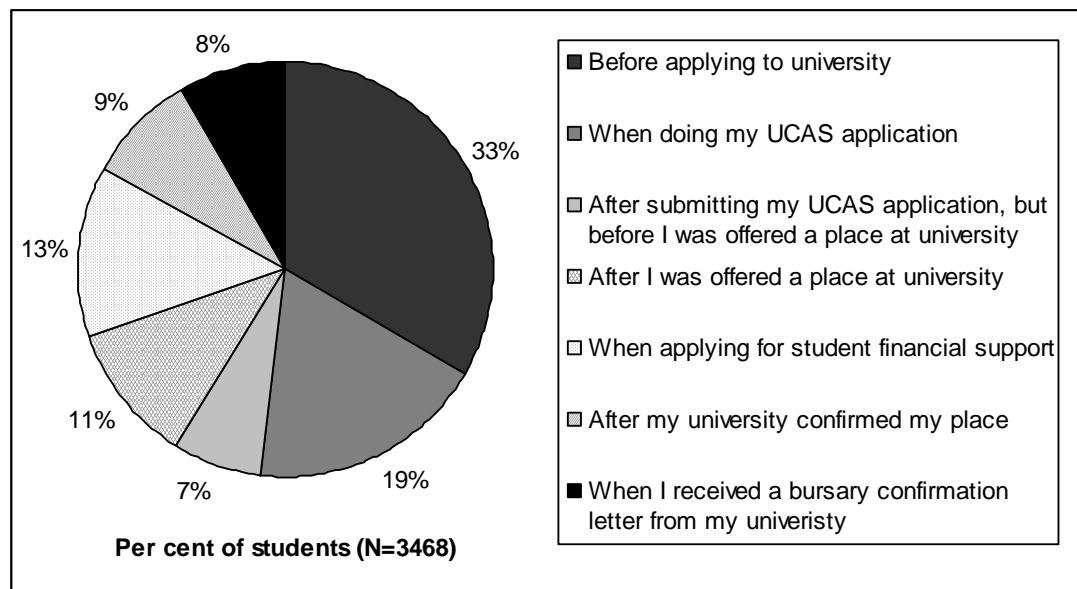
Some differences in when students first heard about bursaries were evident by key socio-economic characteristics (Table A3.2 Statistical Appendix).

- Mixed ethnicity students (58%) were the most likely to have first heard about bursaries before submitting their UCAS application and Black students (48%) were the least likely.

Other statistically significant intra-group differences in when students first heard about bursaries were only identified by **gender**:

- Male students (56%) were more likely than female students (49%) to have first heard about bursaries before submitting their UCAS application.

Figure 3.2: When students first heard about bursaries

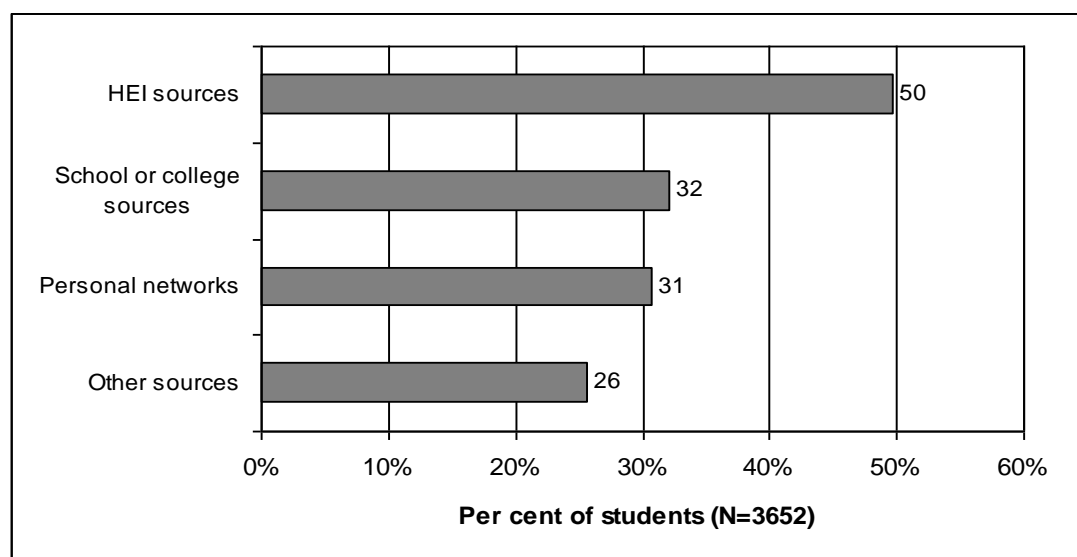


Base: All students who had heard of bursaries
Source: Birkbeck Survey of Students, 2008

How students first heard about bursaries

Students who had heard of bursaries were also asked how they had first heard about them. The most frequently stated source was through a university or college of higher education (HEI) (50%), suggesting that HEIs were fairly effective at disseminating information about bursaries. Noting that students were able to select multiple sources, just below one-third of students had first heard through their school or college (32%) and through their personal networks (31%), including family, friends and people they knew who had attended university. Roughly a quarter of students (26%) stated that they had first heard through other sources, including UCAS, Local Education Authorities and the Directgov website (Figure 3.3).

Figure 3.3 How students first heard about bursaries (multi-code)



Base: All students who had heard of bursaries
Source: Birkbeck Survey of Students, 2008

Comparing the sources through which students had first heard about bursaries by key socio-economic characteristics revealed some differences (Table A3.3 Statistical Appendix). They also show how successful HEIs have been in disseminating their information on bursaries to students, and which groups they have been most and least successful in reaching.

HEI sources:

- Students from high-income households (54%) were the most likely to have first heard about bursaries through an HEI, while mixed ethnicity students (40%) were the least likely.

Statistically significant differences within a particular student group were identified, in order of magnitude, by:

- **Ethnicity** - White students (52%) were more likely than students of Black (46%), Asian (44%) or mixed (40%) ethnicity to have first heard about bursaries through an HEI.
- **Household income** - a lower proportion of students from the poorest households (45%) had first heard about bursaries through an HEI than students from middle (51%) or high (54%) income households, suggesting that HEIs may need to do more to target their information effectively at those students most likely to qualify for bursaries.

School or college sources:

- Asian students (39%) were overall the most likely to have first heard about bursaries through their school or college, while older students (21%) were the least likely.

Statistically significant intra-group differences were identified, in order of magnitude, by:

- **Age** - younger students (34%) were more likely than older students (21%) to have first heard about bursaries through their school or college. The younger the student, the more likely they were to have heard about bursaries through their school or college. Notably, 37 per cent of students aged 19 years or under had first heard about bursaries through their school or college, compared to just 20 per cent of those aged between 20 and 24 years. This is largely because the youngest students were much more likely than older students to enter university directly from school or college.
- **Ethnicity** - Asian (39%) and Black (35%) students were more likely than students of White (31%), or mixed (29%) ethnicity to have first heard about bursaries through their school or college.
- **Household income** - students from middle (33%) or high (34%) income households were much more likely to have first heard about bursaries through their school or college than students from low-income households (28%).

Personal networks:

- Asian students (37%) were the most likely to have first heard about bursaries through their personal networks, while older students (20%) were the least likely.

Statistically significant intra-group differences were identified, in order of magnitude, by:

- **Age** - younger students (32%) were more likely than older students (20%) to have first heard about bursaries through their personal networks probably because they were more likely to have friends who were already at university, or were going to university.
- **Parent HE qualifications** – students whose parents held HE qualifications (35%) were more likely than those whose parents did not hold HE qualifications (27%) to have first heard about bursaries through their personal networks.
- **Ethnicity** - Asian (37%) students were more likely than students from mixed ethnicity groups (33%), Black students (31%) and White students (30%) to have first heard about bursaries through their personal networks.

Other sources:

- Older students (37%) were overall the most likely to have first heard about bursaries through other sources, while students from high-income households (23%) were the least likely.

Statistically significant intra-group differences were identified, in order of magnitude, by:

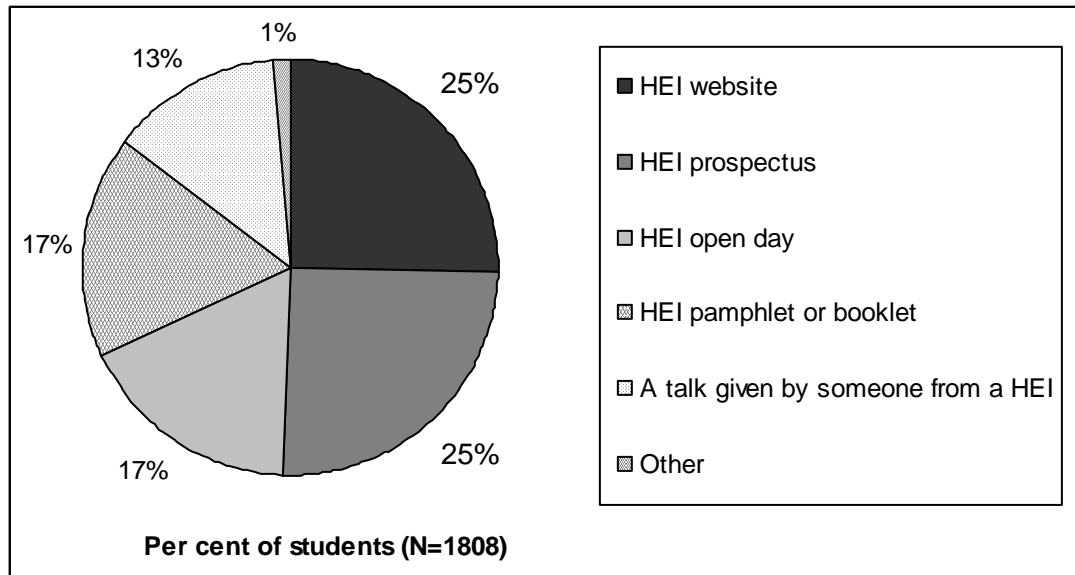
- **Age** - older students (37%) were more likely than younger students (24%) to have first heard about bursaries through other sources.
- **Household income** - a higher proportion of students from low-income households (29%) had first heard about bursaries through other sources than students from middle (25%) or high (23%) income households.

Older students were less likely than younger students to have first heard about bursaries through their school or college or personal networks. However, these older students were more likely than younger students to have first heard about bursaries through other less common sources such as UCAS, Local Education Authorities and the Directgov website. With information from schools or colleges and personal networks perhaps less readily available for older than younger students, it appears that older students were turning to alternative sources for initial bursary information. This pattern in older student behaviour is closely echoed by that of low-income students. Recalling the association previously identified between older and low-income students (Section 1.7), it is likely that these patterns are closely inter-related.

How students first heard about bursaries through an HEI

Students who reported that they had first heard about bursaries through an HEI were asked to specify exactly what this source had been (Figure 3.4). Students reported a range of sources with no single source being particularly dominant. One quarter of the students who heard about bursaries through an HEI reported that they first got the information from an HEI website, and a further quarter from an HEI prospectus. Roughly one-in-six students reported they first heard of bursaries at an open day and another one-sixth from a pamphlet or booklet. A significant number (13%) reported that they first heard of bursaries from a talk given by someone from an HEI. Substantial proportions of students reported each of five key HEI sources, suggesting that each one of these sources played a key role in initially informing students.

Figure 3.4: How students first heard about bursaries through an HEI



Base: All students who had heard of bursaries through an HEI source

Source: Birkbeck Survey of Students, 2008

3.3 Summary

Awareness of bursaries:

- 76 per cent of students had heard of bursaries.
- For those students who were aware of bursaries, the point at which they had first heard about them varied widely. Roughly a half of students first heard about bursaries before submitting their UCAS application and the other half at a later stage in the application process.
- The most common sources through which students had first heard about bursaries were HEIs (50%), schools and colleges (32%) and their personal networks (31%).
- A range of HEI sources played a role in initially informing students about bursaries including: HEI websites, prospectus, open days, pamphlets or booklets and talks and the most popular two sources were websites and prospectuses.
- HEIs are in a strong position to inform students about bursaries and to ensure the information they provide on their websites is accessible, easy to understand and up to date.

Variation by key socio-economic characteristics:

- Black, Asian and high-income students were notably less likely to have heard about bursaries than other socio-economic groups.
- HEIs need to consider the best ways of improving bursary awareness, especially targeting students who have not heard of them.
- Of those students who had heard of bursaries, males were more likely than females to have first heard about bursaries before submission of their UCAS application.
- Middle and high-income students and White students were the most likely to have first heard about bursaries from an HEI source while ethnic minority and low-income students were least likely to hear about them through HEIs – indicating to which groups HEIs need to target their bursary information.
- Younger students were more likely to have first heard about bursaries through their school or college or personal networks than older students, and were less likely to have first heard through other sources such as UCAS, Local Education Authorities and the Directgov website.
- Students whose parents hold HE qualifications were more likely to have first heard about bursaries through their personal networks than students whose parents did not hold HE qualifications.

4 INFORMATION ON BURSARIES

4.1 Introduction

This chapter focuses on how students became informed about institutional bursaries. First, we consider students' search for information on bursaries, including whether they had looked for information, when they had looked for information, and how easy this process was. We then explore sources of information on bursaries, establishing the sources most commonly used by students and which of these sources were the most helpful. Finally, we consider the adequacy of information on bursaries provided specifically by HEIs.

4.2 Looking for information on bursaries

Students who had looked for information on bursaries

Of those students who had heard of bursaries (Section 3.2), 70 per cent stated that they had looked for information about them.

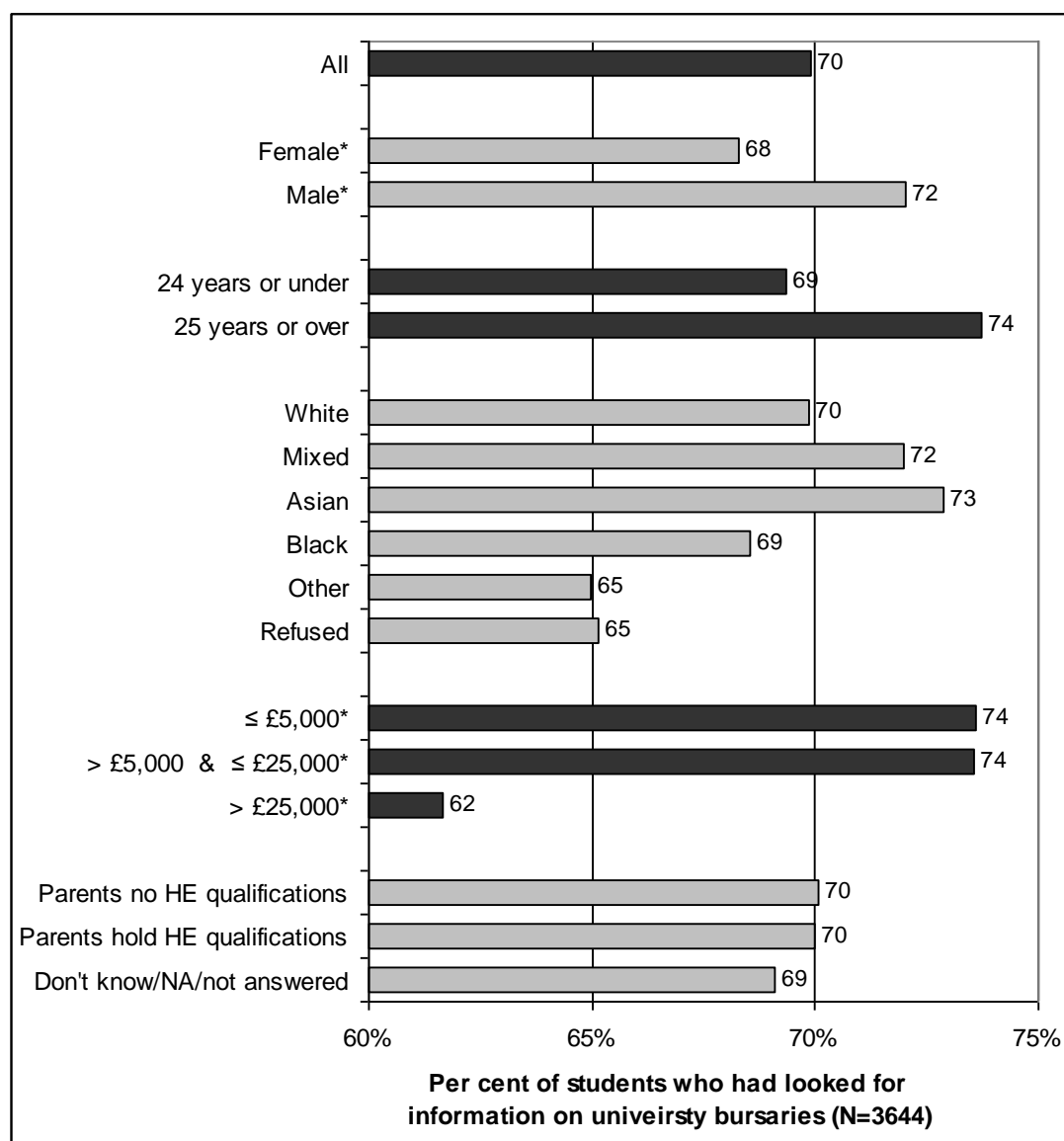
There were some differences in whether students had looked for information on bursaries by key socio-economic characteristics (Figure 4.1).

- Older students (74%) and students from middle (74%) or low (74%) income households were the most likely to have looked for information on bursaries, while students from high-income households (62%) were the least likely.

Statistically significant intra-group differences were identified, in order of magnitude, by:

- **Household income** –students from middle (74%) and low (74%) income households were more likely to have looked for information on bursaries than students from high-income households (62%).
- **Gender** – males (72%) were more likely to have looked for information on bursaries than females (68%).

Figure 4.1 Percentage of students who had looked for information on bursaries, by key socio-economic characteristics



Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

We consider how these factors are related to the likelihood of having looked for information on bursaries through multivariate probit analysis (Table A4.1 Statistical Appendix). This confirmed the statistically significant associations between the proportions of students who had looked for information on bursaries discussed above:

- **Household income** - students from high-income households were 14 percentage points less likely to have looked for information on bursaries than students from low-income households and 13 percentage points less likely to have looked for information on bursaries than students from middle-income households.
- **Gender** - male students were 4 percentage points more likely than female students to have looked for information on bursaries.

Additionally, the multivariate analysis identified statistically significant associations between the proportions of students who had looked for information on bursaries and the following institutional characteristics:

- **HEI type** - students attending a Russell group universities were 8 percentage points more likely to have looked for information on bursaries than students who attended a post-1992 HEI.
- **HEI HEBSS status** - students attending a non-HEBSS HEI were 8 percentage points more likely to have looked for information on bursaries than students attending an HEI with full HEBSS status.
- **Where existing qualification was undertaken** - students who had undertaken their existing qualification at a state school were 4 percentage points more likely to have looked for information on bursaries than students who had undertaken their existing qualification at a FE college.

Reasons why students did not look for information on bursaries

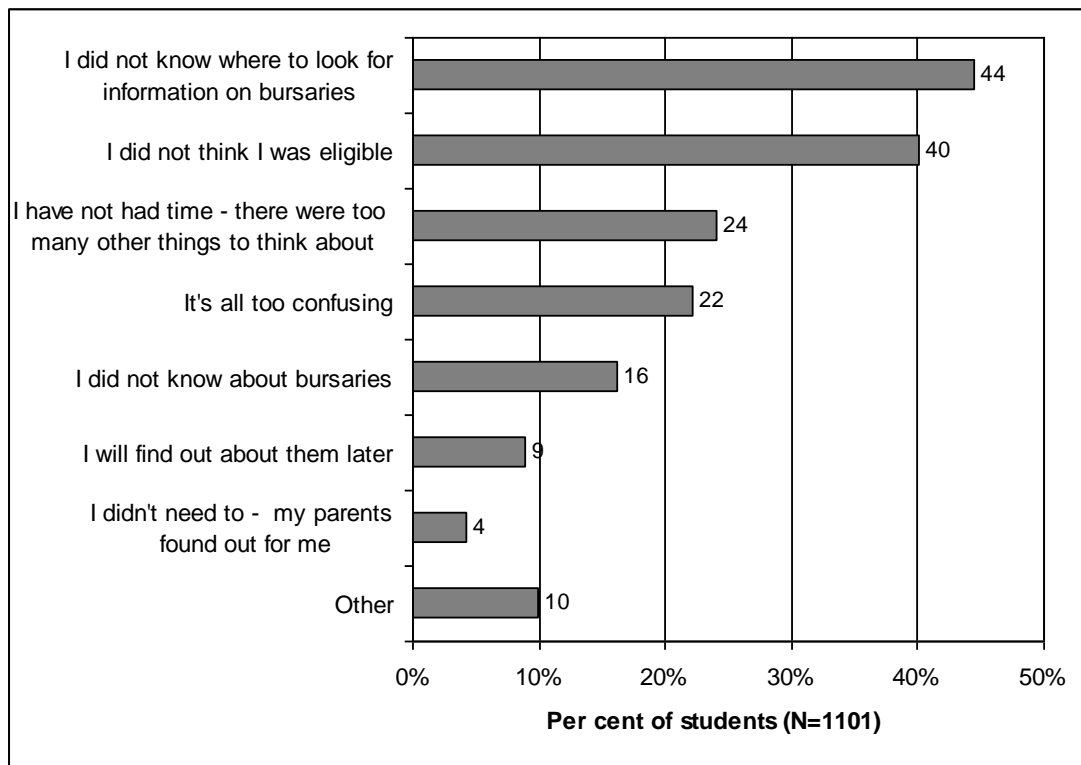
Those students who had not looked for information on bursaries were asked to indicate the reasons why they had not (Figure 4.2). By far the most common reasons for not having looked for information were that students did not know where to look (44%), or they thought they were ineligible for a bursary (40%). These reasons point to the information gaps that HEIs need to address.

A notable proportion of students also reported that they had not had the time to look (24%), that it was all too confusing (22%), or that they did not know about bursaries at the time (16%). Some students reported that they planned to find out about them later (9%) or that they did not need to look because their parents had found out for them (4%).

A total of 10 per cent of students offered some other reasons for not having looked for information on bursaries. Notable examples of other reasons included:

- I don't want to borrow any more money (4%)
- It is too much effort because bursaries are not worth much money (3%)
- I didn't need to - information was provided by my HEI, school, college or LEA (2%)
- I don't need or want the money (1%)

Figure 4.2 Why students had not looked for information on bursaries (multi-code)



Base: Students who had did not look for information on bursaries

Source: Birkbeck Survey of Students, 2008

Concentrating on the two main reasons students had not looked for information, we see some striking differences across students' key socio-economic characteristics (Table A4.2 Statistical Appendix).

Firstly, focusing on students who had not looked for information on bursaries because they did not know where to look for information:

- Students from middle-income households (49%) were the most likely to report that they did not know where to look for information on bursaries, while Black students (38%) were the least likely.

Statistically significant intra-group differences were identified by:

- **Gender** - female students (48%) were more likely than male students (39%) to have not known where to look for information on bursaries.
- **Household income** - students from middle (49%) and low (46%) income households were more likely to have not known where to look for information on bursaries than students from high-income households (40%), yet these are the students groups most likely to qualify for bursaries.

Secondly, considering the response that the student had not looked for information on bursaries because they thought they were ineligible for a bursary:

- Students from high-income households (56%) were overall the most likely to think that they were ineligible, while students from middle-income households (27%) were the least likely.

Statistically significant intra-group differences were identified by household income, discussed above, and by:

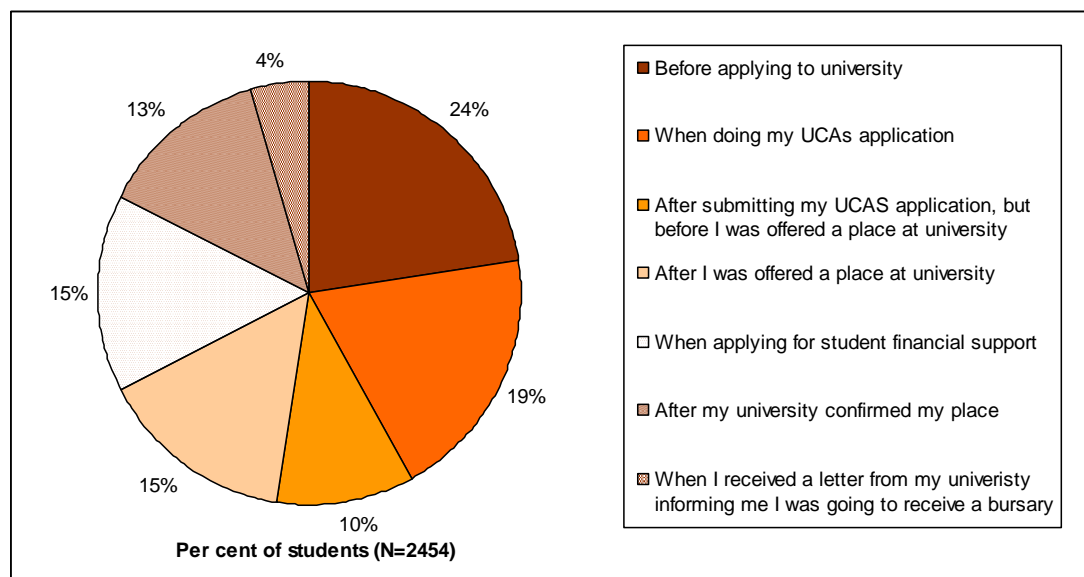
- **Parent HE qualifications** - students whose parents held HE qualifications (48%) were more likely to have thought that they were ineligible for a bursary than students whose parents did not hold HE qualifications (37%) – a variable which is inter-related to household income.

When students looked for information on bursaries

Students who had looked for information on bursaries were asked when they looked for information. As discussed in the previous chapter, this was considered important because the potential influence of bursaries on student decision-making is likely to be affected by when students look for bursary information.

The pattern was broadly similar to when students had first heard about bursaries (Section 3.3). Roughly a quarter (23%) had looked for information before applying to university and 19% when doing their UCAS application. More than half of the students (58%), looked for information on bursaries at some other stage and after they had submitted their UCAS application (Figure 4.3).

Figure 4.3 When students looked for information on bursaries



Base: Students who had looked for information on bursaries

Source: Birkbeck Survey of Students, 2008

Differences in when students had looked for information on bursaries by key socio-economic characteristics (Table A4.3 Statistical Appendix) were also similar to differences in when they first heard of bursaries.

- Students of mixed ethnicity (49%) were the most likely to have looked for information on bursaries before submitting their UCAS application, while Black students (38%) were the least likely.

Statistically significant differences within student groups in when they had looked for information were identified by:

- **Gender** - male students (45%) were more likely than female students (39%) to have looked for information on bursaries before their UCAS submission.
- **Age** - a higher proportion of older students (46%) than younger students (41%) had looked for information on bursaries before submitting their UCAS application.

How easy students felt it was to find out about what bursaries are available

Students who had looked for information on bursaries were asked to rate how easy or difficult they felt it was to find out about what bursaries were available. Two-thirds of students felt it was easy (59%) or very easy (8%) to find out about the bursaries available, and one-third reported that it was difficult (30%) or very difficult (3%). There is clearly room for improvement in the accessibility of this information.

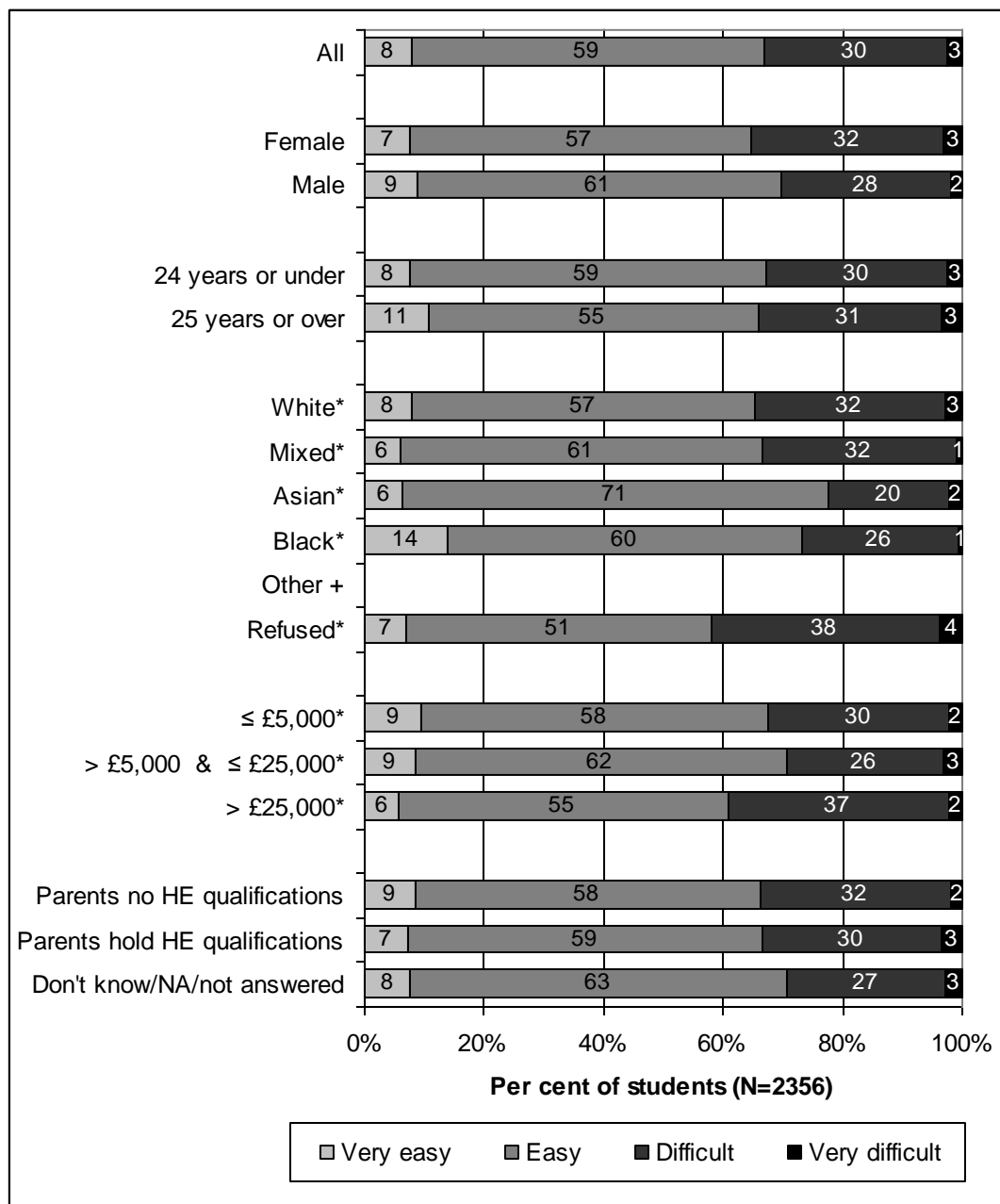
Differences in how easy it had been to find out about bursaries were evident by students' key socio-economic characteristics (Figure 4.4).

- Students from high-income households (39%) were the most likely to have found it difficult or very difficult to find out what bursaries were available, while Asian students (22%) were the least likely to have experienced difficulties.

Statistically significant intra-group differences were identified, in order of magnitude, by:

- **Ethnicity** - a lower percentage of Asian (22%) and Black (27%) students thought it had been difficult or very difficult to find out about what bursaries were available than White students (33%) or mixed ethnicity students (35%).
- **Household income** - students from middle (29%) and low (33%) income families were less likely to have reported that it was difficult or very difficult to find out about what bursaries are available than students from high-income households (39%).

Figure 4.4 How easy students felt it was to find out about what bursaries are available



Base: Students who had looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

4.3 Sources of information on institutional bursaries

Sources of information students used to find out about bursaries

Students used a broad range of sources of information to find out about bursaries (Figure 4.5). By far the most widely used sources were those offered by HEIs, used by 81 per cent of students. While the dominant HEI source of bursary information was websites (57%), other HEI sources were important: prospectuses (37%), pamphlets or booklets (26%), open days (22%) and talks (15%). The potential drawback of students' reliance on these HEI sources is that these sources are unlikely to be neutral or bias-free. As established in the survey of HEIs conducted as part of this OFFA study,³² HEIs used their bursaries as part of their marketing strategy and to help meet their enrolment goals. Hence the information HEIs provide may not be totally objective.

In addition, just over one-third of students accessed information from schools or colleges (36%) or their personal networks (35%).

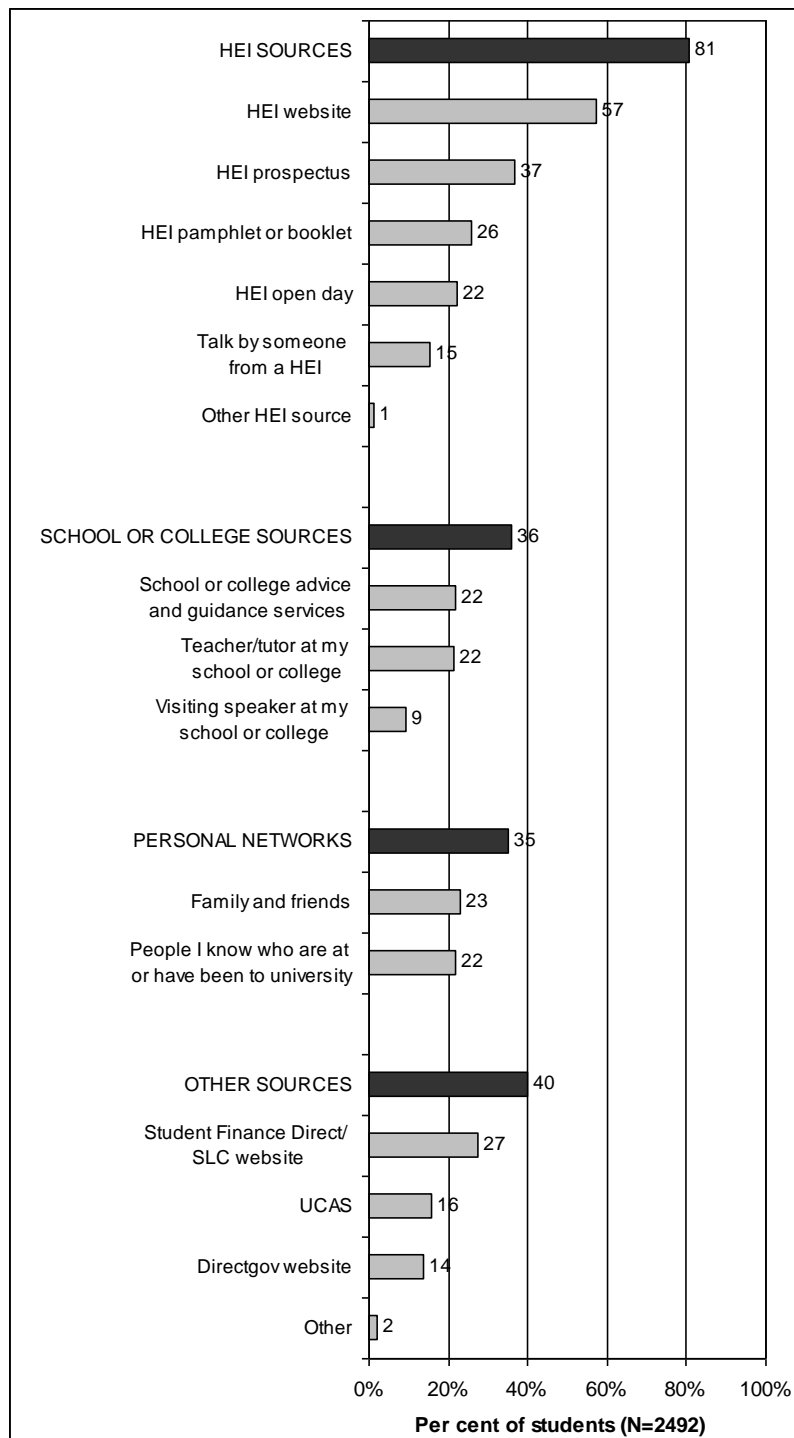
School or college sources were most likely to be their advice and guidance services (22%) or teachers or tutors (22%), but visiting speakers were also a source of information for some students (9%).

Additionally, 40 per cent of students reported using other sources of bursary information, the most common of which were the Student Finance Direct or Student Loans Company websites (27%), UCAS (16%) and the Directgov website (14%).

These outcomes closely reflect those identified for the sources of information through which students first heard about bursaries (Sections 3.3.).

³² Callender (2009) *Strategies Undertaken By Higher Education Institutions In England To Increase Awareness, Knowledge, And Take-Up Of Their Bursaries And Scholarships* Office for Fair Access, Bristol, www.offa.org.uk

Figure 4.5 Sources of information students used to find out about bursaries (multi-code)



Base: Students who had looked for information on bursaries
 Source: Birkbeck Survey of Students, 2008

When the sources of information students had used to find out about bursaries were compared across key socio-economic characteristics notable and statistically significant differences were identified (Table A4.4 Statistical Appendix).

The use of HEI sources to find out about bursaries:

- Students from middle-income households (83%) were the most likely to have used HEI sources to find out about bursaries, while students from low-income households (77%) were the least likely. These differences by household income were statistically significant, and suggest that HEIs need to do more to encourage low-income students to use their information sources on bursaries.

The use of school or college sources to find out about bursaries:

- Asian students (44%) were the most likely to have used school or college sources to find out about bursaries, while older students (31%) were the least likely.

