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**AWARENESS AND KNOWLEDGE OF  
INSTITUTIONAL BURSARIES AND  
SCHOLARSHIPS AMONG THE PARENTS OF  
HIGHER EDUCATION STUDENTS IN ENGLAND**

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

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**June 2009**

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

Professor Claire Callender  
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24/06/2009

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## EXECUTIVE SUMMARY

This report is based on a survey of parents of full-time undergraduate students who were about to enter higher education for the first time in 2008/09. It was 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. The survey 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 students', their parents', and HE advisors' in schools and colleges bursary awareness.

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 2008/09) were obliged to give low-income students a minimum bursary (£310), 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 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 consisted of telephone interviews with 114 parents conducted in December 2008. These parents were drawn from the 4,848 students who participated in another survey undertaken in October 2008 as part of this OFFA study. All the students surveyed were about to start university for the first time in 2008/09 and were eligible for either a full or partial government-funded maintenance grant, so came from households with residual annual incomes of under £60,005. The parents were selected to be broadly representative of parents of the younger students surveyed. All their sons and daughters were single, childless, and aged under 21 years old.<sup>1</sup>

The report compares parents' responses with those of their children, drawing on data collected from the OFFA survey of students. It only examines the responses of this sub-sample of 114 students and thus these students' responses may differ from those reported for all the 4,848 students included in the main OFFA student survey.

Some of the key findings are as follows:

### Parents' characteristics

- Nearly two-thirds of the parents interviewed had residual household incomes of £25,000 or less per annum and so most parents surveyed had incomes below the national median of £30,000 per annum.
- The parents were most likely to work in skilled trade occupations.
- A half of the parents surveyed were in households where either the respondent or their partner, where applicable, had completed a higher education qualification.

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<sup>1</sup> Note the OFFA survey of 4,848 students included students of all ages, married and single, with and without children.

## The costs of going to university

- Nearly all the parents and their children had thought about how much it would cost to go to university, and how they would pay for their time at university.
- Parents were more likely than their children to think about these issues before their child applied to go to university.
- Most parents thought both they (71%), and their children (77%), were well-informed about the cost of going to university but only a minority rated either themselves or their children as very well-informed.
- 95 per cent of parents were worried about how much it would cost them for their child to go to university, and how much it would cost their child - a half were very worried. Some 82 per cent of their children were worried about the costs of going to university and a third were very worried.
- Parents from households with annual residual incomes of £25,000 and over, and their children, were more worried about all the costs than those with lower incomes. This was because their children were ineligible for full maintenance grants and so these parents were more likely than parents with lower incomes to give their children money to pay for university.
- 83 per cent of parents were worried about their son or daughter building up debt while at university and 61 per cent were very worried. A similar proportion of their children were worried about debt but only 39 per cent were very worried. However, there were no significant differences by household income.
- 37 per cent of parents reported that the costs of going to university had influenced their son or daughter's decision about whether or not to go to university. This figure rose to 46 per cent for parents with household incomes of £25,000 or under but fell to 21 per cent for higher income parents.
- So although lower-income parents were generally less worried than their wealthier peers about the costs of their children going to university, these costs still acted as a constraint on their child's decision regarding university entry.
- A quarter of parents said that the costs of university had influenced their son or daughter's decision about where and what to study but there were no differences by household income.
- Students felt more constrained by the costs of going to university in their decision-making than their parents thought they did. Over half (56%) were influenced in their decision about whether to go to university by these costs. Some 44 per cent were influenced by the costs when choosing where and what to study, especially low-income students. This may be because students were mostly responsible for meeting these costs themselves by taking out student loans and getting part-time jobs as under a half expected to receive money from their parents.
- Low-income parents and their children felt their higher education choices were constrained in different ways by the costs of university.
- This suggests that finance can be a key factor in students' choices.

## Paying for university

- Similar proportions of parents and their children agreed that they would receive student loans for both living (c 88%) and tuition costs (c 93%), and get money from their family (48%) to pay for their time at university.

- Fewer parents than their children thought their child would receive a maintenance grant (80% compared with 94%), a bursary or scholarship (55% compared with 68%), and money from term-time employment (30% compared with 61%).
- So parents did not have as good a grasp as their children about who qualified for grants (although some students who qualified still did not think they would receive one), and who was eligible for bursaries and scholarships.
- Twice as many parents with residual household incomes of £25,000 or under as those with higher incomes thought their child would receive a bursary (68% compared with 33%).
- Nearly a third of low-income parents did not realise that their child would receive the minimum statutory bursary.

### **Awareness of bursaries and bursaries received**

- Three-quarters of parents had heard of bursaries, especially those whose child was receiving one.
- Most, but not all, parents whose child had received a bursary knew they were getting one and how much they were receiving.
- Over half of the parents had inaccurate expectations about the amount of bursary their child would receive. This suggests that HEIs need to be clearer about how the value of bursaries is calculated.

### **Information on student support**

- Nearly two-thirds of parents (63%) had looked for information on student financial support mostly with their son or daughter, rather than looking at it alone.
- Parents (especially mothers) played an important role in ensuring that their children were informed about student financial support. Most (59%) had encouraged their son or daughter to look at this information, and over a quarter had had to encourage them a lot.

### **Information on bursaries**

- A half of parents who had heard of bursaries had looked for information specifically on bursaries, mostly with their children, and especially low-income parents.
- The main reasons parents had not looked for any information about bursaries were because they had left this task to their son or daughter; they did not know about bursaries at the time; and thought their child was ineligible for a bursary. Some of reasons parents did not find out about bursaries were associated with a lack of information about bursaries and parental ignorance about them.
- A half of parents who looked for bursary information had done so before their child submitted their UCAS application form and a half at a later stage in the application process.
- The timing on when parents look for information about bursaries potentially affected the overall impact of bursaries on their children's HE decision making.
- A half of parents who looked for bursary information found it difficult to find out about them and a half found it easy. This could have resulted from individual differences between

parents in their understanding of the information provided but also may reflect the variability in the clarity of the information provided by HEIs.

### **Sources of information on bursaries and their adequacy**

- Both parents' and their children's most popular sources of information on bursaries were materials produced by HEIs, and especially HEI websites which also were rated the most helpful information source.
- These HEI sources of information are not necessarily neutral and may be biased. However, their popularity does mean that HEIs are in a strong position to inform parents and students about bursaries and to ensure they are well-informed.
- Very few parents used the Student Finance Direct website/Directgov or UCAS websites to find out about bursaries despite the fact that both websites have a section targeted specifically at parents.
- Most parents thought just enough information was provided in these HEI information sources about the different aspects of bursaries, but none thought there was too much information. Most also thought the information was easy to understand.
- Parents, however, were critical of some information provided by HEIs and identified gaps in the material, which HEIs need to address. The main problems parents mentioned were - an insufficient amount of information on whether the receipt of bursaries would affect their son or daughter's eligibility for government-funded financial support, and difficulties in working out from the information provided when their child would receive their bursary.

### **How well-informed parents are about student support**

- The majority of parents thought they, and their children, were well-informed about the various sources of government and institutional financial support but only a minority thought they were very well-informed.
- Both parents and their children were least well-informed about bursaries and scholarships compared with other new funding sources such as grants and loans for variable tuition fees.
- The length of time a financial support provision had been in place, therefore, seemed unrelated to how knowledgeable parents and their children were about each source of help. Both parents and their student children were better informed about tuition fee loans than bursaries, yet both were introduced in 2006. The argument that bursaries are 'new' does not appear to explain their patterns of knowledge. Nor does a student's eligibility for a particular type of financial support fully explain the knowledge patterns. Both parents and their children were better informed about loans, especially for tuition, than grants despite the fact that all the students surveyed qualified for both.
- This may be because government sponsored information campaigns have concentrated on tuition fees and government-funded financial support, as has the media coverage of the changes in student financial support.
- These findings suggest that more needs to be done across the HE sector by HEIs, the Department for Business, Innovation and Skills and other stakeholders to promote bursaries and scholarships.

## Parents' understanding of bursaries

- 80 per cent of parents said that they understood what is meant by a bursary.
- Traditionally, bursaries are awarded to students based on their family income while scholarships are awarded on merit. However, HEIs do not always make this distinction in the names they give to their institutional support which is confusing to parents and students. Some 60 per cent of parents thought bursaries were awarded based on family income while a similar proportion believed scholarships were allocated on student achievement.
- A sizable minority of parents did not understand the traditional eligibility criteria associated with the receipt of a bursary or a scholarship.
- HEIs might think about using a standard terminology to describe bursaries and scholarships to improve parents' understanding of them and to reduce their confusion about who qualifies for a bursary and for a scholarship.
- A more objective measure of parents' knowledge found that the majority knew that:
  - bursaries are non-repayable;
  - the amount of bursary a student can get varies from one university to another; and
  - bursaries are not paid for by the government.
- Parents were most confused about the facts that:
  - bursaries are not paid just to students from low-income families;
  - universities charging the maximum tuition fees are obliged to give students in receipt of a full maintenance grant a bursary;
  - bursaries are not one-off payments only paid to students in their first year; and
  - the amount of bursary a student can get can vary depending on the subject they study.
- Parents were least likely to know that:
  - the minimum bursary given to students on a full grant is £310;
  - the average bursary for a low-income students is around £1,000 a year; and
  - universities charging the maximum tuition fees are obliged to give students in receipt of a full maintenance grant a bursary.
- These findings highlight the information gaps in parents' knowledge about bursaries. They also pinpoint which topics HEIs and other stakeholders need to provide more information on, if they want to improve parents' understanding of bursaries and to dispel parents' misconceptions about bursaries. Particularly significant is parents' ignorance about the value of bursaries.
- HEIs need to promote further the value of their bursaries. However, the extent to which an HEI may want to do this, may well depend on how the value of its bursary compares with other HEIs. Even so, parental ignorance about the value of bursaries suggests this is an issue which needs to be addressed.

## Parents' attitudes to bursaries

- Parents' views on bursaries illustrate the main problems they faced in getting hold of information on bursaries and trying to understand them.

- The majority agreed that:
  - Bursaries mean universities are investing in their son/daughter (85%)
  - It is difficult to understand who can get a bursary (71%)
  - There is not enough information about bursaries (66%)
  - It is difficult to understand the difference between bursaries and scholarships (62%)
  - The language used to describe bursaries is confusing (56%)
  - Bursaries are too complex (55%)
- Parents who had not heard of bursaries particularly emphasised the problems of accessing and understanding bursary information.
- The majority appreciated the benefits of bursaries and disagreed that:
  - To receive a scholarship is stigmatizing (93%)
  - To receive a bursary is stigmatizing (91%)
  - Students' parents do not want their children to get a bursary (90%)
  - Only low-income students should get bursaries or scholarships (61%)

### **The impact of bursaries**

- 62 per cent of all parents thought bursaries were important when they were thinking about how their son or daughter would pay for university, and for 44 per cent they were very important.
- Well over a half (54%) of parents believed bursaries were important in deciding where students go to university, while over a quarter (28%) of their children did.
- The more aware parents were about bursaries, the greater the potential influence of bursaries on student decision making, highlighting the importance of improving parental awareness of bursaries.
- A minority of parents who were aware of bursaries and had looked for information on them, thought the amount of bursary their son or daughter could get influenced which HEI they applied to or what courses they chose to study.
- Around quarter of all parents surveyed were well placed (i.e. were aware of bursaries and had looked at information on bursaries either before their child submitted their UCAS application form or once offered a place at university) to shape their son or daughter's deliberations about bursaries, and hence the potential for bursaries to influence their child's decisions about what and where to study.
- Improving parental awareness of bursaries and ensuring parents access information on them before their child submits their UCAS application, therefore, is vital if bursaries are to help meet HEIs' enrolment goals and to widen participation.

