

Access and Participation Evaluation



UNIVERSITY OF
BATH

Bath Bursary Research and Impact Evaluation

*Rianna Elmhirst, Emma Harrison, Olujolagbe Layinka
& Yusuf Olaniyan*

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Summary

This report presents findings from an evaluation of the Bath Bursary between 2020/21 and 2024/25. It forms part of ten research projects listed in Bath's Access and Participation Plan, designed to provide deeper understanding of systemic risks and barriers to equality of opportunity that disadvantaged students may face. For more details see Appendix A.

The evaluation explored the Bursary's impact on financial wellbeing, student belonging, continuation rates, and perceptions of payment format. A mixed-methods approach, utilising the OfS Financial Support Evaluation Toolkit, was implemented:

- Statistical analysis of 12,852 student records between 2020/21 and 2023/24
- Survey analysis of 319 students within 2023/24
- Fifteen interviews conducted with those in receipt of the Bursary in 2023/24 or 2024/25

Key findings

- The Bursary eased financial pressure for most, enabling coverage of essentials, and in some cases, reducing reliance on family contributions or part-time work. For some, this included the financial independence to save money and build their financial strength to plan for future goals or anticipate potential challenges.
- Reduced financial strain supported academic focus and provide opportunities to explore extra-curricular activities and support social connectedness.
- Sense of belonging among Bursary recipients showed positive trends in survey responses, with strong peer connections and growing community integration, though the interview data offered limited direct insights. These findings suggest financial support may facilitate inclusion, but deeper cultural and social barriers may remain.
- Students were generally aware and confident in explaining governmental financial schemes but were less aware of university-specific initiatives.
- Bursary students had statistically significantly lower continuation rates than middle-income peers, indicating that bursaries may not fully offset underlying disadvantage, or that wider factors need to be considered.
- Views on the 2024/25 University credit introduction were mixed, with some concerns about reduced choice and off-campus logistics.

Considerations

- Extrapolating the impact of financial schemes on student success is complex, and this analysis does not account for university engagement and many behavioural/attitudinal factors that may support continuation rates.
- Surveys and interviews were delivered by University staff or PhD students, and the positionality may have introduced potential social-desirability bias within responses.
- Concurrent cost-of-living evaluations¹ may have influenced interview phrasing or early analysis. Final coding began after the Bursary evaluation ended to reduce overlap.
- Statistical analysis was conducted with a pooled sample, whereby multiple cohort years were combined to complete the analysis. Although many variables were controlled for within the analysis, some of the nuance in student groups and years are not evident.

¹ Cost-of-living Evaluation 2025 conducted interviews, simultaneously to the Bath Bursary interviews, with the same research team. Further information: <https://www.bath.ac.uk/projects/cost-of-living-evaluation/>.

Introduction

There is long-standing policy interest in using financial support mechanisms, such as bursaries, to widen access to higher education (HE) and support student success outcomes for those from disadvantaged backgrounds. Nevertheless, despite extensive financial investment across the sector, robust UK-based evidence on the impact of bursaries, particularly on continuation, wellbeing and academic success, remains limited and, in places, contradictory (Harrison et al., 2018; Hoare & Lightfoot, 2015; O'Brien, 2015; OFFA, 2015).

Mechanism of bursaries in higher education

Bursaries were introduced widely within UK HE providers following the Higher Education Act 2004, which hoped to mitigate fears that increased tuition fees would discourage prospective students from low-income backgrounds from applying to HE (Harrison et al., 2018). While these statutory obligations have since ended, many universities have maintained bursary schemes within their Access and Participation Plan commitments.

Bursaries are non-repayable financial support that is based on specific criteria set at institutional level. Normally, these criteria reflect a student's personal circumstances and does not involve a separate application process. Instead, it should be awarded automatically, provided necessary information is shared with a university. Bursaries have remained relatively stable in the UK, with most providers stating some sort of scheme within their Access and Participation Plan (Office for Students, 2023). Russell Group universities typically have the highest financial offer (Todman, 2024) and could result in those universities being deemed as more desirable than others (Kaye, 2021). But less affluent students tend to be concentrated in less elite institutions which may have less-generous financial packages (Wyness, 2016).