Statistically significant intra-group differences were identified by:

- **Age** - younger students (37%) were more likely to have used school or college sources to find out about bursaries than older students (31%).
- **Parent HE qualifications** – a higher proportion of students whose parents did not hold HE qualifications (38%) had used school or college sources to find out about bursaries than students whose parents did hold HE qualifications (32%).

The use of personal networks to find out about bursaries:

- Mixed ethnicity students (44%) were overall the most likely to have used their personal networks to find out about bursaries, while older students (26%) were the least likely.

Statistically significant intra-group differences in students' likelihood to have used personal networks were identified, in order of magnitude, by:

- **Ethnicity** – students of mixed (44%) and Asian (41%) ethnicity were more likely to have found out about bursaries through their personal networks than White (34%) or Black (32%) students.
- **Age** - younger students (37%) were more likely to have used their personal networks to find out about bursaries than older students (26%).
- **Parent HE qualifications** – a higher proportion of students whose parents held HE qualifications (39%) had used their personal networks to find out about bursaries than students whose parents did not hold HE qualifications (31%).

The use of other sources to find out about bursaries:

- Older students (52%) were overall the most likely to have used any other sources to find out about bursaries, while male (36%) and high-income (36%) students were the least likely.

Statistically significant intra-group differences in students' likelihood to have used other sources were identified, in order of magnitude, by:

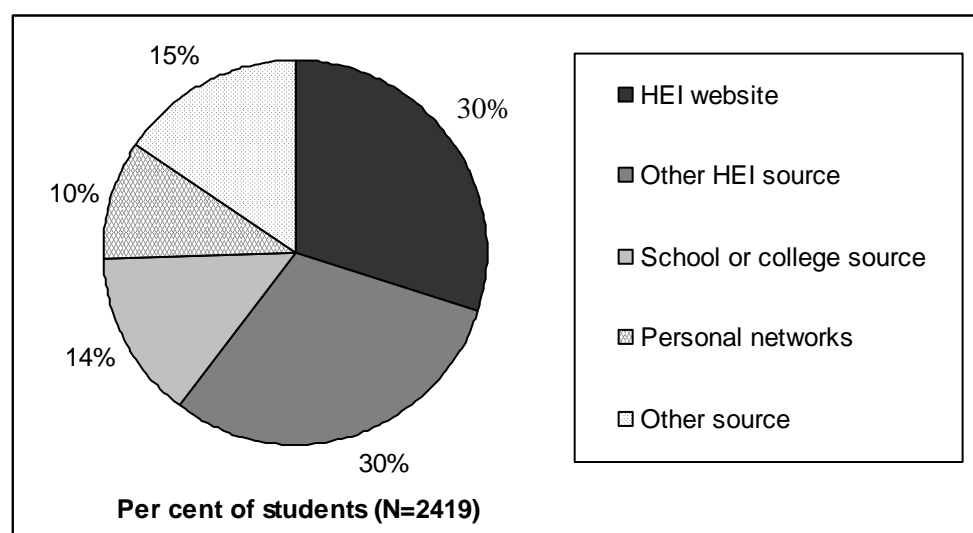
- **Age** – a higher proportion of older students (52%) had used other sources of bursary information than younger students (38%).
- **Ethnicity** – White students (39%) were less likely than students of Black (43%), mixed (47%) or Asian (47%) ethnicity to have used other sources.
- **Gender** – female students (43%) were more likely than male students (36%) to have used other sources to find out about bursaries.
- **Household income** – a higher proportion of students from low-income households (45%) had used other sources than students from middle (39%) or high (36%) income households.

Again these patterns mirror how different types of students had first heard about bursaries. Older students were less likely than younger students to have used school or college sources and their personal networks to find out about bursaries, and these older students and low-income students were more likely than younger and middle- or high-income students to have used other sources such as the Student Finance Direct or Student Loans Company website and the Directgov website. With information from schools or colleges or family and friends perhaps less readily available for older than younger students, it appears that older students were turning to alternative sources for bursary information.

The most helpful source of information students used to find out about bursaries

Having identified which sources of information students used to find out about bursaries, they were asked which source was the most helpful (Figure 4.6). More than half of the students (60%) identified an HEI source as the most helpful, with 30% specifically identifying an HEI website. Just 14 per cent of students identified a school or college source as the most helpful and 10 per cent their personal networks. The remaining 15 per cent of students identified other sources of information as the most helpful.

Figure 4.6 The most helpful source of information students used to find out about bursaries



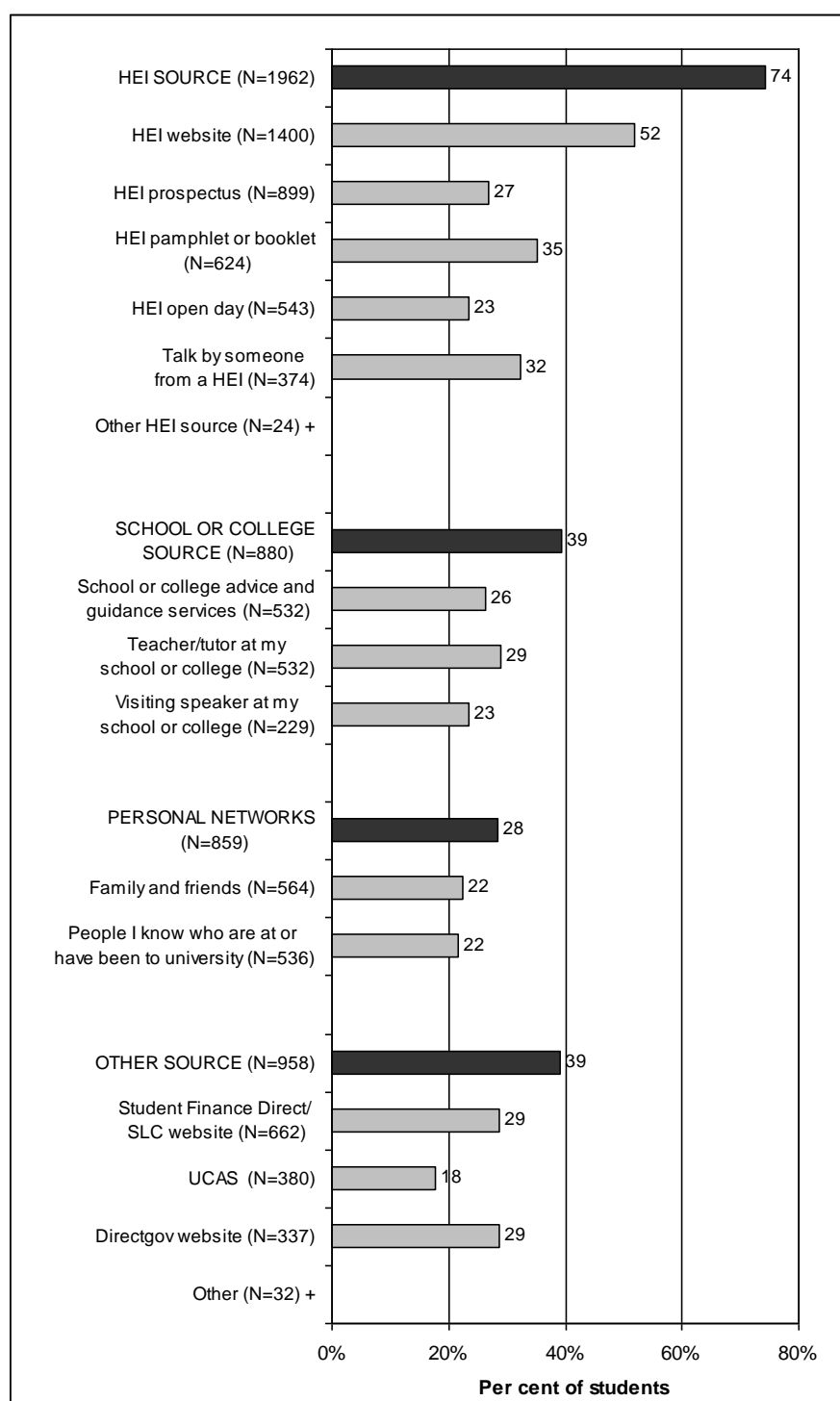
Base: Students who had looked for information on bursaries
Source: Birkbeck Survey of Students, 2008

As would be expected, those sources most commonly used by students to find out about bursaries were also the sources most frequently identified as the most helpful. A more useful indicator of how helpful students rated sources of bursary information is the percentage of students who used each source, who also thought that the source was the most helpful (Figure 4.7). Based upon this indicator, HEI sources of bursary information also come out on top as the most helpful.

Roughly three-quarters of the students who had used an HEI source, rated an HEI source as the most useful. For each separate type of information source, HEI websites came out as the most helpful. Just over a half of students who had used an HEI website, rated it as the most helpful source of information.

These findings show how HEIs are in a very strong position to ensure that students are well-informed about bursaries as they have control over both the most widely used sources of bursary information and the most useful sources.

Figure 4.7 Percentage of the students who had used each bursary information source who thought that the source was the most helpful



Base: Students who had looked for information on bursaries

Notes: + indicates sample size too small for a reliable estimate

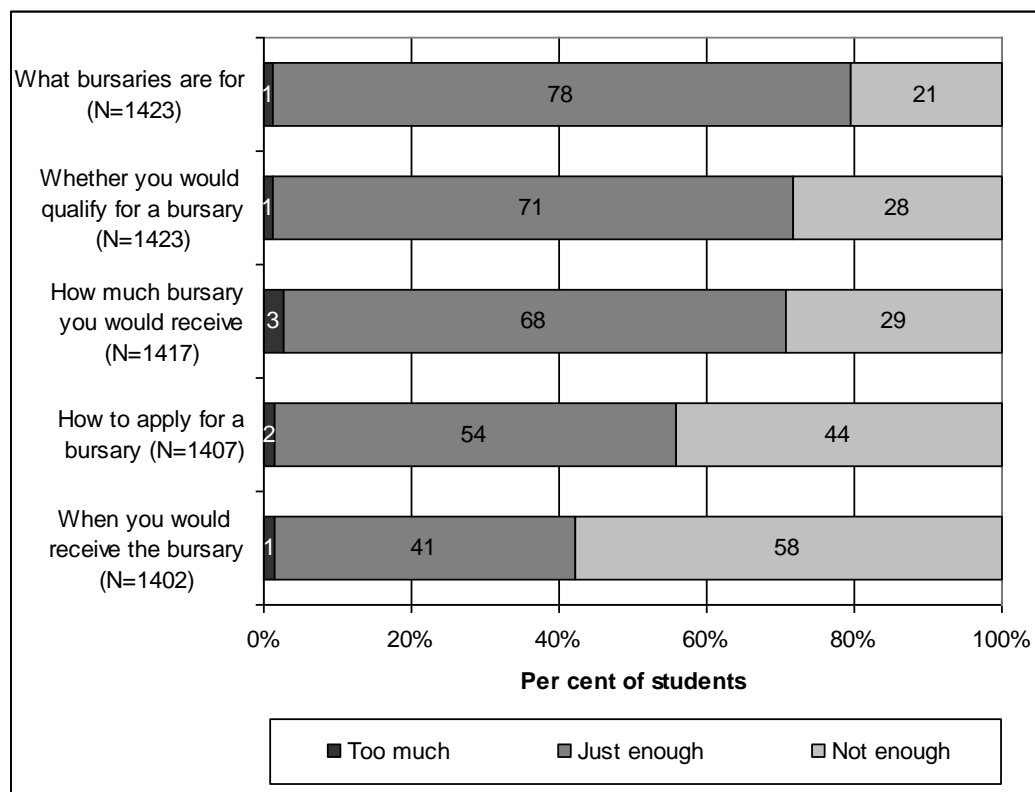
Source: Birkbeck Survey of Students, 2008

4.4 Adequacy of information provided

How students rated the amount of information about bursaries provided by HEI sources

All students who had reported an HEI source of information as the most helpful were asked to rate how adequate the amount of information provided by this source had been. Specifically, the students were asked to rate on a three-point scale (too much, just enough or not enough) whether enough information was provided on five key bursary issues.

Figure 4.8 How students rated the amount of information about bursaries provided by HEI sources



Base: Students who had looked for information on bursaries

Source: Birkbeck Survey of Students, 2008

Figure 4.8 shows that very few students thought that HEIs provided too much information. This is significant because many of the HEIs surveyed for OFFA³³, thought too much bursary information was available. Students rated HEIs as most successful in providing an adequate amount of information about: what bursaries are for (79% too much or just enough); whether the student would qualify for a bursary (72% too much or just enough); and how much bursary the student would receive (71% too much or just enough). Conversely, students assessed HEI sources as least successful in providing an adequate amount of information about how to apply for a bursary (56% too much or just enough) and when the student would receive the bursary (42% too much or just enough).

³³ Callender, C (2009) *op cit*

These findings send some very clear messages to HEIs about the adequacy of the contents of the material they produce on bursaries and how that information could be improved. They suggest that the information they provide on their websites and in their prospectuses needs to include more about how to get a bursary and when students will receive their bursary, which could help students in their financial planning.

Some differences in how students rated the amount of information about bursaries provided by the most helpful HEI source were evident by key socio-economic characteristics (Table A4.5 Statistical Appendix). Statistically significant intra-group differences were identified, in order of magnitude, by:

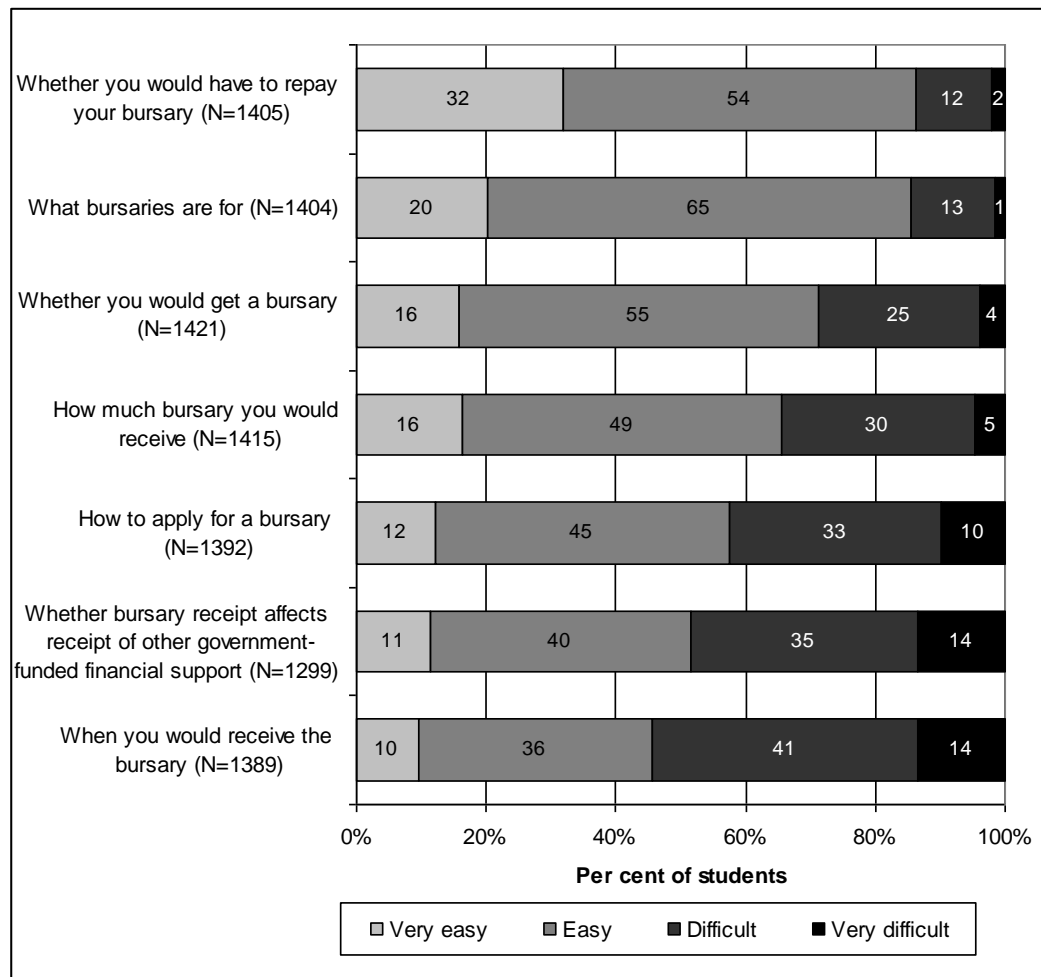
- **Household income** – students from high-income households were substantially less likely than students from middle or low-income households to have thought HEI sources provided an adequate (too much or just enough) amount of information about whether they would qualify for a bursary and how much bursary they would receive. This corroborates the finding that students from high-income households were the least likely to have found it easy or very easy to find out about what bursaries are available (Section 4.2).
- **Gender** – male students were overall more satisfied with the amount of information about bursaries provided by HEI sources than female students. Males were more likely than females to have thought HEI sources provided an adequate (too much or just enough) amount of information on: what bursaries are for; whether they would qualify for a bursary; how much bursary they would receive; and how to apply for a bursary.
- **Age** – older students were more likely than younger students to have thought HEI sources provided too much or just enough information on when they would receive their bursary.

How easy students found it to work out information about bursaries using HEI sources

Those students who had reported an HEI source of bursary information as the most helpful, were also asked to indicate how easy they had found it to work out from this source about seven key bursary issues.

Figure 4.9 shows that students found it easiest to work out whether they would have to repay their bursary (86% easy or very easy) and what bursaries are for (86% easy or very easy). The majority of the students also found it easy or very easy to work out whether they would receive a bursary (71%) and how much bursary they would receive (65%). However, a lower proportion of students found it easy or very easy to find out how to apply for a bursary (58%), whether bursary receipt affects receipt of other government-funded financial support (52%) and when they would receive the bursary (46%). Again this evidence points out ways that information provision can be improved.

Figure 4.9 How easy students found it to work out information about bursaries using HEI sources



Base: Students who had looked for information on bursaries and rated a HEI source as the most helpful
Source: Birkbeck Survey of Students, 2008

Differences in how easy students found it to work out information about bursaries using the most helpful HEI source were evident by key socio-economic characteristics (Table A4.6 Statistical Appendix). Statistically significant differences within student groups were identified, in order of magnitude, by:

- **Ethnicity** – White students were less likely than students of Asian or Black ethnicity to have found it easy or very easy to work out: whether they would have to repay their bursary; how to apply for a bursary; and whether bursary receipt affects receipt of other government-funded financial support.
- **Household income** – corresponding to previous household income trends (Sections 4.2 and 4.4), students from high-income households were less likely than middle and low-income students to have found it easy or very easy to work out whether they would get a bursary and how much bursary they would receive.
- **Gender** – in addition to being more satisfied with the amount of bursary information provided by HEI sources, male students found HEIs' information about bursaries clearer than did female students. Males were more likely than females to have found it easy or very easy to work out from these sources: what bursaries are for, whether they would get a bursary; how much bursary they would receive; how to apply for a bursary; and whether bursary receipt affects receipt of other government-funded financial support.

4.5 Summary

Looking for information on bursaries:

- The majority of students (70%) who had heard of bursaries had looked for information on them.
- Those students who had not looked for information on bursaries offered a variety of reasons why they had not. By far the most common reasons were that students did not know where to look (44%) or that they thought that they were ineligible for a bursary (40%). HEIs need to address these issues if they want to improve bursary awareness.
- The point at which students had looked for information about bursaries varied widely. Just over half (58%) of the students who had looked for information on bursaries, had done so after submitting their UCAS application. Thus for these students, bursaries were far less likely to influence their decision-making about which HEI to apply to compared with students who had examined bursary material before submitting their UCAS application.
- Having looked at bursary information, most students (67%) felt that it had been easy or very easy to find out about what bursaries were available. Nevertheless, room for improvement was highlighted by the one-third of students, who reported difficulties in finding out about what bursaries were available.

Sources of information on bursaries:

- A wide range of sources were used by students to find information on bursaries. The most commonly used sources were those offered by HEIs (81%), schools or colleges (36%) and students' own personal networks (35%).
- Students identified HEI sources of bursary information as overall the most helpful and personal network sources at the least helpful.

Adequacy of HEI sources of information on bursaries:

- The majority of students reported that HEI sources provided an adequate amount of information about what bursaries are for, whether students qualify for a bursary, and how much bursary students would receive.
- However, many students thought that HEI sources provided an inadequate amount of information about how to apply for a bursary and when the bursary would be received. These information gaps need to be addressed by HEIs.
- Using HEI sources, students reported that it was easiest to work out whether they would have to repay their bursary and what bursaries are for. Most students also found it easy to work out whether they would receive a bursary and how much bursary they would receive.
- Students found it most difficult to work out from the HEI sources: how to apply for a bursary; whether bursary receipt affects receipt of other government-funded financial support; and when they would receive their bursary.

Variation by key socio-economic characteristics:

- Students from high-income households with annual incomes of £25,000 and over were overall the least likely to have looked for information on bursaries, primarily because they did not think they were eligible to receive a bursary. These students also were the most likely to have found it difficult or very difficult to find out about what bursaries were available, and to work out from HEI sources whether they

would get a bursary and how much bursary they would receive. Consequently, these high-income students were overall the least satisfied with the amount of information provided by HEIs about whether they would qualify for a bursary and how much bursary they would receive.

- Female students were significantly less likely than male students to have looked for information on bursaries, and those females who had looked were significantly less likely than males to have undertaken this before submitting their UCAS application form. This disparity may perhaps be explained by the findings that females were significantly more likely than males to have not known where to look for information on bursaries, and were significantly less likely to have been satisfied with both the amount and the clarity of HEI bursary information.
- Older students were less likely to have looked for information on bursaries using school or college and family and friend sources than younger students. These students were more likely to turn to alternative sources such as the Directgov website, Student Finance Direct or Student Loans Company websites.

5 APPLYING FOR AND RECEIVING AN INSTITUTIONAL BURSARY

5.1 Introduction

The aim of this chapter is to examine students' applications for bursaries, and their consequent bursary receipt. The chapter firstly explores the bursary application process, specifically addressing HEI application support, student application rates, inhibitors of student application and key application methods. The chapter then considers the nature of the bursary students' received, including the amount of bursary expected by students, when and how this bursary would be received, and finally how students' anticipated spending their bursary.

Many students do not apply directly to their HEI for a bursary, specifically if they are intending to go to an HEI that subscribes to the full HEBSS service. HEBSS is run by the Student Loans Company (SLC), a UK public sector organisation established to administer government-funded student loans and maintenance grants to students throughout the United Kingdom. Under the full HEBSS service, a student's eligibility for the bursary or scholarship scheme at their chosen HEIs is automatically assessed when they apply for government-funded financial support (i.e. student loan for tuition fees or living costs, or maintenance grant). The aim of the service is to reduce the administrative burden of disbursing HEIs' bursaries and scholarships and to ease the bursary application process for students.

The full HEBSS service processes and assesses students' eligibility for institutional bursaries and scholarships; notifies students about how much they will receive and when; and makes payments directly into a student's bank account. Consequently, students attending HEIs subscribing to the full HEBSS service (most students) do not actually have to apply specifically for a bursary. Their bursary application is automatically processed when they apply for other student financial support.³⁴

The HEBSS information only service identifies which students attending the HEI subscribing to this service are eligible for bursaries and scholarships. HEBSS then forwards this information to the HEI. It is then up to the HEI to distribute the financial support to qualifying students.

HEIs that do not subscribe to the HEBSS service at all have complete responsibility for identifying which students are eligible for their bursary or scholarship and for disbursing the funds accordingly.

Thus students, potentially, could have very different experiences when "applying" for a bursary or scholarship.

In this study, 78 per cent of the students surveyed attended an HEI subscribing to the full HEBSS service, 18 per cent studied at an HEI with the information only HEBSS service, and the remaining 4 per cent were at HEIs that did not subscribe to the service (Table 1.3). So the vast majority of students surveyed, in principle, would not have needed to apply for their bursary, assuming that they had applied for other government-funded students support.

³⁴ All undergraduate students are eligible for student loans. Around 80% of eligible students take out a maintenance loan and 85% a tuition fee loan. Consequently, some students not applying for loans may fall though the net even where their university subscribes to the full HEBSS service. It is assumed that the majority of these students will be wealthier students who are above the income threshold for state support.

5.2 Applying for an institutional bursary

Students whose chosen HEI had told them how to apply for a bursary

Of those students who had heard of bursaries (Section 3.2), only 51 per cent had been told how to apply for a bursary by the university they hoped to go to. This outcome suggests a notable deficit in HEI provision of bursary application support.

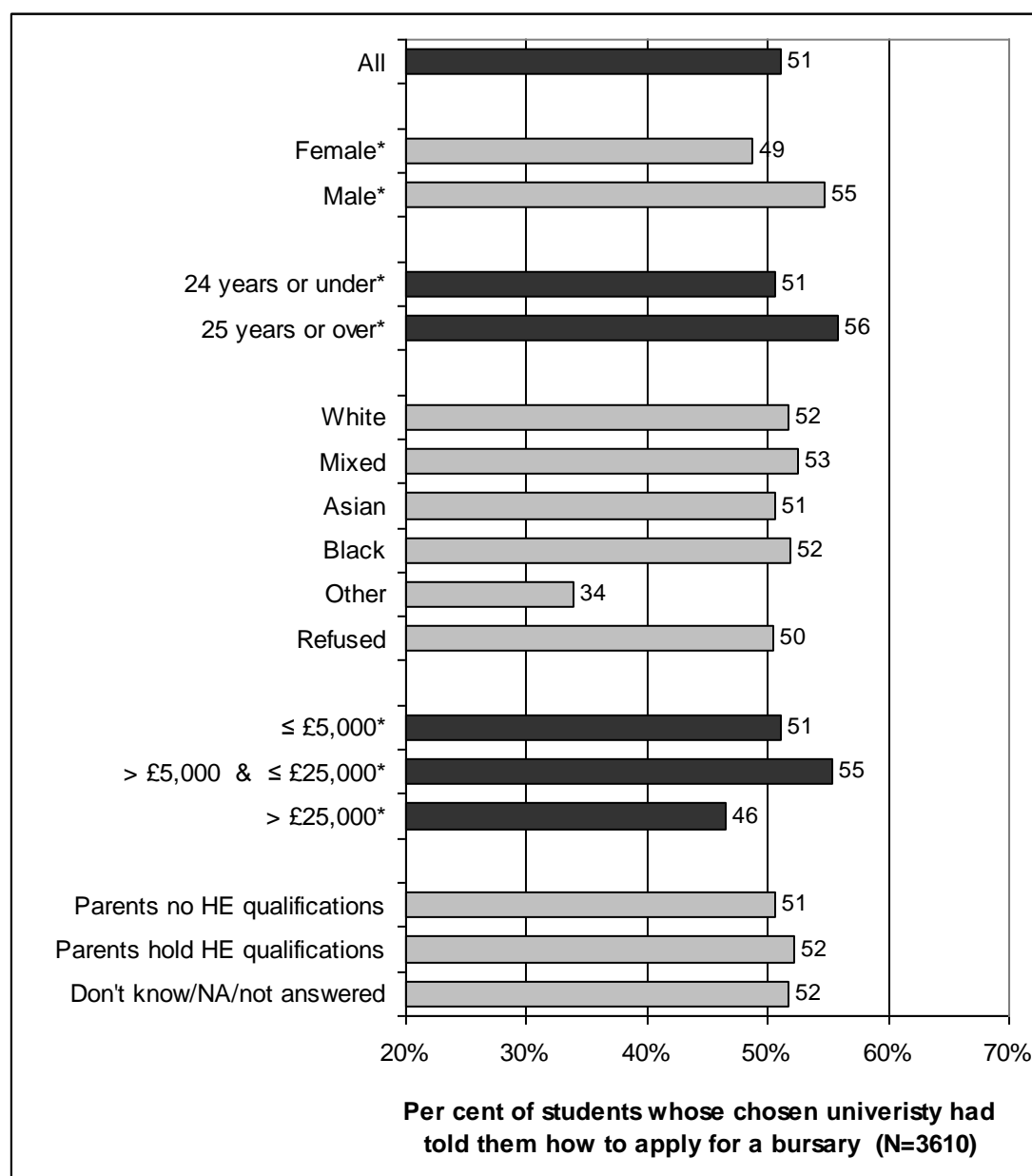
Some differences in the likelihood that a student's chosen HEI had told them how to apply for a bursary were evident by key socio-economic characteristics (Figure 5.1).

- Older students (56%) were the most likely to have been told how to apply for a bursary by their chosen HEI, while students from high-income households (46%) were the least likely.

Statistically significant intra-group differences in students' likelihood to have been told how to apply for a bursary by their chosen HEI were identified, in order of magnitude, by:

- **Household income** – students from middle (55%) and low (51%) income households were more likely to have been told how to apply for a bursary than students from high-income households (46%).
- **Gender** - males (55%) were more likely to have been told how to apply for a bursary than females (49%).
- **Age** - older students (56%) were more likely than younger students (51%) to have been told how to apply for a bursary.

Figure 5.1 Percentage of students whose chosen university had told them how to apply for a bursary, by key socio-economic characteristics



Base; All students who had heard of bursaries

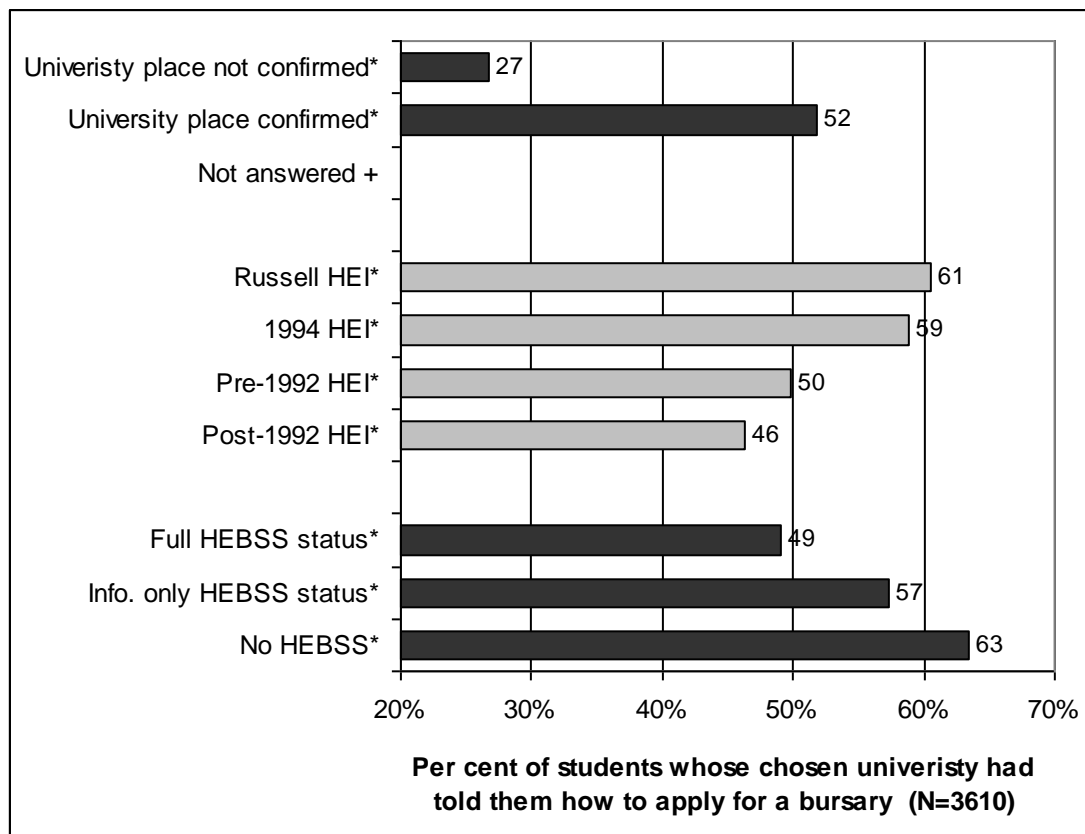
Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Additional statistically significant intra-group differences in students' likelihood to have been told how to apply for a bursary by their chosen HEI were identified by the following key institutional characteristics (Figure 5.2), presented in order of magnitude:

- **University place confirmation-** students whose place at their HEI was confirmed (52%) were nearly twice as likely to have been told how to apply for a bursary than students whose HEI place had not yet been confirmed (27%). This disparity suggests that HEIs concentrated their bursary application support on accepted students at the expense of students who had applied to their institution, suggesting a lack of support for students more generally.
- **HEI type-** students attending a Russell group (61%) or 1994 (59%) HEI were more likely to have been told how to apply for a bursary than students attending a pre-1992 (50%) or post-1992 (46%) HEI.
- **HEI HEBSS status-** a lower proportion of students attending full HEBSS HEIs (49%) had been told how to apply for a bursary than those attending an information only HEBSS (57%) or non-HEBSS (63%) HEI. This may reflect the fact that students attending full HEBSS institutions would not need to apply for a bursary.

Figure 5.2 Percentage of students whose chosen university had told them how to apply for a bursary, by institutional characteristics



Base: All students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Students who thought that they qualified for a bursary

Of those students who had heard of bursaries, 81 per cent thought that they qualified to receive a bursary.

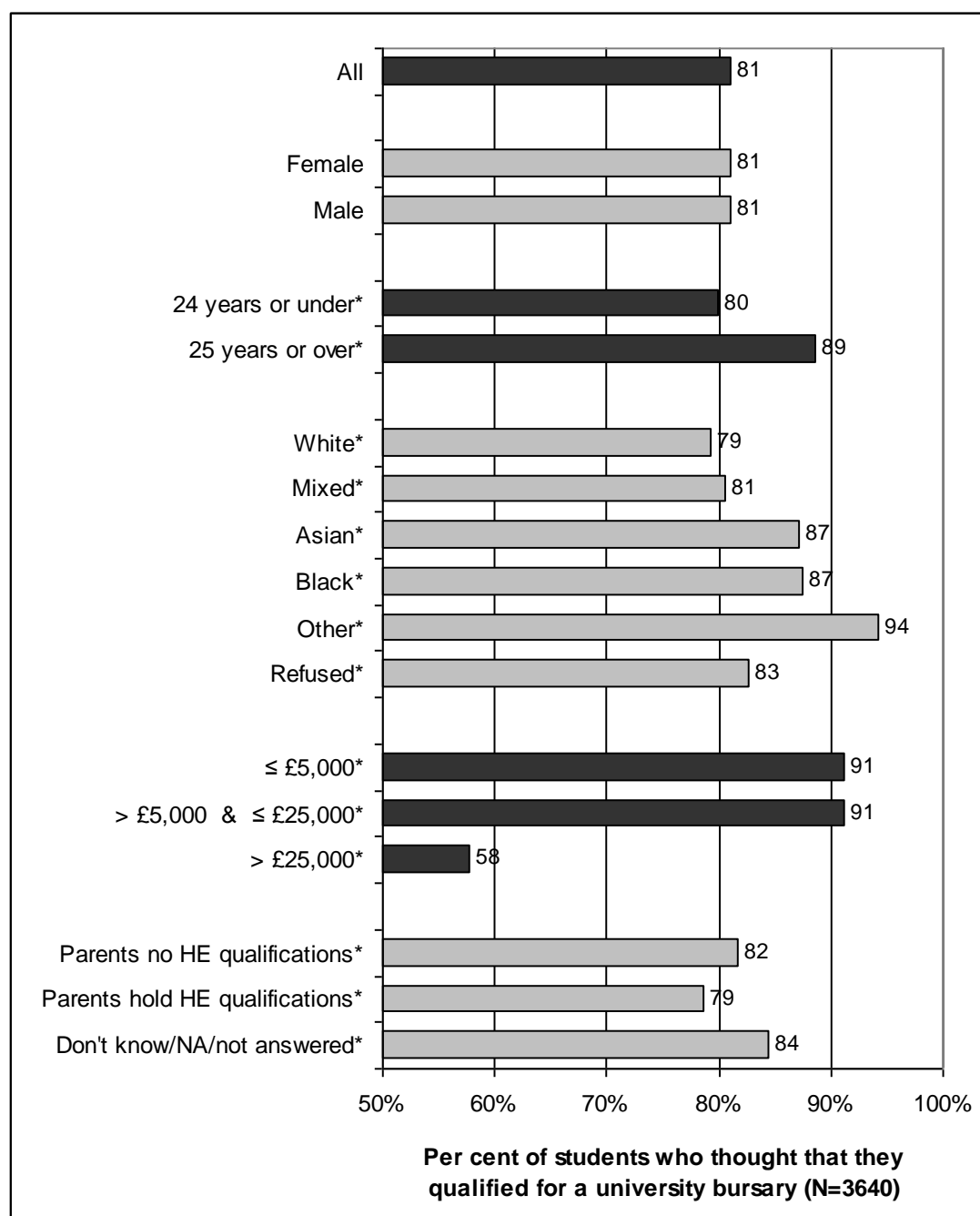
Differences in the likelihood for students to think that they qualified for a bursary were evident by key socio-economic characteristics (Figure 5.3):

- Students from low (91%) and middle (91%) income households were overall the most likely to think that they qualified for a bursary, while students from high-income households (58%) were the least likely. In other words, students who were eligible for a full government-funded maintenance grant were far more likely than those who qualified for a partial grant to think that they qualified for a bursary.