## 1 INTRODUCTION

The Office for Fair Access (OFFA) commissioned Professor Claire Callender of Birkbeck, University of London, and the National Institute for 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 HEIs<sup>2</sup>
- A survey of students starting university for the first time in 2008/09<sup>3</sup>
- A survey of the students' parents
- Survey of HE advisors in schools and colleges<sup>4</sup>

This report covers the key findings from the survey of the parents of higher education students.

Numerous studies of higher education students suggest that parents can influence whether or not their children enter higher education and which HEI they attend while also providing financial support to enable them to attend. However, the proportion of students affected in these ways varies depending on their socio-economic characteristics.<sup>5</sup> For example, a recent study<sup>6</sup> of over 120,000 UCAS applicants found that a student's family is more influential on their child's decision-making where both parents have an HE qualification when compared with parents without such qualifications (26% compared with 37%). It is safe to assume, therefore, that some but not all parents will influence their children's decision making although parents may not exert the greatest influence on students' final choice of HEI.

With the odd exception,<sup>7</sup> very few studies in the UK have focused specifically on parents and canvassed their views on these and other HE related issues. This study helps to fill that gap. It

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<sup>2</sup> For the full report see Callender .C. (2009) *Higher education institutions' strategies to increase the awareness and take-up of institutional bursaries and scholarships* Office for Fair Access, Bristol

<sup>3</sup> For the full report see Callender .C., Hopkin, R., and Wilkinson, D. (2009) *Higher Education Students' Awareness and Knowledge of Institutional Bursaries and Scholarships*, Office for Fair Access, Bristol

<sup>4</sup> For the full report see (2009) *Awareness and Knowledge of Institutional Bursaries and Scholarships among Higher Education Advisors in Schools and Colleges*, OFFA, Bristol

<sup>5</sup> E.g. 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](http://www.dius.gov.uk/research_and_analysis/~media/pubs/D/DIUS-RR-09-05) Accessed 21/04/2009

<sup>6</sup> 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](http://www.hecsu.ac.uk/hecsu.rd/documents/Futuretrack_Report0408.pdf) Accessed 10/02/2009.

<sup>7</sup> Reay, D., David ,M., and Ball, S. (2005) *Degrees of Choice: social class, race and gender in higher education* Trentham Books, Stoke on Trent; McDonough, P. M. (1997). *Choosing colleges: How social class and schools structure opportunity*. State University of New York Press, Albany, NY

is based on the premise that parents of school leaver aged children can play a significant role in helping their children make their educational decisions. And it is assumed, that some of these parents will be concerned about the costs of higher education both for themselves and their children. They are likely, therefore, to seek information about the financial support available. Arguably, if parents are well-informed about student support, potentially they can improve their children's awareness and take-up of the financial help on offer.

## 1.1 Background

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 four HEIs were charging the maximum tuition for their first degree courses but a few were charging less for sub-degree courses (e.g. Foundation Degrees, HNC). 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 fee 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 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.<sup>8</sup>

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<sup>8</sup> Office for Fair Access (2007) "About OFFA." Accessed December 14, 2007 at <http://www.offa.org.uk/about/>

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.

The discretionary nature of non-mandatory bursaries means that there are considerable differences in the type and scope of support offered by HEIs.<sup>9</sup> 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.<sup>10</sup> In addition, some have argued that bursaries are often difficult for students to understand because of their complex eligibility criteria.<sup>11</sup> Furthermore, the process set up to facilitate the take-up of bursaries and their administration - the Higher Education Bursary and Scholarship Scheme (HEBSS) - encountered some problems.

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. 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. However, in 2006/07 and again in 2007/08 HEBSS encountered a data-sharing problem.

In order for HEBSS (or in some cases the 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 operation.<sup>12</sup>

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

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<sup>9</sup> Callender, C (forthcoming) Bursaries and Institutional Aid in Higher Education in England: Do they safeguard access and promote fair access? *Oxford Review of Education*, 36:1

<sup>10</sup> 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

<sup>11</sup> E.g. Mitton, L (2007) Means-tested higher education? The English university bursary mess *Journal of Further and Higher Education* Vol 31:4 p373-383

<sup>12</sup> Office for Fair Access (2008) Access Agreement Monitoring: Outcomes for 2006-07 Bristol: Office for Fair Access.

be done to increase student, parent and HE advisor awareness of bursaries and thus improve take-up, and to produce a good practice guide.

## **1.2 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.

## **1.3 Methodology**

114 parents were interviewed by telephone in December 2008. These parents were selected from 4,848 HE undergraduate students drawn from the Student Loans Company records who had participated in a survey conducted in connection with another part of the OFFA study. The students in the survey were asked whether they thought their parents would be willing to participate in a survey, and if so, to provide the name and contact details of their parents.<sup>13</sup>

Of the 4,848 students surveyed, 879 gave us permission to contact their parents and provided usable contact details. A two stage sampling procedure was used to select the parents. First, we set a series of initial selection criteria and only selected the parents of students who met the following criteria:

- The students must be single, never married
- The students must have no children
- Students aged 21 or under
- Student had heard about bursaries

The decision to include only the parents of students who had heard of bursaries may mean that the parents surveyed were more likely to have heard about bursaries through their children. This decision meant we were unable to assess if parents informed their children about bursaries.

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<sup>13</sup> Callender .C., Hopkin, R., and Wilkinson, D. (2009) Higher Education Students' Awareness and Knowledge of Institutional Bursaries and Scholarships, Office for Fair Access, Bristol

Of the 879 students who gave us their parents' contact details, 365 met the above selection criteria.

To ensure that the parents interviewed were broadly representative of the students surveyed, quotas were set for the following:

- Ethnicity;
- Type of HEI attended;
- Receipt of government maintenance grant;
- Financial assistance received from parents.

All 365 parents who met the above selection criteria were telephoned. Of the 209 who answered, 114 agreed to participate in the survey and 95 refused, giving an overall response rate of 31 per cent.

The fieldwork was conducted by the Centre for Customer Awareness Ltd (CCA).

The survey data analysis was limited by the relatively small sample size. The base for some of the responses was small. Consequently, the findings must be treated with caution.

Not all of the parents surveyed were asked all the questions in the survey questionnaire. The base for the tables and graphs presented in the report therefore varies. Where the number of parents answering a particular question is 100 or above, the data are presented as percentages, where it is below 100 the data are presented as numbers.

## **1.4 Terminology**

As we will see, the terminology used to describe bursaries and scholarships can be confusing. Indeed, we investigated this issue in the research. Traditionally, bursaries are understood to include financial assistance made to students mainly based on 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, in reality, some scholarships are awarded purely on financial need (e.g. Warwick University),<sup>14</sup> 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.

## **1.5 Outline of the report**

By way of introduction, the next section examines parents' general thoughts about the costs of going to university and how their son or daughter was going to pay for university. Section 3 explores parents' awareness of institutional bursaries and, where applicable, details of their son or daughter's bursary. Section 4 focuses on information about institutional bursaries and when parents looked for the information, the sources of information they used, and their assessment of its adequacy. Section 5 turns to parents' knowledge and understanding of bursaries, including how well-informed they believed they, and their children were about various types of student financial support. Section 6 explores parents' views on bursaries. The final section examines the impact and role of bursaries, especially in terms of influencing student HE choices.

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<sup>14</sup> 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.

Where appropriate, we have compared parents' responses with those of their children, drawing on data from the OFFA survey of students. We have only examined the responses of a sub-sample of students, namely those students (N=114) whose parents were included in the parent survey. Thus, their responses may be different from those of all the students (N=4,848) included in the student survey.<sup>15</sup>

It is also important to note the timing of the parent and the student survey. The parent survey was conducted in December 2008, once their son or daughter had started university. In contrast, the student survey was conducted in October 2008 just as students were going to university and starting their course.

## 1.6 The characteristics of the parents interviewed

The majority (77%), of the parents interviewed were women and most respondents were married or living with a partner (60%) while a third (33%) were widowed or divorced, and the remainder (6%) were single parents. In over four out of five (82%) of the households of the parents surveyed, the main wage earner was working, mostly full time. Over a quarter (28%) of the main wage earners in the parents' household were in managerial or professional occupations, but they were most frequently in skilled trade occupations (Table 1.1). Nearly two-thirds (63%) of the households of the parents surveyed had residual household incomes of £25,000 or under per annum.<sup>16</sup> Most parents interviewed, therefore, were in households with incomes below the national median, which in 2006/07 was just over £30,000.<sup>17</sup> This reflects the nature of the sample of students from which the parents were drawn, all of whom came from families with incomes below £60,000 per annum (see below). Consequently, the parents surveyed are not representative of all parents of HE students.

A half (49%) of the parents surveyed were in households where either the respondent or their partner, where applicable, had completed a higher education qualification.

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<sup>15</sup> For the report on all 4,848 students see Callender et al (2009) *op cit*

<sup>16</sup> Information on the residual household income of the parents was supplied by the Student Loans Company. Eligibility to student financial support is based on residual income which only includes earned income.

<sup>17</sup> National Statistics "Household Incomes"  
<http://www.statistics.gov.uk/CCI/nugget.asp?ID=334&Pos=1&ColRank=1&Rank=374> downloaded 21/01/2009

**Table 1.1 Occupation of the main wage earner in the household (SOC 2000)**

Occupation	All	
	%	N
Managers and senior officials	15	16
Professional occupations	14	15
Associate professional and technical occupations	11	12
Administrative and secretarial occupations	7	8
Skilled trades occupations	24	26
Personal service occupations	12	13
Sales and customer service occupations	11	12
Process, plant and machine operatives	1	1
Elementary occupation	4	4
<b>Base (N)</b>	<b>100</b>	<b>107</b>

*Source:* Birkbeck Survey of Parents, 2008

### 1.7 The characteristics of the sons and daughters of the parents interviewed

The vast majority (82%) of the sons and daughters of the parents interviewed were white. Some 63 per cent of the students were in receipt of a full government grant and the remaining 37 per cent received a partial grant. They attended a cross section of different types of HEIs (Table 1.2), but were most frequently found in post-1992 HEIs. Post-1992 HEIs are those that have been incorporated since 1992, many of which were previously polytechnics or colleges. By contrast pre-1992 universities are those which became universities before 1992 and include the Russell Group - an organization representing 20 major research-intensive universities.

**Table 1.2 Type of higher education institution attended by the sons/daughters of the parents surveyed**

Type of HEI attended	All	
	%	N
Russell Group	23	26
Other Pre-1992 HEIs	21	24
Post-1992 HEI	51	58
Specialist	5	6
<b>Base (N)</b>	<b>100</b>	<b>114</b>

*Source:* Birkbeck Survey of Parents, 2008

## 2 THE COSTS OF GOING TO UNIVERSITY

### 2.1 The costs of going to university

Nearly all of the parents interviewed (93%) had thought about how much it would cost their son or daughter to go to university, and how their son or daughter would pay for their time at university. The majority (68%) had started to think seriously about these issues when their son or daughter was thinking about whether to apply to university, or when deciding what subjects to study at university and to which universities to apply.