Moreover, awareness of bursaries and eligibility prior to enrolment is typically low (Harrison & Hatt, 2012), with students feeling that bursaries do not affect their choice of university (Callender & Wilkinson, 2013). Where students are aware of bursary support, this is balanced with other decisional factors like location, course and attainment (Todman, 2024). Originally conceptualised to widen access, bursaries now serve a broader role in enabling participation and enhancing success once students are at university (Harrison & McCaig, 2017; McCaig 2016). This evolution reflects a recognition that structural financial inequalities may continue for students after HE entry, inhibiting their success whilst on-course. Bursaries can be instruments of inclusion, supporting students to participate in academic, social and co-curricular life.

While some studies show mixed findings about the direct impact of bursaries on retention and success (OFFA, 2014), others suggest that targeted financial aid correlates with improved first-year continuation (Bowes et al., 2014; West et al., 2009). The size of the bursary may be less important than its symbolic value and the freedom it provides from part-time work or financial stress (Hatt et al., 2005; Reed & Hurd, 2016).

Financial pressures and student experiences

Students from lower socioeconomic backgrounds face unique and often intense financial pressures. Literature shows that these students experience considerable financial stress (Halliday-Wynes & Nguyen, 2014), are more likely to worry about debt (Callender & Mason, 2017), have limited access to familial support (Antonucci, 2016; Harding, 2011; West et al.,

2015), and be required to engage in part-time work that can compromise both academic and social integration (Crockford et al., 2015; Hordósy & Clark, 2019).

Bursaries help alleviate these pressures in several ways:

- Reducing debt anxiety (Jessop et al., 2005; Robotham, 2008)
- Enabling reduced hours of part-time work, freeing up time for study (Bowes et al., 2016; Callender, 2008)
- Supporting access to essentials, such as food, course materials, and adequate accommodation (Pollard et al., 2019)
- Permitting participation in co-curricular and social activities, which are essential for integration and belonging (Byrne & Cushing, 2015; Farenga, 2015)

These financial constraints are exacerbated by inflationary pressures and stagnant maintenance loan thresholds (Hill et al., 2025; Office for Students, 2023). The need for students to supplement their income is not a surprise as the gap between maintenance loan entitlements and cost of living expenditures increase. Therefore, if the goal is for bursaries to support continuation, bursaries need to be awarded based on those most in need rather than on academic achievement (Herbaut & Geven, 2020; Moores & Burgess, 2023).

Students describe bursaries as offering both practical financial relief and psychological reassurance, feeling invested in by their institution (Ilie et al., 2019; Pollard et al., 2019). However, although financial support may be sufficient to alleviate stress, it is not necessarily enough to remove barriers to full participation. For instance, the same students may minimise debt accumulation by reviewing alternative accommodation, living with parents, using savings, working part-time or considering levels of engagement with social events (Clark et al., 2019).

Sense of belonging and non-financial outcomes

Previous literature positions belonging and engagement as critical outcomes that bursaries may influence, even if not directly designed to target these areas (Hausmann et al., 2007; Thomas, 2012). Bursary recipients, particularly from working-class or underrepresented groups, may feel “different” or “othered” within predominantly middle-class academic cultures (Burke, 2016; Reay, 2017). This perceived difference is often amplified when financial limitations restrict their ability to participate in peer socialisation, purchase necessary academic materials, or live in desirable accommodation (Hamilton et al., 2018). Working-class students, which bursary students are likely to be, may experience feelings of a class difference (Todman, 2021), which could result in students struggling to make connections, friends and communities. These social and academic integrations are seen to be linked to retention (Tinto 1975; 1993), whereby students who are unable to afford to socialise may not build their sense of belonging.

Bursaries can help mitigate these barriers by providing the means for inclusion and participation. Clark and Hordósy (2019) argue that bursaries support the construction of more positive self-identities and help students feel seen and valued by their institutions. These psychosocial benefits are frequently under-reported but may be essential for long-term student success and institutional loyalty.

Furthermore, the literature suggests that the meaning of financial support can matter as much as the money itself. Bursaries may signal a commitment from the institution, helping students develop confidence and a sense of legitimacy in the university space (Harrison et al., 2007).