Statistically significant intra-group differences in students' likelihood to think that they qualified for a bursary were identified, in order of magnitude, by:

- **Household income** – as discussed above students from low (91%) or middle (91%) income households were substantially more likely to have thought that they qualified for a bursary than students from high-income households (58%). This finding is not surprising because all students from both low- and middle-income households qualified for a full government-funded grant and consequently, and consequently automatically were eligible for at least the minimum mandatory bursary of £310. Of more concern is the nine per cent of these students who were unaware they qualified for this minimum bursary.
- **Ethnicity** - a slightly higher percentage of Asian (87%) and Black (87%) students thought that they qualified for a bursary than students of White (79%) or mixed (81%) ethnicity.
- **Age** - older students (89%) were more likely to have thought that they qualified for a bursary than younger students (80%).
- **Parent HE qualifications** - a slightly greater proportion of students whose parents did not hold HE qualifications (82%) thought that they qualified for a bursary than those whose parents did hold HE qualifications (79%).

Figure 5.3 Percentage of students who thought that they qualified for a bursary, by key socio-economic characteristics



Base: All students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

We examine this issue further through multivariate analysis controlling for a broad range of socio-economic and institutional characteristics (Table A5.1 Statistical Appendix). This identified statistically significant associations between the probability that students thought they qualified for a bursary and the following key socio-economic characteristics, presented in order of magnitude:

- **Household income** – students from high-income households were a substantial 35 percentage points less likely than students from high-income households to have thought that they qualified for a bursary.
- **Ethnicity** – Students who reported ‘other’ ethnicity were 8 percentage points more likely to have thought that they qualified for a bursary than White students.

All associations by age and parent HE qualifications, and the majority of associations by ethnicity, were not statistically significant once the full range of socio-economic and institutional characteristics were taken account of.

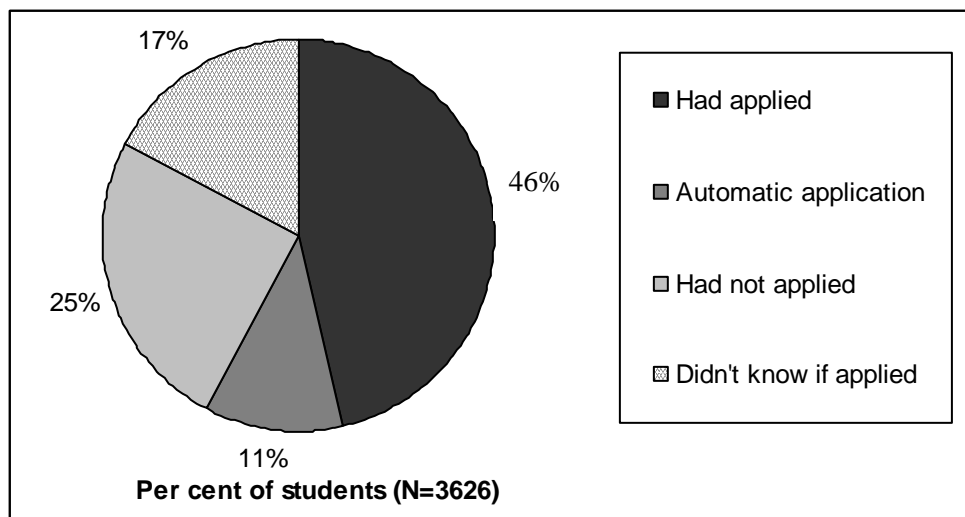
However, the multivariate analysis did identify statistically significant associations between the probability that students thought they qualified for a bursary and the following additional socio-economic and institutional characteristics, presented in order of magnitude:

- **HEI’s HEBSS status** – compared to students attending an HEI with full HEBSS status, students attending an information-only HEBSS HEI were 4 percentage points more likely to have thought that they qualified for a bursary while students attending a non-HEBSS HEI were 7 percentage points more likely. This finding brings into question issues about those HEIs using the full HEBSS service or about the actual HEBSS service in informing students about their eligibility to bursaries. It is possible that HEIs using HEBSS may put less effort into informing students because they leave this task to the HEBSS service.
- **Family type** – single students with dependent children were 7 percentage points more likely to have thought that they qualified for a bursary than single students with no children.
- **HEI type** – compared with students attending a post-1992 HEI, students attending a Russell group HEI were 4 percentage points more likely to have thought that they qualified for a bursary.

Whether students applied for a bursary from their chosen university

As discussed above, students who attended HEIs that subscribed to the full HEBSS service technically did not have to actually apply for a bursary. Just below one-half of all students (46%) who had heard of bursaries reported that they had applied for a bursary from their chosen HEI, and an additional 11 per cent said they had not applied themselves but that their application had been automatic (Figure 5.4). However, 25 per cent reported that they had not applied at all, and the remaining 17 per cent did not know if they had applied or not. This suggests that in some cases, institutions subscribing to HEBSS need to be clearer about how the service operates.

Figure 5.4 Whether students had applied for a bursary from their chosen HEI



Base: All students who had heard of bursaries
Source: Birkbeck Survey of Students, 2008

Significant differences in whether students had applied for a bursary from their chosen HEI were identified by whether or not they thought that they qualified for a bursary (Table 5.1). Of those students who thought that they qualified, 67 per cent reported that they had applied themselves or automatically for a bursary, compared to just 18 per cent of those students who thought that they did not qualify. Furthermore, just 14 per cent of those students who thought that they qualified reported that they had not applied, compared to 71 per cent of those students who thought that they did not qualify. Clearly students' belief about whether or not they qualified for a bursary was highly influential in their bursary application decision.

Table 5.1 Whether students had applied for a bursary, by whether they thought that they qualified for a bursary

	%	Base N
Thought they qualified	81	2928
Of whom:		
Had applied	55	1606
Automatic application	12	362
Had not applied	14	416
Didn't know if applied	19	543
Thought they didn't qualify	19	686
Of whom:		
Had applied	11	74
Automatic application	7	50
Had not applied	71	486
Didn't know if applied	11	76
Not answered	0	12
All (aware of bursaries)	100	3626

Base; All students who had heard of bursaries

Source: Birkbeck Survey of Students, 2008

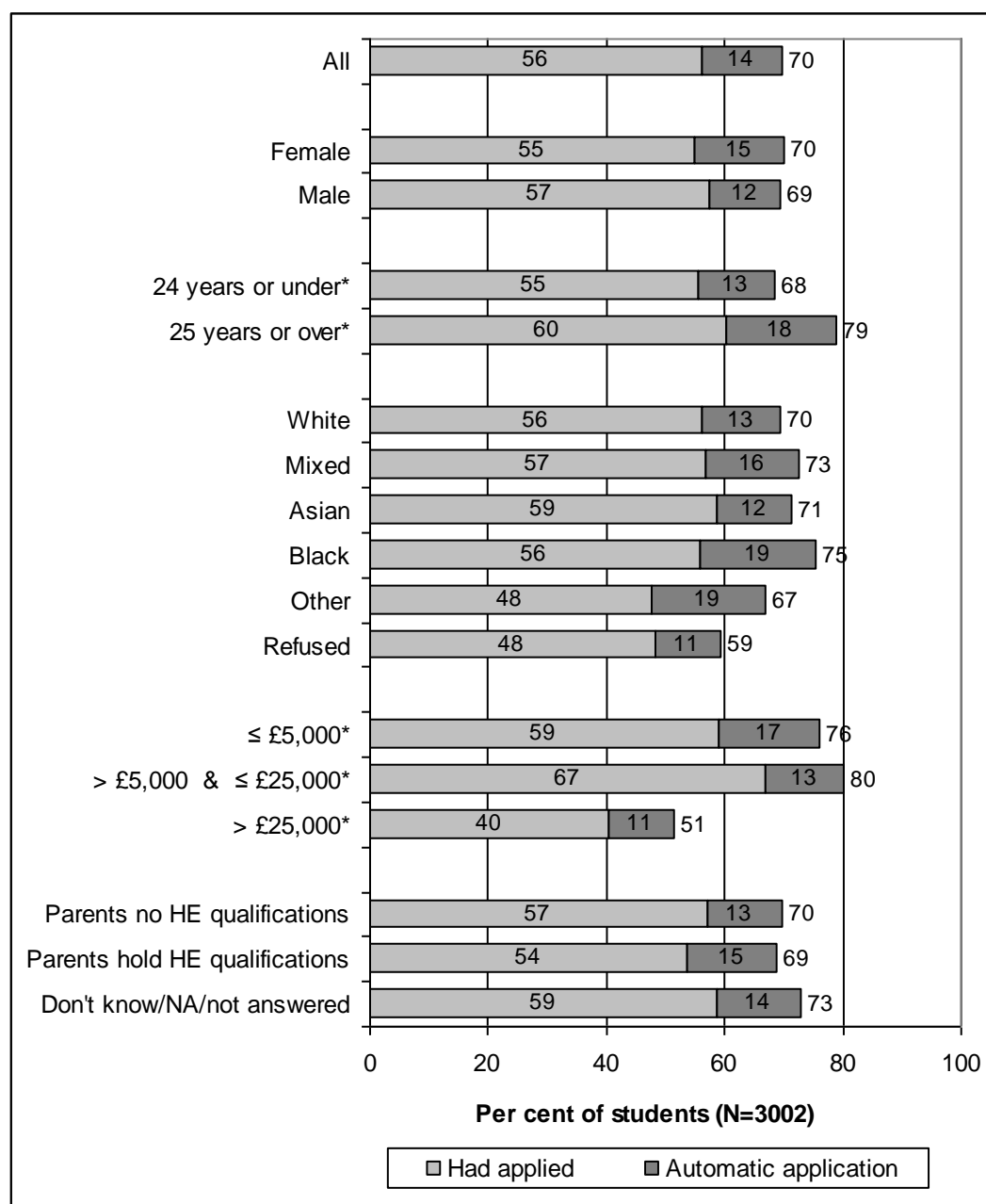
Considering only those students who knew if they had applied, further differences in whether students had applied for a bursary from their chosen HEI were evident by key socio-economic characteristics (Figure 5.5).

- Students from middle income households (80%) were the most likely to have applied for a bursary either themselves or automatically, while students from high-income households (51%) were the least likely.

Statistically significant intra-group differences in whether students had applied for a bursary from their chosen HEI were identified, in order of magnitude, by:

- **Household income** – students from middle (80%) and low (76%) income households were more likely to have applied for a bursary either themselves or automatically than students from high-income households (51%).
- **Age** - older students (79%) were more likely than younger students (68%) to have applied for a bursary either themselves or automatically.

Figure 5.5 Whether students had applied for a bursary from their chosen HEI, by key socio-economic characteristics



Base: All students who had heard of bursaries

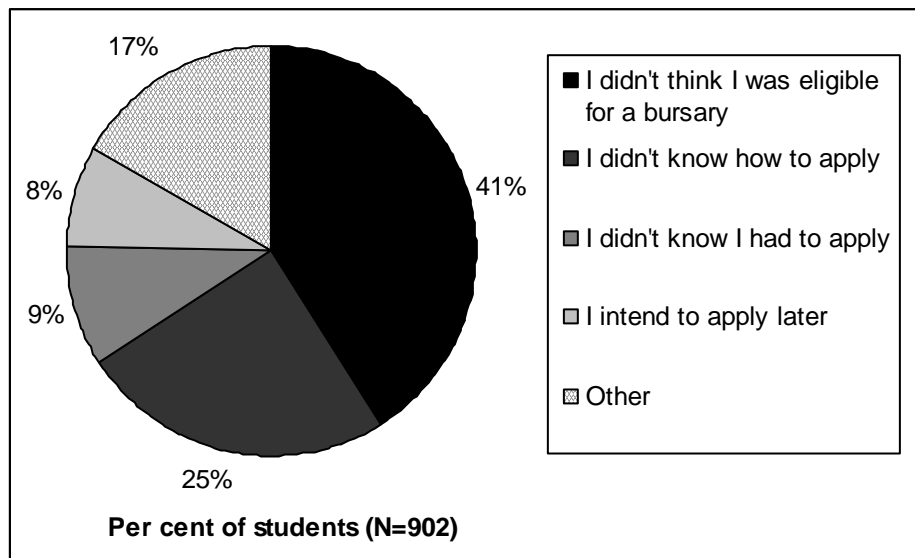
Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Why students had not applied for a bursary

Those students who had not applied for a bursary from their chosen HEI were asked to offer a single reason why they had not. Responses to this question (Figure 5.6) suggested that the most common reason for not applying for a bursary was that students did not think they were eligible for bursary receipt (41%). In addition, a notable proportion of students had not applied due to confusion over the application process: 25 per cent did not know how to apply and 9 per cent did not know that they had to apply. A very small proportion of students (8%) reported that they did intend to apply for a bursary, but at a later date.

Figure 5.6 Why students had not applied for a bursary



Base: Students who had not applied for a bursary
Source: Birkbeck Survey of Students, 2008

A total of 17 per cent of the non-applicant students reported other reasons for not applying for a bursary. Notable examples of other reasons included:

- It's all too confusing (5%)
- My parents earn too much (4%)
- I have not had time (4%)
- I don't want to borrow any more money (1%)
- I don't need or want the money (1%)

The reasons students had not applied for a bursary differed by whether or not the students thought that they qualified for a bursary (Table 5.2). Of those non-applicant students who thought that they qualified for a bursary, most had not applied because of confusion over the bursary application procedure: 40 per cent didn't know how to apply and 16 per cent didn't know that they had to apply. In contrast, of those non-applicant students who did not think that they qualified for a bursary, the majority (65%) did not apply precisely because they thought they were ineligible.

Table 5.2 Why students had not applied for a bursary, by whether they thought they qualified for a bursary

	%	Base N
Thought they qualified	46	415
I didn't think I was eligible	13	55
I didn't know how to apply	40	164
I didn't know I had to apply	16	67
I intend to apply later	15	62
Other	16	66
Thought they didn't qualify	54	484
I didn't think I was eligible	65	315
I didn't know how to apply	12	59
I didn't know I had to apply	3	16
I intend to apply later	2	11
Other	17	83
Not answered	0	3
All (non-applicants)	100	902

Base: Students who had not applied for a bursary

Source: Birkbeck Survey of Students, 2008

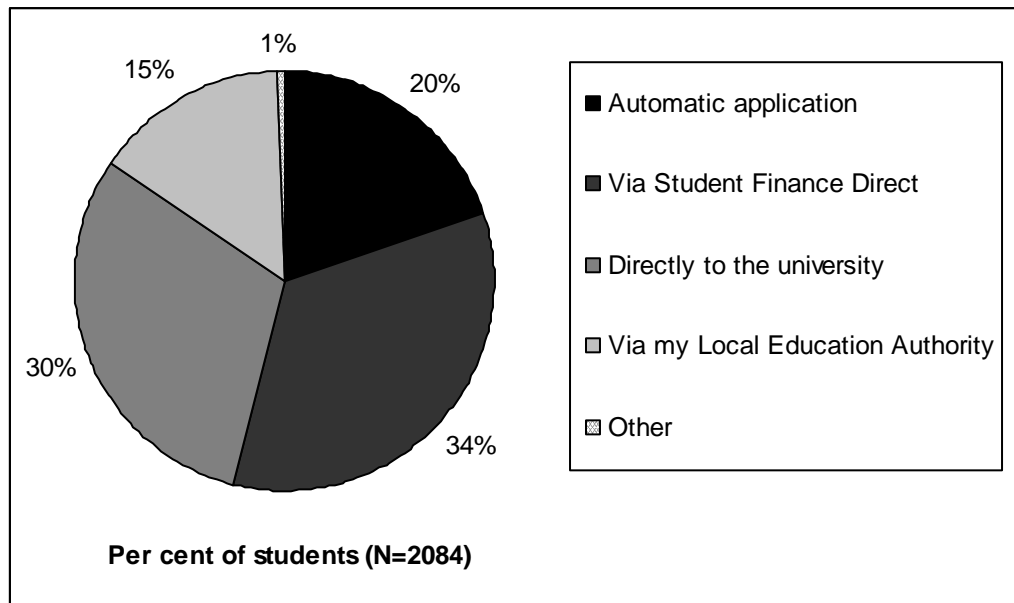
When the reasons why students had not applied for a bursary were compared across key socio-economic characteristics some notable differences were evident (Table A5.2 Statistical Appendix), with statistically significant difference identified by:

- **Household income** – students from high-income households were substantially more likely to have not applied because they thought that they were ineligible than students from middle or low-income households. This corresponds with the outcome that high-income students were the least likely to think that they qualified for a bursary. In contrast, non-applicant students from middle and low-income households were more likely to have not known how to apply or to have not known that they had to.
- **Age** – younger students were more likely than older students to have not applied because they didn't think that they were eligible, while older students were more likely than younger students to have intended to apply at a later date.
- **Gender** – a higher proportion of female than male students had not applied because they didn't know how to apply or didn't know that they had to.

How students had applied for a bursary from their chosen university

Figure 5.7 shows that the majority of students who had applied for a bursary from their chosen HEI had applied for this bursary via Student Finance Direct (34%) or directly to the university (30%). Smaller, but notable, proportions of students reported that they had applied automatically (20%) or via their Local Education Authority (15%). Just 1 per cent of students reported that they had applied for a bursary from their chosen HEI by any other means.

Figure 5.7 How students had applied for a bursary from their chosen HEI



Base: Students who had applied for a bursary
Source: Birkbeck Survey of Students, 2008

Differences in how students had applied for a bursary from their chosen HEI were evident by key socio-economic characteristics (Table A5.3 Statistical Appendix).

- Black students (26%) were the most likely to have applied automatically, while male students (17%) and students from middle income households (17%) were the least likely.
- Black (39%) and Asian (39%) students were the most likely to have applied via Student Finance Direct, while students of mixed ethnicity (30%) and older students (30%) were the least likely.
- Male students (34%), those of Mixed ethnicity (34%) and those from high-income households (34%) were the most likely to have applied directly to the university, while Black students (17%) were the least likely.
- Older students (20%) were the most likely to have applied via their Local Education Authority, while students from high-income households (12%) were the least likely.

Statistically significant intra-group differences in how students had applied for a bursary from their chosen university were identified, in order of magnitude, by:

- **Household income** – students from middle-income households were less likely than students from low- or high-income households to have applied automatically, but more likely to have applied via Student Finance Direct. Students from high-income households were more likely than students from middle or low-income households to have applied directly to the university, but less likely to have applied via their local education authority.
- **Age** – younger students were more likely than older students to have applied via Student Finance Direct or directly to the university. In contrast, older students were more likely than younger students to have applied automatically, or via their Local Education Authority.
- **Gender** – a higher proportion of female students had applied automatically and via their Local Education Authority than male students. Conversely, a higher proportion of male than female students had applied directly to the university.

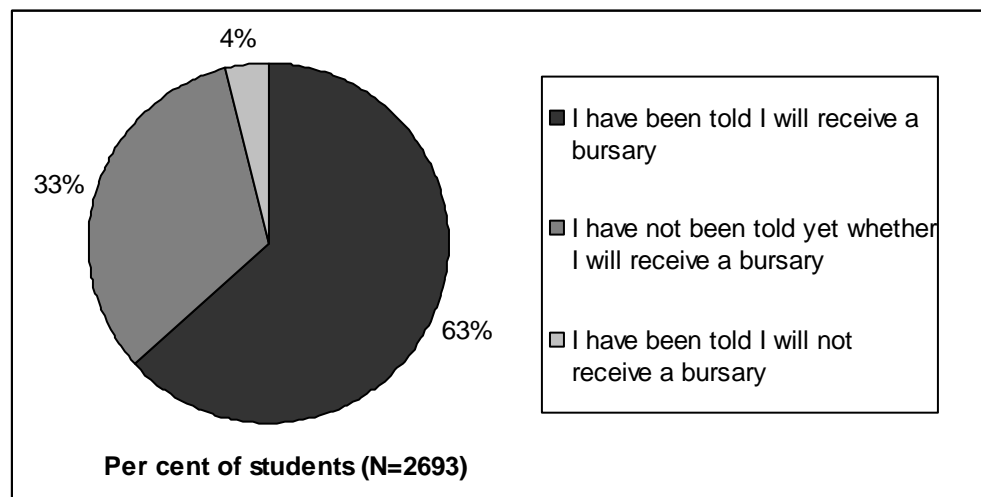
5.3 Receiving a bursary

Whether students had been told that they would receive a bursary

Students who had applied for a bursary, or who had not needed to apply because their application had been automatic, or who did not know if they had applied, were all asked if the university they hoped to go to had told them whether they would receive a bursary. Responses showed that the large majority of these students (63%) had been told that they would receive a bursary (Figure 5.8). Just four per cent of the students had been told that they would not receive a bursary. The remaining 33 per cent had not yet been told whether or not they would receive a bursary.

The proportion of students who had not been told is very large given that all the students were surveyed in October 2008 and so most had just started or were about to start their HEI course. If bursaries are to be a useful component in students' financial planning, then arguably students would benefit from knowing about their bursary eligibility much earlier.

Figure 5.8 Whether students had been told that they would receive a bursary



Base: Students who had applied for a bursary or whose applications was automatic or who didn't know if they had applied

Source: Birkbeck Survey of Students, 2008

Significant differences in whether students had been told that they would qualify for a bursary were evident by whether the students thought that they qualified for a bursary and, in addition, by whether they had applied for a bursary (Table A5.4 Statistical Appendix).

- Those students who did not think that they qualified for a bursary were substantially more likely to have not yet been told whether they would receive a bursary (49%) than those students who thought that they did qualify (32%). This is particularly true for students who had applied themselves (38% who thought they qualified had not yet been told compared with 20% who thought they did not qualify had not yet been told).
- Students who thought they did not qualify for a bursary were also more likely to have been told that they would not receive a bursary (31%) than those students who thought that they did qualify (2%), reflecting that in general these students had a reasonable idea about their eligibility. However, one-fifth of students who thought they did not qualify for a bursary had been told that they would receive one.
- The majority of students who thought that they qualified for a bursary had been told that they would receive a bursary (67%).

How much bursary students hoped to receive in their first year of study

Those students who had been told that they would receive a bursary were asked to indicate roughly how much bursary they hoped to receive in their first year of study. Responses to this question suggested that the average bursary amount students hoped to receive was £1,075. These figures are in keeping with national data which suggests that the typical bursary for a low-income student in 2007/08 was £1,000.³⁵ Student hopes varied widely, however, ranging from a minimum of £1 to a maximum of £13,000.

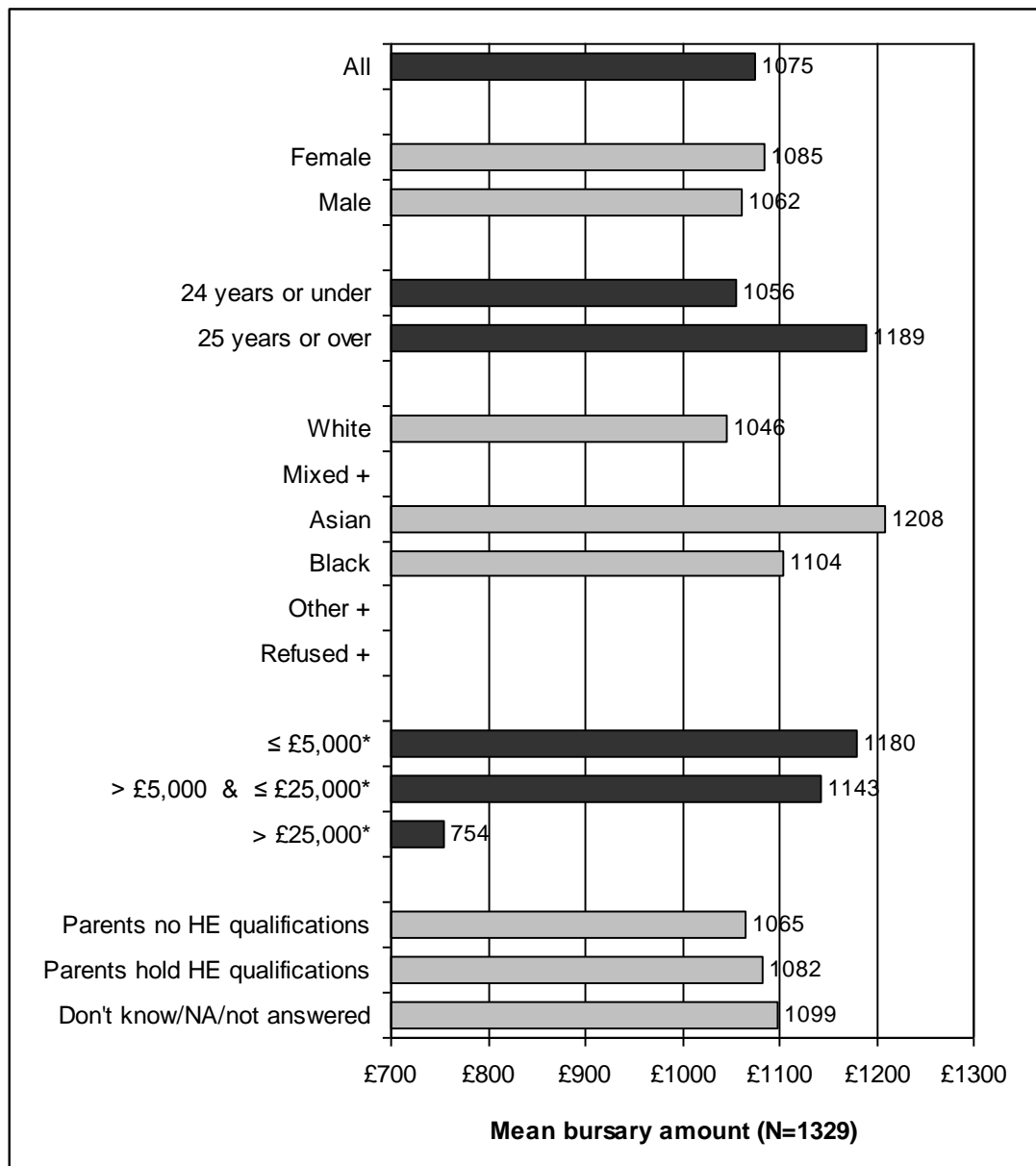
When the average bursary amount students hoped to receive in their first year of study was compared across key socio-economic characteristics some differences were evident (Figures 5.9 and 5.10)

- Students of Asian ethnicity overall expected to receive the most bursary, reporting an average of £1,208. Conversely students from high-income households expected to receive the least bursary, reporting an average of just £754.

Statistically significant intra-group differences in the average bursary amount students hoped to receive in their first year of study were identified by:

- **Household income** - The average bursary amount students from high-income households (£754) hoped to receive was substantially lower than that of middle (£1,143) and low (£1,180) income students. This suggests that the largest bursaries were going to students with greater financial needs.
- **HEI type** – Students attending Russell group universities expected to receive the most generous bursaries, more than one and a half times more than their peers at Post-1992 HEIs.
- **HEI's HEBSS status** – Students attending HEIs that subscribed to the information only HEBSS services anticipated receiving larger bursaries than their peers at HEIs subscribing to the full HEBSS service or that did not subscribe to the service.

Figure 5.9 How much bursary students hope to receive in their first year of study, by key socio-economic characteristics



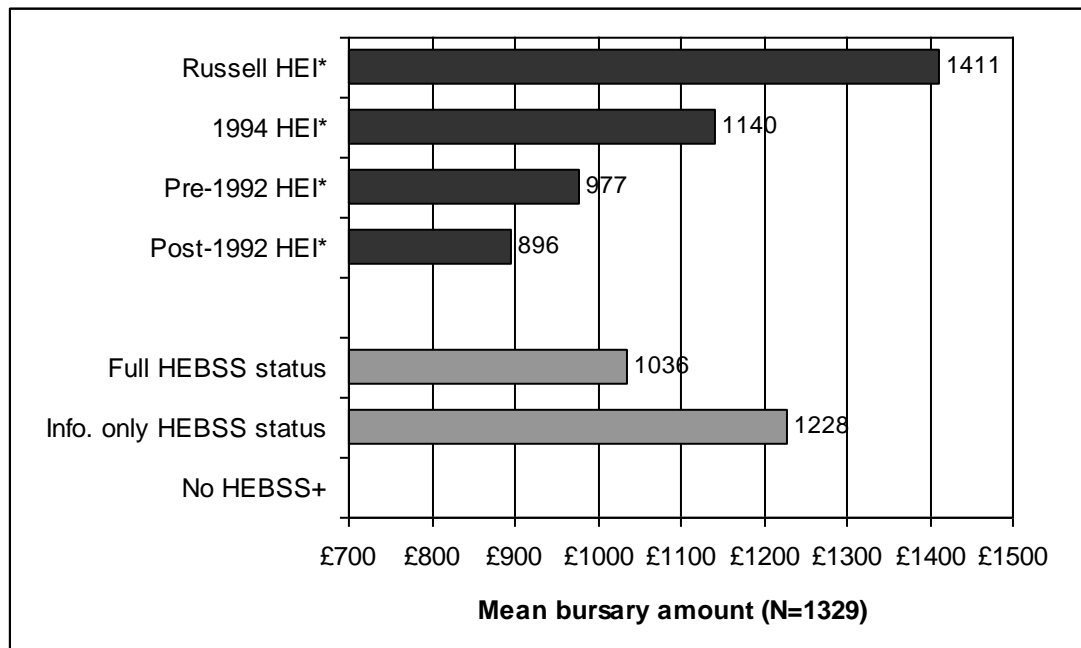
Base: Students who knew they would receive a bursary

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Figure 5.10 How much bursary students hope to receive in their first year of study, by institutional characteristics



Base: Students who knew they would receive a bursary

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Whether the amount of bursary students hoped to receive was more or less than expected

Of those students who had been told that they would receive a bursary, almost half (47%) reported that the amount of bursary that they hoped to receive was about what they expected. Roughly a third (32%) of the students reported that the amount of bursary that they hoped to receive was more than expected, and the remaining 22 per cent less than expected.

So overall, the majority of these students – over half - had inaccurate expectations about the amount of bursary they would receive. This suggests that HEIs need to be clearer about how the value of a bursary is calculated. This may be particularly important for those students who had over-estimated the value of their bursary who were likely to be disappointed in what they actually received.

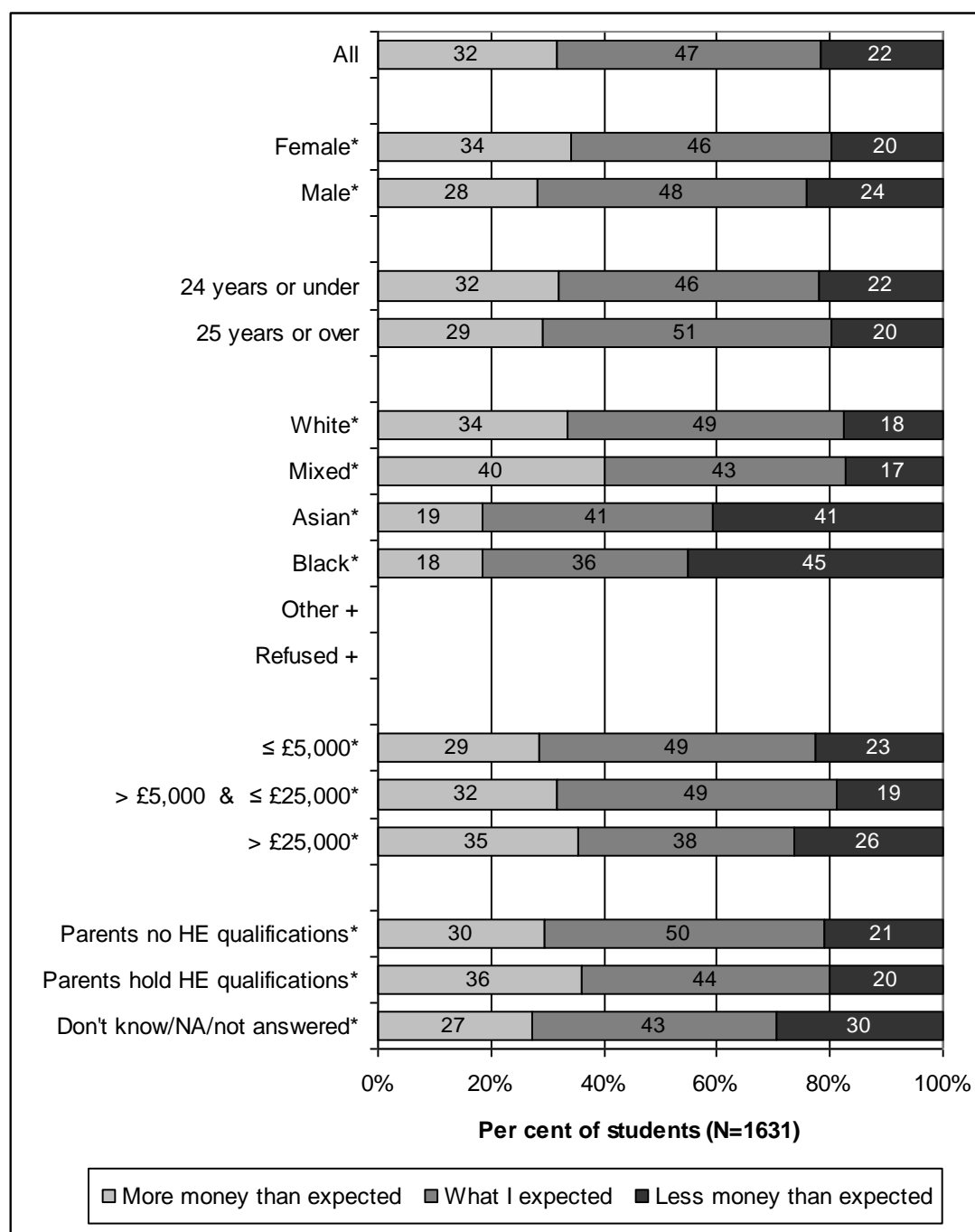
Differences in whether the amount of bursary that students hoped to receive was what they expected were evident by key socio-economic characteristics (Figure 5.11).

- Students of mixed ethnicity (40%) were the most likely to report that the bursary amount was more than what they expected, while Black students (18%) were the least likely.
- Black students (45%) were the most likely to report that the bursary amount was less than what they expected, and students of mixed ethnicity (17%) the least likely.
- Older students (51%) were the most likely to report that the bursary amount was what they expected, and Black students (36%) the least likely.

Statistically significant intra-group differences in whether the amount of bursary students hoped to receive was what they expected were identified, in order of magnitude, by:

- **Ethnicity** - Black (45%) and Asian (41%) students were more likely than White (18%) or mixed ethnicity (17%) students to have reported that the bursary amount was less than they expected. In contrast, mixed (40%) and White (34%) ethnicity students were more likely than Black (18%) or Asian (19%) students to have reported that the bursary amount was more than they expected.
- **Household income** – Students from high-income households (62%) were more likely than those from low (51%) or middle (51%) income households to report that the amount of bursary was not what they expected.

Figure 5.11 Whether the amount of bursary students hoped to receive was more or less than expected, by key socio-economic characteristics



Base: Students who knew they would receive a bursary

Notes: * indicates differences significant at 5 per cent level

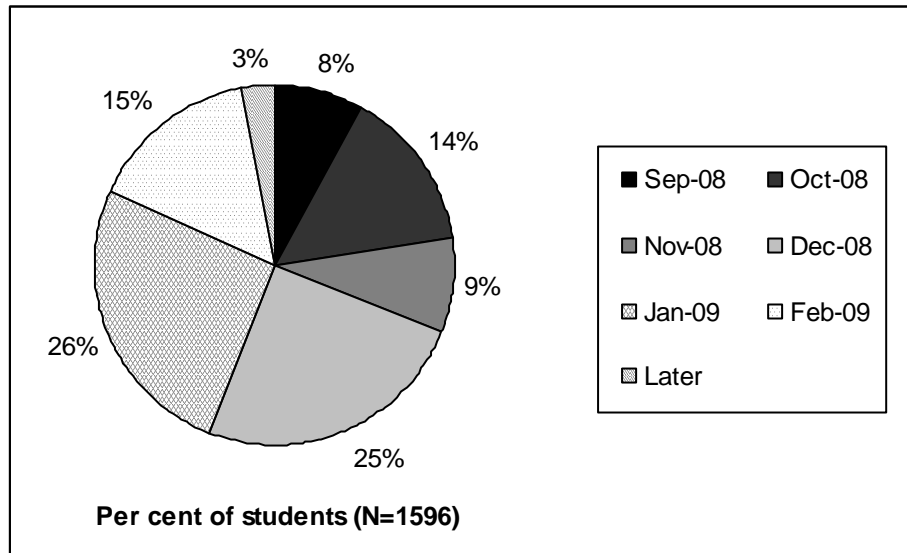
+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

When students would receive their first bursary payment

Of those students who had been told that they would receive a bursary, just over half of the students (56%) expected to receive their first bursary payment between September and December 2008, in their first term of study (Figure 5.12). Almost all of the remaining students (41%) expected to receive their first payment in January or February of 2009, with only a small minority (3%) reporting that this would be at any later date.