Similarly, nearly all of the parents' children (98%) also had thought about the costs and how they would pay for university. However, parents were more likely than their children to have considered these issues before their son or daughter had applied to university (68% compared with 42%).

Most parents surveyed thought that before their son or daughter went to university, both they (71%) and their children (77%) were well-informed about the cost of going to university. Just over a quarter (28%) considered that they were very well-informed while they judged that over a third (36%) of their children were very well-informed. By contrast, the children of the parents surveyed thought that they were better informed than their parents reported they were. Some 90 per cent of the parents' children believed they were well-informed about the costs of going to university.

Over four-fifths of parents surveyed said they were very or quite worried about how much it would cost them for their son or daughter to go to university and how much it would cost their child, with nearly a half being very worried about these costs (Figure 2.1). By contrast, 82 per cent of their children were worried about the costs of going to university and a third were very worried.

Parents from households with annual residual incomes of £25,000 and over were more likely than those with incomes of less than this to report that they were worried about how much it would cost them (88% compared with 78%), and their child (86% compared with 79%).<sup>18</sup> This was because their children were not eligible for a full maintenance grant and so a larger proportion of higher income parents were contributing some money towards the costs of their son's or daughter's education (60% compared with 42% of parents with incomes under £25,000 per annum) (Figure 2.3).

There were no differences by household income in the proportion students who were worried about how much it would cost them to go to university but those from poorer households were more likely than their wealthier peers to be very worried (36% compared with 26%).

Parents said they were particularly concerned about their son or daughter building up debt while at university with 61 per cent reporting that they were very worried and a further 22 per cent were quite worried (Figure 2.1). Their children were similarly very or quite worried about building up debt while at university (80%). There were, however, no significant differences by household income.

Despite these apprehensions, only a minority of parents stated that the costs of going to university had influenced their son or daughter's decision about whether or not to go to university (37%), or which HEI they applied to or which courses they chose (25%). However, parents from households with annual household incomes of under £25,000 were far more

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<sup>18</sup> Care should be taken when interpreting these data as the base is low. Of the 114 parents interviewed: 72 had residual household incomes of under £25,000

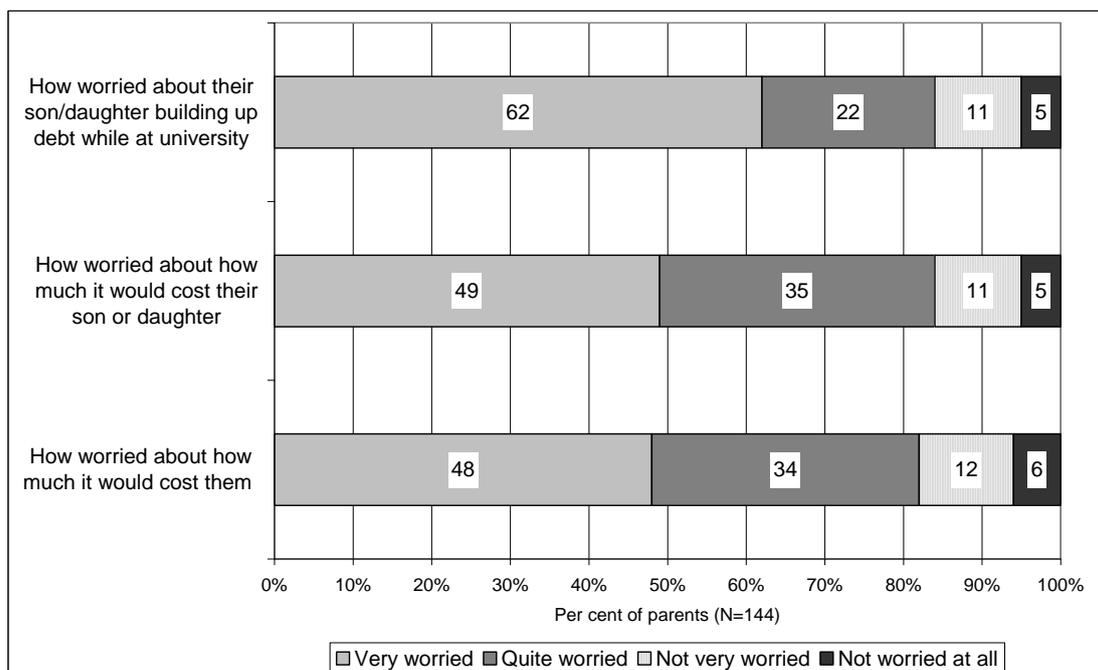
likely than wealthier parents to report that the costs of higher education had influenced their child's decision about going to university. In particular, twice as many parents with household incomes of under £25,000 compared with those with higher incomes (46% compared with 21%) reported that the costs of going to university had in some way, influenced their child's decision about whether or not to go to university. So although parents with household incomes of £25,000 and under were generally less worried about the costs of going to university than parents with higher household incomes, they were more likely to report that these costs constrained their child's decision about entering higher education. This may be because, although their children would receive more financial help with these costs than their wealthier peers, they may have been more concerned about the opportunity costs and benefits of higher education and their ability to help their children with these costs.

Overall, parents appeared to have been less concerned about these issues than their sons and daughters. Over half of their children (56%) said that the costs of going to university had influenced their decision about whether or not to go to university while 44 per cent reported the costs had influenced which universities they applied to or what courses they studied. However, unlike their parents, there were no differences by students' residual household income in terms of the influence of costs on their decision to enter higher education but there were differences regarding the decisions about which university to apply to and which course to pursue. Some 47 per cent of students from households with incomes of £25,000 and below felt constrained compared with 38 per cent of students from wealthier households.

These findings suggest that the students felt more constrained by the costs of going to university in their decision-making than their parents thought they did. This may be because most of these students were going to be responsible for meeting all of these costs themselves. As we will see, the vast majority of these students were going to take out student loans that they would have to repay to pay for their time at university, and less than half of them could expect to receive money from their parents to help with the costs (Fig 2.2).

However, the costs of higher education influenced students and their parents differently. Low-income parents were particularly concerned about how these costs constrained their child's decision about entering university while their children stressed how the costs affected where and what they studied.

**Figure 2.1 Extent to which parents were worried about the costs of HE and debt**



Source: Birkbeck Survey of Parents, 2008

## 2.2 Paying for university

All parents were asked how they thought their children would pay for their time at university (Figure 2.2). According to the parents, the vast majority of their sons and daughters were going to rely on government-funded student financial support, especially loans for tuition fees (93%) and living expenses (88%), and maintenance grants (80%). Most parents (56%) also believed their child would receive a bursary or scholarship. However, under a half of parents (48%) intended to give their son or daughter money to help pay for their child's time at university. The most interesting finding here is that only 80 per cent of parents reported that their son or daughter would be receiving a maintenance grant. In fact, all their children were eligible for a grant, yet a sizable minority did not realise this.<sup>19</sup> An issue which may be of concern to the Department for Business, Innovation and Skills.

These students were going to be somewhat more dependant on government-funded support than students nationally. For instance, provisional Student Loan Company figures show that in 2008/09 around 80 per cent of students received a maintenance loan and 69 per cent a maintenance grant.<sup>20</sup> These findings reflect the nature of the sample.

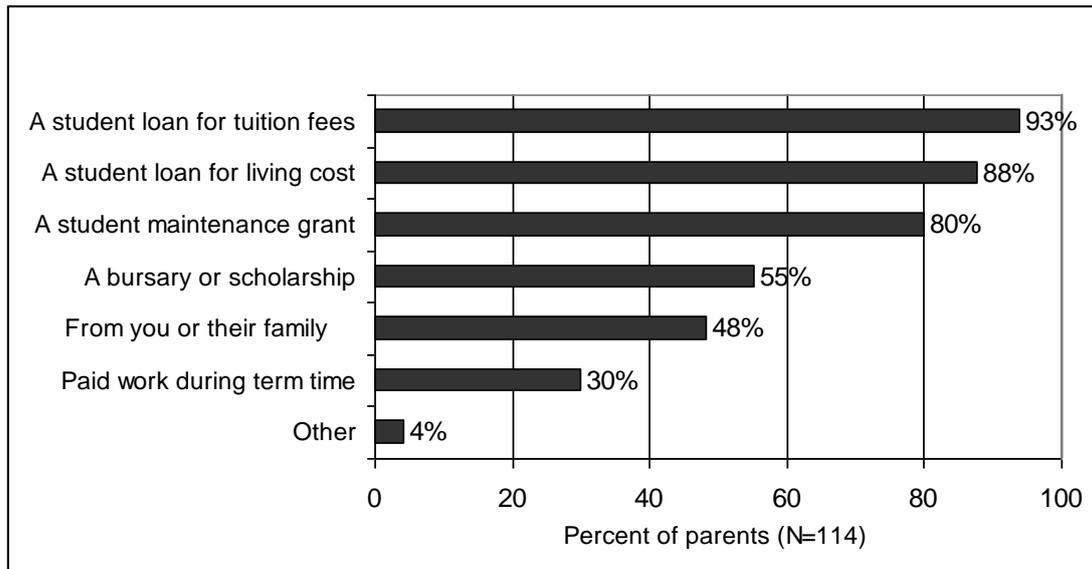
There were some interesting differences in parents' perceptions about how their child would pay for their time at university by their residual household income (Figure 2.3). Particularly marked was that parents with household income of £25,000 or less were twice as likely as parents with incomes above £25,000 to think that their child would receive a bursary (68% compared with 33%). However, in fact, all students from the lower-income families would be receiving a minimum mandatory bursary because they qualified for a full maintenance grant. Consequently a third of low-income parents did not realise their son or daughter would be getting a bursary. This finding demonstrates that parents were unaware of the eligibility criteria for the receipt of the minimum mandatory bursaries. It may also mean that students did not necessarily tell their parents that they qualified for such a bursary.

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<sup>19</sup> 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.