University of Bath bursary packages

The University of Bath broadly offers five bursary schemes for undergraduate students: The Bath Bursary, Gold Scholarship Programme, Unpaid Placement Bursary, Accommodation Bursary

and Marginalised Group Bursaries. In addition, a new scheme, The Claverton Scholarship Programme will be awarded to a select number of Bath Bursary students from September 2025 onwards, based on applications received.

This evaluation will focus on the Bath Bursary Scheme, which was offered to approximately 300 students annually prior to 2024/25 entry when the eligibility criteria changed. Students automatically received the award given they met the eligibility criteria. Between 2020/21 to 2023/24, the eligibility was based on:

- First-year, Home UK undergraduate student on a full-time programme
- Eligible for and have a UK student loan assessed household income of £25,000 or below
- Meet at least one of the additional Widening Participation (WP) criteria. This list comprised of POLAR4 Q1 or 2, IMD Q1 or 2, welfare benefits, care leaver, young carer, estranged or refugee or asylum seeker or Access to HE diploma.

The criteria were updated for students entering in 2024/25 onwards. Students must be a Home UK undergraduate, registered on a full-time programme, and eligible for and have a UK student loan household income assessment of £30,000 or below. No further WP criteria are stipulated.

Table 1 outlines the changes to the support package over time. Between 2020/21 and 2023/24 award allocations were for incoming first year students who met the eligibility criteria. However, students continued to receive financial support in subsequent years. From 2024/25 onwards, the Bursary can be awarded in any year of study, provided the student meets the criteria.

Table 1: Breakdown of Bath Bursary package between 2020/21 and 2024/25.

Academic Year	Amount
2020/21 – 2023/24	£3,000 per year including unpaid placement and study abroad period £500 Accommodation Bursary in Year 1 Placement Bursary of £1000-£2000 (dependent on placement type)
2024/25	Year 1: £1000 cash, £1000 campus credit & £750 accommodation credit Year 2 onwards: £1000 cash & £1000 campus credit, including unpaid placement and study abroad period Placement Bursary of £1000-£2000 (dependent on placement type)

Methodology

A mixed-methods approach was taken, corresponding to the OfS Financial Support Evaluation Toolkit². Secondary data collection for statistical analysis, student surveys, and student interviews were employed.

Research questions

The analysis aims to address the following research questions:

1. Does the Bath Bursary effectively alleviate financial concerns among students?
2. Does the Bath Bursary impact students' wellbeing, their course and university life experiences and sense of belonging?
3. Is there any correlation between receiving the Bath Bursary and student continuation rates?

² <https://www.officeforstudents.org.uk/for-providers/equality-of-opportunity/evaluation/financial-support-evaluation-toolkit/>

4. How do students feel about the form and method of payment?

Statistical analysis

Internal academic registry data, which utilised verified HESA and OfS data returns was collected for four cohorts who entered the University of Bath between 2020/21 and 2023/24. The sample comprised 12,852 student records (Table 2, with further breakdown in Appendix B) and represented three distinct groups:

- Those in receipt of the Bath Bursary (Bursary)
- Students with household income (HRI³) between £25,001 and £42,875 (Middle income)
- Student with HRI above £42,875 or missing (High income)

Those in receipt of the Gold Scholarship Programme, or other University-managed bursary schemes, were excluded from the analysis.

Table 2: Breakdown of student cohorts within the binary logistic regression model.

Entrant year	N	Bursary	Middle income	High income
2020/21	2674	9.80% (n=262)	13.99% (n=374)	76.22% (n=2038)
2021/22	3270	8.90% (n=291)	13.21% (n=432)	77.89% (n=2547)
2022/23	3398	8.30% (n=282)	11.18% (n=380)	80.52% (n=2736)
2023/24	3510	7.21% (n=253)	11.00% (n=386)	81.79% (n=2871)
TOTAL	12852	1088	1572	10192

A binary logistic regression analysis was compiled, utilising SPSS, to review the continuation rates of those in receipt of the Bursary compared to middle- and high-income groups. Multiple entry cohorts were compiled to ensure sufficient sample size and robustness. Due to this compilation, it was only possible to complete an analysis on continuation rates.

IMD quintile, ethnic group, disability status, gender, mature, faculty were additional independent variables, with entry year as an additional control variable to support identifying any differences between years, even when combining datasets.