Figure 5.12 When students would receive their first bursary payment



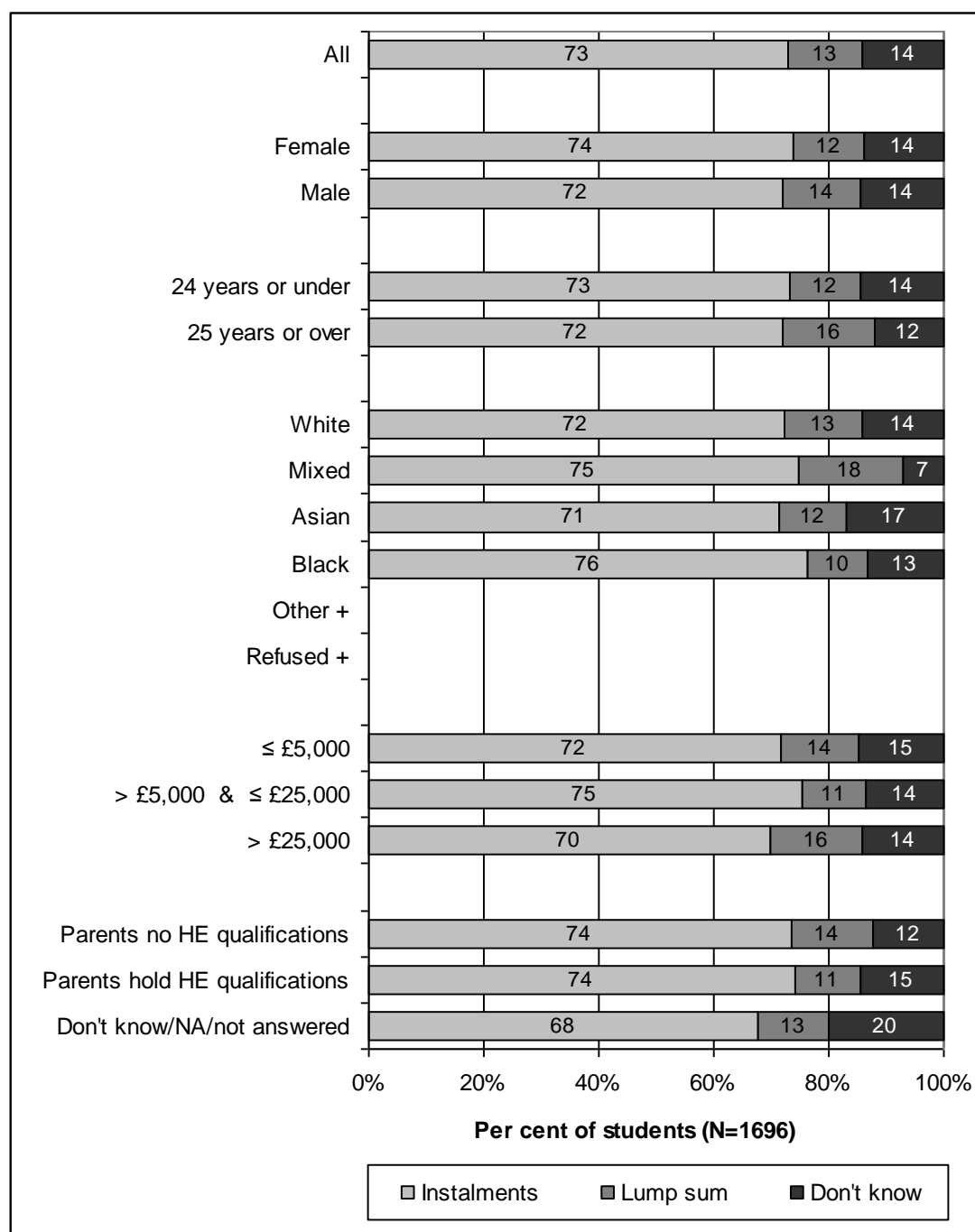
Base: Students who knew they would receive a bursary
Source: Birkbeck Survey of Students, 2008

How students would receive their bursary payments

Of those students who had been told that they would receive a bursary, the large majority (73%) reported that they would receive their bursary payments in instalments over the year. Just 13 per cent of the students reported that they would receive their payment as a single lump sum. The remaining 14 per cent of the students did not know how they would receive their bursary payments.

Very little variation in how students expected to receive their bursary payments was evident by key socio-economic characteristics (Figure 5.13), with no statistically significant differences identified.

Figure 5.13 How students would receive their bursary payments, by key socio-economic characteristics



Base: Students who knew they would receive a bursary

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

How students would spend their bursary

Of those students who had been told that they would receive a bursary, the large majority (76%) planned to spend their bursary on living costs. Only 10 per cent of the students reported that they would spend their bursary on tuition fees alone (6%) or a combination of tuition fees and living costs (4%). The remaining 14 per cent of the students did not know how they would spend their bursary.

These findings are interesting because originally bursaries were envisaged as a means for offsetting the costs of higher variable tuition fees, rather than as some form of supplementary award towards students' living costs.³⁶

Differences in how students planned to spend their bursary were evident across key socio-economic characteristics (Figure 5.14).

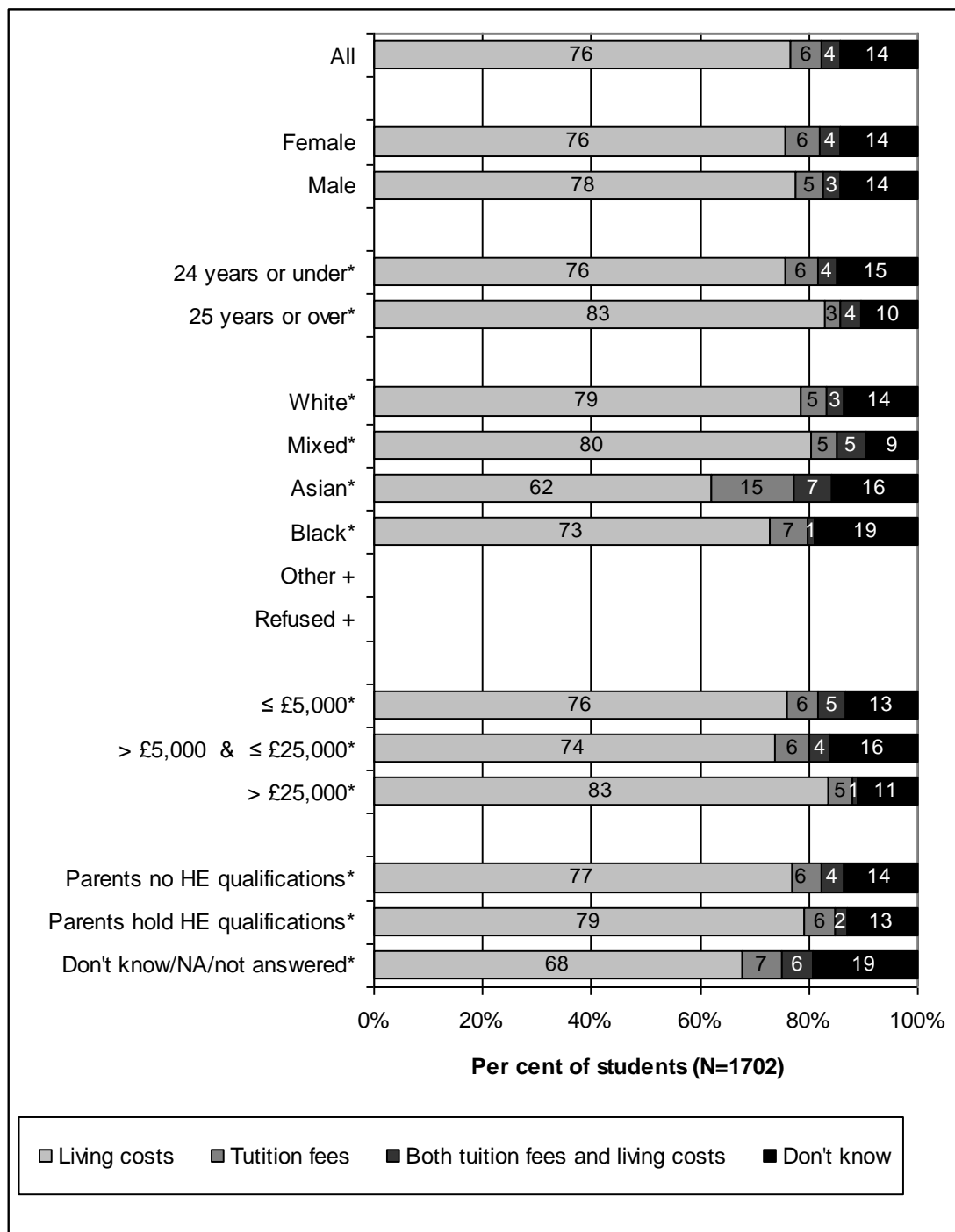
- Older and high-income students were overall the most likely to spend their bursary on living costs (83%), while Asian students (62%) were the least likely.
- Asian students (22%) were the most likely to spend their bursary on tuition fees or a combination of tuition fees and living costs, while high-income students (6%) were the least likely.
- Black students (19%) were overall the most likely not to know how they would spend their bursary, while mixed ethnicity students (9%) were the least likely.

Statistically significant intra-group differences in how students planned to spend their bursary were identified, in order of magnitude, by:

- **Ethnicity** - a lower proportion of Asian students (62%) planned to spend their bursary on living costs than students of all other ethnic groups. Conversely, Asian students (22%) were substantially more likely than students from all other ethnic groups to spend their bursary on tuition fees or a combination of tuition fees and living costs.
- **Household income** – students from high-income households (83%) were more likely than those from middle (74%) or low (76%) income households to spend their bursary on living costs.
- **Age** – Older students (83%) were more likely than younger students (76%) to spend their bursary on living costs.

³⁶ For fuller details of the origins of bursaries see Callender (2010) *op cit*

Figure 5.14 How students would spend their bursary, by key socio-economic characteristics



Base: Students who knew they would receive a bursary

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

5.4 Summary

Applying for a bursary

- Only 51 per cent of bursary-aware students had been told how to apply for a bursary by their chosen HEI, suggesting a notable deficit in HEI provision of bursary application support and information. This deficit was greatest for those students who had not yet had their place at university confirmed.
- Most bursary-aware students (81%) thought that they qualified to receive a bursary.
- The majority of bursary-aware students had either applied for a bursary from their chosen institution themselves (47%) or had an application automatically entered for them (11%). However, a notable proportion of students (25%) had not applied, with those who did not think that they qualified for a bursary the most likely non-applicants (71%).
- The main reasons why students had not applied for a bursary were that they did not think they were eligible (41%) and that they did not know how to apply (25%) or did not know that they had to apply (9%). Those non-applicant students who thought that they did not qualify for a bursary had primarily not applied because they did not think they were eligible (65%).
- The most common means by which students applied for bursaries themselves were via Student Finance Direct (42%) and directly to the university (38%). A smaller proportion of self-applicant students had applied via their Local Education Authority (19%).

Receiving a bursary

- Excluding those students who had not applied, the majority of students (63%) had been told that they would receive a bursary. Only a very small minority had been told that they would not be receiving a bursary (4%), however, approximately one third were still waiting to hear whether they would receive a bursary or not (33%). The majority of students who thought that they qualified had already been told that they would receive a bursary (67%).
- Of the students who had been told that they would receive a bursary, the amount of bursary they hoped to receive varied widely, however, on average they hoped for £1,026 in their first year of study. For most students this was what they had originally expected (47%) or more than they expected (32%). For roughly one-fifth of students (22%) the amount they hoped to receive was less than they had originally expected. In other words, a half of students had incorrectly estimated the size of their bursaries.
- Just over half (56%) of students who had been told that they would receive a bursary expected to receive their first bursary payment in their first term of study (September to December 2008), and almost all (97%) by February of their first academic year. For most (73%) this would be the first payment in a series of bursary instalments, however for a small minority (13%) this would be a single lump payment of the full bursary amount.
- Students who had been told that they would receive a bursary were substantially more likely to spend their bursary on living costs alone (76%) than on tuition fees (6%) or even a combination of living costs and tuition fees (4%).

6 STUDENTS' KNOWLEDGE AND UNDERSTANDING OF STUDENT FINANCIAL SUPPORT AND BURSARIES

6.1 Introduction

This chapter examines students' knowledge and understanding of student financial support and bursaries. First, it explores how well-informed students believed they were about various sources of financial support. Next, the chapter examines students' subjective understanding of bursaries and scholarships. Finally, it assesses more objectively students' knowledge and understanding of bursaries.

6.2 How well-informed students were about student financial support including institutional support

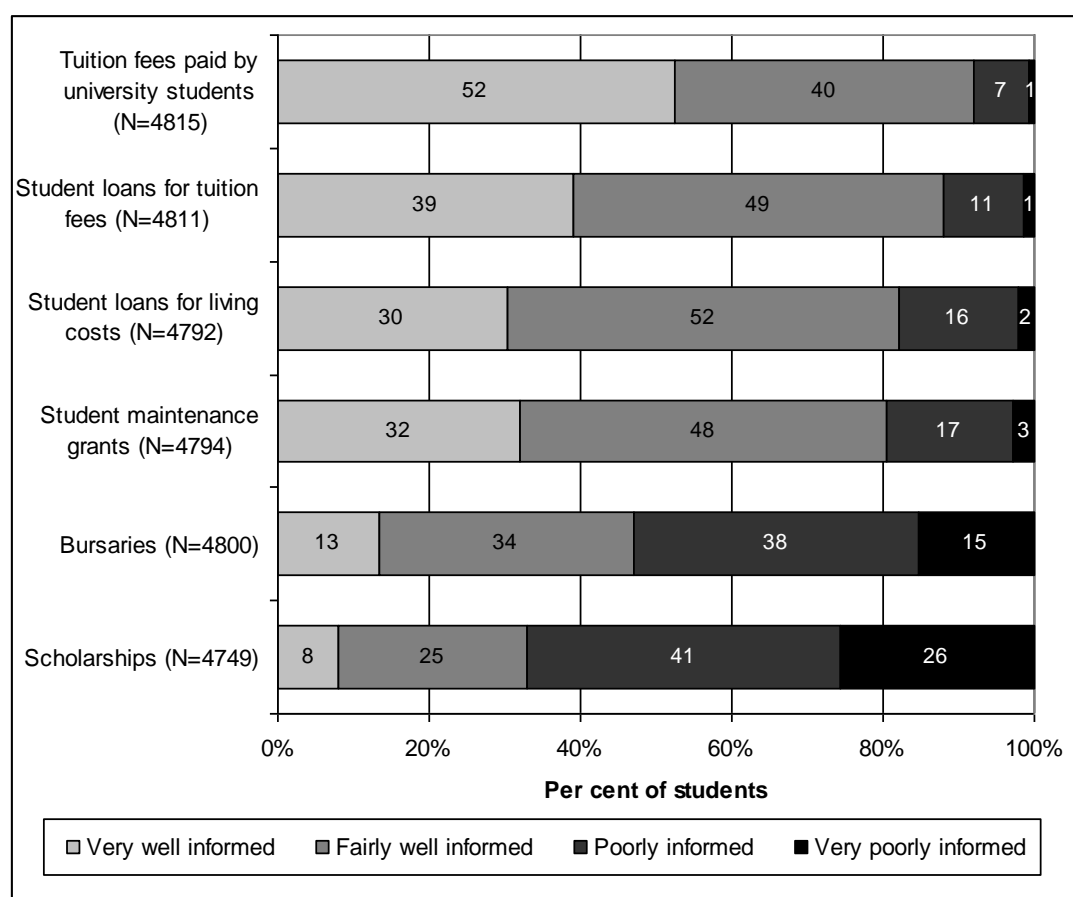
All students were asked how well-informed they thought they were about the various sources of student financial support.

The majority of students surveyed thought they were well-informed about government-funded student financial support (Figure 6.1), particularly about the tuition fees they would have to pay while at university. Significantly, for the focus of this study, students were least well versed about bursaries and scholarships. In fact, the majority thought they were poorly informed about bursaries (53%) and scholarships (67%). These findings echo those of previous research³⁷ which suggest that students are least well-informed about bursaries compared to other sources of financial support. And as we will see, they also suggest that there is a serious information and marketing gap in relation to institutional financial support.

These findings indicate that the length of time a financial support provision has been in place seems unrelated to how knowledgeable students were about each source of help. For instance, both variable tuition fees and bursaries were introduced for the first time in 2006. Yet, students reported they were far better informed about tuition fees than bursaries. Therefore, the argument that bursaries are 'new' does not appear to explain the patterns of students' knowledge. Nor does it appear that a student's eligibility for a particular type of financial support can fully explain how well-informed they are about a specific source. It will be recalled that all the students surveyed were eligible for both loans and grants. Yet, students were better informed about loans, especially for tuition, than grants.

³⁷ E.g. Davies, P., Slack, K., Hughes, A., Mangan, J., and Vigurs, K. (2008) *Knowing Where to Study? Fees, Bursaries and Fair Access*, Institute for Educational Policy Research and Institute for Access Studies, Staffordshire University, UK; Shepherd, J (2007) *Students fail to take up bursary cash* *The Guardian*, Tuesday January 16, 2007

Figure 6.1 Students' assessment of how well-informed they were about student financial support



Base: All students

Source: Birkbeck Survey of Students, 2008

Variations between students in how well-informed students were about student financial support

There were some significant variations in students' ratings of how well-informed they were by their socio-economic characteristics. Table A6.1 (Statistical Appendix) focuses on variations in the proportion of students who were *well-informed* about the different types of student funding.

Bursaries

Concentrating exclusively on students' knowledge of bursaries and scholarships, we see that:

- Students aged 25 and over were the most likely to report they were well-informed about bursaries while students from households with incomes of £25,000 and above were the least to say this (56% compared with 39%) – characteristics which were inter-related.

Significant variations in how well-informed students were about bursaries were associated with the following characteristics, in order of magnitude:

- **Household income** – How well-informed students were about bursaries was inversely related to their household income. Students from the poorest families were more likely than those from wealthiest families to be well-informed (53% compared with 39%).
- **Age** - Older students also were more likely than younger students to be knowledgeable about bursaries (56% compared with 46%).
- **Ethnicity** – Black students (53%) were better informed than students from other ethnic groups, especially students of Mixed ethnicity (45%) and White students (46%).
- **Parental education** – students who did not know if their parents had an HE qualification (51%) were more likely to be well-informed than students whose parents did not have an HE qualification (47%) and those that did (45%).

These student characteristics were all inter-related. As we have seen (Chapter 1, Section 1.7), the majority (77%) of older students and Black students (52%) had annual household incomes of £5,000 or under, and Black students were more likely than any other ethnic groups to be aged over 25. In turn, parental education was directly associated with household income. In other words, the poorest students, those students most likely to be eligible for means-tested bursaries were the students most likely to know about them.

What role did access to information play in the extent to which students were well-informed about bursaries? Table 6.1³⁸ shows that those students who had heard of bursaries and looked for information on them, thought they were far better informed than those who had not looked for information (62% compared with 43%). This was especially the case when they had found it easy to find out about bursaries (74%) and when they rated an HEI (64%) or school or college sources (64%) as the most useful source of information on bursaries.

Students who had not personally looked for information because they were confused about bursaries were the least well-informed (24%).

Scholarships

Research³⁹ from the US suggests that higher income students are more likely than lower-income groups to benefit from merit based scholarships because of the social class distribution of student attainment as measured by exam results. Yet, in this survey students from higher income households (£25,000 and over) who only qualified for a partial maintenance grant were least well-informed about scholarships (30%) while Black students were the most well-informed about them (39%) (Table A6.1 Statistical Appendix).

³⁸ Note that the base for this table is those students who had heard of bursaries and so differs from the base for Table 6.1 which includes all students irrespective of whether or not they had heard of bursaries.

³⁹ Heller, D. (2006). Merit aid and college access. Paper presented at the Symposium on the Consequences of Merit-Based Student Aid. Madison: University of Wisconsin.

Other significant differences in how well-informed students were about scholarships were associated with the following characteristics:

- **Ethnicity** – Black students (39%) were better informed than students from other ethnic groups, especially students of Mixed ethnicity (31%) and White students (32%).
- **Parental education** – students who did not know if their parents had an HE qualification (38%) were more likely to be well-informed about scholarships than those whose parents had or did not have such a qualification (32%)
- **Household income** – Students from households with annual incomes of up to £25,000 (35%) were better informed about scholarships than those from households with incomes above this amount (30%).
- **Gender** – Men were more likely than women to report they were well-informed about scholarships (35% compared with 32%).

Students' assessment of how well-informed they were about student financial support compared with HEIs and HE advisors' perceptions of students' knowledge

Interestingly, students' ratings of how well-informed they were about student funding, were markedly different from HEIs and HE advisors' perceptions of students' knowledge. Students thought they were better informed about tuition fees and government-funded support than the HEIs and HE advisors surveyed as part of the OFFA study⁴⁰ believed students were. However, students were far less confident about their understanding of bursaries and scholarships compared to HEIs' perceptions of student knowledge about bursaries (57%) and scholarships (64%).⁴¹ Similarly, HE advisors thought students better informed about bursaries (64%) and scholarships (52%) than students did themselves.⁴²

These findings suggest that both HEIs and HE advisors have unrealistic expectations about the level of students' knowledge about institutional financial support. Both over-estimated students' knowledge of bursaries and scholarships. In turn, this has implications for the provision, production, and dissemination of information about these forms of support by both HEIs and HE advisors.

⁴⁰ See Callender, C (2009a) *op cit*; Callender C (2009b) *op cit*

⁴¹ Callender, C (2009a) *op cit* (Table 4.2)

⁴² Callender C (2009b) *op cit* (Table 5.2)

Table 6.1 Students' assessment of how well-informed they were about student financial support, by whether they had looked for information on bursaries

		Students who felt <u>very or fairly well-informed</u> about bursaries (N=3629)
		%
Has looked for information on bursaries		
	No*	43
	Yes*	62
	Not answered*	38
How easy or difficult to find out about bursaries		
	Easy or very easy*	76
	Difficult or very difficult*	33
	Not answered*	63
Which source of bursary information was the most helpful		
	HEI source*	64
	School or colleges*	64
	Personal network*	47
	Other source*	62
	Not answered*	51
Why not looked for information on bursaries		
	Did not know where to look*	32
	Did not think was eligible*	38
	Did not have time	39
	It is all too confusing*	24
	I did not know about bursaries	39
	Will find about them later	39
	Parent found out	+
	Other	48
All		56

Base: Students who had looked for information on bursaries

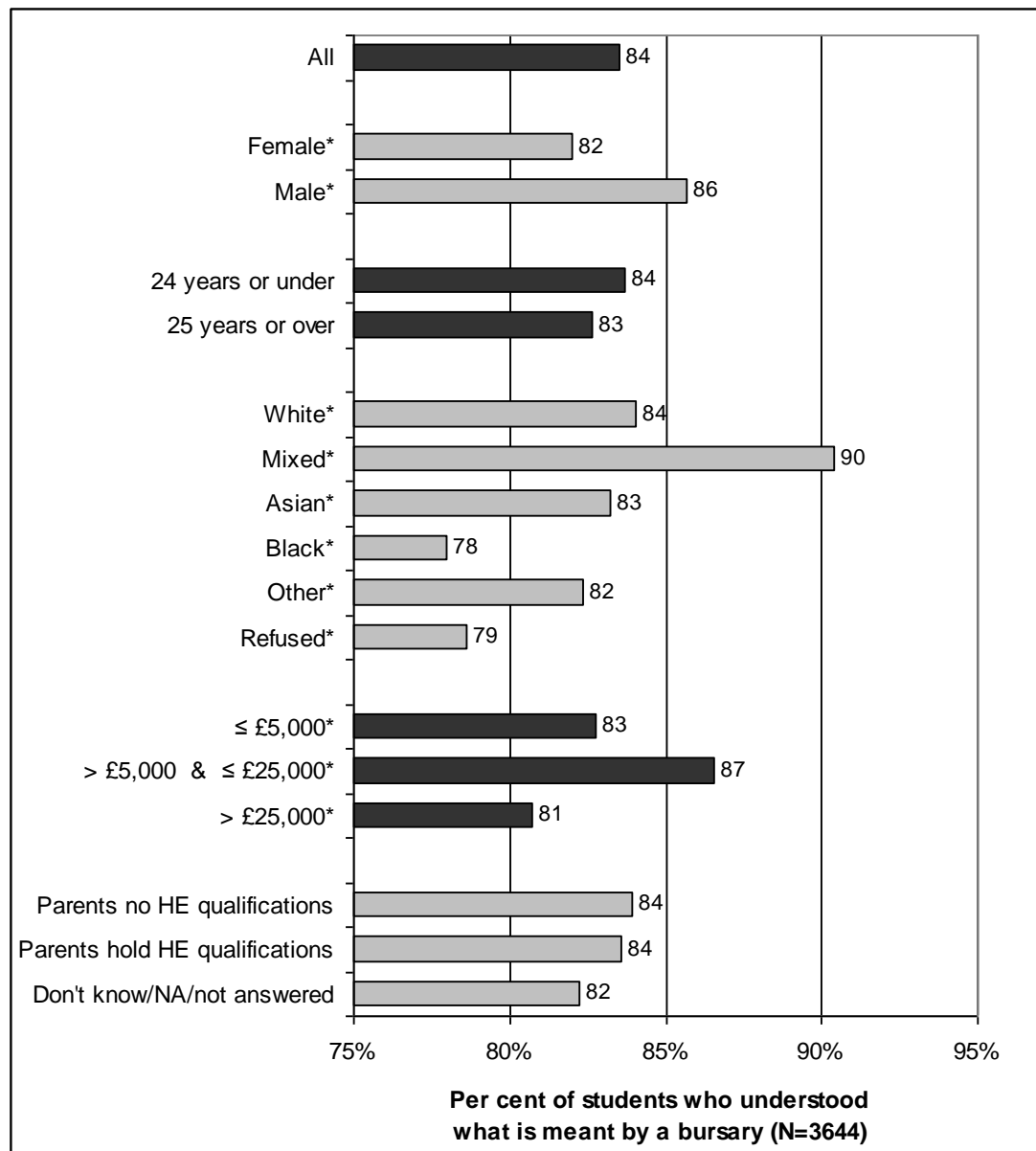
Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

6.3 Students' understanding of bursaries

Students who were aware of bursaries were asked if they understood what is meant by a bursary. According to this subjective measure of bursary knowledge, the vast majority (84%) did understand the term (Figure 6.2). As we will see later in the chapter (section 6.5), this subjective measure of students' understanding of bursaries also proved to be a good indicator of their actual knowledge about bursaries.

Figure 6.2 Students who understood what is meant by a bursary, by key socio-economic characteristics



Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table 6.2 Students who understood what is meant by a bursary, by information seeking behaviour

		Student who understood what is meant by a bursary (N=3644)
		%
Has looked for information on bursaries		
	No*	66
	Yes*	91
	Not answered*	+
How easy or difficult to find out about bursaries		
	Easy or very easy*	95
	Difficult or very difficult*	83
	Not answered*	90
Which source of bursary information was the most helpful		
	HEI source*	94
	School or colleges*	89
	Personal network*	86
	Other source*	97
	Not answered*	85
Why not looked for information on bursaries		
	Did not know where to look*	61
	Did not think was eligible*	61
	Did not have time	66
	It is all too confusing*	51
	I did not know about bursaries	47
	Will find about them later	66
	Parent found out	+
	Other	67
All		84

Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

The largest significant differences in the proportion of students who understood what was meant by a bursary were associated with whether students had looked for information and how easy or difficult they found that task (Figure 6.2 and Table 6.2).

- **Looking for information on bursaries** - Students who had looked for information (91%) and found it easy (95%) were the most likely of all student groups to understand what is meant by a bursary. Students who had not looked for information (66%) were least likely to understand what is meant by a bursary, especially when they had not looked because bursaries were confusing (59%) (Table 6.2).

Other significant variations in students' comprehension of bursaries were associated with students' ethnicity, household income, and gender (Figure 6.2).

- **Ethnicity** - Students of mixed heritage were more likely to grasp what is meant by the term while Black students were least likely to understand (90% compared with 78%).
- **Household income** – Students from middle-income households were more likely to understand what is meant by a bursary (87%) than students from household with high (81%) or low-incomes (83%)
- **Gender** – Men were more likely than women to understand about bursaries (86% compared with 82%).

All these characteristics remained significant when multivariate analysis was conducted, which controlled for these and other student characteristics (Table A6.2 Statistical Appendix). The largest difference was associated with **whether students had looked for information on bursaries**. Those who had not were 22 percentage points less likely to understand what is meant by a bursary than those that had sought out bursary information. So clearly, students' information seeking behaviour was crucial to students' knowledge about bursaries.

Other characteristics included:

- **Whether believed there was enough information on bursaries** – students who believed there was not enough information were ten percentage points less likely to understand what is meant by a bursary than those disagreeing with the statement.
- **Type of HEI attended** - Students at Russell Group universities were eight percentage points more likely than students at post-1992 HEI to understand what a bursary was while students at 1994 universities were five per cent more likely.
- **Family type** – lone parents were five percentage points more likely than single childless students to understand about bursaries
- **Ethnicity** – student of Mixed ethnicity were five percentage points more likely than White students to understand what a bursary was while Black students were six per cent less likely.
- **Household income** – students from high-income backgrounds were four percentage points less likely than students from the poorest households to know what a bursary was, while those from middle-income families were three per cent more likely.
- **Type of educational institution attended** - Students who had attended a state school before entering higher education were four percentage points more likely than students who had studied at an FE College to say they understood what is meant by a bursary.
- **Gender** – three percentage points more men than women grasped what a bursary was.

6.4 How students describe bursaries and scholarships

Next, students who had heard of bursaries were asked how they would describe a bursary and how they would describe a scholarship. These questions were asked because it has been suggested by some commentators that the language and terminology used to describe bursaries and scholarships can be confusing. These commentators argue that this confusion adds to the complexity of the student funding system. In turn, as suggested by the HEI respondents surveyed for OFFA, this complexity affects both student bursary awareness and take-up.⁴³ And as we will see in the next chapter, sizable minorities of students did “*not understand the difference between bursaries and scholarships*” (47%) and thought that “*The language used to describe bursaries is confusing*” (39%).

Traditionally, bursaries are understood to include financial assistance made to students based on their financial need through some form of means-testing while scholarships are often understood to mean financial support awarded solely on the basis of merit. However, as the OFFA survey of HEIs demonstrated, in reality, some scholarships are awarded purely on financial need, some are awarded purely on merit, while others are awarded on a combination of merit and financial need. The questions in the student survey sought to find out the extent to which students understood bursaries and scholarships according to these ‘traditional’ definitions. In other words, the questions attempted to assess students’ comprehension of the eligibility criteria used for the allocation of bursaries and scholarships, and if there were any differences in these eligibility criteria. However, there were no ‘right’ and ‘wrong’ answers to these questions because examples of bursaries or scholarships fitting some, or all, the criteria listed do exist.

As Figure 6.3 clearly shows, the majority of students believed bursaries were allocated on the basis of a student’s family income (81%). However, a sizable minority - over a third - also thought bursaries were distributed based on the subject they were studying (32%). Conversely, Figure 6.3 also shows most students believed that scholarships were awarded based on a student’s examination results (68%) and other achievements (59%), but a third thought they were disbursed based on a student’s subject of study. So clearly, there was some confusion about the eligibility criteria of both bursaries and scholarships. Most students’ understanding of these eligibility criteria matched the ‘traditional’ definitions but this was not the case for a sizable minority, especially in relation to scholarships.

As suggested, given the diversity of bursaries and scholarships available there were no ‘right’ or ‘wrong’ answers to these particular questions. However, research⁴⁴ has examined the eligibility criteria used by HEIs to disburse their institutional financial support. It showed that of the 303 different bursaries and scholarships available in 2006/07, 60 per cent were means-tested and took into consideration family income, 25 per cent were non-need based and were allocated purely on student merit, while the remaining 15 per cent were allocated on a variety of non-need criteria.

Of those schemes that were allocated exclusively on student financial need - what traditionally would be called bursaries - only 16 per cent were awarded depending on the subject a student studied. By contrast, of the awards allocated exclusively on the basis of student merit – what traditionally would be called scholarships – some 89 per cent were

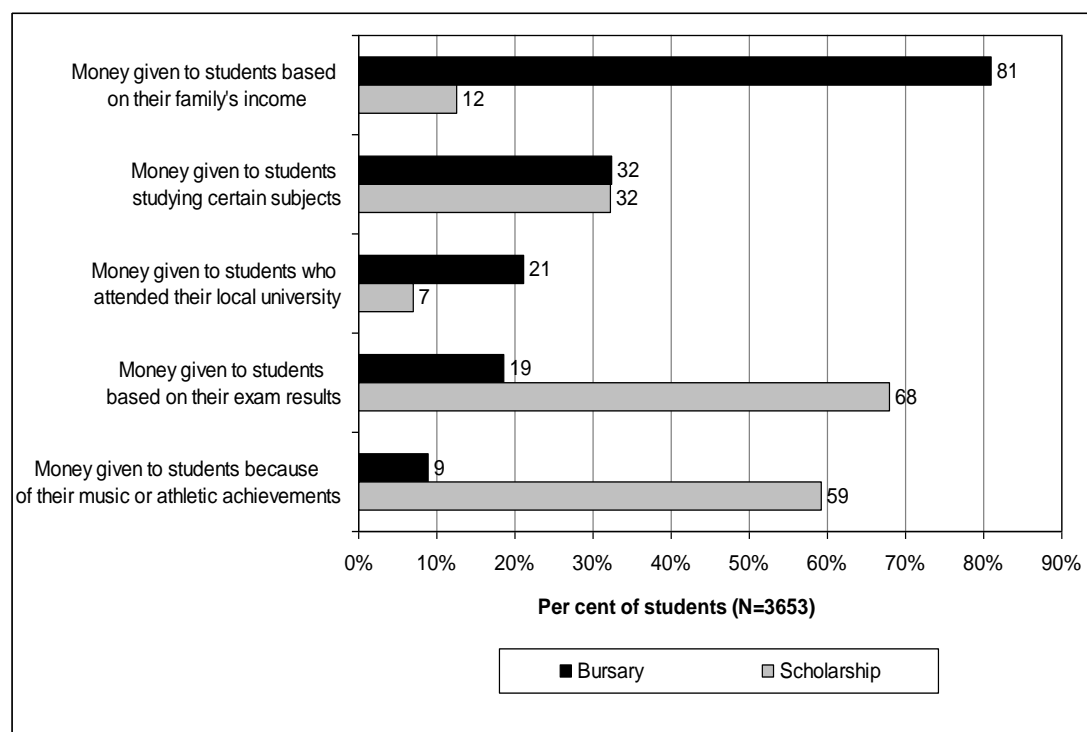
⁴³ Callender (2009a) *op cit*

⁴⁴ Callender, C (2010) Bursaries and Institutional Aid in Higher Education in England: Do they safeguard access and promote fair access? *Oxford Review of Education*, 36:1

awarded based on the subject a student studied. Cutting across both ‘need’ and ‘non-need’ bursaries and scholarships were 15 per cent of awards allocated exclusively to local students. Of these local schemes, 25 per cent had an additional merit component.

Thus, when student responses in Figures 6.3 are compared with the bursaries and scholarships available nationally - the students surveyed may well have under-estimated how frequently scholarships are allocated on the basis of the subject a student studies and over-estimated how frequently bursaries are disbursed by subject studied. In addition, students tended to over-estimate the significance of where students live in the allocation of bursaries. This suggest that HEIs need to make bursary and eligibility criteria clearer.

Figure 6.3 How students described a bursary and a scholarship (multi-code)



Base: Students who had heard of bursaries
Source: Birkbeck Survey of Students, 2008

Variations between students in their descriptions of bursaries and scholarships

Variations in students’ descriptions of bursaries and scholarships associated with students’ background, their information search behaviour, and their attitudes towards bursaries are shown in Tables A6.3, A6.4, and A6.5 Statistical Appendix.

Bursaries

The students most likely to describe bursaries in accordance with the traditional definition - as money given to students based on their family income – were:

- Students who did not agree with the statement “*It is difficult to understand who can get a bursary*” (87%) (Table A6.4 Statistical Appendix) while those aged 25 and over (67%) were least likely to describe bursaries in this way (Table A6.3 Statistical Appendix).

In fact, older students were far more likely than other students to see bursaries as money given to students who attend their local university. This may be because, as other research shows, older students are particularly likely to attend their local university.⁴⁵ However, this finding is interesting when compared with these students' rating of how well-informed they were about bursaries (section 6.2). Older students were one of the groups most likely to say they were knowledgeable about bursaries, but they were least likely to describe bursaries as money given to students based on family income. This raises issues about the extent to which their knowledge was accurate – an issue we will discuss in greater depth shortly.

The extent to which students described bursaries as being allocated based on family income differed significantly across a range of socio-economic characteristics (Table A6.3 Statistical Appendix). The differences in order of magnitude were associated with:

- **Age** – Younger students were considerably more likely than older students to think that family income was a key eligibility criterion for bursaries (83% compared with 67%).
- **Parental education** – students whose parents had an HE qualification (85%) were more likely to describe bursaries in line with their traditional definition than students whose parents had no HE qualification (80%) or who did not know about their parents' qualifications (77%).
- **Ethnicity** – a higher proportion of students of Mixed ethnicity (85%) described bursaries as money given to students based on their family's income compared with any other ethnic group, especially Black students (77%).
- **Household income** – It might be expected that the lowest income students would be most likely to think that bursaries were allocated based on a student's family income. In fact, students from middle income households (85%) were more likely to believe this than either students with low or high household incomes (78%). This may well be because the poorest students were predominately older students, and as we have seen, they were least likely to describe bursaries in this way.

Whether students had sought information on bursaries also played a significant role in whether students described bursaries in accordance with the traditional definitions but these differences were not as great as students' age in explaining the variations. Some 84 per cent of students who had looked for information described bursaries as being allocated based on family income compared with 73 per cent who had not looked for information (Table A6.4 Statistical Appendix). Similarly, the sources of bursary information students found most useful along with their general attitudes towards bursaries help explain some variations in the extent to which students defined bursaries in accordance with the traditional definition.

Scholarships

Turning to scholarships (Table A6.5 Statistical Appendix), the students most likely to describe them in line with the traditional definition – as money given to students based on their exam results were:

- Students with a parent who had an HE qualification (72%) while those least likely

⁴⁵Reay, D., David, M., and Ball, S. (2005) *Degrees of Choice: social class, race and gender in higher education* Trentham Books, Stoke on Trent

to think of scholarships in this way did not know if their parents had such a qualification (62%).