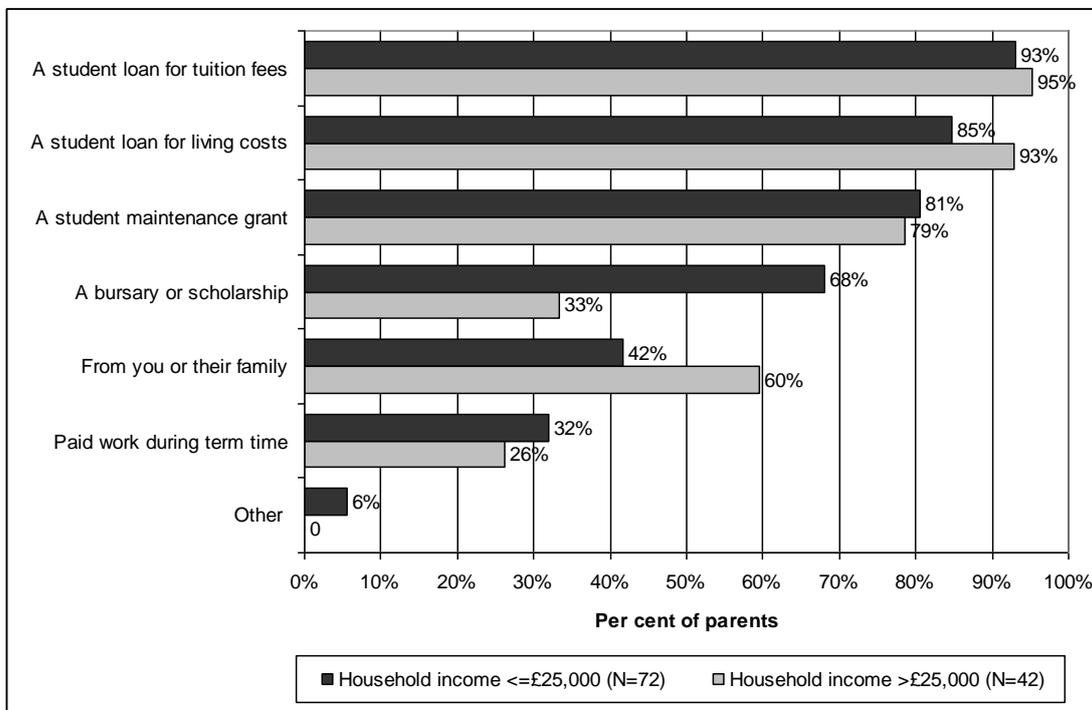
<sup>20</sup> Student Support for Higher Education in England, Academic year 2008/09 (provisional), SLC SFR 05/2008, November <http://www.slc.co.uk/pdf/slcsfr052008.pdf> downloaded 21/01/2009

**Figure 2.2 Parents' perceptions of how son or daughter would pay for their time at university (multi-coded)**



Source: Birkbeck Survey of Parents, 2008

**Figure 2.3 Parents' perceptions of how son or daughter would pay for their time at university by residual household income (multi-coded)**



Source: Birkbeck Survey of Parents, 2008

When parents' responses to how their child would pay for their time at university are compared with their son or daughter's responses to the same question, we see some significant differences. Parents and their children were broadly in agreement in terms of receiving student loans for both living and tuition costs, and getting money from their family. However, significantly fewer parents than their son or daughter reported that their child would be receiving a maintenance grant (80% compared with 94%), a bursary or scholarship (55% compared with 68%), and especially, money from term-time employment (30% compared with 61%). These findings suggest parents did not have as good a grasp as their children about who is eligible for grants (although some students who qualified still did not think they would receive one). Parents also had a poorer understanding of bursaries than their children. As we will see, parents were less aware of bursaries than their children. The parents also may have been less realistic than their children about the overall costs of study, and hence of the need to work during term-time.

### **3 AWARENESS OF BURSARIES AND BURSARIES RECEIVED**

#### **3.1 Awareness of bursaries**

Three quarters of all parents (74%) surveyed had heard of bursaries. By contrast, all their sons and daughter had heard about them.<sup>21</sup> Parents were more likely to be aware of bursaries where the parent stated that their son or daughter was receiving a bursary (86%) and they believed that they were well-informed about bursaries before their child went to university. Parents with residual household incomes of £25,000 and under were slightly more likely to have heard of bursaries than parents with incomes above £25,000 (76% compared with 69%). However, awareness of bursaries seemed unrelated to whether either parent had completed a higher education qualification.

#### **3.2 Parents' knowledge about their son or daughter's bursary**

Parents who were aware of bursaries (N=84), were asked if they knew whether their son or daughter was receiving a bursary. Most of them (N=51) reported that they were. Importantly, a small minority of parents (N=11) did not know.

In fact, according to the parents' sons and daughters, 54 of them were definitely going to receive a bursary. It should be recalled that the student survey was conducted in October 2008, before all students had been informed by their HEI whether they qualified for a bursary. However, the parent survey was conducted in December 2008, by which time the vast majority of students would know if they were getting one. There is a possibility, therefore, that more than 54 students received a bursary. Clearly, not all students informed their parents that they were getting a bursary from their HEI or how much they were receiving – a finding that re-enforces other evidence from this study (section 2.2).

Most (N=37) of the 51 parents who said their child was getting a bursary, knew how much they received in their first year at university. According to these parents, the value of the bursaries ranged from £100 to £5,000 while the mean was £896 and the median £750. These figures were lower than those mentioned by their sons and daughters. According to their children, the value of their bursaries ranged from £250 to £5,000 while the mean was £1,365 and the median £1,030.<sup>22</sup>

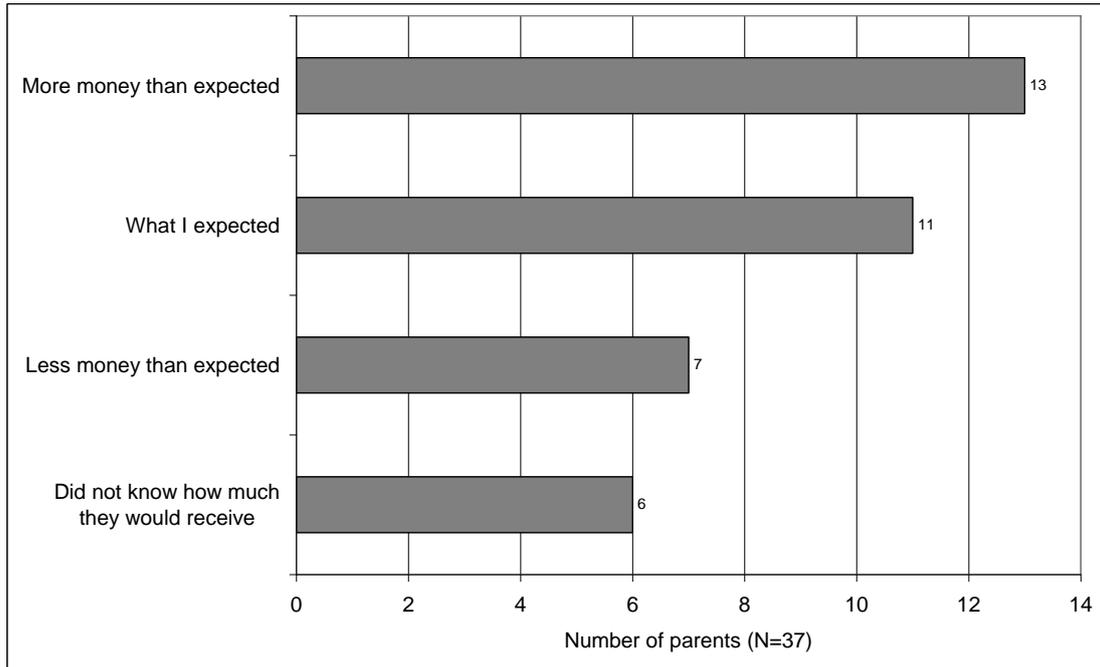
For most of these parents the amount of bursary their son or daughter received was either more than they expected (N=13), or what they expected (N=11) (Fig 3.1). However, overall, over half of the parents had inaccurate expectations about the amount of bursary their child would receive. Although the numbers are very small, the fact that 20 parents reported their child's bursary was more or less than expected, suggests that HEIs might need to be clearer about how the value of their bursaries are calculated. This may be particularly important for those parents who under-estimated the value of their child's bursary.

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<sup>21</sup> Note only the parents of students who were aware of bursaries were included in the parent survey.

<sup>22</sup> Some of the differences between parents' and their children's estimates may be due to methodological issues in the parent and students surveys.

**Figure 3.1** Extent to which the value of son or daughter's bursary met their expectations



*Source:* Birkbeck Survey of Parents, 2008

## **4 INFORMATION ON STUDENT SUPPORT AND BURSARIES**

### **4.1 Information on student financial support**

All parents were asked if they had looked for information about the student financial support their son or daughter could get while at university. Nearly two-thirds (63%) said they had looked for such information, and most of these parents (83%) had looked at it with their son or daughter, rather than looking at it alone.

In addition, most (59%) parents said that they had needed to encourage their son or daughter to look at this information and over a quarter had had to encourage them a lot. So clearly, parents (especially mothers who made up the majority of respondents) played an important role in ensuring that their children were informed about student financial support.

### **4.2 Looking for information on bursaries**

Parents who had heard of bursaries (N=84), were asked a series of questions about whether they had looked for information specifically on bursaries, the type and sources of information examined, and the usefulness of that information. Thus, the following section relates only to those parents who were aware of bursaries.

Once again, parents played an important role in encouraging their son or daughter to look for information on bursaries with over half (N=47) having said they had encouraged their child to find out about them.

A half (N=41) of the parents who had heard of bursaries had not looked for any information specifically on bursaries with or without their child. The main reasons they had not done so were:

- They had left the task of looking for information to their son or daughter (N=21);
- They did not know about bursaries at the time (N=10)
- They did not think their son or daughter was eligible for a bursary (N=8)

So clearly there was an information gap for a sizable minority of parents who had not looked at information and more parents need to be encouraged to seek out information.

One parent had not looked for information on bursaries because they had been given information at an HEI Open day. They had received this after their son or daughter had been offered a place at an HEI.

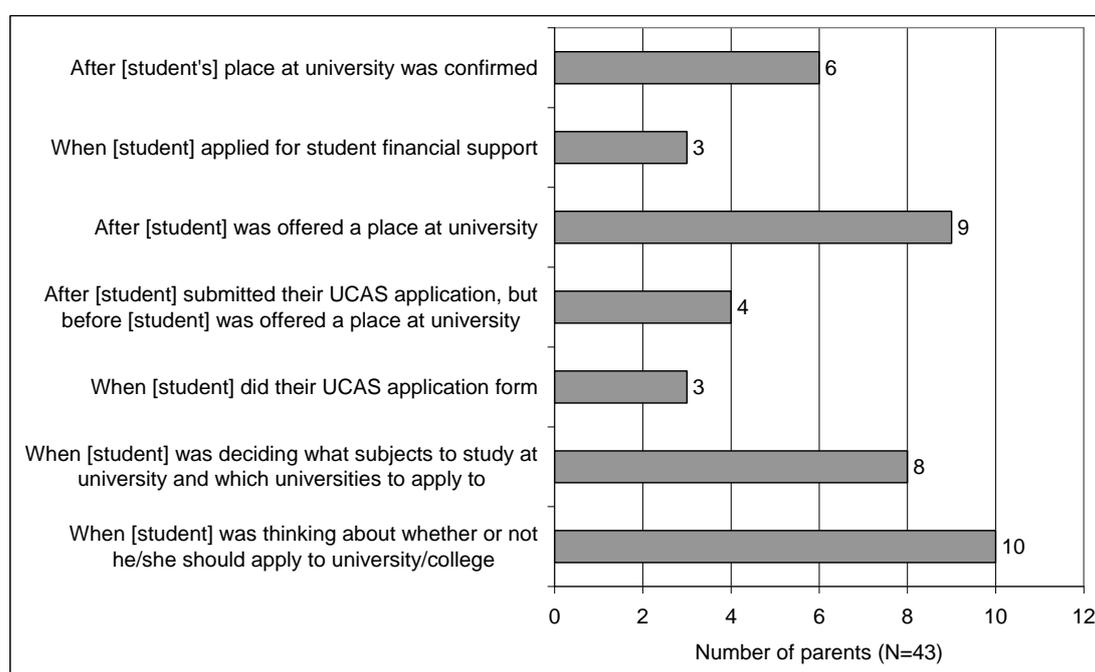
The other half of parents (N=43) who reported they had looked at information specifically on bursaries, had mostly done this with their children (N=29). By contrast, a far higher proportion of their children reported that they had looked for information on bursaries (70%).