Other significant variations in students' descriptions of scholarships were associated with students':

- **Age** – More younger than older students thought scholarships were given to students based on their exam results (69% compared with 63%).
- **Household income** – Students from the high-income households (70%) were more likely than students from lower income households to report that scholarships were allocated based on students' exam results. And as the US research suggests, these are the students most likely to benefit from them.

6.5 Students' factual knowledge of bursaries

Another series of questions aimed to assess more objectively how knowledgeable students were about bursaries, rather than relying purely on students' subjective judgements (sections 6.2 and 6.3).

Students were asked to identify whether a particular statement about bursaries was true, false, or they did not know the answer. From their answers, it is possible to gauge students'

- knowledge about bursaries,
- what they have misunderstood or have been misinformed about bursaries, and
- what they do not know about bursaries.

Figure 6.4 shows the students' responses to all the statements. It demonstrates that students had fairly low levels of detailed knowledge about bursaries. Over half gave the correct answer (irrespective of whether the statement was true or false) to only four of the eight statements:

- *"You have to repay bursaries, they are like a loan"* (92%);
- *"The amount of bursary a student can get varies from one university to another"* (86%);
- *"Only students getting a full maintenance grant can get a bursary"* (52%); and
- *"The amount of bursary a student can get can vary depending on the subject a student studies"* (51%).

Figure 6.5 focuses on students giving the correct answer to a statement about bursaries (irrespective of whether the statement was true or false). For each statement answered correctly the student was given a score of 1, whereby the maximum score was 8. Thus, the most knowledgeable students could get a score of 8 and the least knowledge a score of 0.

Students' average score for statements answered correctly was 4.4. Figure 6.5 shows the distribution of students' scores. Only three per cent of students answered all the eight statements correctly while two per cent answered all of them incorrectly. A half of the students answered a half or more of the statements correctly.

Figure 6.4 also shows the proportion of students who gave the wrong answer to a particular statement. These responses highlight students' misunderstandings about bursaries and those aspects of bursaries they were most confused about. The greatest confusion was about the facts that:

- *"Bursaries are only paid to students from low-income families"* (35%), in fact, discretionary bursaries potentially can be paid to any student irrespective of their family income;
- *"The amount of bursary a student can get can vary depending on the subject a student studies"* (26%);
- *"Universities charging the maximum tuition fee must give students getting a full maintenance grant a bursary of £310 a year" [in 2008/09]* (23%) and
- *"Bursaries are paid for by the government"* (22%), in fact, they are paid for by HEIs.

Students' average score for statements about bursaries answered incorrectly was 1.5. Figure 6.6 illustrates the distribution of students' scores. It demonstrates that only 28 per cent of students had not misunderstood any of the statements. The remaining 72 per cent had misunderstood at least one of the statements, and 43 per cent had misunderstood at least two statements but none answered all the statements inaccurately.

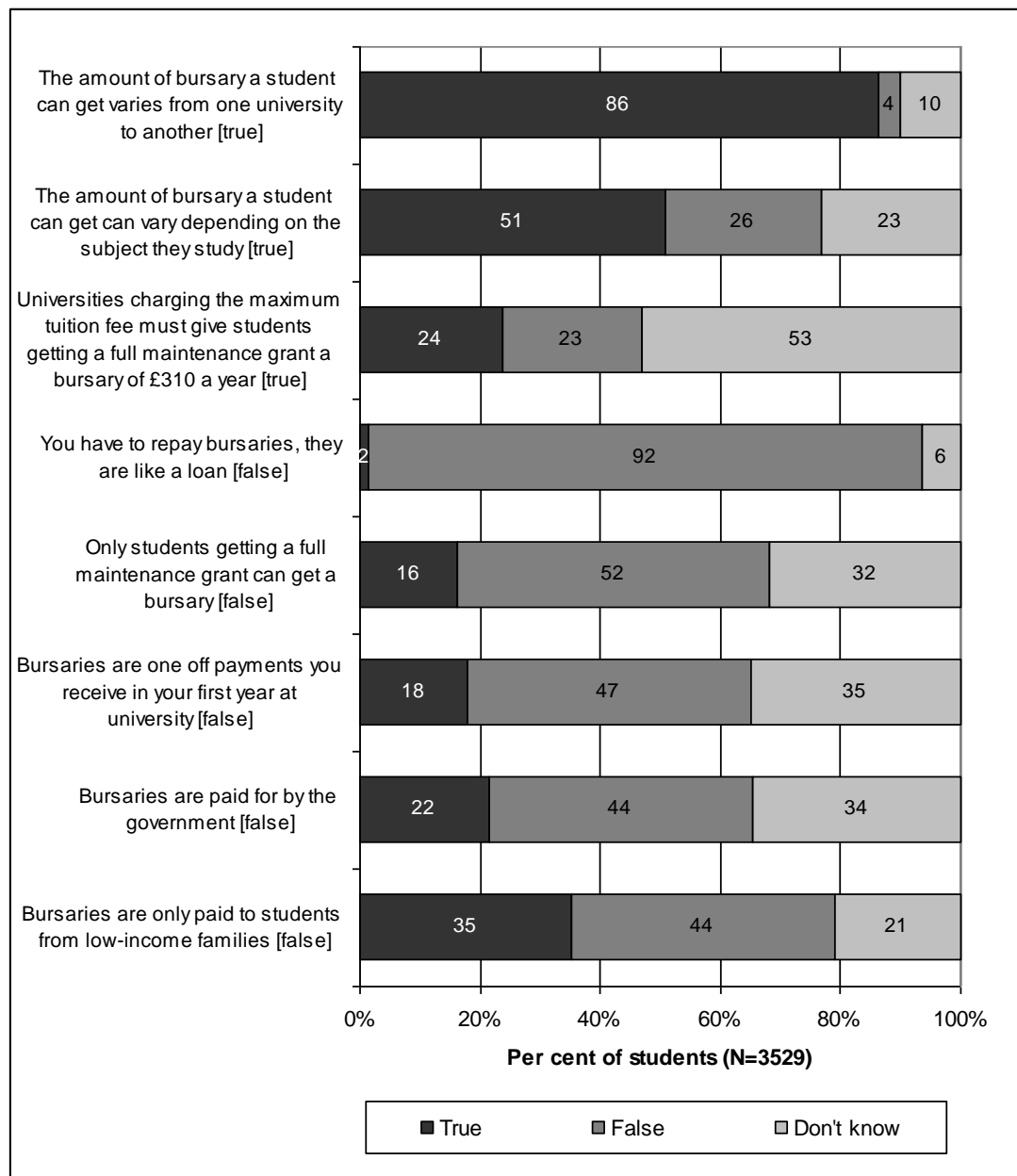
Figure 6.4 also demonstrates what students did not know about bursaries. They were most unaware or ignorant about the following aspects of bursaries:

- “Universities charging the maximum tuition fee must give students getting a full maintenance grant a bursary of £310 a year” [in 2008/09] (53%);
- “Bursaries are one off payments you receive in your first year at university” (35%), in fact bursaries are paid throughout students' time at university although the amount they receive can vary from one academic year to another;
- “Bursaries are paid for by the government” (35%) when in fact they are paid for by HEIs.
- “Only students getting a full maintenance grant can get a bursary” (32%), in fact, discretionary bursaries potentially can be paid to any student irrespective of their family income.

Students' average score for statements about bursaries they were unable to answer was 2.1. Figure 6.7 shows the distribution of students' scores. It highlights how one percent of students could not answer all eight statements while a quarter of all students could answer all the statements. Consequently, more than three-quarters (77%) of students were unaware of at least one feature of bursaries examined in the survey.

When the mean score for students' knowledge, misunderstanding, and ignorance are compared we see that students were most likely to know a limited number of facts about bursaries. They were more likely to be unaware of bursary characteristics than to be misinformed about them. Even so, both students' confusion and ignorance point to those areas where HEIs could improve both their marketing of bursaries and the information they provide students.

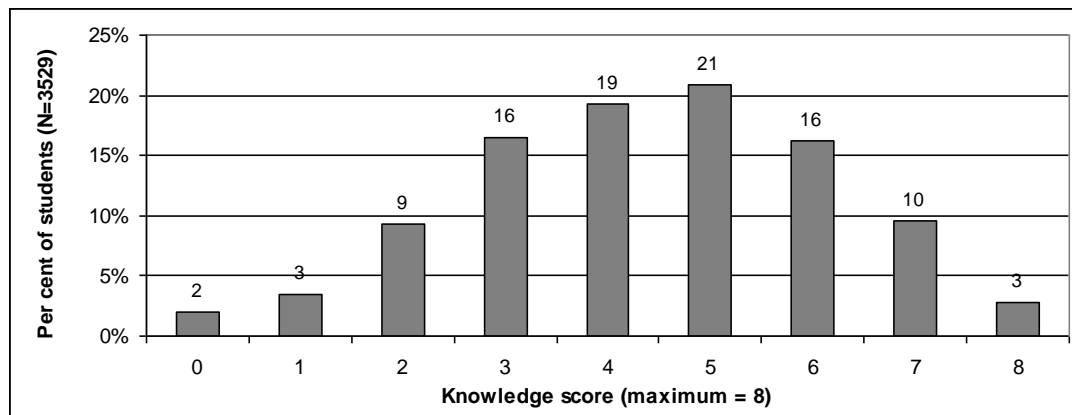
Figure 6.4 Students' responses to statements on bursaries



Base: Students who had heard of bursaries

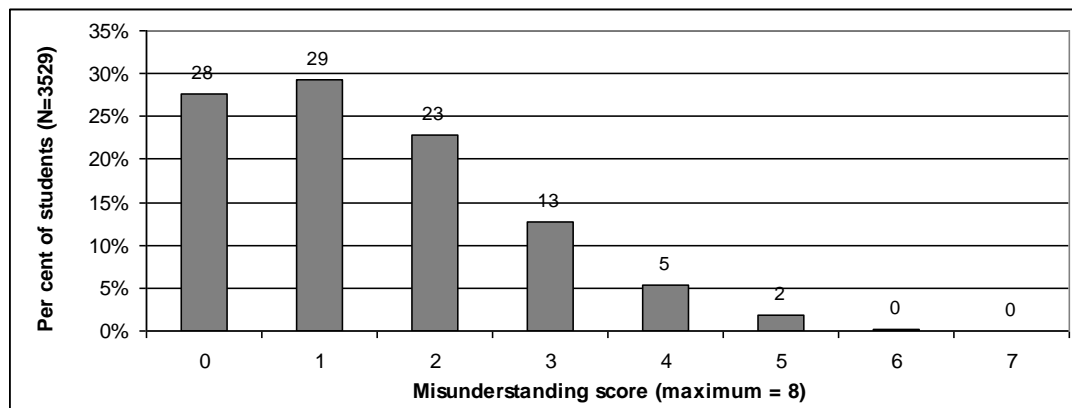
Source: Birkbeck Survey of Students, 2008

Figure 6.5 Students' knowledge of bursaries – number of correct responses



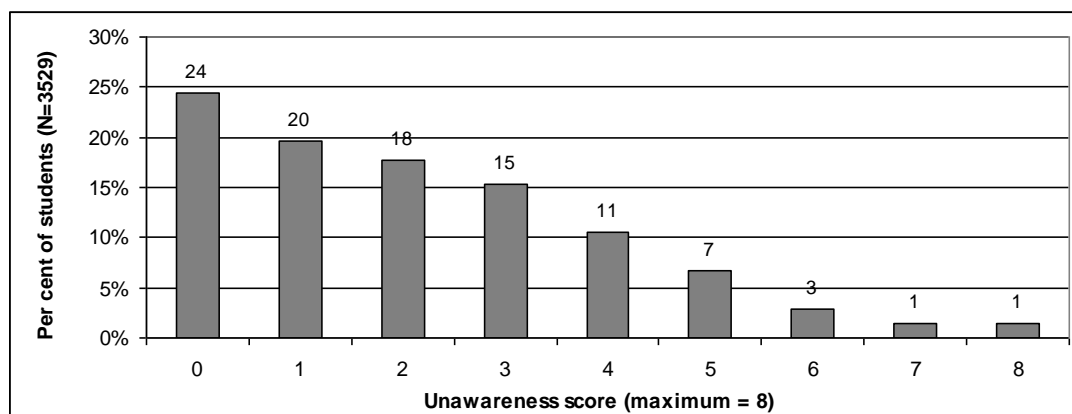
Base: Students who had heard of bursaries
Source: Birkbeck Survey of Students, 2008

Figure 6.6 Students' misunderstandings about bursaries – number of incorrect responses



Base: Students who had heard of bursaries
Source: Birkbeck Survey of Students, 2008

Figure 6.7 Students' ignorance about bursaries – number of 'don't know' responses



Base: Students who had heard of bursaries
Source: Birkbeck Survey of Students, 2008

Variations between students in their knowledge, misunderstanding, and ignorance about bursaries

Tables A6.6, A6.7 and A6.8 (Statistical Appendix) show the proportion of students from different backgrounds who answered the statements correctly. There were some significant differences between students by their socio-economic and other characteristics, and these varied depending on the statement. These variations illustrate which student groups were the most and least knowledgeable about each aspect of bursaries explored in the survey. They also point to which students groups HEIs should target their bursary information, if they want to improve awareness and take-up. HEIs could customise information campaigns at particular student groups relatively easy with the current technologies available.

Looking across all statements about bursaries several factors seem particularly important in understanding which students were least likely to answer the statements correctly, and these were:

- whether the student understood what is meant by a bursary and
- whether student had looked for information on bursaries.

As Table A6.7 (Statistical Appendix) highlights, far smaller proportions of students who, elsewhere in the survey (section 6.3), reported they did not understand what was meant by a bursary answered the statements correctly compared with all other student groups. This suggests that this simple question about students' subjective understanding of bursaries was a good indicator of students' more detailed and actual knowledge about bursaries. Hence, if HEIs and others gave clearer messages about what is meant by a bursary, then students' knowledge probably would improve.

As we have seen (section 6.3), students' understanding of bursaries was linked to whether or not they had looked for information on bursaries (Table A6.8 Statistical Appendix). Again, smaller proportions of those who had not looked for information answered the statements accurately. These findings once again confirm the importance of information in explaining the level and nature of students' knowledge of bursaries.

Looking again across all statements about bursaries, and to those factors which help explain high levels of knowledge, we see that the most important were:

- the source of bursary information students rated the most helpful; and
- the type of HEI the student attended.

Students who believed that HEI sources of bursary information were the most useful had the highest levels of detailed knowledge about bursaries (Table A6.8 Statistical Appendix). These students were far better informed than any other student group. This is a reassuring finding for HEIs, and suggests that their information was effective in contributing to students' high levels of knowledge about bursaries. (However, the HEI sources students identified as the most helpful were not statistically significant more efficacious than the other sources they used.) Higher proportions of students who rated HEI sources as the most useful than any other student group answered the following statements correctly:

- “You have to repay bursaries, they are like a loan” (97%);
- “Bursaries are paid for by the government” (54%); and

- “*Bursaries are only paid to students from low-income families*” (49%).

As shown in Chapter 4, those students most likely to identify HEI sources as the most useful attended Russell Group universities. These two characteristics, therefore, were inter-linked and highly correlated. Consequently, similar proportions of students who identified HEIs as the most useful source and who attended Russell Group universities answered the following statements correctly, and they were the students most likely to do so than any other student group:

- “*Only students getting a full maintenance grant can get a bursary*” (62%) and
- “*Bursaries are one off payments you receive in your first year at university*” (57%).

In addition, students attending Russell Group and 1994 universities were more likely than other students to know that “*The amount of bursary a student can get varies from one university to another*” (92%).

These findings suggest that students attending Russell group universities had accessed, or had greater access, to better quality advice, guidance and information about bursaries, often provided by their university. Indeed, as we have seen elsewhere in this report (Chapter 4, section 4.2) when other factors are controlled for, students attending Russell group universities were eight percentage points more likely to have looked for information on bursaries than students attending a post-1992 HEI.

The above analysis has focused on the statements students were most likely to answer correctly. Tables A6.9 and A6.10 (Statistical Appendix) take a broader view and show variations in students’ mean scores for knowledge, misunderstanding, and ignorance about bursaries by their socio-economic characteristics, the type of HEI they attended, and how these differed by students’ subjective understanding of bursaries, and their information search behaviour.

Table A6.9 (Statistical Appendix) shows there were hardly any differences by students’ socio-economic background. However, Tables A6.9 and A6.10 (Statistical Appendix) confirm the importance of the variables discussed above. Students attending Russell group universities and those who identified an HEI source as the most the useful source of information on bursaries were the groups with highest mean knowledge score (4.9) while those rating an HEI information source as the most useful also had the lowest mean ignorance score (1.8) alongside students who had found it easy to find out about bursaries. Conversely, students who claimed they did not understand what was meant by a bursary had the lowest average knowledge score (3.4) and the highest mean ignorance score (3.2). In other words, students’ subjective assessment of their understanding of bursaries was a fairly good indicator of the level of their objective knowledge of bursaries, or lack of knowledge. In addition, students attending Russell Group universities also had the lowest average misunderstanding scores (1.2) while Asian students, and those who thought that their school, college or other sources was the most useful source of information on bursaries had the highest (1.7).

6.6 Summary

- Students were less well-informed about bursaries and scholarships than other sources of government-funded financial student support. The majority reported they were poorly informed about bursaries (53%) and scholarships (67%). In contrast, the majority thought they were well-informed about government-funded financial support (80-88%) and tuition fees (92%).
- Students most likely to receive means-tested bursaries – older (56%) and Black students (53%) and those with annual household incomes of £5,000 or less (53%) were the most well-informed about bursaries. By contrast, students least likely to receive bursaries – students from households with annual incomes of £25,000 and over (39%) were least likely to say they were well-informed about them.
- However, access to information played a crucial role in how well-informed students were. Students who had looked for information were far better informed than those who had not looked (62% compared with 43%), especially where students found it easy rather than difficult to access information (74% compared with 33%).
- HEIs and HE advisors over-estimated how well-informed they thought students were about bursaries and scholarships when compared to students' own assessment of their knowledge about these types of institutional financial support.
- The majority of students (84%) said they understood what is meant by a bursary. This subjective measure of bursary knowledge proved to be a fairly good indicator of students' objective knowledge, as measured by their responses to a series of statements about bursaries. Students who did not understand what a bursary was, gained the highest ignorance score and the lowest knowledge score.
- Obtaining information on bursaries again was the largest determinant of whether students understood what was meant by a bursary. Students who had not looked for information on bursaries were 22 per cent less likely than those who had looked for information to understand the term, after controlling for a variety of factors.
- Despite students' confidence in understanding what is understood by the term bursary, there was confusion about the traditional eligibility criteria used by HEIs for distributing bursaries – an award based on family income – and scholarships – an award based on student achievement. A sizable minority of students, especially older students, over-estimated the significance of where students lived in the allocation of bursaries while the wealthiest students particularly over-estimated the role of the subject studied and student merit. Older students also were most likely to under-estimate the importance of the subject studied in the disbursement of scholarships.
- Students' recognition that they were poorly informed about bursaries was evident by the fact that only three per cent of students answered correctly all the statements about bursaries examined in this study while two per cent answered them all incorrectly. Students attending a Russell Group university and who rated an HEI source of information on bursaries as the most useful were the most knowledgeable.
- 77 per cent of students were unaware of at least one bursary feature examined in this study and such ignorance was most pronounced among students who elsewhere in the survey said they did not understand what is meant by a bursary.

Students were most ignorant about the following facts:

- universities charging the maximum tuition fee must give students getting a full

maintenance grant a bursary of £310 a year [in 2008/09]

- bursaries are not one off payments paid to students only in their first year at university
- bursaries are not paid for by the government
- students not getting a full maintenance grant can get a bursary

These topics are indicative of the bursary information gap that HEIs need to fill. They point to those areas where HEIs could improve both their marketing of bursaries and the information they provide students.

7 STUDENTS' ATTITUDES TO BURSARIES

7.1 Introduction

All students who had heard of bursaries were asked about their views on bursaries and whether they agreed or disagreed with a number of statements. Debates about the distinction between actual social situations and perceptions of those situations, and about the relationship between actions and attitudes have a long history in social science. However, the potentially powerful impact of misplaced perceptions of actuality on behaviour is well established 'ergo the dictum that if people "define situations as real, they are real in their consequences".⁴⁶

The question attempted to elicit students' perceptions of bursaries to shed light on factors which may facilitate or hinder bursary awareness and take-up and thus, the overall effectiveness of bursaries. For example, a recent review of US research on the influence of grants on school leavers' HE participation decisions suggests that 'simplifying grant criteria and application processes, marketing and publicizing the existence of and benefits provided by grant programs; making grants awards more predictable, directing larger grants (and a larger share of all grants) to more price-sensitive, lower-income youth would increase grant programme effectiveness.'⁴⁷

7.2 Students' views on bursaries

There was not a great deal of consensus in students' views about bursaries (Figure 7.1).

More than half of all students agreed with the following statements about bursaries:

- *"It is difficult to understand who can get a bursary."* (65%); and
- *"Bursaries mean my university is investing in me."* (62%).

By contrast, over half of all students disagreed with the following statements about bursaries:

- *"My parents don't want me to get a bursary."* (95%);
- *"To receive a bursary is stigmatizing."* (74%)
- *"Bursaries are too complex."* (61%)
- *"The language used to describe bursaries is confusing."* (61%)
- *"To receive a scholarship is stigmatizing."* (60%)
- *"Only low-income students should get bursaries or scholarships."* (58%)
- *"There is not enough information about bursaries."* (57%)
- *"I do not understand the difference between bursaries and scholarships."* (53%).

⁴⁶ P. 115 Kettley, N., Whitehead, J., and Raffan, J. (2007) Worried women, complacent men? Gendered responses to differential student funding in higher education, *Oxford Review of Education* Vol 34:1 pp 111-129

⁴⁷ p 15 Mundel, D. (2008) What do we know about the impact of grants to college students? In S. Baum, M. McPherson, and P. Steele. *The effectiveness of student aid policies: What the research tells us* The College Board New York. pp 9-38.

These students' perceptions of bursaries illustrate both the positive and negative qualities of bursaries. Positively, nearly all students rejected the idea that their parents did not want them to get a bursary; a large majority (74%) also disagreed with the notion that bursaries were stigmatising while a smaller majority (60%) rebuffed the suggestion that scholarships were stigmatising. Around three in five students also considered bursaries as an indication that their university was investing in them, and a similar proportion believed bursaries should not be restricted to low-income students. Such positive perceptions of bursaries were likely to encourage student awareness and take-up of bursaries.

In contrast, students' attitudes also highlighted the main problem the majority faced in trying to understand who qualifies for bursaries (65%). Sizable minorities also believed they had difficulties understanding the differences between bursaries and scholarships (47%), accessing enough information on bursaries (43%), decoding the language used to describe bursaries (39%), and unravelling their complexity of bursaries (39%) - all of which are likely to contribute to lower levels of bursary awareness and take-up.

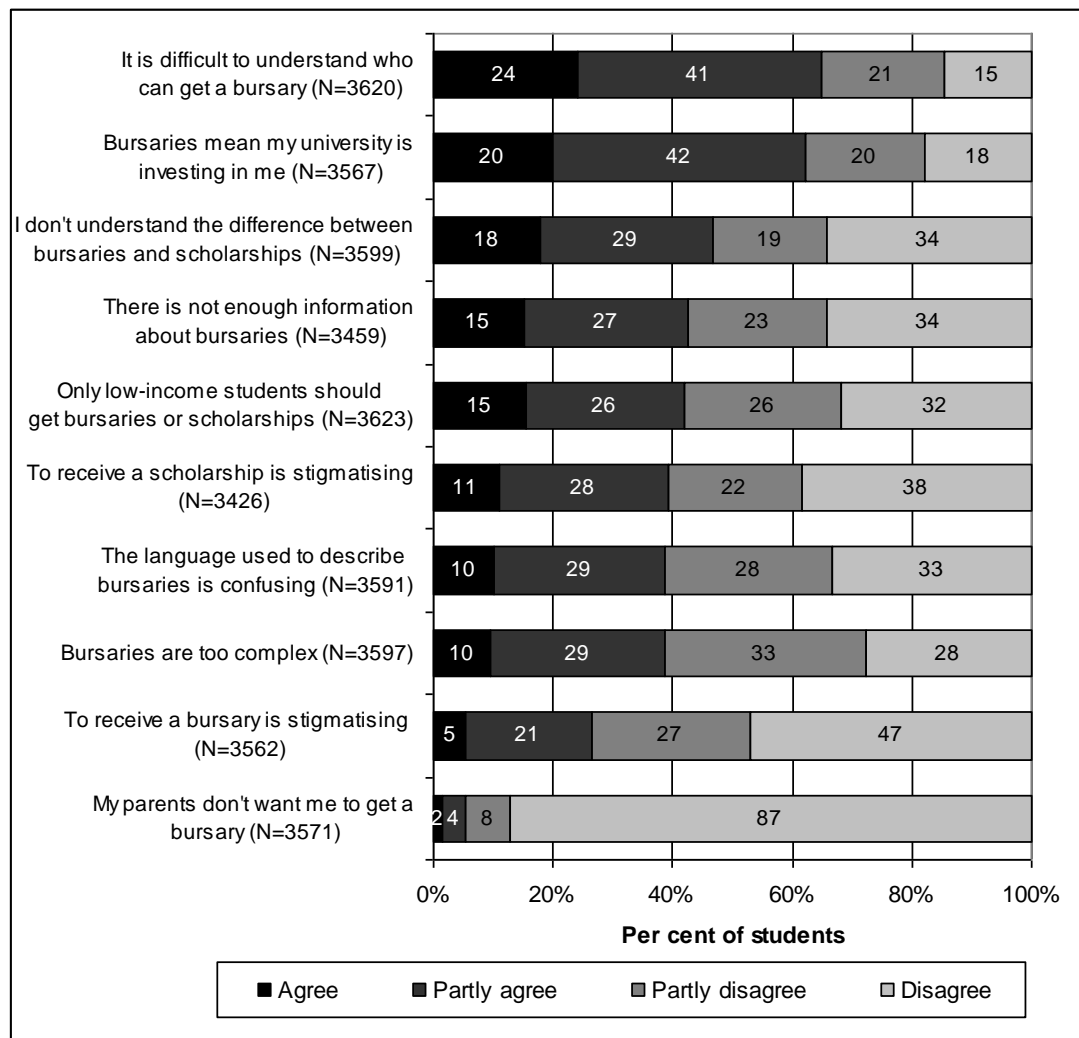
Students' perceptions that the receipt of bursaries (26%) and scholarships (40%) was stigmatising is particularly likely to affect students' take-up of bursaries. Research on the take-up of social security benefits suggests that stigma is usually related to income-related means-tested benefits and can lead to lower take-up rates.⁴⁸ So we might expect more stigma associated with bursaries which are usually means-tested rather than with scholarships which are traditionally awarded on merit. However, the opposite was the case in this study. Moreover, US research⁴⁹ on student financial support suggests that high-ability students react more positively (and economically irrationally) to financial aid called a scholarship, especially if it is a named scholarship (e.g. the Rothschild Scholarship for XXX), rather than other descriptors of student financial support such as a grant. In other words, students are more likely to accept a university place when they are offered a 'scholarship' rather than a grant even where the scholarship and the grant are worth the same amount of money because of the prestige associated with the receipt of a scholarship, and especially a named scholarship.

So it is somewhat surprising that more students thought that being awarded a scholarship was more stigmatising than being awarded a bursary. This of course may reflect their confusion about the difference between bursaries and scholarships as evidenced both in their attitudes and when asked to describe the type of students who receive these forms of financial support (Chapter 6 section 6.4).

⁴⁸ For a discussion of this in relation to bursaries see Mitton, L (2007) Means-tested higher education? The English bursary mess *Journal of Further and Higher Education* Vol 31:4 p373-383

⁴⁹ Avery, C. and Hoxby, C. (2003) Do and Should Financial Aid Packages Affect Students' College The National Bureau of Economic Research, Cambridge, MA

Figure 7.1 Students' views about bursaries



Base: Students who had heard of bursaries
 Source: Birkbeck Survey of Students, 2008

Variations between students in their views on bursaries

Table A7.1(Statistical Appendix) shows some considerable variation in students' attitudes to bursaries by their socio-economic characteristics. Rather than discuss these differences in detail only some of the differences and patterns will be highlighted.

Difficulties in understanding bursaries were associated with two characteristics:

- Household income
- Age

Students from households with annual residual incomes of £25,000 and over were more likely than any other student group to believe that:

- *"It is difficult to understand who can get a bursary"* (73%);
- *"There is not enough information about bursaries"* (45%); and
- *"Bursaries are too complex"* (46%);

Higher proportions of older students than any other student groups agreed that:

- *"I do not understand the difference between bursaries and scholarships"* (50%); and
- *"The language used to describe bursaries is confusing"* (42%);

These students from households with incomes of £25,000 and over were also the student group least likely to think that they qualified for a bursary (Chapter 5) and to say that they are well-informed about bursaries (Table A6.1 Statistical Appendix). They also were less likely than any other student group to look for information on bursaries (Chapter 4), and to find it difficult to find out what bursaries are available (Chapter 4). They were less likely to understand what is meant by a bursary than students from poorer households, once other factors were controlled for (Table A6.2 Statistical Appendix). So these factors reinforce and help explain their concerns and confusion about bursaries.

Despite this, students with family incomes of £25,000 and over were not particularly more or less knowledgeable, misinformed, or ignorant about bursaries compared with other student groups (Table A6.6 Statistical Appendix). So these students' views can not be dismissed exclusively in terms of an information gap or ignorance.

Higher income students' perceptions of the complexity of bursaries reflect the reality of the current bursary system, and specifically discretionary non-mandatory bursaries. Students from households with annual incomes of £25,000 and over only receive a partial government-funded maintenance grant. Consequently, they are not eligible for the mandatory bursary of £310. Instead, these students were dependent exclusively on discretionary bursaries and scholarships. These non-mandatory bursaries are not an entitlement unlike the mandatory bursaries, they do not have standardised and fixed eligibility criteria, and so they are not predictable nor are their eligibility criteria transparent.

According to OFFA data, in 2008/09 only about 21 (18%) out of 117 HEIs in England charging full fees offered a bursary up to the partial support threshold of £60,005 – the upper household income threshold for receipt of a partial government grant. So most HEIs no

longer offer bursaries to all students receiving a partial government grant as they did up to 2007/8 when the upper income threshold for receipt of a partial government grant was £38,330. Consequently, the household income thresholds for the receipt of bursaries no longer correspond to current state support thresholds, which adds to the complexity of discretionary bursaries.⁵⁰

In addition, as seen in the OFFA survey of HEIs, most had numerous bursary or scholarship schemes.⁵¹ Each scheme had different eligibility criteria for a specific amount. This flexibility and complexity may be advantageous for HEIs because they could target their institutional aid. It also potentially benefits disadvantaged students as financial help can be targeted at them rather than resources being stretched across a wider group of students, which would result in lower bursary amounts. However, it is difficult to present and communicate a simple message about who is eligible for a bursary when an HEI has numerous diverse schemes.

Clearly, students from families with incomes above £25,000 were unclear if they were eligible for bursaries. Their confusion is an inevitable consequence of the discretionary student aid system for this income group, which is more complex and lacks the transparency of the mandatory bursaries received by students in receipt of full grants. It is a manifestation of the trade-off between simplicity and targeting student financial help. “The advantage of complexity is that it allows sensitivity to individual circumstances, but a simpler benefit may entail a cost in the form of leakage to the non-disadvantaged”.⁵² For these higher income students this has been exacerbated, in their minds, by a lack of readily available and clear information on bursary and scholarship provision. It is perhaps not surprising, therefore, that students from households with incomes of £25,000 and over were especially confused about bursaries, who was eligible for them, and so wanted more information about them.

The finding that older students were more confused than other students by the differences between bursaries and scholarships and the language used to describe bursaries reinforces other findings from this survey. It will be recalled (Chapter 6, section 6.4), that older students were the group least likely to describe bursaries as money awarded to students based on their family income and far more likely to see bursaries as money given to students who attend their local university (Table A6.3 Statistical Appendix). Older students were also one of the groups least likely to describe scholarships as being awarded on student merit and for studying a particular subject but were most likely to report scholarships were means-tested (Table A6.5 Statistical Appendix).

Another important finding was the differences in students’ views about whether the receipt of a scholarship or a bursary was stigmatising, which could have a direct impact on their take-up. There were significant variations associated with students’ gender, age, ethnicity, and parental education (Table A7.1 Statistical Appendix). Most marked was that a half of students of Mixed ethnicity viewed the receipt of scholarships as stigmatising while 36 per cent of Asian students thought of bursaries in this way.

⁵⁰ Office for Fair Access (2009) *Annual Report and Accounts 2008/09* HC 500, Stationery Office, London <http://www.offa.org.uk/wp-content/uploads/2009/06/090611-office-for-fair-access-annual-report.pdf> Accessed 12/06/2009

⁵¹ Callender 2009 *op cit* Chapter 2, Section 2.1

⁵² Mitton, (2007) *op cit*, p. 381

7.3 Summary

- Students' attitudes towards bursaries illustrate both positive and negative qualities of bursaries.
- Large majorities of students rejected the idea that their parents did not want them to get a bursary (95%) or that bursaries were stigmatising (74%) while 62 per cent of students, especially older students, perceived bursaries as an indication that their university was investing in them.
- Most students (65%) also believed it was difficult to understand who qualified for bursaries.
- Sizable minorities of students also had difficulties understanding the differences between bursaries and scholarships (47%), accessing enough information on bursaries (43%), decoding the language used to describe bursaries (39%), and unravelling the complexity of bursaries (39%) - all of which are likely to contribute to low levels of bursary awareness and take-up.
- A sizable minority of students also thought that the receipt of bursaries (30%) and scholarships (41%) was stigmatising, especially students from certain ethnic groups, which is likely to influence their take-up behaviour.
- Students from households with annual incomes of £25,000 and over who did not qualify for a mandatory bursary had the greatest difficulties in understanding who qualified for bursaries (73%). They also were the most confused about bursaries (45%), and most frequently thought there was not enough information on bursaries (46%).
- Older students were more likely than any other student group not to understand the difference between bursaries and scholarships (50%) and to find the language used to describe bursaries confusing (42%).
- Students' attitudes reflect the reality and complexity of the hundreds of different bursaries and scholarships offered by HEIs. For students with family incomes above £25,000, the system of discretionary bursaries and scholarships they relied on particularly lacked transparency and was far more complicated than the mandatory bursaries received by students in receipt of full grants. Their confusion may well depress bursary take-up.

8 THE IMPACT OF BURSARIES

8.1 Introduction

This chapter explores the impact of bursaries on student decision-making. It focuses on how important bursaries were to students when deciding where to go to university. Then it considers whether the amount of bursary students could get influenced which university they attended, the courses they chose, and any other decision about what they would do while at university, and how the value of bursaries shaped students' decisions.

The OFFA survey of HEIs⁵³ showed how HEIs were using their bursaries and scholarships as part of a competitive strategy both to widen participation and to assist their institutional repositioning in an increasingly competitive HE marketplace. HEIs had integrated their institutional financial support into their enrolment strategies to attract certain types of students and to promote student choice. So to what extent are bursaries and scholarships having the desired effect on students' actual behaviour? Do bursaries affect students' decision-making and choices?

There is a growing body of research examining the complex social, economic and cultural factors and inequalities underpinning educational 'choices', including the choice of HEI, subject, and qualification. Existing studies suggest that financial concerns play a major role in the decision-making process of where and what to study, especially for low-income students.⁵⁴ Similarly, there is a consensus in this literature that prospective students from lower socio-economic backgrounds are more likely than those from better-off families to report that their choices are constrained by the costs of HE. For example, Forsyth and Furlong's longitudinal⁵⁵ study of Scottish disadvantaged young people found that those who decide to enter HE, limit their options of where and what to study because of the extra financial, geographical, and social barriers they face.

Evidence from the US suggests students' decisions about to which university to apply and which university to attend are influenced by both the availability and the generosity of the bursaries and scholarships offered by a university. Those most affected tend to be low-income students who are more price sensitive than their wealthier peers. And the greater the amount of bursary available, the greater its potential impact on student decision-making.⁵⁶

Similarly, a recent UK study⁵⁷ of over 120,000 UCAS applicants found that around 12 per cent of students reported that their choice of HEI had been influenced by the course fees and the bursaries available, and that students from lower-income families were more likely than their wealthier peers to

⁵³ Callender (2009a) *op cit*

⁵⁴ E.g. Connor, H., S. Dawson, C. Tyers, J. Eccles, J. Regan and J. Aston. (2001) *Social Class and Higher Education: Issues Affecting Decisions on Participation by Lower Social Class Groups*. Research Report RR 267.: Department for Education and Employment London; Reay, D., M. David and S.J. Ball. (2005) *Degrees of Choice: social class, race and gender in higher education*, Trentham Books, Stoke on Trent.

⁵⁵ Forsyth, A. and Furlong, A. (2003), *Losing out? Socioeconomic Disadvantage and Experience in Further and Higher Education*, Policy Press/ Joseph Rowntree Foundation, Bristol.

⁵⁶ Mundel, D. (2008) What do we know about the impact of grants to college students? In S. Baum, M. McPherson, and P. Steele. *The effectiveness of student aid policies: What the research tells us* The College Board New York. pp 9-38.

⁵⁷ Purcell, K, Elias, P., Ellison, R., Atfield, G., Adam, D., and Livanos, I (2008) *Applying for Higher Education – the diversity of career choices, plans and expectations* Higher Education Career Services Unit and Warwick Institute for Employment Research, http://www.hecsu.ac.uk/hecsu.rd/documents/Futuretrack_Report0408.pdf Accessed 10/02/2009.

be influenced in this way. The 2007/08 Student Income and Expenditure Survey⁵⁸ also revealed that 35 per cent of students subject to the current student funding regime, particularly low-income and older students, reported that the availability of financial support had affected their HE decisions with the majority saying they could not have studied without it. Significantly, the most important source of financial support for these students, after a maintenance grant, was bursaries. These were considered more important in their decision-making about HE than loans for tuition fees or living costs.

As mentioned in Chapter 3, (section 3.2) for bursaries to be an effective recruitment tool for HEIs and influence students' choice of HEI, then the timing of when students looked for information on bursaries is also an important consideration in assessing the potential impact of bursaries on student behaviour. As discussed, research has identified two stages in this decision-making process, which could be influenced by the availability of financial support. The first 'searching' stage is when students search out which courses are available and think about which HEIs they want to apply to. This equates to the period of time before a student submits their UCAS application, when they are thinking about which five HEIs to apply to. The second stage of decision-making – the 'choice' stage – takes place once students have been offered a place at the HEIs they applied to. Students then have to choose which one HEI offer they will accept, and which one will be an insurance place in case they fail to obtain the grades required for their first choice.

Consequently, a range of questions were asked to gauge the impact of bursaries and their role in students' decision-making in England amongst those students surveyed who were aware of bursaries.

8.2 Whether bursaries are important in deciding where to go to university

Students who had heard of bursaries were asked whether they agreed or disagreed with the statement, "*Bursaries are not important in deciding where to go to university*". Most students (72%) agreed with this statement and thought bursaries were unimportant while 28 per cent believed they were important.

Interestingly, students' parents' attitudes about the role of bursaries were very different from their children's attitudes. The majority (54%) of parents surveyed for OFFA⁵⁹ thought bursaries were important in deciding where their children went to university. However, the only a minority (30%) of HE advisors in schools and colleges surveyed for OFFA thought bursaries were important.⁶⁰

Students' attitudes to bursaries varied by their social-economic characteristics (Figure 8.1):

- Students of mixed ethnicity (34%) were the most likely to think that bursaries were important in deciding where to go to university while students with parents holding an HE qualification (26%) were the least likely to believe this

⁵⁸ Johnson, C., Pollard, E., Hunt, W., Munro, M., and Hillage, J (2009) Student Income and Expenditure Survey 2007/08 English Domiciled Students DIUS Research Report 09 05, http://www.dius.gov.uk/research_and_analysis/~media/pubs/D/DIUS-RR-09-05 Accessed 11/05/2009

⁵⁹ Callender and Hopkin (2009) *op cit*, Fig. 6.1

⁶⁰ Callender (2009b) *op cit*, Fig. 6.1

Other significant differences in opinions within student groups, in order of magnitude, were:

- **Ethnicity** – students of mixed ethnicity (34%) considered bursaries more important than all other ethnic groups, especially Black students (25%).
- **Parental qualifications** – students whose parents had no HE qualification (29%) thought bursaries more important than either their peers who did not know about their parents' qualifications (28%), or whose parents had an HE qualification (26%).
- **Age** – older students were more likely than younger students to believe in the importance of bursaries in deciding where to go to university (29% compared with 27%).

When multivariate analysis was conducted, which controlled for a wide range of student characteristics and behaviour, only ethnicity remained significant (Table A8.1 Statistical Appendix).

The most significant factors determining the positive influence of bursaries on students when they were deciding where to go to university were as follows:

- **Extent to which the amount of bursary offered influenced to which university the student applied** – unsurprisingly, those students who were influenced a lot in their decision-making by the amount of bursary available were over a third more likely than those who were not influenced to report that bursaries were important when deciding where to go to university, while those influenced somewhat were nearly a quarter more likely to be affected in this way.
- **Extent to which the costs of university influenced a student's decision to attend university** – students who reported that the costs of university influenced their decision to attend university were 17 per cent more likely than those whose choices were unaffected by the costs to report that bursaries were important in their decision-making while those somewhat affected were eight per cent more likely.
- **Whether found out which university would give the largest bursary** – students who had found out which university awarded the most generous bursaries were nine per cent more likely than those who had not sought this information to agree that bursaries were important when deciding where to go to university.
- **Type of HEI** – students attending Russell Group universities were five per cent more likely than those attending post -1992 HEIs to consider bursaries important in their choice of HEI.

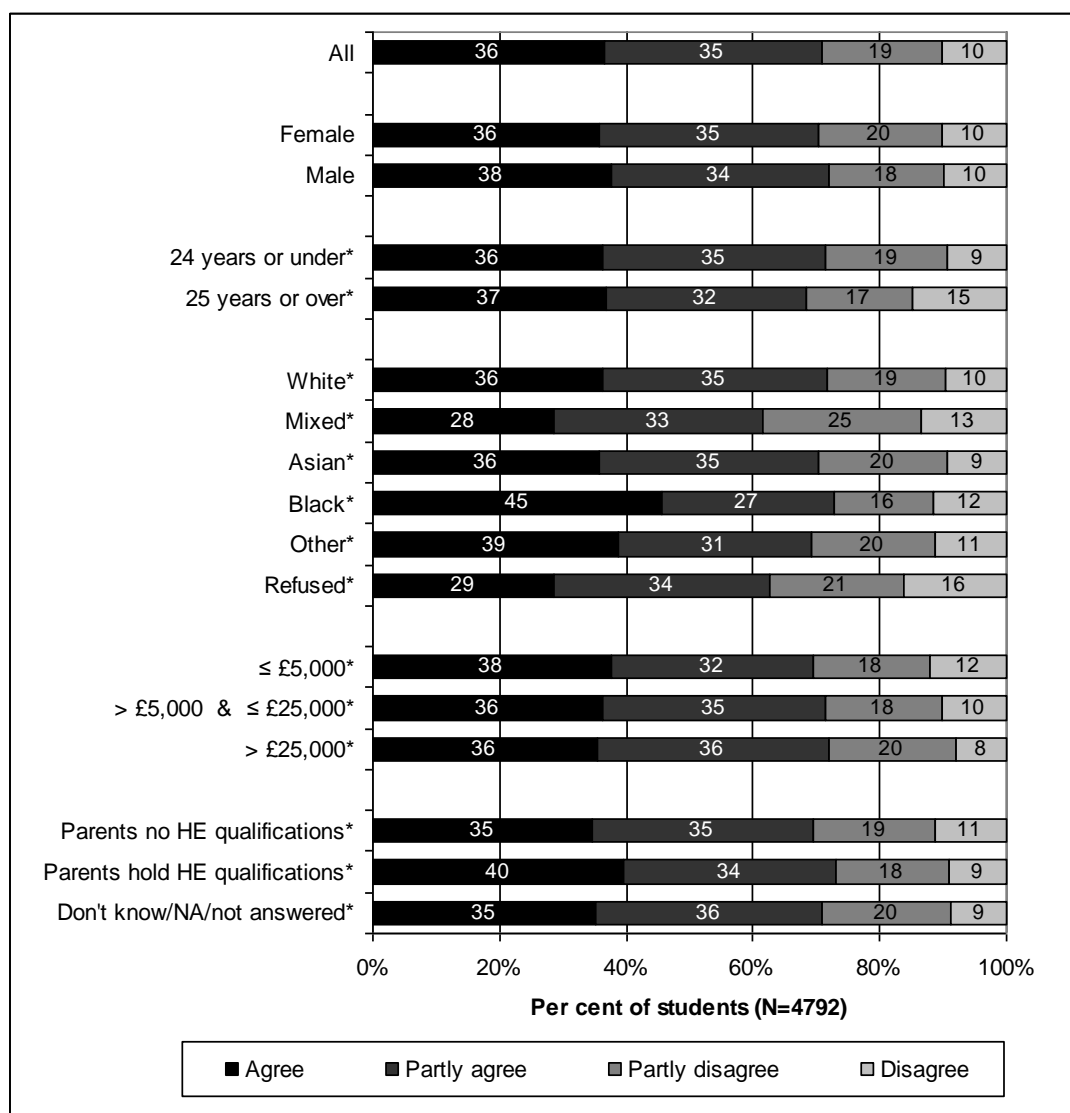
The key factors that depressed the influence of bursaries on students' decisions were associated with the following:

- **Whether had looked for information** – this is a complex pattern. Other positive influences on whether bursaries are important in deciding where to go to university relate to types of information sought, so the negative influence on looking for information found in Table A8.1 (Statistical Appendix) needs to be considered in relation to these positive influences. Table A8.1 (Statistical Appendix) does not suggest that students who looked for information thought bursaries were unimportant. Rather Table A8.1 (Statistical Appendix) shows that students who looked for information, but did not find out which university would give the largest bursary and who reported that the amount of bursary did not influence which university they applied to, all agreed that bursaries were not important in deciding where to go to university.
- **Whether students think they qualify for a bursary** – those who thought they did not qualify were four per cent less likely to be influenced by bursaries than students who thought they did qualify.

These findings support the issues about the role of finances in HE participation discussed at the outset of this chapter. They suggest that the most price sensitive students who were concerned about the costs of going to university and who tried to maximise the amount of bursary money they could get to offset these costs were most likely to believe bursaries were important when there were deciding where to go to university. These price sensitive students clearly felt that their HE choices were constrained by their financial circumstances. However, there were no differences by students' household income. This suggests that students' perceptions about the affordability of going to university had a stronger influence on student decision-making than their actual household income. These findings do imply that the availability of bursaries might help to allay students concerns about the costs of higher education.

As also noted in the introduction, the larger the bursary the more likely they are to affect student choice, especially in encouraging lower income students to opt for higher status HEIs, and Russell Group universities that provide the most generous bursaries (Chapter 5, section 5.3). The above findings, therefore, also confirm that the amount of bursary students can receive is important in influencing their decision-making and choices of which HEI they attend. And, the generosity of the bursaries offered by Russell Group universities may help explain why students attending these institutions were significantly more likely to think bursaries were important when deciding which university to go to than students attending other types of HEIs. So clearly the bursaries offered by Russell Group universities were an attraction to high achieving low-income students.

Figure 8.1 To what extent students agreed with the statement that ‘bursaries are not important in deciding where to go to university’, by key socio-economic characteristics



Notes: * indicates differences significant at 5 per cent level
Source: Birkbeck Survey of Students, 2008

8.3 Finding out about the largest bursaries available

Arguably, if students' actions were dictated purely by financial forces and their behaviour was economically rational, they would try to optimize their bursary opportunities and seek out information about the size of bursaries available, especially before they submitted their UCAS application form. In fact, only 14 per cent of students who had looked for information on bursaries had found out which university awarded the largest bursary at any stage in the university application process (Figure 8.2).

The low proportion of students who found out which universities offered the most generous bursaries may be associated with students' search behaviour and with the type of HEIs offering the largest bursaries. Research shows⁶¹ that students, especially low-income students, only consider a relatively limited number of HEI options. Low-income students are least likely to apply to those HEIs offering the most valuable bursaries – universities in the Russell Group (Chapter 5, section 5.3).

As Figure 8.2 shows there were some variations in student behaviour by their socio-economic characteristics:

- Students of mixed ethnic origin (21%) were the most likely to have discovered which HEI awarded the largest bursaries while students from the wealthiest households with residual incomes over £25,000 were the least likely (9%).

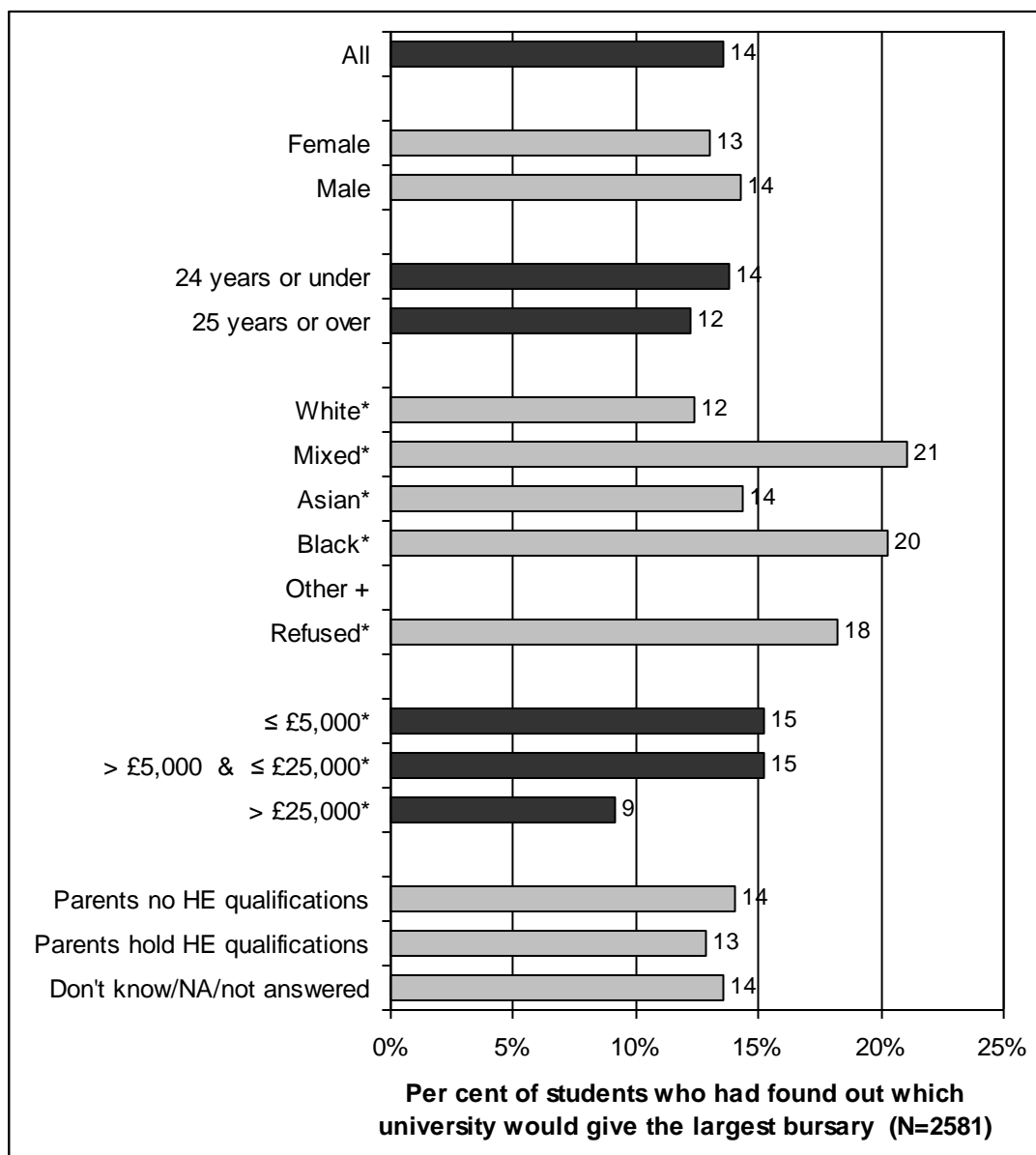
The following were other significant differences within student groups, by order of magnitude:

- **Ethnicity** - a higher proportion of students of mixed ethnic origin (21%) and Black students (20%) had discovered which HEI would give the largest bursary compared with either Asian (14%) or White (12%) students.
- **Household income** – students who qualified for a full grant with residual household incomes below £25,000 per annum (15%) were more likely than their peers with higher incomes (9%) to have found out which university would give the largest bursary.

This last finding accords with other research which suggests that financial support is likely to be of more importance to lower-income students who are the more price sensitive than higher-income students who are relatively insensitive to changes in prices.

⁶¹ Forsyth and Furlong (2003) *op cit*

Figure 8.2 Whether students had found out which university would give the largest bursary, by key socio-economic characteristics



Base: Students who had heard of bursaries and looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

8.4 Whether the amount of bursary students could receive influenced to which university they applied

As we have seen (section 8.2), overall most students did not think that bursaries were important in deciding where to go to university. However, research suggests that not only the availability of bursaries and grants can impact on students' choice of HEI, but also their size. The larger the bursary the more likely they are to affect student choice, especially in encouraging lower income students to opt for higher status HEIs. Consequently, the amount of bursary students can receive may influence some students' decision-making and choice of which HEI they attend. Indeed, this was confirmed by our earlier findings.

Yet as we have also noted, students tend to restrict their selection of HEIs from a limited pool of HEIs. Consequently, bursaries are more likely to influence students' choices where there are large variations in the value of bursaries among HEIs with similar academic reputations and standing. If similar types of HEIs all offer about the same amount of bursary, then bursaries are less likely to play a role in student choice than where there is wide variation in the amount of bursary offered. And as we have seen in Chapter 5 (section 5.3), the average value of bursaries differed considerably by the type of HEI with the Russell Group providing far more generous bursaries than for instance, post-1992 HEIs. In addition, variations in the sums offered were far greater amongst Russell Group universities compared with other types of HEIs. Thus, we might expect the size of bursaries to have their greatest impact on students attending Russell Group universities.

So given a choice between one HEI over another, did the bursary size available affect to which HEI students applied? Students who were aware of bursaries and had looked for information on bursaries were asked to what extent, if at all, the amount of bursary they could receive influenced to which university they applied.

About a quarter of students who had heard of bursaries and looked for information about them, were influenced by the amount of bursary on offer (Figure 8.3).

As Figure 8.3 demonstrates there were significant differences in student behaviour by their socio-economic characteristics, especially their ethnicity, household income, age and parental qualifications.

However, the students most likely to report that the amount of bursary available affected their decision-making about to which university to apply were the most price sensitive students – those who elsewhere in the survey said that university costs influenced their decision about attending university a lot. Some 39 per cent of these students' decisions were shaped by the amount of bursary available (Figure 8.4). Those least affected were students who thought they did not qualify for a bursary (13%).

Figure 8.4 also demonstrates how the larger the bursary students expected to receive, the greater the influence it had on their decisions about to which university to apply. In addition, Figure 8.5 also confirms that students who had looked for information on bursaries before they submitted their UCAS application form (32%) were much more likely to be influenced by the amount of bursary in their HEI selection than those looking at a later stage in the application process, especially after their place at university was confirmed (16%).

When multivariate analysis was undertaken which controlled for the various variables, differences by both students' household income and their parental qualifications were no longer statistically significant (Table A8.2 Statistical Appendix). So the multivariate analysis confirms some of the above findings.

The factors most likely to positively affect the influence of the size of bursaries were as follows:

- **Extent to which university costs influenced decision to attend university** - students who said that university costs influenced their decision about attending university a lot were 35 per cent more likely than those who reported university costs had no impact at all to report the influence of the amount of bursary on their HEI choice, while those who were influenced somewhat were 16 per cent more likely.
- **Ethnicity** – Asian students were 13 per cent more likely than White students to say their choices were affected by the size of bursaries while Black students were seven percent more likely.
- **Amount of bursary students expect to receive** – Students expecting to receive a bursary of £1,000 or more were 11 per cent more likely to report that the amount of bursary had an impact on which HEI they applied to than students who had not applied for a bursary.

The key factors that depressed the influence of the amount of bursary on students' decisions were associated with the following:

- **When students looked for information on bursaries** – students who had looked for information after their university had confirmed their place were 14 per cent less likely to be influenced than students who had sought information before applying to university.
- **Whether students think they qualify for a bursary** – those who thought they did not qualify were 11 per cent less likely to be influenced by the amount of bursary on offer than students who thought they did qualify.
- **Age** – Older students were 10 per cent less likely to be influenced than younger students. This may be because older students' choices about which university to attend are more constrained than younger students who are more mobile.

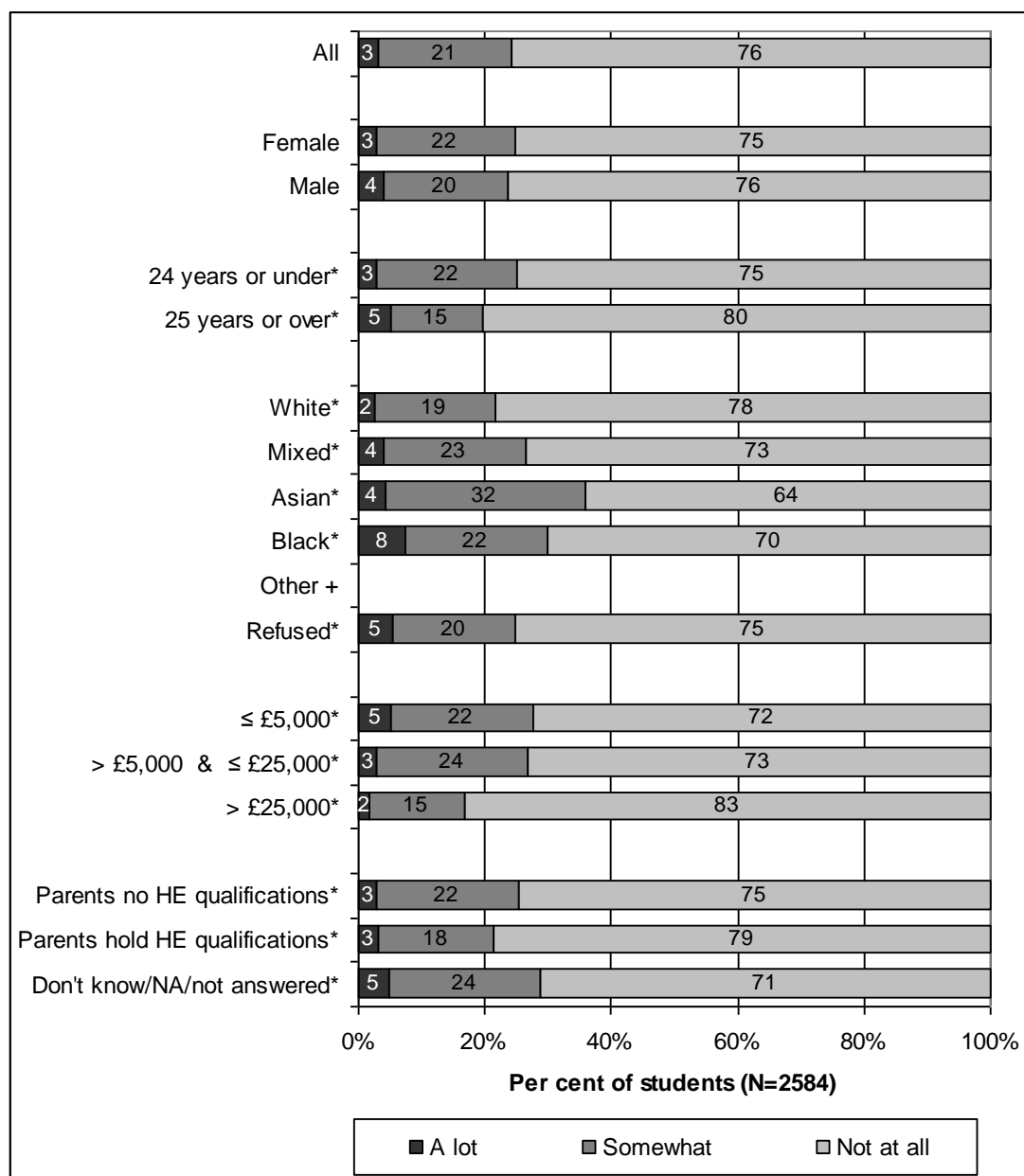
These findings again confirm those from existing US research, outlined at the outset of this chapter. Students who were particularly concerned about the costs of going to university were far more likely than those who were unconcerned to be influenced by the amount of bursary available. However, again there were no differences by students' household income. This suggests that students' perceptions about the affordability of going to university had a stronger influence on student decision-making than their actual household income. These findings do suggest that the availability of bursaries might help to allay students' concerns about the costs of higher education.

As predicted, the largest bursaries had the greatest impact on student decision-making. However, only bursaries that students expected to be more than £1,000 had such an influence. This suggests that the value of a bursary may need to be above a certain amount to affect students. In other words, there may be some threshold below which bursaries have a no or limited impact on student choices.

In addition, when students looked for information on bursaries was important. Bursaries had a greater impact on the 'search' stage of the university and college application process when they were deciding to which HEIs to apply, than at the 'choice' stage when they were choosing their firm offer and insurance offer.

However, there was no evidence to support the hypothesis that students who attended Russell Group universities which offered the most generous bursaries were more likely than students attending other types of HEIs to be influenced by the amount of bursary, once other factors were controlled for. Also there was no evidence from the data available that students' choices were affected by large variations in the value of bursaries among HEIs with similar academic reputations and standing, once other factors were controlled for.

Figure 8.3 The extent to which the amount of bursary students could receive influenced which universities they applied to, by key socio-economic characteristics



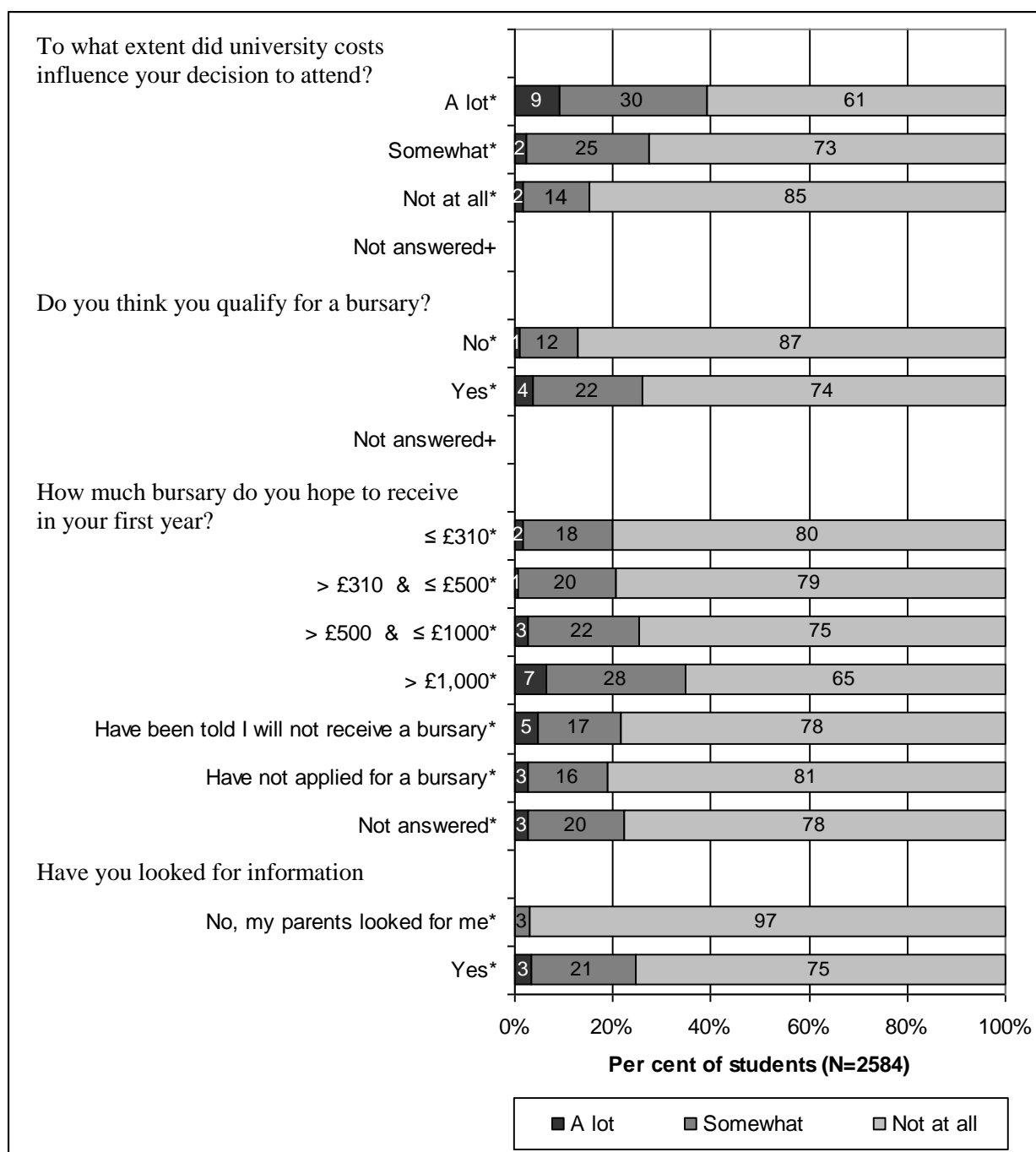
Base: Students who had heard of bursaries and looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Figure 8.4 The extent to which the amount of bursary students could receive influenced to which universities they applied by other factors



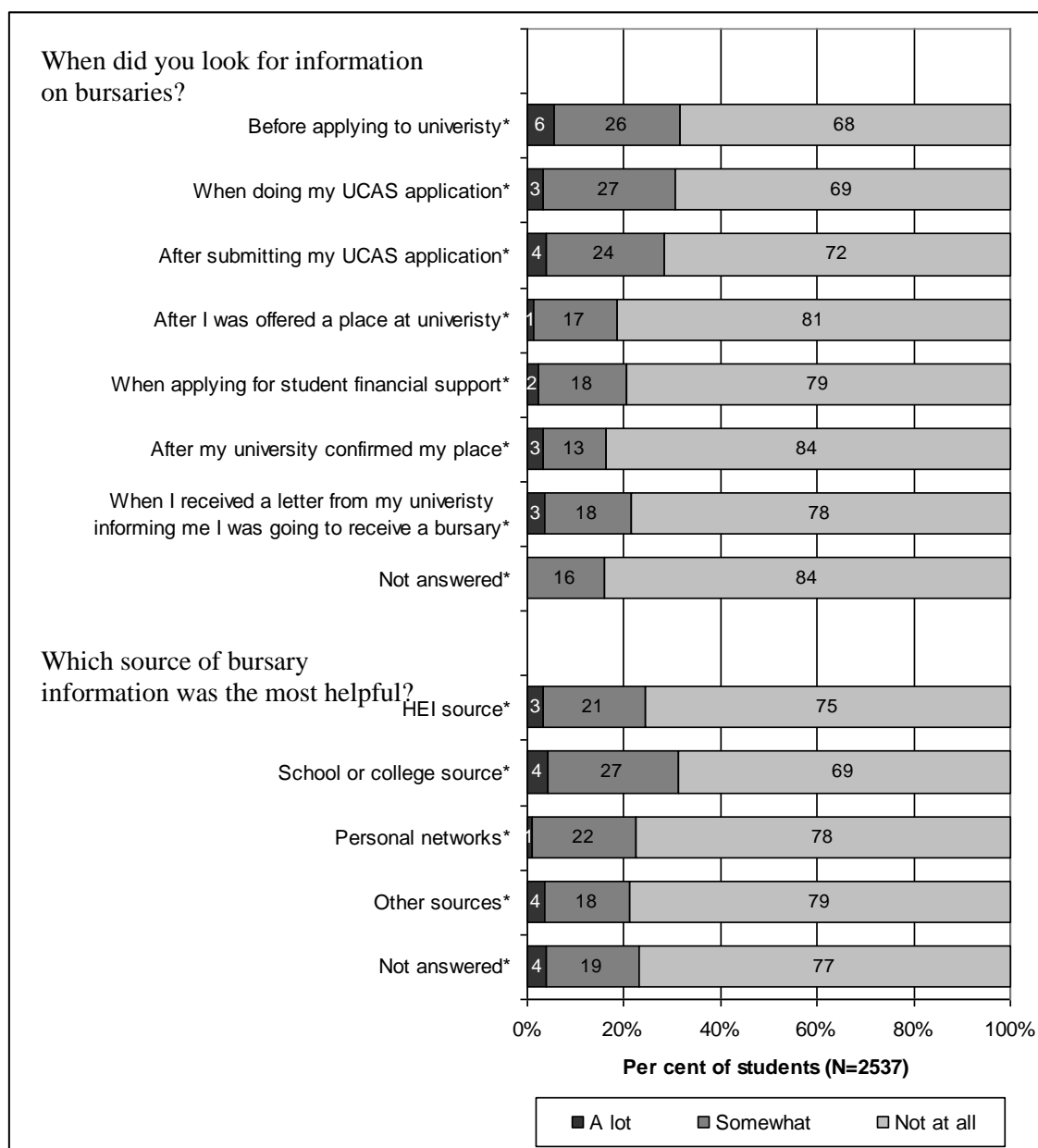
Base: Students who had heard of bursaries and looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Figure 8.5 The extent to which the amount of bursary students could receive influenced which universities they applied to, by information seeking behaviour



Base: Students who had heard of bursaries and looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

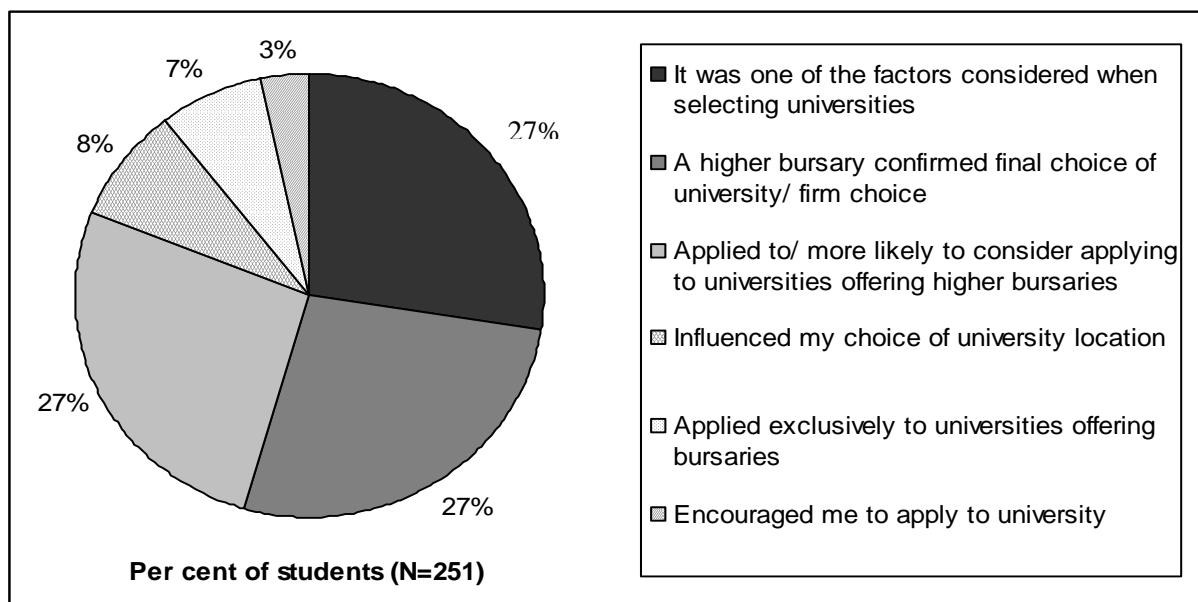
Source: Birkbeck Survey of Students, 2008

How the amount of bursary students could get influenced to which university they applied

Students who said that the amount of bursary they could get influenced to which university they applied, were asked in an open ended question how it influenced them (Figure 8.6). Some 27 per cent of students responded that they were more likely to apply to universities offering higher bursaries, so the higher amount affected which five universities they applied to when filling in their UCAS application form. A similar proportion of students said that a higher bursary informed which universities they finally chose when selecting their firm offer and insurance offer. In addition, a further 27 per cent of students reported that bursaries were one of the factors that they considered when selecting universities. However, it was not clear from their replies at what stage in the application process bursaries had had some impact.

A far smaller proportion of students – some eight per cent – said that bursaries had affected their choice of university location. Bursaries allowed students to apply to universities where the living costs were higher (primarily in London); to universities away from home; or prompted them to apply to their local HEI. And a further seven per cent applied exclusively to universities offering discretionary bursaries.

Figure 8.6 How the amount of bursary a student could get influenced their university decisions



Base: Students who said that the amount of bursary they could get influenced to which university they applied
Source: Birkbeck Survey of Students, 2008

Why the amount of bursary students could get had not influenced to which university they applied

Students who said that the amount of bursary had not influenced which university they applied to, were asked in an open ended question why this was so.⁶² By far the most common response by two-thirds of students was that other criteria, apart from bursaries, were more important in deciding which HEI to attend. A further 13 per cent reported that financial incentives were not important and that was why bursaries did not affect to which HEI they applied.

8.5 Whether the amount of bursary students could receive influenced what course they chose to study at university

Some bursaries or scholarships are only available to students studying certain subjects, and particularly subject areas that have difficulties recruiting and those classified as strategically important or vulnerable such as the sciences and languages.⁶³

Consequently, students who were aware of bursaries and had looked for information about them were asked to what extent, if at all, the amount of bursary they could receive influenced what course they chose to study at university.

Only 12 per cent students who had heard of bursaries and looked for information about them, said their course choice was influenced by the amount of bursary offered, half the proportion who said that bursaries influenced to which university they applied (Figure 8.7).

As Figure 8.7 shows there were significant differences in student responses by their socio-economic characteristics:

- Asian and Black students (19%) were most likely to say that their decisions about which courses to take had been affected by the amount of bursary while the wealthiest students from households with residual annual incomes of between £25,000 and £60,005 (8%) were least likely to report this.

⁶² Only the replies from 100 respondents were coded from the 1,956 students who answered the question.