There were no differences in parents' propensity to look for information on bursaries by their residual household income. However, their search behaviour did differ. Parents with household incomes of £25,000 or under were more likely than parents with higher household incomes to have looked for information on bursaries with their son or daughter (N=24 compared with N=5). Conversely, parents with incomes above £25,000 were more likely to have looked for the information alone than parents from poorer households (N=9 compared with N=5). The base number for these findings is small and so should be treated with caution, but the differences are large and so worth noting.

The timing of when parents (and their children) look at information is significant (Figure 4.1). Arguably, if bursaries are to influence students' initial decisions and choices about which HEI to apply to and what courses to study, then the material needs to be examined before the student submits his or her UCAS application form. In fact, parents were equally divided, with a half (N=21) reporting they had looked for information on bursaries before their son or daughter had submitted their UCAS application and a half (N=22) after they had submitted their UCAS form.

Similarly, parents were equally divided about how easy or difficult it was to find out about bursaries. Twenty parents found it easy with five finding it very easy, while 21 found it difficult but only four parents found it very difficult.<sup>23</sup> This could have resulted from individual differences between parents in their understanding of the information provided but also may reflect the variability in the clarity of the information provided by HEIs.

**Figure 4.1 When parents looked for information about bursaries**



Source: Birkbeck Survey of Parents, 2008

### 4.3 Sources of information on bursaries

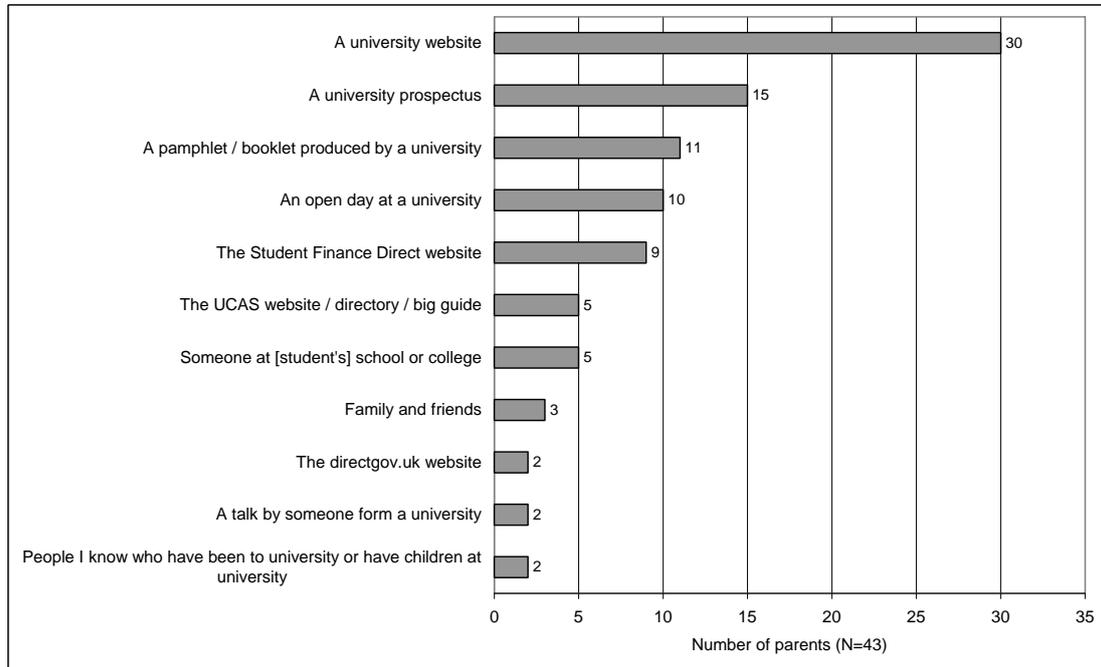
The parents surveyed used a variety of sources to find out about bursaries (Figure 4.2). By far the most popular sources cited were those produced by HEIs, and especially their websites (N=30). These HEI websites also were most frequently considered the most helpful source of information – mentioned by a half (N=21) of parents who had sought material on bursaries (Figure 4.3). Students too, not just those whose parents were surveyed, most often used HEI websites to find out about bursaries, and found them the most useful source of information too.<sup>24</sup> It is noteworthy how few parents used the Student Finance Direct website/Directgov or UCAS websites despite the fact that both websites have a section targeted specifically at parents.

<sup>23</sup> 2 parents did not answer the question

<sup>24</sup> See Callender et al (2009) *op cit* Chapter 4.

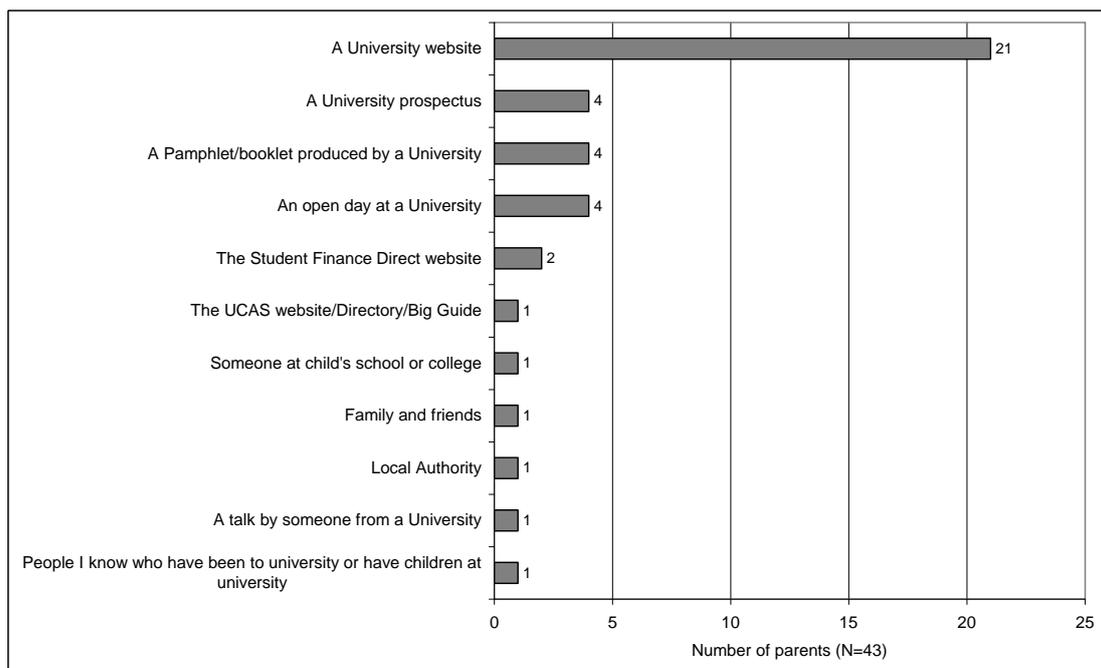
These findings suggest that HEIs are in a strong position to inform parents (and students) about the bursaries they offer and to ensure that they are well-informed, as HEIs have control over the most used and important source of information on bursaries.

**Figure 4.2 Sources of information used to find out about bursaries (multi-code)**



Source: Birkbeck Survey of Parents, 2008

**Figure 4.3 Most useful source of information on bursaries**



Source: Birkbeck Survey of Parents, 2008

#### 4.4 Adequacy of information provided

Parents who had looked for information on bursaries or had received information on them (N=44) were asked to assess the quantity and clarity of what they considered the most helpful source of information - primarily HEI websites and other HEI sources.

Most parents reported that these sources had just enough information about the different aspects of bursaries but none thought too much information was provided (Table 4.1). They were most likely to consider that there was an insufficient amount of information on whether the receipt of bursaries would affect their son or daughter's eligibility for government-funded financial support such as loans and grants. Interestingly, this also was the topic that HEIs were least likely to cover in the stand-alone information they produced about their bursaries.<sup>25</sup>

Parents also were asked how easy or difficult it was to work out from the most useful information source about various aspects about bursaries (Table 4.2). Most parents found that from the information provided, it was easy to understand these facets of bursaries, although only a small minority rated it was very easy. They were most likely to report that from this information they could easily work out what bursaries were for. By contrast, they were most likely to cite that it was difficult to work out when their son or daughter would receive their bursary. This suggests that there is a gap in the information produced by HEIs. However, in the OFFA survey of HEIs, the vast majority (85%) of HEIs that produced stand-alone information on their bursaries included information on when bursary payments are made to students.<sup>26</sup>

The difficulties parents encountered in understanding certain aspects of bursaries points to those areas where HEIs could improve the information on bursaries.

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<sup>25</sup> See Callender, C (2009) *op cit* (Table 3.3).

<sup>26</sup> See Callender, C (2009) *op cit* (Table 3.2).

**Table 4.1 Amount of information provided on bursaries**

	Amount of information			
	Too much	Just enough	Not enough	Can't remember
	N	N	N	N
What bursaries are for	0	28	15	1
Whether son/daughter would qualify for a bursary	0	28	15	1
How to apply for a bursary	0	26	16	2
How much bursary son/daughter would receive	0	25	19	0
When son/daughter would receive the bursary	0	24	19	1
Whether receipt of a bursary affects whether son/daughter can get other government-funded financial support (e.g. grants, loans)	0	22	20	2

Base (N): 44

Source: Birkbeck Survey of Parents, 2008

**Table 4.2 Clarity of information provided on bursaries**

	Clarity of information				
	Very easy	Easy	Difficult	Very difficult	Can't remember
	N	N	N	N	N
What bursaries are for	6	24	6	6	2
Whether son/daughter would qualify for a bursary	7	22	8	6	1
How to apply for a bursary	6	20	9	6	2
How much bursary son/daughter would receive	7	19	12	5	1
Whether receipt of a bursary affects whether son/daughter can get other government-funded financial support	6	16	11	7	2
When son/daughter would receive the bursary	4	17	16	6	1

Base (N): 44

Source: Birkbeck Survey of Parents, 2008

## 5 PARENTS' KNOWLEDGE AND UNDERSTANDING OF STUDENT FINANCIAL SUPPORT AND BURSARIES

### 5.1 How well-informed parents are about student financial support

All parents were asked how well-informed they thought they were about the various sources of student financial support, before their son or daughter went to university. They also were asked a similar question about how well-informed they thought their son or daughter was about these sources.

The majority of parents surveyed rated themselves as well-informed about all the different types of student financial support available, both government and non-government funded (Table 5.1). However, only a minority considered themselves as very well-informed. They reported that they were most conversant with student loans for tuition fees (76% very and fairly well-informed). Significantly, for the focus of this study, they were least well versed about bursaries (59% very and fairly well-informed) and scholarships (58% very and fairly well-informed).

Interestingly, parents' ratings of how well-informed they were about these sources of student funding, were markedly higher than HEIs' ratings of parents' knowledge about them. Just over a half of respondents in the survey of HEIs considered that parents were well-informed about government-funded financial support and a half thought them well-informed about bursaries and scholarships.<sup>27</sup>

**Table 5.1 Parents' assessment of how well-informed they were about student financial support before their son or daughter went to university**

	Very well-informed	Fairly well-informed	Poorly informed	Very poorly informed
	%	%	%	%
<b>Student loans for tuition fees</b>	37	39	17	10
<b>Student loans for living costs</b>	33	41	16	10
<b>Tuition fees for university students</b>	35	38	17	10
<b>Student maintenance grants</b>	30	37	21	12
<b>Bursaries</b>	25	34	25	15
<b>Scholarships</b>	23	35	27	15

Base (N): 114

Source: Birkbeck Survey of Parents, 2008

<sup>27</sup> See Callender, C (2009) *op cit* (Table 4.2).

All the parents surveyed were also asked to rate how well-informed they considered their son or daughter to be, before they went to university, about the same sources of student funding (Table 5.2). Overall, parents thought their children were more knowledgeable than them, except in relation to bursaries. Otherwise, parents' assessment of how well-informed their children were reflected their own assessment of how well versed they were. Parents rated their children as most well-informed about loans for living costs and least well-informed about bursaries and scholarships.

Again, there were some interesting differences in the perceptions of students' parents and HEIs regarding how well-informed they thought students were about financial support. A higher proportion of respondents in the HEI survey than parents thought that students were well-informed about university tuition fees (87% compared with 77%). In contrast, fewer HEI respondents than parents considered students were well-informed about government-funded students support. However, both groups gave similar assessments of how knowledgeable students were about bursaries and scholarships.<sup>28</sup>

There were also some significant differences in how well-informed parents thought their sons and daughters were, when compared with their children's own assessment of how well-informed they were. A much lower proportion of parents than their children believed their son or daughter was knowledgeable about all the different sources of financial support (loans, grants, tuition fees), except for bursaries and scholarships. Some 58 per cent of parents thought their child was well-informed about bursaries while 50 per cent of students rated themselves as well-informed. In addition, 54 per cent of parents considered their child as well versed about scholarships but only 39 per cent of their children did. Clearly, parents' seemed to overrate the extent of their children's knowledge about both bursaries and scholarships.

**Table 5.2 Parents' assessment of how well-informed their son or daughter was about student financial support before they went to university**

	<b>Very well-informed</b>	<b>Fairly well-informed</b>	<b>Poorly informed</b>	<b>Very poorly informed</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
<b>Student loans for living costs</b>	42	37	17	4
<b>Student loans for tuition fees</b>	43	35	17	5
<b>Tuition fees for university students</b>	44	33	18	5
<b>Student maintenance grants</b>	38	31	25	6
<b>Bursaries</b>	31	27	32	10
<b>Scholarships</b>	27	27	34	12

Base (N): 114

Source: Birkbeck Survey of Parents, 2008

Importantly, parents, students, and HEIs all thought that students and their parents were least knowledgeable about bursaries and scholarship compared with other sources of student financial support. These findings are interesting because they suggest that the length of time a

<sup>28</sup> See Callender, C (2009) *op cit* (Table 4.1).

financial support provision has been in place seems unrelated to how knowledgeable parents and their children are about each source of help. For instance, both loans for tuition fees and bursaries were introduced for the first time in 2006. Yet, both parents and their student children reported they were better informed about tuition fee loans than bursaries. Therefore, the argument that bursaries are ‘new’ does not appear to explain the patterns of their knowledge. Nor does it appear that a student’s eligibility for a particular type of financial support can fully explain how well-informed a parent or their child was about a particular source of financial help. It will be recalled that all the sons and daughters of the parents surveyed were eligible for both loans and grants. Yet, both parents and their children were better informed about loans, especially for tuition, than grants. This may be because government sponsored information campaigns have concentrated on tuition fees and government-funded financial support, as has the media coverage of the changes in student financial support. However, the findings suggest that more needs to be done across the HE sector by HEIs, the Department for Business, Innovation and Skills and other stakeholders to promote bursaries and scholarships.

## 5.2 Parents’ understanding of bursaries

All parents who were aware of bursaries (N=84) were asked a series of questions about their understanding and knowledge of bursaries.

First, they were simply asked if they understood what is meant by a bursary. According to this subjective measure, the majority (N=67) did understand the term but a sizable minority did not (N=17).

Next, parents 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 and in turn, may affect the take-up of bursaries. In addition, as we will see in the next section (Fig 6.1), parents report that bursaries are confusing, as is the language used to describe them.

Traditionally, bursaries are understood to include financial assistance made to students based on their 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, as the survey of HEIs demonstrated, in reality, some scholarships are awarded purely on financial need; some are awarded based purely on merit, while others are awarded on a combination of merit and financial need.<sup>29</sup> The questions in the parent survey sought to find out the extent to which parents understood bursaries and scholarships according to these ‘traditional’ definitions. In other words, the questions attempted to assess parents’ 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 are no ‘right’ and ‘wrong’ answers to these questions because examples of bursaries or scholarships fitting some or all the criteria listed do exist.

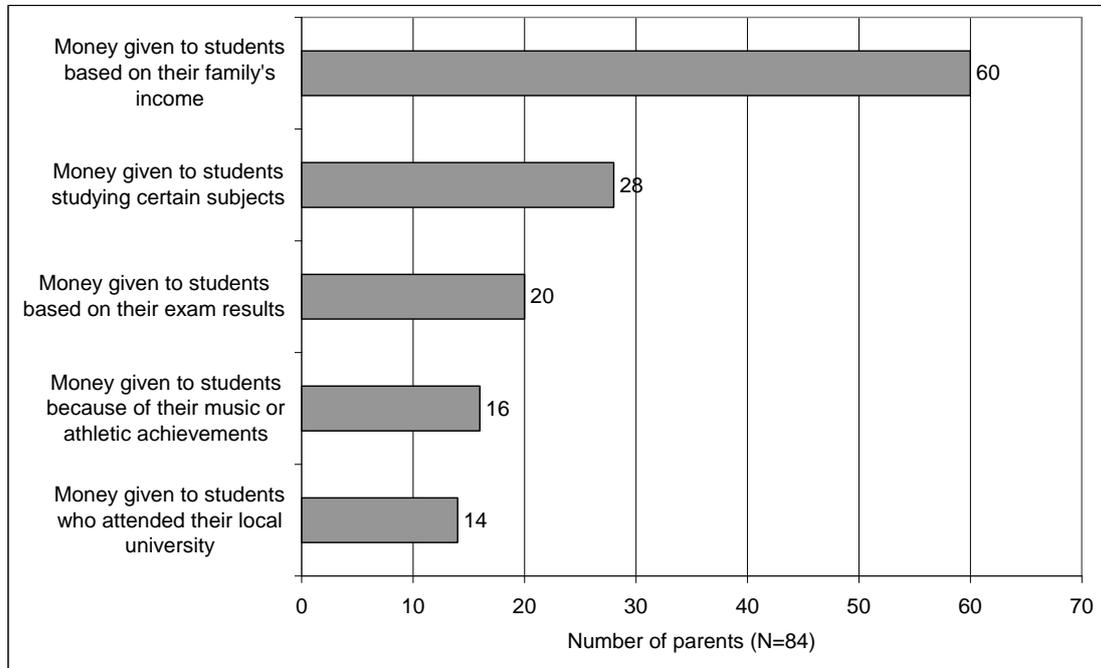
As Fig 5.1 clearly shows, the majority of parents see bursaries as being primarily allocated on the basis of students’ family income (N=60). However, a sizable minority also think that bursaries are distributed based on the subject a student studies and their attainment or academic merit. Conversely, as Fig 5.2 shows, most parents reported that scholarships were awarded based on a student’s achievement, but some parents thought they were disbursed based on a student’s family income.

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<sup>29</sup> See Callender, C (2009) *op cit* (Section 2). For a more comprehensive exploration of the eligibility criteria used by HEIs to allocate bursaries see Callender, C (forthcoming) *op cit*

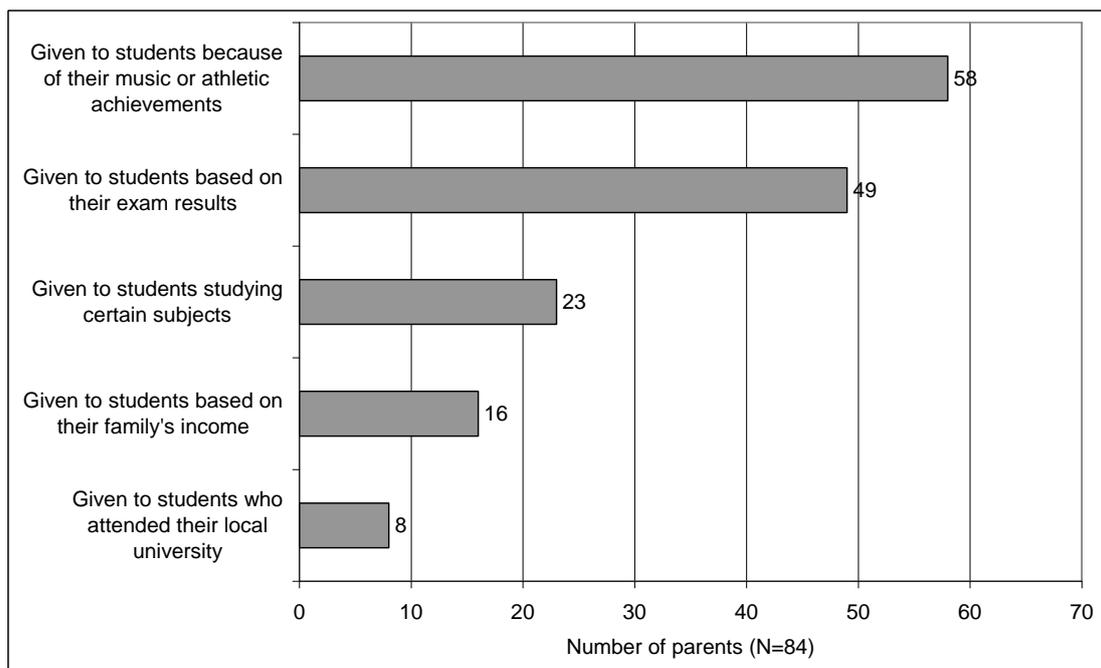
HEIs might think about using a standard terminology to describe bursaries and scholarships to improve parents' understanding of them and to reduce their confusion about who qualifies for a bursary and for a scholarship

**Figure 5.1 How parents describe a bursary (multi-code)**



Source: Birkbeck Survey of Parents, 2008

**Figure 5.2 How parents describe a scholarship (multi-code)**



Source: Birkbeck Survey of Parents, 2008

### 5.3 Parents' knowledge of bursaries

Another series of questions aimed to assess more objectively how knowledgeable parents were about bursaries, rather than relying on parents' subjective judgements (section 5.1). Again the questions were only asked of parents who were aware of bursaries (N=84). Parents 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 parents'

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

Table 5.3 shows the parents' responses to all the statements. Figure 5.3 focuses on the number of parents giving the correct answer to a statement about bursaries. In other words, it highlights which characteristics of bursaries parents were most and least knowledgeable about. It demonstrates that the parents surveyed were most knowledgeable about the fact that:

- bursaries are non-repayable (N=77);
- the amount of bursary a student can get varies from one university to another (N=76); and
- bursaries are not paid for by the government, HEIs pay for them (N=50).