⁶³ Strategically important subjects <http://www.hefce.ac.uk/aboutus/sis/> Accessed 14/05/2009

There were other significant differences within student groups, in terms of how influential the value of bursaries was on students' decision-making, which were as follows, by order of magnitude:

- **Ethnicity** – Asian and Black students (19%) were twice as likely as White students (9%) to have been influenced by bursaries in their course choice.
- **Household income** – students with residual household incomes below £25,000 (16%) were twice as likely as their peers from households with the highest incomes (8%) to report that the amount of bursary affected to their course choice.
- **Age** – Older students were more likely than younger students to be influenced (16% compared with 11%).

When multivariate analysis was undertaken which controlled for the various variables only ethnicity and household income remained statistically significant (Table A8.3 Statistical Appendix). So the results do not support the hypothesis that certain students' taking strategically important subjects were more likely to be influenced than those taking other subjects.

How the amount of bursary students could get influenced which course they chose to study

Students who said that the amount of bursary influenced their course choice 'a lot', were asked in an open ended question about how it influenced them. Of those who responded and understood the question,⁶⁴ by far the most common reply, mentioned by two-thirds of students, was that a higher bursary indirectly influenced their HE choices. A quarter reported that a larger bursary had confirmed their final choice of university.

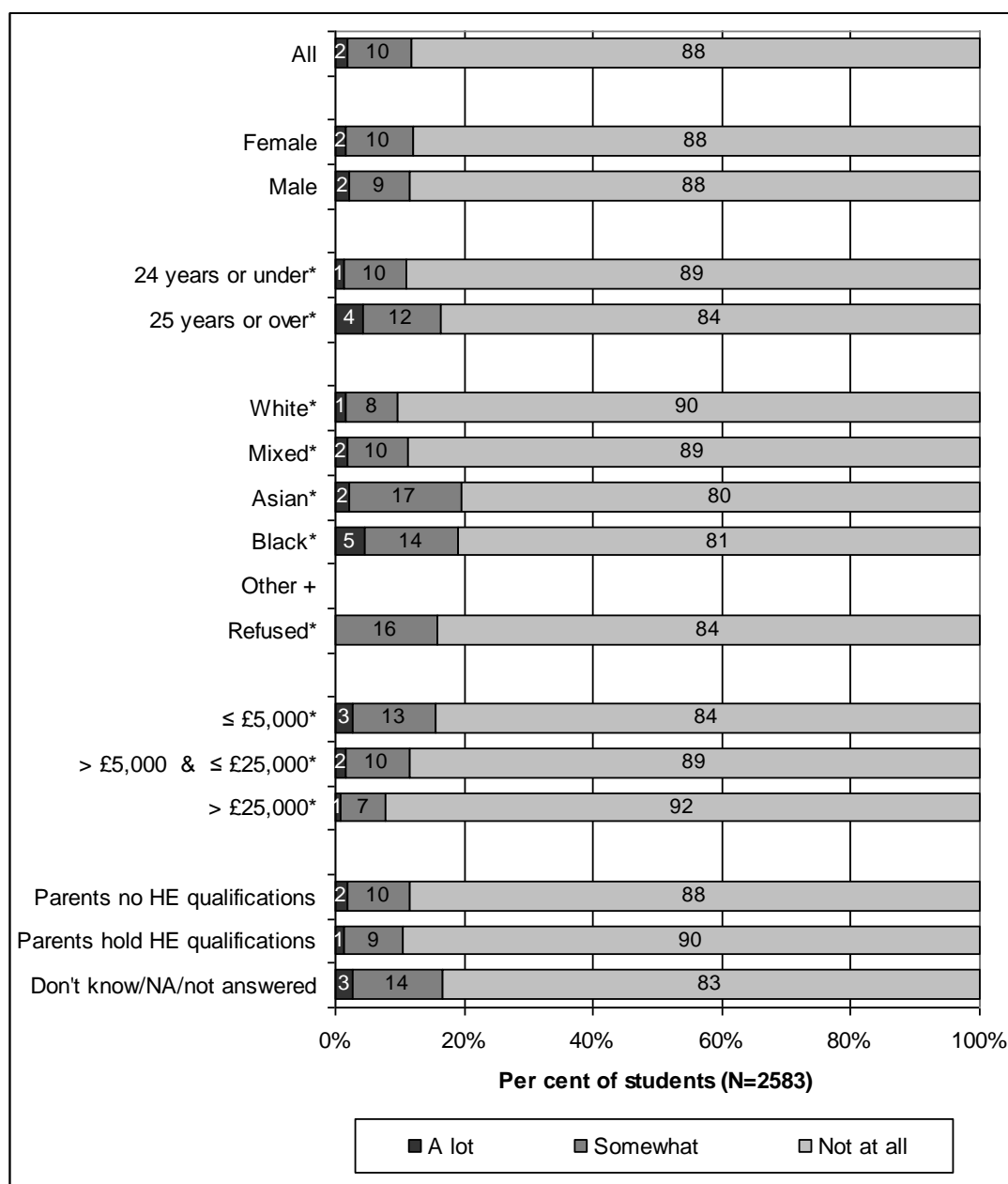
Why the amount of bursary students could get had not influenced which course they chose to study

Students who said that the amount of bursary had not influenced which course they had chosen, were asked in an open ended question why this was so.⁶⁵ By far the most common response, cited by two-thirds of students, was that the course content was more important in their decision-making than the amount of bursary offered. Five per cent reported that financial incentives were not important and a similar proportion said they did not think they were eligible for a bursary and that was why the amount of bursary did not affect their subject choice.

⁶⁴ Several respondents answered why bursaries influenced their decision.

⁶⁵ Only the replies from 100 respondents were coded from the 2,285 students who answered the question.

Figure 8.7 The extent to which the amount of bursary students could receive influenced which courses they chose to study, by key socio-economic characteristics



Base: Base: Students who had heard of bursaries and looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

8.6 Whether the amount of bursary students could receive influenced any other decision about what students would do while at university

Research suggests that low-income students employ a range of strategies to reduce the costs of higher education and to minimize debt.⁶⁶ Consequently, students were asked if the amount of bursary they could receive influenced any of their other HE-related decisions about what they would do while at university, apart from decisions about to which university to apply and what course to study.

One in five students who had heard of bursaries and looked for information about them reported that other HE decisions had been affected by the amount of bursary they could receive (Figure 8.8).

The only statistically difference in students' decision-making was associated with their household income. As might be expected from the existing literature, the students most likely to report that bursaries had shaped other HE decisions were those from families with residual annual household incomes of between £5,000 and £25,000 (23%), while those least affected had higher incomes (15%).

Students who said that the amount of bursary they could get influenced their other decisions, were asked in an open ended question the way in which bursaries had affected them.⁶⁷ Figure 8.9 identifies the resulting behaviour and the actions students took. It distinguishes where the action was deemed as positive or negative by the student.

Students most often reported that the amount of bursary they would receive had shaped their decision about whether or not to get a paid job while at university. Overall, 40 per cent of students said that bursaries had influenced their employment decision (Figure 8.9). Some 13 per cent said that as a result of their bursary they had decided not to work (positive) but 13 per cent had come to the opposite conclusion and decided to work (negative),⁶⁸ while the direction of the influence was not specified for the remaining 14 per cent. This finding is supported by other research which suggests that term-time working amongst graduates has declined under the new student funding regime.⁶⁹

However, the most positive change in student behaviour associated with the amount of bursary was that 16 per cent of students anticipated that they would be able to participate more in extra-curricular or social activities. And this may be related to the fact that these students would have more time as well as money because they did not need to take a paid job while studying.

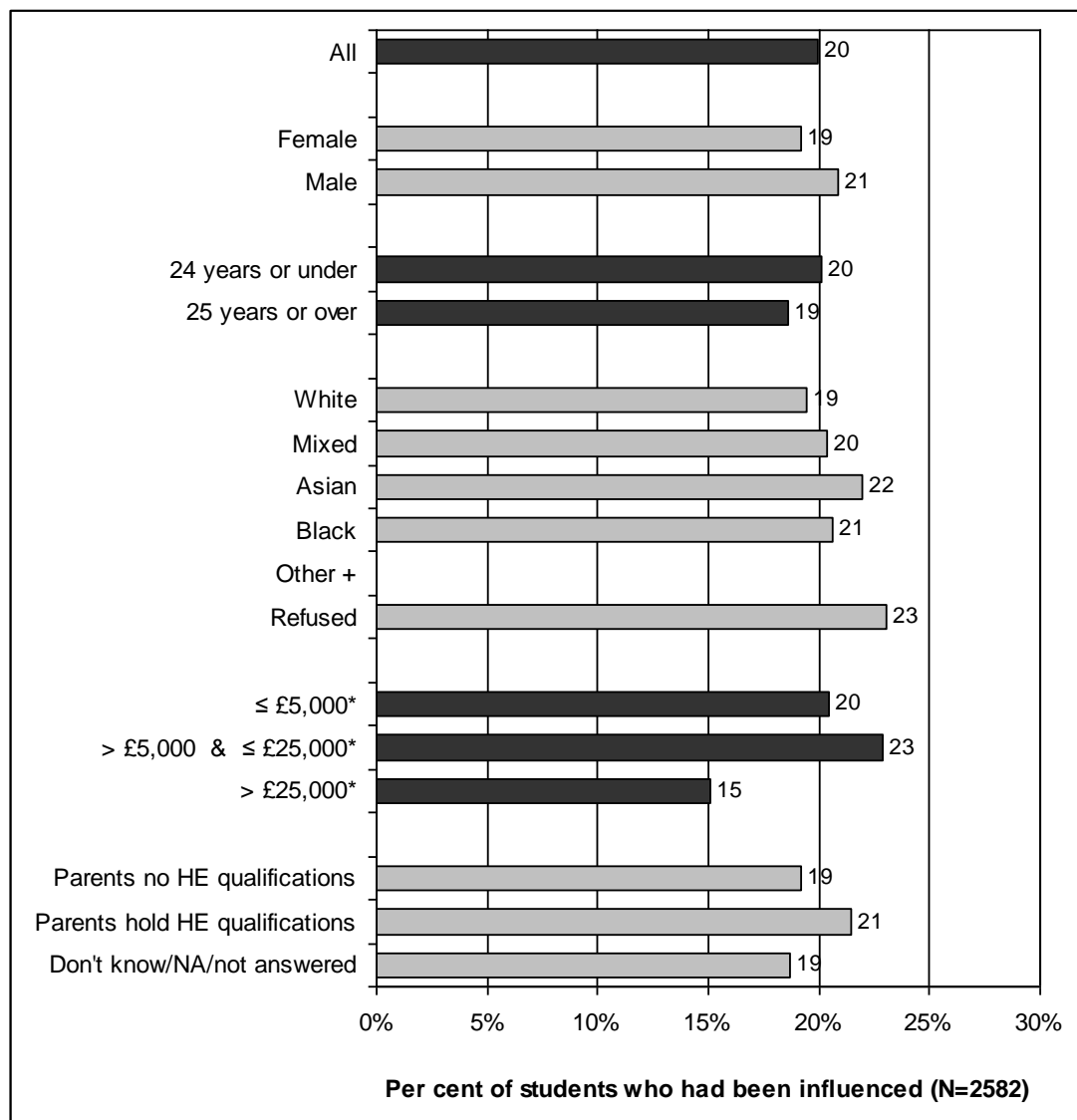
⁶⁶ E.g. Callender, C. and Jackson, J (2008) *Does Fear of Debt Constrain Choice of University and subject of study?* Studies in Higher Education Vol 33 No 4, pp 405–429; Forsyth. and Furlong (2003) *op cit*

⁶⁷ Only the replies from 100 respondents were coded from the 516 students who answered the question

⁶⁸ While some would argue that paid employment has beneficial effects, research also shows its detrimental impact on students' degree results – see Callender, C. (2008) The Impact of Term-time Employment on Higher Education Students' Academic Attainment and Achievement *Journal of Education Policy* Vol 23, Issue 4 ,pp 359–377

⁶⁹ Johnson et al (2009) *op cit*

Figure 8.8 Whether the amount of bursary students could receive had influenced their other decisions about what to do while at university, by key socio-economic characteristics



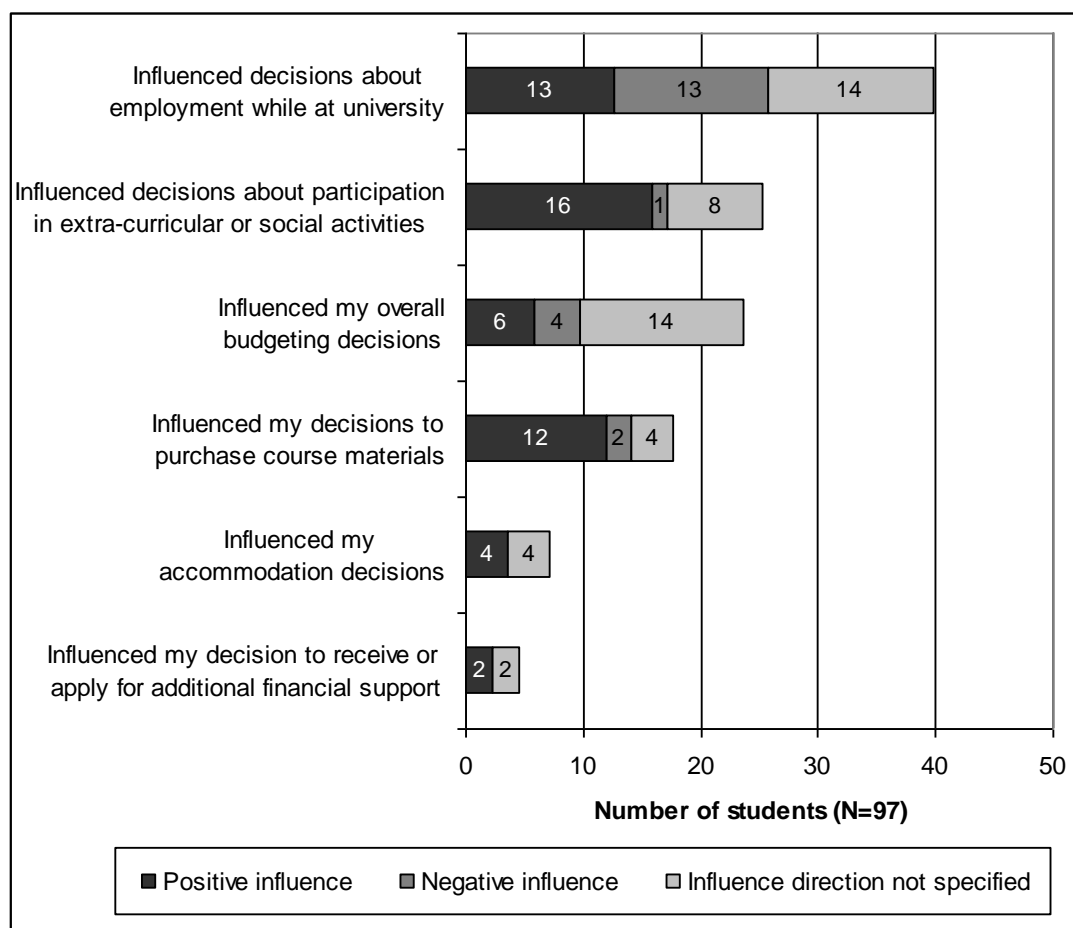
Base: Students who had heard of bursaries and looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Figure 8.9 How the amount of bursary students received had affected their other decisions about what to do at university (multi-code)



Source: Birkbeck Survey of Students, 2008

8.7 The overall effectiveness of bursaries

This chapter has clearly shown that the bursaries did influence some students' decision-making about which university to attend. Consequently, bursaries were successfully fulfilling their objectives of helping HEIs to widen participation and attracting certain types of students to their institutions.

However, as this study has shown the overall impact of bursaries on students decision-making will *inter alia*⁷⁰ depend on:

- the extent to which students were aware of bursaries,
- the availability of information on bursaries,
- the extent to which students accessed information on bursaries,

⁷⁰ It is acknowledged that numerous other factors could impact on students' decision-making and on the role of bursaries which were not addressed in this study.

- when they looked at the information, and
- the quality and clarity of the information provided.

We have seen that over a quarter of all students had not heard of bursaries. A recurring theme in this study is the importance of seeking information about bursaries. Some 21 per cent of all students had not looked at any information on bursaries. So for at least 45 per cent of all the students surveyed, bursaries were unlikely to influence their decision-making about to which university to attend.

What about the remaining students who had looked at information on bursaries? Another recurring theme in this study has been the importance of when students seek information about bursaries. We have argued, based on the evidence presented, that in order for bursaries to influence students' decision-making they need to look at the information ideally before they submit their UCAS application form or, before they make their final choice of which HEI they will submit as their firm offer and insurance offer. In fact, 16 per cent of students had looked at information on bursaries after they had made their final choice.

If we add these 16 per cent of students to those students who were unaware of bursaries or had not looked at information on bursaries, then we can conclude that 61 per cent of all students surveyed were unlikely to be influenced in their decisions about what and where to study by the availability of bursaries.

These findings suggest that bursaries are important in student decision making for a significant minority of students, especially those who are financially vulnerable and price sensitive. There is, however, considerable scope for improving the overall effectiveness of bursaries as a recruitment tool for HEIs and in influencing student decision-making. For instance, HEIs need to ensure that more potential students are aware of bursaries and are encouraged to look for information about them when they are thinking about entering higher education and researching the HEIs they would like to attend. HEIs also need to provide more information on how much students will receive and think about giving more generous bursaries.

8.8 Summary

- Nearly three in ten students (28%) believed bursaries were important in deciding where to go to university, and this rose to over a third (34%) for students of Mixed ethnicity.
- Price sensitive students who were concerned about the costs of going to university and wanted to maximise the amount of bursary money they received along with students attending Russell Group universities which provided the largest bursaries, were the most likely to think that bursaries were important in deciding where to go to university, after controlling for a range of socio-economic and institutional characteristics.
- 14 per cent of students who had heard of bursaries had found out which university awarded the largest bursary at some stage in the university application process, especially students of mixed ethnic origin (21%).
- A quarter of students who had heard of bursaries and looked for information on bursaries reported that the amount of bursary available influenced to which university they applied and this figure rose to 39 per cent for financially vulnerable students who reported that university costs influenced their decision to attend university.
- Again students who were most concerned about the costs of attending university, along with Asian and Black students, and students expecting to receive a bursary of £1,000 or more, were most likely to be influenced by the amount of bursary when deciding to which

university to apply, after controlling for a range of socio-economic and institutional characteristics.

- The amount of bursary offered was more likely to influence students' decision-making if they had looked for information on bursaries before they applied to university rather than once their place at university was confirmed and if they thought they qualified for a bursary, after controlling for a range of socio-economic and institutional characteristics.
- The amount of bursary students could get influenced them in a variety of ways. Equal proportions of students (27%) reported they were more likely to apply to universities offering higher bursaries when completing their UCAS application form, namely at the search stage; that the size of bursary influenced their final choice of HEI when selecting their firm offer and insurance offer, namely, at the choice stage; or that the amount of bursary was one of the factors they considered at either the search or choice stage.
- 12 per cent students said their course choice was influenced by the amount of bursary offered.
- Asian students were nine per cent more likely than White students to be influenced in their course choice by the amount of bursary they could receive while Black students were seven per cent more likely (after controlling for a range of socio-economic and institutional characteristics). However students from households with residual annual incomes of £25,000 and over were four per cent less likely than their peers with household incomes of £5,000 or under to be influenced, after controlling for socio-economic characteristics.
- The main reason (66%) bursaries had not influenced students' course choice was that the course content was more important in their decision-making than the amount of bursary offered.
- One in five students reported that other decisions about what they would do while at university, such as whether or not to get a paid job, have been affected by the amount of bursary, especially lower-income students.
- The positive changes in student behaviour associated with the amount of bursary were:
 - 16 per cent of students anticipated that they would be able to participate more in extra-curricular or social activities
 - 13 per cent of students had decided not to get a paid job while studying
 - 12 per cent had decided to purchase more course materials.
- Bursaries were unlikely to influence the decision-making of where to study for around 61 per cent of the students surveyed because they were unaware of bursaries, had not looked at information on bursaries, or had only looked at this information once they had selected which HEI they wanted to attend.
- These findings confirm existing research that suggest that the availability and generosity of bursaries do play a role in some students' decision-making about to which universities apply and which to attend.
- Bursaries are, therefore, an effective recruitment tool especially for those HEIs providing bursaries of £1,000 and over. They are especially effective in influencing students' perceptions about the affordability of going to university.
- However, to be more effective more students need to know about bursaries, and be encouraged to seek out information about them at a time when bursaries potentially can influence and inform students' HE decisions and choices.

9 STATISTICAL APPENDIX

Table A1.1 Associations amongst the key socio-economic characteristics of the students surveyed

	Gender		Age		Ethnicity						Household income			Parent HE qualifications		
	Female %	Male %	>24 years %	≥25 years %	White %	Mixed %	Asian %	Black %	Other %	Refused %	≤£5,000 %	>£5,000 & ≤£25,000 %	>£25,000 %	Parents no HE qual. %	Parents hold HE qual. %	Don't know /NA/not answered %
Gender																
Female	-	-	87	13	74	4	10	7	2	4	31	37	32	52*	35*	13*
Male	-	-	88	12	73	3	11	7	2	4	29	35	35	47*	36*	17*
Age																
24 years or under	56	44	-	-	74*	3*	12*	6*	2*	3*	23*	39*	38*	50*	37*	14*
25 years or over	58	42	-	-	71*	3*	4*	13*	3*	6*	78*	17*	5*	52*	28*	20*
Ethnicity																
White	57	43	88*	12*	-	-	-	-	-	-	25*	36*	39*	50*	38*	12*
Mixed	63	37	88*	12*	-	-	-	-	-	-	43*	34*	23*	49*	40*	11*
Asian	53	47	95*	5*	-	-	-	-	-	-	39*	43*	18*	61*	19*	19*
Black	57	43	77*	23*	-	-	-	-	-	-	54*	27*	20*	35*	35*	30*
Other	60	40	76*	24*	-	-	-	-	-	-	48*	41*	11*	53*	25*	23*
Refused	56	44	81*	19*	-	-	-	-	-	-	37*	37*	27*	36*	33*	31*
Household income																
≤£5,000	58	42	67*	33*	61*	5*	14*	13*	3*	4*	-	-	-	50*	35*	15*
>£5,000 & ≤ £25,000	58	42	94*	6*	73*	3*	13*	5*	2*	4*	-	-	-	53*	33*	14*
>£25,000	55	45	98*	2*	84*	2*	6*	4*	1*	3*	-	-	-	44*	45*	12*
Parent HE qualifications																
Parents no HE qual	59*	41*	87*	13*	74*	3*	13*	5*	2*	3*	32*	39*	30*	-	-	-
Parents hold HE qual	56*	44*	90*	10*	79*	4*	6*	7*	1*	3*	24*	33*	42*	-	-	-
Don't know/NA/not answered	49*	51*	82*	18*	59*	2*	14*	15*	3*	8*	38*	35*	27*	-	-	-
All	57	43	87	13	73	3	11	7	2	4	30	36	34	50	35	15

Base: All students N=4848 Notes: * indicates differences significant at 5 per cent level Source: Birkbeck Survey of Students, 2008

Table A1.2 Type of HEI attended, by key socio-economic characteristics

	HEI type			
	Russell	1994	Pre-1992	Post-1992
	%	%	%	%
Gender				
Female	17*	12*	9*	61*
Male	21*	12*	10*	57*
Age				
24 years or under	21*	13*	9*	58*
25 years or over	8*	10*	13*	69*
Ethnicity				
White	20*	12*	8*	59*
Mixed	21*	15*	14*	50*
Asian	18*	11*	10*	60*
Black	9*	11*	16*	64*
Other	19*	13*	13*	55*
Refused	18*	11*	12*	59*
Household income				
≤ £5,000	11*	12*	12*	66*
> £5,000 & ≤ £25,000	20*	11*	9*	59*
> £25,000	25*	14*	7*	54*
Parent HE qualifications				
Parents no HE qual.	17*	12*	9*	62*
Parents hold HE qual.	25*	14*	10*	52*
Don't know/NA/not ans.	13*	10*	10*	67*
All	19	12	9	59

Base: All students N=4848

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

CHAPTER 2

Table A 2.1 The associations between key socio-economic characteristics and the extent to which the costs of going to university influenced students' decisions about whether to attend university

	The costs of going to university influenced student's decision 'a lot'	
	<i>Marginal</i>	<i>Standard</i>
Gender (base: female)		
Male	-0.01	(0.01)
Age (base: 24 years or under)		
25 years or over	0.11*	(0.03)
Ethnicity (base: White)		
Mixed	0.03	(0.03)
Asian	0.02	(0.02)
Black	0.07*	(0.02)
Other	-0.04	(0.03)
Refused	0.01	(0.03)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	-0.01	(0.01)
> £25,000	-0.02	(0.01)
Parent HE qualifications (base: parents no HE qualifications)		
Parents hold HE qualifications	-0.04*	(0.01)
Don't know/NA/not answered	-0.03*	(0.01)
Dependency (base: dependent)		
Independent	0.09*	(0.02)
Family type (base: single, no children)		
Single, dependent children	-0.02	(0.02)
Married/cohabiting, no children	0.05	(0.04)
Married/cohabiting, dependent children	0.03	(0.03)
Living arrangements (base: university provided accommodation)		
With parents/family	0.06*	(0.02)
Other rented accommodation	0.03*	(0.02)
Other	0.05	(0.03)
Not answered	0.21	(0.11)
Where existing qualification was undertaken (base: FE college)		
State school	0.01	(0.01)
Private/independent school	0.03	(0.02)
Not answered	0.00	(0.04)
HEI type (base: post-1992)		
Russell	-0.04*	(0.01)
1994	0.00	(0.02)
Pre-1992	-0.01	(0.02)
HEI HEBSS status (base: full)		
Information only	-0.01	(0.01)
None	0.03	(0.03)
Studying strategically important or vulnerable subject (SIV)? (base: not studying SIV)		
Studying SIV	-0.03*	(0.01)
Number of observations	4751	
Pseudo R-squared	0.1044	

Base: All students

Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A2.2 The associations between key socio-economic characteristics and the extent to which the costs of going to university influenced students' university and course selections

	The costs of going to university influenced student's selections 'a lot'	
	<i>Marginal effect</i>	<i>Standard</i>
Gender (base: female)		
Male	-0.02	(0.01)
Age (base: 24 years or under)		
25 years or over	0.04	(0.02)
Ethnicity (base: White)		
Mixed	0.01	(0.03)
Asian	0.02	(0.02)
Black	0.05*	(0.02)
Other	0.01	(0.04)
Refused	0.00	(0.03)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	0.00	(0.01)
> £25,000	0.01	(0.02)
Parent HE qualifications (base: parents no HE qualifications)		
Parents hold HE qualifications	-0.03*	(0.01)
Don't know/NA/not answered	-0.03*	(0.01)
Dependency (base: dependent)		
Independent	0.10*	(0.03)
Family type (base: single, no children)		
Single, dependent children	0.00	(0.03)
Married/cohabiting, no children	-0.03	(0.03)
Married/cohabiting, dependent children	0.01	(0.03)
Living arrangements (base: university provided accommodation)		
With parents/family	0.18*	(0.02)
Other rented accommodation	0.03	(0.02)
Other	0.10*	(0.04)
Not answered	0.24*	(0.12)
Where existing qualification was undertaken (base: FE college)		
State school	0.01	(0.01)
Private/independent school	-0.01	(0.02)
Not answered	-0.06	(0.03)
HEI type (base: post-1992)		
Russell	-0.01	(0.01)
1994	-0.03	(0.02)
Pre-1992	-0.03	(0.02)
HEI HEBSS status (base: full)		
Information only	-0.02	(0.01)
None	-0.01	(0.02)
Studying strategically important or vulnerable subject (SIV)? (base: not studying SIV)		
Studying SIV	0.02	(0.02)
Number of observations	4742	
Pseudo R-squared	0.0816	

Base: All students

Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A2.3 How the costs of going to university affected students' decisions, by key socio-economic characteristics

	UNIVERSITY SELECTIONS				COURSE SELECTIONS		OTHER DECISIONS	
	Applied to universities nearer my home	Applied to universities in areas where the cost of living is lower	Applied to universities in areas with good opportunities for term-time employment	Applied to universities that give larger bursaries or scholarships	Decided to take a subject with better employment prospects	Applied for courses that offer large bursaries or scholarships	Decided to live at home with my parents while at university	All
	%	%	%	%	%	%	%	N
Gender								
Female	39*	16*	17	11	33*	4	17	2746
Male	34*	20*	18	10	38*	4	16	2102
Age								
24 years or under	34*	19*	18*	11*	36	4*	18*	4227
25 years or over	58*	11*	13*	8*	32	6*	6*	621
Ethnicity								
White	34*	18	16*	10	33*	4	13*	3557
Mixed	34*	18	18*	12	38*	5	18*	164
Asian	51*	14	20*	11	42*	3	39*	515
Black	42*	22	23*	10	44*	4	14*	347
Other	36*	18	23*	16	50*	2	24*	87
Refused	41*	19	19*	13	33*	4	19*	178
Household income								
≤ £5,000	48*	15*	17	11*	35	4	19*	1461
> £5,000 & ≤ £25,000	36*	18*	17	13*	35	4	17*	1754
> £25,000	28*	20*	19	7*	36	4	14*	1633
Parent HE qualifications								
Parents no HE qualifications	41*	17	19*	11	36	4	20*	2421
Parents hold HE qualifications	29*	19	15*	10	34	3	11*	1716
Don't know/NA/not answered	41*	19	18*	10	36	4	17*	711
All	37	18	18	11	35	4	16	4848

Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A2.4 Sources of funding students will receive or apply for, by key socio-economic characteristics

	Student maintenance grant	Student loan for tuition fees	Student loan for living costs	Bursary/ scholarship	Paid work during term-time	Parents/ family	Social security benefits	All
	%	%	%	%	%	%	%	N
Gender								
Female	91*	91	78	57*	46*	29*	3*	2746
Male	89*	90	80	54*	40*	36*	1*	2102
Age								
24 years or under	90	90	79	55*	44*	35*	1*	4227
25 years or over	92	88	78	62*	39*	10*	14*	621
Ethnicity								
White	91*	92*	83*	56	47*	34*	2*	3557
Mixed	93*	91*	81*	59	40*	27*	4*	164
Asian	88*	82*	57*	56	29*	33*	1*	515
Black	91*	92*	75*	54	36*	17*	4*	347
Other	89*	91*	70*	67	33*	28*	5*	87
Refused	83*	81*	72*	52	38*	27*	4*	178
Household income								
≤ £5,000	91*	89*	74*	62*	42*	16*	7*	1461
> £5,000 & ≤ £25,000	94*	90*	78*	66*	42*	28*	1*	1754
> £25,000	86*	92*	84*	39*	47*	51*	0*	1633
Parent HE qualifications								
Parents no HE qualifications	91	90*	78*	57	45*	29*	2	2421
Parents hold HE qualifications	90	91*	83*	55	45*	40*	2	1716
Don't know/NA/not answered	89	87*	71*	53	36*	24*	3	711
All	90	90	79	56	43	32	3	4848

Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

CHAPTER 3

Table A3.1 The associations between key socio-economic characteristics and students' likelihood to have not heard of bursaries from universities

	Student had heard of bursaries from universities	
	<i>Marginal effect</i>	<i>Standard error</i>
Gender (base: female)		
Male	0.01	(0.01)
Age (base: 24 years or under)		
25 years or over	0.03	(0.03)
Ethnicity (base: White)		
Mixed	0.03	(0.04)
Asian	0.08*	(0.02)
Black	0.07*	(0.03)
Other	-0.01	(0.05)
Refused	0.01	(0.04)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	0.02	(0.02)
> £25,000	0.15*	(0.02)
Parent HE qualifications (base: parents no HE qualifications)		
Parents hold HE qualifications	0.01	(0.01)
Don't know/NA/not answered	0.03	(0.02)
Dependency (base: dependent)		
Independent	0.02	(0.03)
Family type (base: single, no children)		
Single, dependent children	-0.05	(0.03)
Married/cohabiting, no children	-0.04	(0.04)
Married/cohabiting, dependent children	-0.03	(0.04)
Living arrangements (base: lived in university provided accommodation)		
With my parents/family	-0.00	(0.02)
In other rented accommodation	0.07*	(0.02)
Other	0.03	(0.04)
Not answered	-0.12	(0.07)
Where existing qualification was undertaken (base: FE college)		
State school	-0.03	(0.01)
Private/independent school	-0.00	(0.02)
Not answered	-0.05	(0.05)
HEI type (base: post-1992)		
Russell	-0.10*	(0.02)
1994	-0.06*	(0.02)
Pre-1992	-0.01	(0.02)
HEI HEBSS status (base: full)		
Information only	-0.07*	(0.02)
None	-0.03	(0.03)
Studying strategically important or vulnerable subject (SIV)? (base: not studying SIV)		
Studying SIV	-0.00	(0.02)
Number of observations	4825	
Pseudo R-squared	0.0402	

Base: All students

Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A3.2 When students first heard about bursaries, by key socio-economic characteristics

	Before applying to university	When doing my UCAS application	After submitting my UCAS application	After I was offered a place at university	When applying for student financial support	After my university confirmed my place	When I received a bursary confirmation letter from my university	Total
	%	%	%	%	%	%	%	N
Gender*								
Female	30	18	7	11	15	9	9	1980
Male	38	19	7	10	11	8	7	1488
Age								
24 years or under	33	19	7	11	13	9	8	3030
25 years or over	35	15	7	12	14	9	7	438
Ethnicity								
White	34	18	8	11	13	9	8	2571
Mixed	35	24	5	9	13	7	7	120
Asian	34	18	6	13	12	9	7	358
Black	30	18	6	10	18	8	11	232
Other	32	20	5	7	13	8	17	64
Refused	33	21	5	11	12	12	6	123
Household income								
≤ £5,000	32	17	7	11	15	9	9	1080
> £5,000 & ≤ £25,000	34	19	7	11	13	8	9	1336
> £25,000	34	20	7	11	13	9	7	1052
Parent HE qualifications								
Parents no HE qualifications	33	20	7	10	13	9	8	1759
Parents hold HE qualifications	35	18	7	11	14	7	8	1234
Don't know/NA/not answered	32	16	7	13	14	9	9	475
All	33	19	7	11	13	9	8	3468

Base: All students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A3.3 How students first heard about bursaries, by key socio-economic characteristics (multi-code)

	HEI sources	School or college sources	Personal networks	Other sources	All
	%	%	%	%	N
Gender					
Female	50	31	30	25	2091
Male	50	33	31	26	1562
Age					
24 years or under	50	34*	32*	24*	3198
25 years or over	47	21*	20*	37*	455
Ethnicity					
White	52*	31*	30*	25	2722
Mixed	40*	29*	33*	29	125
Asian	44*	39*	37*	29	367
Black	46*	35*	31*	30	239
Other	48*	40*	37*	35	70
Refused	43*	26*	28*	23	130
Household income					
≤ £5,000	45*	28*	29	29*	1130
> £5,000 & ≤ £25,000	51*	33*	33	25*	1401
> £25,000	54*	34*	29	23*	1122
Parent HE qualifications					
Parents no HE qualifications	50	34	27*	26	1850
Parents hold HE qualifications	51	30	35*	24	1299
Don't know/NA/not answered	46	30	33*	27	503
All	50	32	31	26	3652

Base: All students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

CHAPTER 4

Table A4.1 The associations between key socio-economic characteristics and students' likelihood to have looked for information on bursaries

	Student had looked for information on bursaries	
	<i>Marginal effect</i>	<i>Standard error</i>
Gender (base: female)		
Male	0.04*	(0.02)
Age (base: 24 years or under)		
25 years or over	-0.02	(0.04)
Ethnicity (base: White)		
Mixed	0.01	(0.04)
Asian	0.02	(0.03)
Black	-0.03	(0.03)
Other	-0.08	(0.06)
Refused	-0.05	(0.04)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	-0.01	(0.02)
> £25,000	-0.14*	(0.02)
Parent HE qualifications (base: parents no HE qualifications)		
Parents hold HE qualifications	0.00	(0.02)
Don't know/NA/not answered	-0.01	(0.02)
Dependency (base: dependent)		
Independent	0.03	(0.03)
Family type (base: single, no children)		
Single, dependent children	0.02	(0.05)
Married/cohabiting, no children	0.07	(0.05)
Married/cohabiting, dependent children	0.01	(0.06)
Living arrangements		
With my parents/family	-0.04	(0.02)
In other rented accommodation	-0.02	(0.02)
Other	-0.02	(0.05)
Not answered	-0.18	(0.12)
Where existing qualification was undertaken (base: FE college)		
State school	0.04*	(0.02)
Private/independent school	0.05	(0.03)
Not answered	0.07	(0.06)
HEI type (base: post-1992)		
Russell	0.08*	(0.02)
1994	0.05	(0.02)
Pre-1992	0.04	(0.03)
HEI HEBSS status (base: full)		
Information only	0.02	(0.02)
None	0.08*	(0.04)
Studying strategically important or vulnerable subject (SIV)? (base: not studying SIV)		
Studying SIV	0.00	(0.02)
Number of observations	3644	
Pseudo R-squared	0.0260	

Base: Students who had heard of bursaries

Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A4.2 Why students had not looked for information on bursaries, by key socio-economic characteristics (multi-code)