Parents were least knowledgeable about:

- the minimum value of a bursary given to students in receipt of a full government grant (N=12); and
- the fact that those universities charging the maximum tuition fee must give students getting a full grant a bursary (N=27).

Figure 5.4 turns to the number of parents who gave the wrong answer to a statement. These responses highlight parents' misunderstandings about bursaries and those aspects of bursaries they were confused about. It highlights that they were most confused about the fact that:

- bursaries are not just paid to students from low-income families (N=34);
- universities charging the maximum tuition fees are obliged to give students in receipt of a full maintenance grant a bursary (N=25);
- bursaries are not one-off payments paid only to students in their first year (N=24) but are paid throughout a student's time at university; and
- the amount of bursary a student can get can vary depending on the subject they study (N=24) - some universities give bursaries specifically to attract students into hard to recruit subjects.

Finally, Figure 5.5 focuses on the number of parents who reported that they did not know the answer to a particular statement. It shows what parents were most ignorant about. They were least likely to know that:

- the minimum bursary given to students on a full grant was £310 (N=55);
- the average bursary for a low-income students is around £1,000 a year (N=39); and
- universities charging the maximum tuition fees are obliged to give students in receipt of a full maintenance grant a bursary (N=31).

These findings highlight the information gaps in parents' knowledge about bursaries. They also pinpoint which topics HEIs need to provide more information on, if they want to improve parents' understanding of bursaries and to dispel parents' misconceptions about bursaries. Particularly significant are parents' ignorance about the value of bursaries, and their confusion about the fact that bursaries are not one-off payments but are paid throughout a student's time at university, which are also supported by the earlier findings that most parents did not know exactly how much bursary their son or daughter was receiving (Figure 3.1). The extent to which an HEI may want to promote the amount of bursary it offers may well depend on how its value compares with other HEIs. Even so, parental ignorance about the value of bursaries suggests this issue could be more widely disseminated.

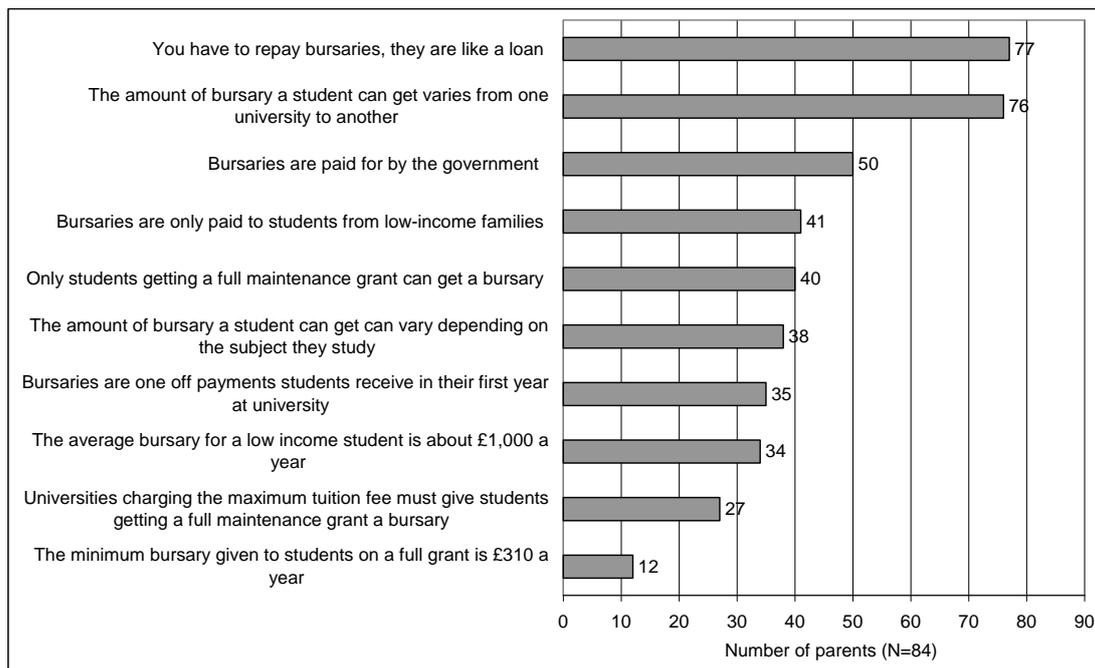
**Table 5.3 Statements about bursaries**

Statement	Knowledge		
	True N	False N	Don't know N
<b>The amount of bursary a student can get varies from one university to another [true]</b>	76	6	2
<b>The amount of bursary a student can get can vary depending on the subject they study [true]</b>	38	24	21
<b>The average bursary for a low-income student is about £1,000 a year [true]</b>	34	11	39
<b>Bursaries are only paid to students from low-income families [false]</b>	34	41	8
<b>Universities charging the maximum tuition fee must give students getting a full maintenance grant a bursary [true]</b>	27	25	31
<b>Bursaries are one off payments students receive in their first year at [false]</b>	24	35	24
<b>Only students getting a full maintenance grant can get a bursary [false]</b>	19	40	25
<b>The minimum bursary given to students on a full grant is £310 a year [true]</b>	12	17	55
<b>Bursaries are paid for by the government [false]</b>	12	50	21
<b>You have to repay bursaries, they are like a loan [false]</b>	3	77	3

Base N=84

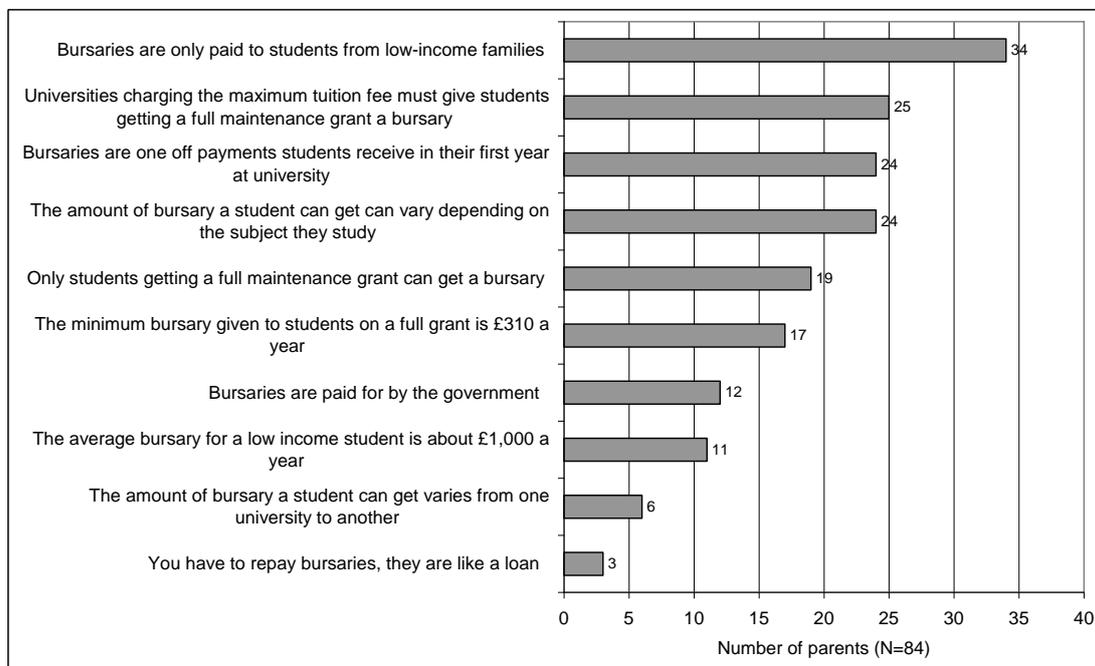
Source: Birkbeck Survey of Parents, 2008

**Figure 5.3 Parents' knowledge of bursaries –answered correctly**



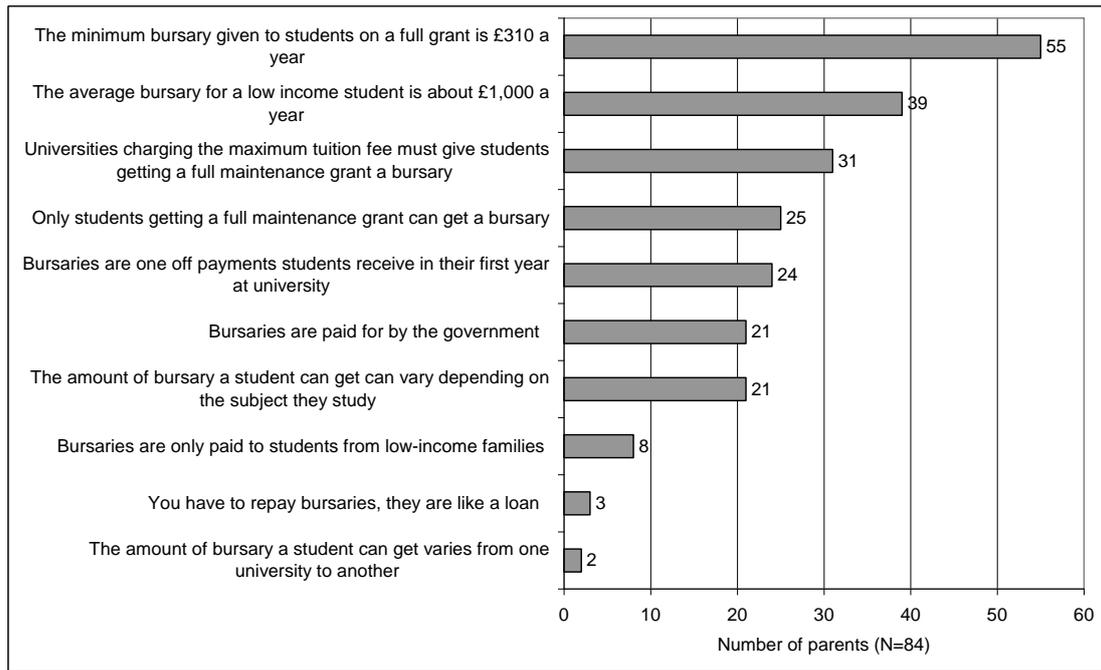
Source: Birkbeck Survey of Parents, 2008

**Figure 5.4 Parents' misunderstandings about bursaries – answered incorrectly**



Source: Birkbeck Survey of Parents, 2008

**Figure 5.5 Parents' ignorance about bursaries – did not know answer**



Source: Birkbeck Survey of Parents, 2008

## 6 PARENTS' ATTITUDES TO BURSARIES

All parents were asked about their views on bursaries and whether they agreed or disagreed with a number of statements (Figure 6.1).