	I did not know where to look for information on bursaries	I did not think I was eligible	I have not had time - there were too many other things to think about	It's all too confusing	I did not know about bursaries	I will find out about them later	I didn't need to - my parents found out for me	Other	All
	%	%	%	%	%	%	%	%	N
Gender									
Female	48*	41	25	24*	17	8	4	11	661
Male	39*	39	23	19*	15	10	4	11	435
Age									
24 years or under	45	40	25*	22	16	9	5*	10	977
25 years or over	42	43	17*	22	20	8	1*	15	119
Ethnicity									
White	44	41	23	22	15	8*	5	11	819
Mixed	+	+	+	+	+	+	+	+	35
Asian	48	37	29	28	26	17*	2	8	100
Black	38	35	27	26	16	17*	0	10	75
Other	+	+	+	+	+	+	+	+	24
Refused	+	+	+	+	+	+	+	+	44
Household income									
≤ £5,000	46*	32*	26	22	20*	11	2*	12	298
> £5,000 & ≤ £25,000	49*	27*	23	24	17*	10	6*	11	369
> £25,000	40*	56*	23	21	13*	7	5*	10	430
Parent HE qualifications									
Parents no HE qual.	47	37*	25	25	15	8	3	10	552
Parents hold HE qual.	41	48*	24	19	17	10	6	12	390
Don't know/NA/not ans.	43	31*	20	21	20	9	5	10	155
All	44	40	24	22	16	9	4	10	1097

Base: Students who had did not look for information on bursaries

Notes: * indicates differences significant at 5 per cent level; + indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Table A4.3 When students looked for information on bursaries, by key socio-economic characteristics

	Before applying to university	When doing my UCAS application	After submitting my UCAS application	After I was offered a place at university	When applying for student financial support	After my university confirmed my place	When I received a bursary confirmation letter from my university	Total
	%	%	%	%	%	%	%	N
Gender*								
Female	20	19	10	16	17	13	5	1379
Male	25	20	11	14	13	13	4	1075
Age*								
24 years or under	21	20	10	15	15	13	5	2126
25 years or over	29	17	12	14	15	11	2	328
Ethnicity								
White	22	19	11	16	15	13	4	1827
Mixed	24	25	10	16	12	11	3	89
Asian	22	21	8	14	17	14	5	258
Black	24	14	11	15	19	10	7	159
Other	+	+	+	+	+	+	+	43
Refused	30	20	10	10	10	17	4	78
Household income								
≤ £5,000	24	17	12	14	17	13	5	802
> £5,000 & ≤ £25,000	23	22	10	17	14	11	4	961
> £25,000	22	20	10	15	15	14	4	667
Parent HE qualifications								
Parents no HE qualifications	22	22	10	14	14	14	4	1257
Parents hold HE qualifications	23	18	11	17	15	12	4	872
Don't know/NA/not answered	24	15	10	16	19	12	5	325
All	23	19	10	15	15	13	4	2454

Base: Students who had looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level; + indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Table A4.4 Sources of information students used to find out about bursaries, by key socio-economic characteristics (multi-code)

	HEI sources	School or college sources	Personal networks	Other sources	All
	%	%	%	%	N
Gender					
Female	81	35	36	43*	1400
Male	80	37	34	36*	1091
Age					
24 years or under	81	37*	37*	38*	2162
25 years or over	79	31*	26*	52*	330
Ethnicity					
White	81	35	34*	39*	1861
Mixed	80	33	44*	47*	87
Asian	80	44	41*	47*	262
Black	78	37	32*	43*	161
Other	+	+	+	+	43
Refused	76	38	35*	27*	78
Household income					
≤ £5,000	77*	34	32	45*	813
> £5,000 & ≤ £25,000	83*	36	37	39*	1004
> £25,000	82*	38	36	36*	675
Parent HE qualifications					
Parents no HE qual.	81	38*	31*	40	1267
Parents hold HE qual.	81	32*	39*	39	887
Don't know/NA/not ans.	77	39*	37*	44	337
All	81	36	35	40	2492

Base: Students who had looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Table A4.5 How students rated the amount of information about bursaries provided by HEI sources, by key socio-economic characteristics

Students who rated <u>too much</u> or <u>just enough</u> :					
	What bursaries are for (N=1423)	Whether you would qualify for a bursary (N=1423)	How much bursary you would receive (N=1417)	How to apply for a bursary (N=1407)	When you would receive the bursary (N=1402)
	%	%	%	%	%
Gender					
Female	74*	69*	67*	51*	40
Male	86*	76*	76*	62*	45
Age					
24 years or under	80	72	71	55	41*
25 years or over	78	73	71	60	51*
Ethnicity					
White	80	71	71	55	44
Mixed	+	+	+	+	+
Asian	80	70	65	55	34
Black	74	78	74	69	47
Other	+	+	+	+	+
Refused	+	+	+	+	+
Household income					
≤ £5,000	80	72*	72*	59	44
> £5,000 & ≤ £25,000	80	78*	76*	54	39
> £25,000	78	62*	61*	55	45
Parent HE qualifications					
Parents no HE qualifications	79	71	69	56	44
Parents hold HE qualifications	81	72	73	56	41
Don't know/NA/not answered	77	72	70	55	41
All	79	72	71	56	42

Base: Students who had looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Table A4.6 How easy students found it to work out information about bursaries using HEI sources, by key socio-economic characteristics

Students who found it <u>easy or very easy</u> :							
	Whether you would have to repay your bursary (N=1405)	What bursaries are for (N=1404)	Whether you would get a bursary (N=1421)	How much bursary you would receive (N=1415)	How to apply for a bursary (N=1392)	Whether bursary receipt affects receipt of other government- funded financial support (N=1299)	When you would receive the bursary (N=1389)
	%	%	%	%	%	%	%
Gender							
Female	85	82*	68*	61*	53*	47*	44
Male	87	90*	75*	72*	63*	58*	48
Age							
24 years or under	87	86	72*	65	57	51	45
25 years or over	82	83	64*	65	60	54	51
Ethnicity							
White	86*	85	70	65	56*	49*	45
Mixed	+	+	+	+	+	+	+
Asian	88*	88	77	67	61*	59*	45
Black	88*	82	77	71	71*	55*	51
Other	+	+	+	+	+	+	+
Refused	+	+	+	+	+	+	+
Household income							
≤ £5,000	87	85	70*	67*	60	52	47
> £5,000 & ≤ £25,000	87	87	77*	70*	58	54	45
> £25,000	85	84	64*	57*	55	47	45
Parent HE qualifications							
Parents no HE qualifications	85	84	70	65	58	54	45
Parents hold HE qualifications	88	88	72	66	57	49	46
Don't know/ NA/not answered	86	84	73	65	57	50	47
All	86	86	71	65	58	52	46

Base: Students who had looked for information on bursaries and rated a HEI source as the most helpful

Notes: * indicates differences significant at 5 per cent level; + indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

CHAPTER 5

Table A5.1 The associations between key socio-economic characteristics and students' likelihood to have thought that they qualified for a bursary

	Student thought that they qualified for a bursary	
	<i>Marginal effect</i>	<i>Standard error</i>
Gender (base: female)		
Male	0.02	(0.01)
Age (base: 24 years or under)		
25 years or over	-0.05	(0.04)
Ethnicity (base: White)		
Mixed	-0.05	(0.04)
Asian	0.02	(0.02)
Black	0.02	(0.03)
Other	0.08*	(0.04)
Refused	0.00	(0.04)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	-0.01	(0.02)
> £25,000	-0.35*	(0.03)
Parent HE qualifications (base: parents no HE qualifications)		
Parents hold HE qualifications	0.00	(0.01)
Don't know/NA/not answered	0.01	(0.02)
Dependency (base: dependent)		
Independent	-0.01	(0.03)
Family type (base: single, no children)		
Single, dependent children	0.07*	(0.03)
Married/cohabiting, no children	0.06	(0.04)
Married/cohabiting, dependent children	0.03	(0.04)
Living arrangements (base: university provided accommodation)		
With my parents/family	0.00	(0.02)
In other rented accommodation	0.02	(0.02)
Other	0.04	(0.04)
Not answered	0.02	(0.09)
Where existing qualification was undertaken (base: FE college)		
State school	-0.01	(0.01)
Private/independent school	0.03	(0.02)
Not answered	-0.03	(0.06)
HEI type (base: post-1992)		
Russell	0.04*	(0.02)
1994	-0.03	(0.02)
Pre-1992	-0.04	(0.02)
HEI HEBSS status (base: full)		
Information only	0.04*	(0.02)
None	0.07*	(0.02)
Studying strategically important or vulnerable subject (SIV)? (base: not studying SIV)		
Studying SIV	-0.01	(0.02)
Number of observations		3640
Pseudo R-squared		0.1601

Base: All students who had heard of bursaries

Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level Source: Birkbeck Survey of Students, 2008

Table A5.2 Why students had not applied for a bursary, by key socio-economic characteristics

	I didn't think I was eligible	I didn't know how to apply	I didn't know I had to apply	I intend to apply later	Other	Total
	%	%	%	%	%	N
Gender*						
Female	41	26	12	7	14	509
Male	41	23	6	10	20	393
Age*						
24 years or under	42	25	9	7	17	822
25 years or over	35	25	8	20	13	80
Ethnicity						
White	43	25	8	7	17	679
Mixed	+	+	+	+	+	28
Asian	34	29	10	14	14	86
Black	+	+	+	+	+	49
Other	+	+	+	+	+	20
Refused	+	+	+	+	+	39
Household income*						
≤ £5,000	25	32	15	13	14	220
> £5,000 & ≤ £25,000	29	33	13	11	15	224
> £25,000	55	17	4	4	19	457
Parent HE qualifications						
Parents no HE qualifications	39	26	9	9	17	453
Parents hold HE qualifications	45	22	8	7	18	339
Don't know/NA/not answered	38	30	14	7	12	110
All	41	25	9	8	17	902

Base: Students who had not applied for a bursary

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Table A5.3 How students had applied for a bursary from their chosen university, by key socio-economic characteristics

	Automatic application	Via Student Finance Direct	Directly to the university	Via my Local Education Authority	Other	Total
	%	%	%	%	%	N
Gender*						
Female	22	34	28	16	1	1189
Male	17	34	34	14	0	894
Age*						
24 years or under	19	35	31	14	0	1778
25 years or over	23	30	25	20	2	305
Ethnicity						
White	19	33	32	15	1	1545
Mixed	22	30	34	14	0	75
Asian	18	39	27	17	1	215
Black	26	39	17	17	1	152
Other	+	+	+	+	+	39
Refused	18	40	36	5	0	57
Household income*						
≤ £5,000	22	32	27	18	1	702
> £5,000 & ≤ £25,000	17	36	31	15	1	903
> £25,000	22	33	34	12	0	479
Parent HE qualifications						
Parents no HE qualifications	18	33	32	16	1	1047
Parents hold HE qualifications	23	34	30	13	1	745
Don't know/NA/not answered	20	37	27	16	0	292
All	20	34	30	15	1	2084

Base: Students who had applied for a bursary

Notes: * indicates differences significant at 5 per cent level

+ indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Table A5.4 Whether students had been told that they would receive a bursary, by whether they thought they qualified for a bursary and whether they had applied for a bursary

Base: Students who had applied for a bursary or whose applications was automatic or who didn't know if they had applied
Source: Birkbeck Survey of Students, 2008

	Had applied		Automatic application		Didn't know if applied		ALL	
	%	N	%	N	%	N	%	N
Thought they qualified	95	1592	87	351	87	542	92	2485
I have been told I will receive a bursary	78	1240	62	218	37	199	67	1657
I have not been told yet whether I will receive a bursary	20	320	37	130	62	334	32	785
I have been told I will not receive a bursary	2	31	1	3	2	9	2	43
Thought they didn't qualify	4	74	12	50	12	76	7	200
I have been told I will receive a bursary	28	20	19	9	13	10	20	40
I have not been told yet whether I will receive a bursary	38	28	47	23	62	48	49	99
I have been told I will not receive a bursary	35	26	34	17	24	19	31	61
Not answered	0	3	0	2	0	3	0	8
ALL (applied, automatic application or doesn't know)	100	1668	100	403	100	622	100	2693

CHAPTER 6

Table A6.1 Students' assessment of how well-informed they were about student financial support, by key socio-economic characteristics

Students who felt <u>very or fairly well-informed</u> about:						
	Tuition fees paid by university students (N=4815)	Student loans for tuition fees (N=4811)	Student loans for living costs (N=4792)	Student maintenance grants (N=4794)	Bursaries (N=4800)	Scholarships (N=4749)
	%	%	%	%	%	%
Gender						
Female	92	87	81	80	46	32*
Male	92	89	83	81	49	35*
Age						
24 years or under	92	88	82	80	46*	33
25 years or over	93	89	82	82	56*	35
Ethnicity						
White	92	88	83*	80*	46*	32*
Mixed	92	88	79*	80*	45*	31*
Asian	91	89	84*	85*	50*	38*
Black	92	89	81*	84*	53*	39*
Other	94	85	81*	84*	54*	42*
Refused	86	82	70*	69*	44*	29*
Household income						
≤ £5,000	92	89	82*	84*	53*	35*
> £5,000 & ≤ £25,000	92	88	83*	83*	50*	35*
> £25,000	92	88	80*	75*	39*	30*
Parent HE qualifications						
Parents no HE qualifications	92	88	82	81	47*	32*
Parents hold HE qualifications	93	88	83	79	45*	32*
Don't know/NA/not answered	92	89	80	82	51*	38*
All	92	88	82	80	47	33

Base: All students

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A6.2 The associations between key socio-economic characteristics and information search behaviour and whether students understood what is meant by a bursary

	Understands what is meant by a bursary	
	<i>Marginal effect</i>	<i>Standard error</i>
Gender (base: female)		
Male	0.03*	(0.01)
Age (base: 24 years or under)		
25 years or over	-0.03	(0.03)
Ethnicity (base: White)		
Mixed	0.05*	(0.03)
Asian	-0.01	(0.02)
Black	-0.06*	(0.03)
Other	-0.01	(0.04)
Refused	-0.07	(0.04)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	0.04*	(0.02)
> £25,000	-0.01	(0.02)
Parent HE qualifications (base: parents no HE qualifications)		
Parents hold HE qualifications	-0.01	(0.01)
Don't know/NA/not answered	-0.00	(0.02)
Dependency (base: dependent)		
Independent	0.02	(0.02)
Family type (base: single, no children)		
Single, dependent children	0.05*	(0.03)
Married/cohabiting, no children	0.00	(0.04)
Married/cohabiting, dependent children	0.04	(0.03)
Living arrangements (base: university provided accommodation)		
With parents/family	-0.00	(0.02)
Other rented accommodation	-0.02	(0.02)
Other	-0.04	(0.04)
Not answered	-0.06	(0.11)
Where existing qualification was undertaken (base: FE college)		
State school	0.04*	(0.01)
Private/independent school	0.03	(0.02)
Not answered	0.11*	(0.02)
HEI type (base: post-1992)		
Russell	0.08*	(0.01)
1994	0.04*	(0.02)
Pre-1992	0.03	(0.02)
HEI HEBSS status (base: full)		
Information only	0.03*	(0.02)
None	-0.03	(0.03)
Studying strategically important or vulnerable subject (SIV)? (base: not SIV)		
Studying SIV	0.00	(0.02)
There is not enough information about bursaries (base: disagree)		
Agree	-0.10*	(0.01)
Not answered	0.06	(0.02)
Have looked for information on bursaries (base: yes)		
No	-0.22*	(0.02)
Not answered	Dropped	
Number of observations		3644
Pseudo R-squared		0.0461

Base: Students who had heard of bursaries

* indicates differences significant at 5 per cent level,

Source: Birkbeck Survey of Students, 2008

Table A6.3 How students describe a bursary, by key socio-economic characteristics (multi-code)

	Money given to students based on their family's income	Money given to students studying certain subjects	Money given to students who attended their local university	Money given to students based on their exam results	Money given to students because of their music or athletic achievements	All
	%	%	%	%	%	N
Gender						
Female	81	32	20	17*	9	2092
Male	81	33	22	20*	9	1562
Age						
24 years or under	83*	32*	21*	20*	9*	3199
25 years or over	67*	37*	26*	10*	5*	455
Ethnicity						
White	82*	35*	22	19	10*	2723
Mixed	85*	32*	16	15	11*	125
Asian	78*	25*	20	21	6*	367
Black	77*	26*	23	16	5*	239
Other	75*	17*	20	21	5*	70
Refused	74*	25*	19	19	10*	130
Household income						
≤ £5,000	78*	29*	23	15*	6*	1130
> £5,000 & ≤ £25,000	85*	30*	21	18*	8*	1401
> £25,000	78*	39*	20	23*	12*	1122
Parent HE qualifications						
Parents no HE qualifications	80*	33*	23*	19*	9*	1850
Parents hold HE qualifications	85*	34*	19*	20*	10*	1300
Don't know/NA/not answered	77*	26*	22*	15*	6*	503
All	81	32	21	19	9	3653

Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A6.4 How students describe a bursary, by information search behaviour & attitudes

	Money given to students based on their family's income	Money given to students studying certain subjects	Money given to students who attended their local university	Money given to students based on their exam results	Money given to students because of their music or athletic achievements	All
	%	%	%	%	%	N
Has looked for information on bursaries						
No	73*	33	17*	20	10	802
Yes	84*	32	23*	18	9	2152
Not answered	+	+	+	+	+	6
How easy or difficult to find out about bursaries						
Easy or very easy	86*	30	24	17	8	1352
Difficult or very difficult	84*	35	22	19	9	656
Not answered	75*	34	20	23	9	144
Which source of bursary information was the most helpful						
HEI source	86*	34*	25*	20*	9*	1258
School or colleges	79*	30*	24*	18*	7*	275
Personal network	81*	32*	21*	17*	7*	197
Other source	84*	26*	17*	9*	9*	316
Not answered	83*	32*	16*	21*	14*	106
<i>“The language used to describe bursaries is confusing”</i>						
Disagree	84*	32*	22*	18	9	1844
Agree	77*	34*	21*	20	9	1080
Not answered	+	+	+	+	+	36
<i>“I don’t understand the difference between bursaries and scholarships”</i>						
Disagree	85*	31*	23*	17*	8	1638
Agree	77*	34*	19*	21*	10	1286
Not answered	+	+	+	+	+	36
<i>“It is difficult to understand who can get a bursary”</i>						
Disagree	87*	29*	22	15*	7*	1101
Agree	78*	35*	21	21*	10*	1837
Not answered	+	+	+	+	+	21
All	81	32	21	19	9	3653

Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level, *Source:* Birkbeck Survey of Students, 2008

Table A6.5 How students describe a scholarship, by key socio-economic characteristics (multi-code)

	Money given to students based on their family's income	Money given to students studying certain subjects	Money given to students who attended their local university	Money given to students based on their exam results	Money given to students because of their music or athletic achievements	All
	%	%	%	%	%	N
Gender						
Female	12	32	7	69	60	2092
Male	13	33	7	67	59	1562
Age						
24 years or under	12*	33	7	69*	62*	3199
25 years or over	17*	29	6	63*	42*	455
Ethnicity						
White	12	33	7	67	64*	2723
Mixed	15	30	7	69	64*	125
Asian	15	32	7	69	42*	367
Black	14	31	10	69	42*	239
Other	7	29	12	70	46*	70
Refused	13	26	5	73	46*	130
Household income						
≤ £5,000	14*	32	8	66*	49*	1130
> £5,000 & ≤ £25,000	12*	32	7	68*	62*	1401
> £25,000	11*	33	6	70*	67*	1122
Parent HE qualifications						
Parents no HE qualifications	13*	33	8	66*	59*	1850
Parents hold HE qualifications	11*	31	6	72*	64*	1300
Don't know/NA/not answered	16*	30	8	62*	49*	503
All	12	32	7	68	59	3653

Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A6.6 Students' responses to statements on bursaries, by key socio-economic characteristics

Students who <u>responded correctly</u>									
	The amount of bursary a student can get varies from one university to another [true]	The amount of bursary a student can get can vary depending on the subject they study [true]	Universities charging the maximum tuition fee must give students getting a full maintenance grant a bursary of £310 a year [true]	You have to repay bursaries, they are like a loan [false]	Only students getting a full maintenance grant can get a bursary [false]	Bursaries are one off payments you receive in your first year at university [false]	Bursaries are paid for by the government [false]	Bursaries are only paid to students from low-income families [false]	All
	%	%	%	%	%	%	%	%	N
Gender									
Female	87	50	24	92	50*	46*	41*	41*	2024
Male	85	52	24	92	54*	49*	48*	47*	1504
Age									
24 years or under	87*	52*	24	92	54*	47	44	44	3097
25 years or over	78*	45*	25	92	39*	47	42	46	431
Ethnicity									
White	87	53*	23	92	53*	48*	45	45	2636
Mixed	87*	47*	30	94	45*	43*	47	44	120
Asian	86*	47*	24	91	53*	50*	43	40	357
Black	81*	38*	25	92	45*	40*	41	43	228
Other	79*	36*	38	89	40*	55*	42	38	68
Refused	79*	48*	27	92	42*	36*	40	35	120
Household income									
≤ £5,000	83*	44*	27*	92	44*	46	43	42*	1078
> £5,000 & ≤ £25,000	86*	47*	26*	93	53*	49	45	42*	1365
> £25,000	89*	62*	17*	91	58*	46	44	49*	1085
Parent HE qualifications									
Parents no HE qual.	87*	52	26*	93*	52	47	47*	46	1801
Parents hold HE qual.	88*	52*	22*	92*	53	49	43*	43	1251
Don't know/NA/not ans.	80*	45*	22*	89*	48	43	37*	41	477
All	86	51	24	92	52	47	44	44	3529

Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A6.7 Students' responses to statements on bursaries, by additional characteristics

Students who <u>responded correctly</u>									
	The amount of bursary a student can get varies from one university to another [true]	The amount of bursary a student can get can vary depending on the subject they study [true]	Universities charging the maximum tuition fee must give students getting a full maintenance grant a bursary of £310 a year [true]	You have to repay bursaries, they are like a loan [false]	Only students getting a full maintenance grant can get a bursary [false]	Bursaries are one off payments you receive in your first year at university [false]	Bursaries are paid for by the government [false]	Bursaries are only paid to students from low-income families [false]	All
	%	%	%	%	%	%	%	%	N
Understands what is meant by a bursary?									
No	79	50	18*	77*	32*	25*	28*	32*	576
Yes	88*	51	25*	95*	56*	52*	47*	46*	2943
Not answered	+	+	+	+	+	+	+	+	9
HEI type									
Russell	92*	60*	22*	96*	62*	57*	52*	46	748
1994	92*	52*	27*	95*	56*	52*	52*	43	460
Pre-1992	86	55*	31*	90*	54*	44*	49*	45	327
Post-1992	83*	47*	23*	90*	47*	43*	38*	43	1993
All	86	51	24	92	52	47	44	44	3529

Base: Students who had heard of bursaries

Notes: * indicates differences significant at 5 per cent level; + indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

Table A6.8 Students' responses to statements on bursaries, by information search behaviour

Students who <u>responded correctly</u>									
	The amount of bursary a student can get varies from one university to another [true]	The amount of bursary a student can get can vary depending on the subject they study [true]	Universities charging the maximum tuition fee must give students getting a full maintenance grant a bursary of £310 a year [true]	You have to repay bursaries, they are like a loan [false]	Only students getting a full maintenance grant can get a bursary [false]	Bursaries are one off payments you receive in your first year at university [false]	Bursaries are paid for by the government [false]	Bursaries are only paid to students from low-income families [false]	All
	%	%	%	%	%	%	%	%	N
Looked for information on bursaries									
No	82*	54*	16*	84*	42*	33*	33*	39*	1065
Yes	88*	50*	27*	96*	56*	53*	49*	46*	2457
Not answered	+	+	+	+	+	+	+	+	7
How easy or difficult it was to find about bursaries									
Easy	89	48*	27	96	59*	56*	51*	48*	1531
Difficult	87	54*	26	94	49*	47*	44*	42*	748
Not answered	85	47*	29	97	57*	57*	52*	50*	178
Most useful source of information on bursaries									
HEI source	90	51	28	97	62	57	54	49	1411
School or college	87	50	28	92	53	45	42	46	331
Personal networks	82	50	21	95	49	56	43	41	236
Other	85	46	28	94	44	46	42	39	358
Not answered	83	46	29	93	52	49	43	49	122
There is not enough information on bursaries									
Disagree	87	48*	25	94*	56*	52*	48*	45	1922
Agree	85	55*	23	90*	48*	42*	44*	41*	1429
Not answered	84	44*	22	91*	41*	44*	41*	38	178
All	86	51	24	92	52	47	44	44	3529

Base: Students who had heard of bursaries and looked for information on bursaries

Notes: * indicates differences significant at 5 per cent level; + indicates sample size too small for a reliable estimate, Source: Birkbeck Survey of Students, 2008

Table A6.9 Mean scores of knowledge, misunderstanding and ignorance about bursaries, by key socio-economic characteristics

	Mean knowledge score (maximum = 8)	Mean misunderstanding score (maximum = 8)	Mean ignorance score (maximum = 8)
Gender			
Female	4.3	1.5	2.2
Male	4.5	1.4	2.1
Age			
24 years or under	4.4	1.5	2.1
25 years or over	4.2	1.4	2.4
Ethnicity			
White	4.5	1.4	2.1
Mixed	4.4	1.5	2.2
Asian	4.3	1.7	2.0
Black	4.0	1.6	2.4
Other	4.2	1.7	2.1
Refused	4.0	1.5	2.5
Household income			
≤ £5,000	4.2	1.6	2.2
> £5,000 & ≤ £25,000	4.4	1.5	2.1
> £25,000	4.6	1.3	2.2
Parent HE qualifications			
Parents no HE qualifications	4.5	1.5	2.1
Parents hold HE qualifications	4.4	1.4	2.2
Don't know/NA/not answered	4.0	1.5	2.5
HEI type			
Russell	4.9	1.2	1.9
1994	4.7	1.4	1.9
Pre-1992	4.5	1.5	2.0
Post-1992	4.1	1.6	2.3
All	4.4	1.5	2.1

Base: Students who had heard of bursaries

Source: Birkbeck Survey of Students, 2008

Table A6.10 Mean scores of knowledge, misunderstanding and unawareness about bursaries, by students' information search behaviour

	Mean knowledge score (maximum = 8)	Mean misunderstanding score (maximum = 8)	Mean ignorance score (maximum = 8)
Understands what is meant by a bursary?			
No	3.4	1.4	3.2
Yes	4.6	1.5	1.9
Not answered	+	+	+
Looked for information on bursaries			
No	3.8	1.4	2.8
Yes	4.1	1.5	1.9
Not answered	+	+	+
How easy or difficult it was to find about bursaries			
Easy	4.7	1.5	1.8
Difficult	4.4	1.4	2.1
Not answered	+	+	+
Most useful source of information on bursaries			
HEI source	4.9	1.4	1.8
School or college	4.4	1.7	1.9
Personal networks	4.4	1.5	2.1
Other	4.2	1.7	2.1
Not answered	+	+	+
All	4.4	1.5	2.1

Base: Students who had heard of bursaries and looked for information on bursaries

Notes: + indicates sample size too small for a reliable estimate

Source: Birkbeck Survey of Students, 2008

CHAPTER 7

Table A7.1 Students' views about bursaries, by key socio-economic characteristics

	Students who partly or fully agreed									
	It is difficult to understand who can get a bursary (N=4793)	Bursaries mean my university is investing in me (N=4703)	I don't understand the difference between bursaries & scholarships (N=4767)	There is not enough information about bursaries (N=4566)	Only low-income students should get bursaries or scholarships (N=4786)	To receive a scholarship is stigmatising (N=4508)	The language used to describe bursaries is confusing (N=4751)	Bursaries are too complex (N=4762)	To receive a bursary is stigmatising (N=4709)	My parents don't want me to get a bursary (N=4715)
	%	%	%	%	%	%	%	%	%	%
Gender										
Female	66	60*	49*	43	40*	39*	40*	39	25*	4*
Male	63	65*	44*	42	44*	40*	37*	39	29*	7*
Age										
24 years or under	65	60*	46	43	41	40*	38	38*	28*	5
25 years or over	67	74*	50	42	45	33*	42	44*	19*	4
Ethnicity										
White	66	64*	46	43	41	38*	40*	39	25*	5
Mixed	63	59*	44	31	46	50*	37*	35	25*	3
Asian	60	56*	45	44	42	39*	30*	36	36*	6
Black	62	51*	48	39	44	43*	36*	38	30*	6
Other	66	61*	58	47	51	51*	41*	38	39*	7
Refused	70	69*	54	41	46	45*	46*	44	28*	8
Household income										
≤ £5,000	64*	63	49*	43	47*	40	40*	39*	25	6
> £5,000 & ≤ £25,000	59*	62	44*	41	48*	39	35*	33*	26	5
> £25,000	73*	62	48*	45	29*	40	42*	46*	28	5
Parent HE qualifications										
Parents no HE qual.	65	62	49*	41	42	39	38	38	27*	5*
Parents hold HE qual.	64	62	43*	44	40	38	39	39	23*	5*
Don't know/NA/not ans.	68	60	47*	45	44	43	40	42	33*	9*
All	65	62	47	43	42	39	39	39	27	5

Base: All students, Notes: * indicates differences significant at 5 per cent level, Source: Birkbeck Survey of Students, 2008

CHAPTER 8

Table 8.1 The determinants of whether students agree or partly agree that bursaries are not important in deciding where to go to university

	<i>Marginal effect</i>	<i>Standard error</i>
Gender (base: female)		
Male	-0.01	(0.01)
Age (base: 24 years or under)		
25 years or over	0.04	(0.03)
Ethnicity (base: White)		
Mixed	0.09*	(0.04)
Asian	-0.01	(0.02)
Black	-0.03	(0.03)
Other	0.00	(0.05)
Refused	0.09*	(0.04)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	0.00	(0.02)
> £25,000	0.02	(0.02)
Parent HE qualifications		
(base: parents no HE qualifications)		
Parents hold HE qualifications	-0.03	(0.02)
Don't know/NA/not answered	-0.01	(0.02)
Dependency (base: dependent)		
Independent	-0.02	(0.03)
Family type (base: single, no children)		
Single, dependent children	-0.01	(0.04)
Married/cohabiting, no children	-0.05	(0.04)
Married/cohabiting, dependent children	-0.03	(0.05)
Living arrangements		
With parents/family	-0.01	(0.02)
Other rented accommodation	-0.01	(0.02)
Other	-0.04	(0.04)
Not answered	-0.10	(0.09)
Where existing qualification was undertaken (base: FE college)		
State school	0.02	(0.02)
Private/independent school	0.01	(0.03)
Not answered	0.03	(0.06)
HEI type (base: post-1992)		
Russell	0.05*	(0.02)
1994	-0.02	(0.02)
Pre-1992	0.04	(0.03)
HEI HEBSS status (base: full)		
Information only	0.03	(0.02)
None	0.04	(0.04)
Studying strategically important or vulnerable subject (SIV)? (base: not studying SIV)		
Studying SIV	-0.03	(0.02)

Extent costs influence your decision to attend university? (base: not at all)		
A lot	0.17*	(0.03)
Somewhat	0.08*	(0.02)
Not answered	0.11*	(0.06)
Whether think qualify for a bursary? (base: yes)		
No	-0.04*	(0.02)
Not answered	-0.12	(0.09)
Whether heard of bursaries? (base: yes)		
No	-0.02	(0.02)
Whether looked for information on bursaries? (base: no)		
Yes	-0.10*	(0.03)
Parents found out for me	-0.16*	(0.05)
Whether found out which university would give the largest bursary? (base: no)		
Yes	0.09*	(0.03)
Extent to which the amount of bursary influenced which universities applied to (base: not at all)		
A lot	0.37*	(0.06)
Somewhat	0.23*	(0.03)
When looked for information on bursaries? (base: before applying to university)		
When doing my UCAS application	0.00	(0.03)
After submitting my UCAS application	-0.01	(0.04)
After I was offered a place at university	-0.02	(0.03)
When applying for student financial support	0.01	(0.03)
After my university confirmed my place	-0.03	(0.03)
When I received a letter from my university informing	-0.04	(0.05)
Not answered	-0.09	(0.05)
Which source of bursary information was the most helpful? (base: HEI source)		
School or college source	0.05	(0.03)
Personal networks	0.01	(0.03)
Other sources	-0.04	(0.03)
Not answered	0.01	(0.07)
Number of observations	4777	
Pseudo R-squared	0.0599	

Base: All students who answered question whether bursaries were important in deciding where to go to university.

Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A8.2 The associations between key socio-economic characteristics and other factors and the extent to which the amount of bursary students could receive influenced to which universities they applied

	Bursary amount influenced student's choices 'a lot' or 'somewhat'	
	Marginal effect	Standard error
Gender (base: female)		
Male	-0.03	(0.02)
Age (base: 24 years or under)		
25 years or over	-0.09*	(0.03)
Ethnicity (base: White)		
Mixed	0.04	(0.05)
Asian	0.13*	(0.03)
Black	0.07*	(0.04)
Other	0.15*	(0.08)
Refused	0.04	(0.06)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	-0.02	(0.03)
> £25,000	-0.05	(0.02)
Parent HE qualifications		
Parents hold HE qualifications	-0.01	(0.02)
Don't know/NA/not answered	0.05	(0.03)
Dependency (base: dependent)		
Independent	-0.05	(0.03)
Family type (base: single, no children)		
Single, dependent children	-0.07	(0.03)
Married/cohabiting, no children	-0.08	(0.04)
Married/cohabiting, dependent children	0.03	(0.05)
Living arrangements		
(base: university provided accommodation)		
With parents/family	-0.03	(0.02)
Other rented accommodation	-0.04	(0.03)
Other	-0.01	(0.05)
Not answered	0.00	(0.11)
Where existing qualification was undertaken		
(base: FE college)		
State school	0.01	(0.02)
Private/independent school	-0.02	(0.03)
Not answered	0.02	(0.08)
HEI type (base: post-1992)		
Russell	0.03	(0.03)
1994	0.02	(0.03)
Pre-1992	0.00	(0.03)
HEI HEBSS status (base: full)		
Information only	0.00	(0.02)
None	0.01	(0.04)

**Studying strategically important or
vulnerable subject (SIV)?
(base: not studying SIV)**

Studying SIV	0.02	(0.03)
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**To what extent did university costs influence
your decision to attend? (base: not at all)**

A lot	0.35*	(0.03)
Somewhat	0.16*	(0.02)
Not answered	0.32*	(0.08)

**Do you think you qualify for a bursary?
(base: yes)**

No	-0.11*	(0.03)
Not answered	0.08	(0.18)

**How much bursary do you hope to receive in
your first year of study?
(base: have not applied for a bursary)**

≤ £310	-0.03	(0.04)
> £310 & ≤ £500	0.00	(0.04)
> £500 & ≤ £1000	0.02	(0.03)
> £1,000	0.11*	(0.04)
Have been told I will not receive a bursary	0.02	(0.06)
Not answered	0.00	(0.03)

**When did you look for information on
bursaries?**

(base: before applying to university)

When doing my UCAS application	-0.01	(0.03)
After submitting my UCAS application	-0.03	(0.03)
After I was offered a place at university	-0.11*	(0.02)
When applying for student financial support	-0.10*	(0.02)
After my university confirmed my place	-0.14*	(0.02)
When I received a letter from my university	-0.12*	(0.03)
Not answered	-0.12*	(0.04)

**Which source of bursary information was
the most helpful? (base: HEI source)**

School or college source	0.03	(0.03)
Personal networks	-0.01	(0.03)
Other sources	-0.04	(0.02)
Not answered	0.00	(0.04)

Number of observations	2537
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Pseudo R-squared	0.1095
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Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

Table A8.3 The associations between key socio-economic characteristics and the extent to which the amount of bursary students could receive influenced which courses they chose to study

	Bursary amount influenced student's choices 'a lot' or 'somewhat'	
	<i>Marginal Effect</i>	<i>Standard error</i>
Gender (base: female)		
Male	-0.01	(0.01)
Age (base: 24 years or under)		
25 years or over	0.01	(0.03)
Ethnicity (base: White)		
Mixed	0.01	(0.04)
Asian	0.09*	(0.03)
Black	0.07*	(0.03)
Other	0.11	(0.06)
Refused	0.05	(0.04)
Household income (base: ≤£5,000)		
> £5,000 & ≤ £25,000	-0.01	(0.02)
> £25,000	-0.04*	(0.02)
Parent HE qualifications		
Parents hold HE qualifications	0.00	(0.01)
Don't know/NA/not answered	0.04	(0.02)
Dependency (base: dependent)		
Independent	0.03	(0.03)
Family type (base: single, no children)		
Single, dependent children	-0.02	(0.03)
Married/cohabiting, no children	-0.03	(0.03)
Married/cohabiting, dependent children	0.06	(0.05)
Living arrangements (base: university provided accommodation)		
With parents/family	0.01	(0.02)
Other rented accommodation	0.01	(0.02)
Other	-0.04	(0.03)
Not answered	-0.01	(0.08)
Where existing qualification was undertaken (base: FE college)		
State school	0.01	(0.02)
Private/independent school	0.01	(0.02)
Not answered	0.05	(0.06)
HEI type (base: post-1992)		
Russell	-0.02	(0.02)
1994	0.00	(0.02)
Pre-1992	0.02	(0.02)
HEI HEBSS status (base: full)		
Information only	-0.01	(0.02)
None	-0.01	(0.03)
Studying strategically important or vulnerable subject (SIV)? (base: not studying SIV)		
Studying SIV	0.00	(0.02)
Number of observations		2583
Pseudo R-squared		0.0365

Notes: Marginal effect reports the discrete change in predicted probability associated with the presence of the stated characteristic, as opposed the base condition

* indicates differences significant at 5 per cent level

Source: Birkbeck Survey of Students, 2008