More than half of all parents agreed with the following statements about bursaries illustrating the main problems they faced in trying to understand bursaries:

- Bursaries mean universities are investing in [student] (85%)
- It is difficult to understand who can get a bursary (71%)
- There is not enough information about bursaries (66%)
- It is difficult to understand the difference between bursaries and scholarships (62%)
- The language used to describe bursaries is confusing (56%)
- Bursaries are too complex (55%)

The majority of parents appreciated the benefits of bursaries and disagreed with the following statements about bursaries:

- To receive a scholarship is stigmatizing (93%)
- To receive a bursary is stigmatizing (91%)
- Students' parents do not want their children to get a bursary (90%)
- Only low-income students should get bursaries or scholarships (61%)
- Bursaries are not important in deciding where to go to university (54%)

The above findings, especially the difficulties in understanding who is eligible for a bursary and the lack of information on bursaries, may appear to contradict earlier findings about the adequacy of information discussed in section 4.4. However, here parents were asked about bursaries in general while in section 4.4 (Table 4.1 and 4.2) parents were asked to comment on the adequacy of one source of information – the source they found most useful.

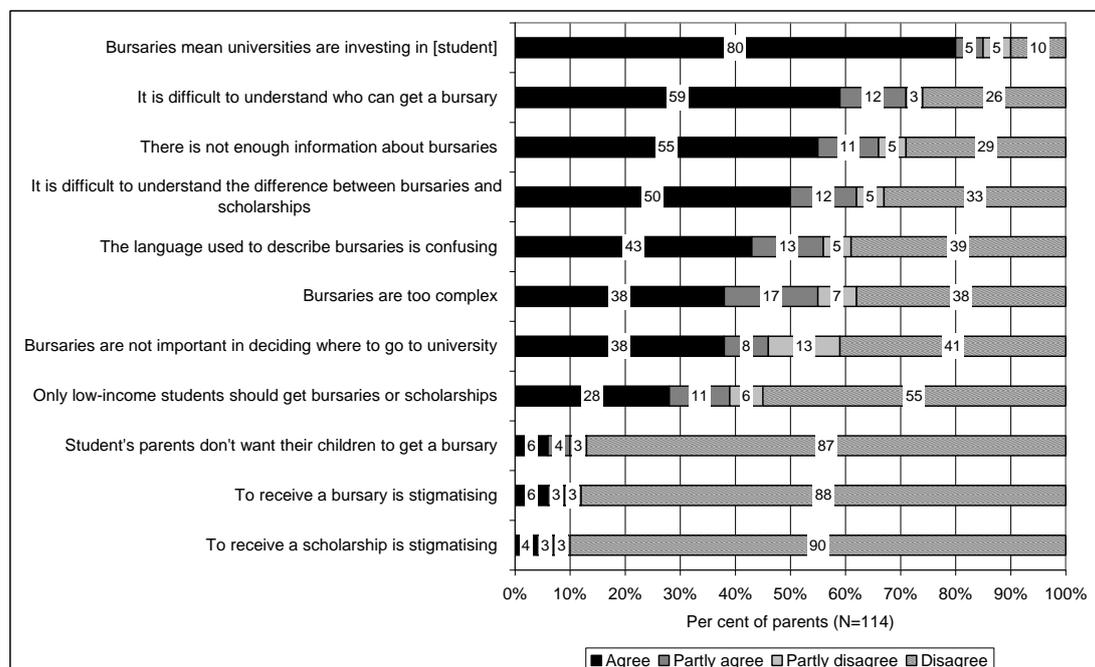
Furthermore the above responses include both those parents who had heard of bursaries and those who had not. By contrast, questions about the adequacy of information discussed in section 4.4 were only asked of parents who were aware of bursaries.

There were, however, considerable differences in parents' general views depending on their awareness of bursaries. The overall number of parents who were unaware of bursaries was small (N=30), and so the following findings should be treated with caution. However, the differences were so large that they are worth noting as they give insights into the potential reasons why parents were unaware of bursaries. In particular, unaware parents were far more likely than aware parents to agree that:

- There is not enough information about bursaries (87% compared with 46%)
- It is difficult to understand who can get a bursary (97% compared with 62%)
- Bursaries are too complex (73% compared with 48%)
- The language used to describe bursaries is confusing (73% compared with 49%)

All these factors point to issues about accessing information about bursaries and difficulties in understanding the information provided.

**Figure 6.1 Parents' views about bursaries**



Source: Birkbeck Survey of Parents, 2008

Parents' attitudes to certain aspects of bursaries did differ significantly from those of their children. Parents were far less likely than their children to agree that:

- To receive a scholarship was stigmatising (7% compared with 43%).
- Bursaries are not important in deciding where to go to university (46% compared with 74%)

Consequently, while the majority (54%) of parents viewed bursaries as important in deciding where to go to university just over a quarter (28%) of their children did.

In addition, parents were far more likely than their children to agree with the following statements:

- There is not enough information about bursaries (66% of parents compared with 40% of their children)
- It is difficult to understand the differences between bursaries and scholarships (62% of parents compared with 40% of their children)
- The language used to describe bursaries is confusing (56% of parents compared with 39% of their children).

Thus, while the majority of parents agreed with the above statements only a minority of their children did. Again, they point to issues about parents' access to information on bursaries.

## 7 THE IMPACT OF BURSARIES

Evidence from the US suggests students' decisions about what university to apply to and what university to attend are influenced by the availability and the generosity of the bursaries and scholarships offered by a university.<sup>30</sup> Indeed, some HEIs use their bursaries and scholarships as a financial incentive to attract certain types of students to their institution. A recent UK study<sup>31</sup> of over 120,000 UCAS applicants also 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 be influenced in this way. A range of questions were asked to gauge the impact of bursaries and their role in students' decision-making in England.

First, all parents were asked how important bursaries were when they were thinking about how their son or daughter would pay for university. Three out of five (62%) reported that bursaries were important in their deliberations and over two out of five (44%) said it was very important. Parents' views seemed unrelated to whether or not they had heard of bursaries. However, their views were associated with their annual household income. Parents with household incomes of £25,000 and under were more likely than parents with household incomes above this to rate bursaries as very important (49% compared with 36%) when thinking about how their child would pay for university. So for poorer parents bursaries do play an important role.

Secondly, as we have seen (Figure 6.1), all parents were asked whether they agreed or disagreed with the statement, "Bursaries are not important in deciding where to go to university". Parents were divided on this, with 46 per cent agreeing with the statement and 54 per cent disagreeing. There were no significant variations between parents by their household income. However, when parents' responses were disaggregated by whether or not they had heard of bursaries there are some interesting differences. Parents who had heard of bursaries (N=84) were more likely to disagree with the statement than those who had not heard about them (N=30). In fact, the majority of parents who were aware of bursaries disagreed with the statement (N=49). These findings suggest that the more aware parents are about bursaries, the greater the potential influence of bursaries on student decision making. They also highlight the importance of improving parental awareness.

Yet, as we have also seen, while the majority of parents viewed bursaries as important in deciding where to go to university only a minority of their children did.

Thirdly, those parents who were aware of bursaries and had looked for information on bursaries (N=44) were asked to what extent, if at all, the amount of bursary their son or daughter could get influenced which university they applied to or what courses they chose to study at university. The vast majority of these parents (N=36) reported that the size of bursaries had no impact on their son or daughter's decision. The main reason parents gave was that the course their son or daughter wanted to study was of greater importance in their deliberations than the amount of bursary available. For example, one parent said: "*She knew what course she wanted to do*". Another parent commented: "*The University he chose was*

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<sup>30</sup> 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* (9-38). New York: The College Board

<sup>31</sup> 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](http://www.hecsu.ac.uk/hecsu.rd/documents/Futuretrack_Report0408.pdf) Accessed 10/02/2009.

*the only one in the country that offered the course that he wanted to do.” Significantly, another parent remarked: “He had more or less decided what course he wanted to do, and there wasn't a great deal of difference between the bursaries.”*

The last comment above suggests that some parents did compare the amount of bursary different HEIs were offering, and that the amount of support available potentially could have some bearing on a student's decision about to which HEI to apply. Indeed, research in the US does suggest that the generosity of financial help affects student decision making with students opting for HEIs offering the higher financial support.<sup>32</sup> Therefore, in the survey, parents who had looked for information on bursaries were asked if they had found out which university would give their son or daughter the largest bursary. Most of them (N=36) had not.

The evidence from this study of students' parents suggests that the influence of bursaries on their student son or daughter's decision-making was mixed. Assuming that parents do have some influence over their children's decision making, then the likelihood of bursaries having any impact will *inter alia*<sup>33</sup> depend on:

- the extent to which parents were aware of bursaries,
- the availability of information on bursaries,
- the extent to which parents accessed information on bursaries,
- when they looked at the information, and
- the quality and clarity of the information provided.

We have seen that over a quarter of all parents had not heard of bursaries (N=30). Of those who were aware of bursaries, nearly a half had not looked at any information on bursaries (N=41). So at least 62 per cent of all the parents surveyed were unlikely to be in a strong position to shape their son or daughter's decisions about bursaries.

What about the remaining parents who had looked at information on bursaries (N=43)? Around a half of them had found it difficult to find out about bursaries. However, once these parents did get hold of information, most thought the amount of information provided was about right and that it was clear.

Were these parents better placed to affect their son or daughter's decisions and choices? Could bursaries play a stronger role in their child's decisions about what and where to study? Research<sup>34</sup> 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 what courses are available and think about what HEIs they want to apply to. 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 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.

In fact, the student survey conducted for OFFA<sup>35</sup> showed that students who looked for information on bursaries before submitting their UCAS application form were significantly

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<sup>32</sup> Mundel, D. (2008) *op cit*

<sup>33</sup> It is acknowledged that numerous other factors could impact on parents' influence on their children's decision-making and on the role of bursaries which were not addressed in this study, such as the nature of the parent-child relationship.

<sup>34</sup> 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.

<sup>35</sup> Callender et al (2009) *op. cit*

more likely than those who looked for information at a later stage in the application process to report that the amount of bursary they could get influenced to which HEIs they applied. Nearly twice as many students who had sought information on bursaries in the 'searching' stage -before submitting their UCAS form – compared with those who had sought information at the 'choice' stage – once they had been offered a university place – were influenced in this way (32% compared with 18%).

The timing of when parents look for bursary information, therefore, is very important in understanding the potential impact of bursaries on their child's decision-making. This is an issue that needs to be addressed by those disseminating bursary information. For bursaries to have the greatest influence on students' decisions and for parents to play a role in that, parents would need to look at information on bursaries before their son or daughter submitted his or her UCAS application form. In fact, of the parents who had looked at bursary information, about half (N=21) had examined the information before their son or daughter had submitted their UCAS form. The other half (N=22) looked at bursary information after their child had submitted their UCAS application.

If bursaries were to have any impact on the 'choice' stage and for parents to be actively involved, then the parents would need to have looked at information on bursaries once their son or daughter had been offered a place at university. Nine parents had looked at information at that stage. This leaves 13 parents who looked at material on bursaries at some other stage, apart from the 'search' or 'choice' stage.

If we add these 13 parents to those parents who were unaware of bursaries or had not looked at information on bursaries, then we can conclude that nearly three-quarters (N=84) of all the parents surveyed were ill placed to shape their son or daughter's deliberations about bursaries, and hence the potential for bursaries to influence their child's decisions about what and where to study. However, given the very small sample size in this study, we can not infer that the findings from this study apply to all students' parents, or those of low-income parents in particular.

Improving parental awareness of bursaries and ensuring parents access information on them before their child submits their UCAS application, therefore, is vital if bursaries are to help meet HEIs' enrolment goals and to widen student participation.