Some characteristics did showcase some missing data. IMD fields were coded as “unknown” and HRI fields were coded as “high” if missing. Missing HRI was assumed high, as the Student Loans Company only records income for loan applicants, excluding households above £42,875.

The aim of bursaries is not to give recipients an advantage over others, but to help level the playing field. The most desirable outcome, as outlined in Table 3, is when the bursary recipients have similar outcomes to students from middle-or high-income households (Result 2). This suggests the Bursary is effectively mitigating the impact of financial disadvantage, assuming that financial disadvantage has a negative impact on educational outcomes.

Table 3: Interpretation of results (Source: OfS financial evaluation toolkit)

Result	Interpretation
Result 1: bursary recipients have significantly weaker outcomes than the comparator	Bursaries are either ineffective or insufficient in scale to overcome the underlying effects of financial disadvantage

³ Household residual income (HRI) = gross household income minus deductions (e.g. pension contributions, employment costs, dependent-child allowances) – the remaining income used to assess the expected household contribution to student maintenance support.

Result 2: no significant difference between bursary recipients and comparator	Bursaries are effective (or there is no impact of financial disadvantage on educational outcomes)
Result 3: bursary recipients have significantly stronger outcomes than the comparator	Bursaries are very effective (and possibly unfairly so with respect to the comparator)

Survey analysis

A survey, adapting the OfS Financial Support Evaluation Toolkit for University of Bath's context, was administered to Year 1 and Final Year students in 2023/24. Those in receipt of the Bursary and those with a middle income were invited to complete a Microsoft Forms survey. The survey was open for five weeks, with the survey launching in May 2024.

The completion of the survey was incentivised, with e-vouchers between £50 and £100 offered to participants. A £50 voucher draw was completed for those who submitted a survey in the first week of launch, and a second £50 draw was completed nearer the end of May for the next group of completers. A final £100 draw was conducted for all survey completers once closed. This provided students with a chance of winning £150 in e-vouchers for their participation.

319 students responded to the survey, representing 26% of those invited to participate. 46% (n = 147) were in Year 1 and 54% (n = 172) in their Final Year (Table 4). Of the students who responded, 45.5% (n = 145) received the Bursary.

Table 4: Survey response by year group and bursary status (UK-domiciled, Undergraduate students only)

Year	Bursary		Comparator		Total	
	n	%	n	%	n	%
Year 1	67	45.6%	80	54.4%	147	46.1%
Final	78	45.3%	94	54.7%	172	53.9%
Total	145	45.5%	174	54.5%	319	100%

The population and respondent breakdown (Table 5) shows that the percentage of survey respondents similarly aligned with the university population groups. Both the Bursary and comparator group received a higher proportion of responses from Final Year students compared to the population percentages. See Appendix C for further response rate insights.

Table 5: Demographic comparisons of the population (survey invitees) and the sample (survey respondents).

Group	Survey Year	Population %	N	Sample %	n	Response rate %
Bursary	Year 1	50.0	476	46.2	145	30.5
	Final	50.0		53.8		
Comparator	Year 1	49.4	759	46.0	174	22.9
	Final	50.6		54.0		
TOTAL			1,235		319	25.8

Interviews

Interviews aimed to understand students' knowledge about financial support eligibility, how students used the financial support in aiding their university experience and any financial pressures and review the method and form of payments. An interview protocol was created, based on the OfS Financial Support Evaluation Toolkit. Some questions related to University of Bath's context. The full interview guide can be viewed in Appendix D.

The research team conducting the interviews and analysis were drawn internally but were independent of the team managing the Bath Bursary. This included the use of two PGR student researchers. The positionality of the research team was reviewed in regular meetings, discussing social identities and educational experiences.

Due to time constraints, simultaneous data collection was undertaken, with the same research team conducting interviews for this project and a concurrent cost of living evaluation⁴. Although both projects maintained distinct inclusion criteria and recruitment processes, there remained a small possibility that some participants were invited to both. Separate fieldwork days were scheduled where possible to preserve boundaries. However, overlap in timelines may have introduced minor cross-project influence in questioning or interpretation. To mitigate this, data analysis was conducted sequentially, with the Bursary data analysed first. Some interpretative influence may nonetheless remain and is acknowledged as a limitation.

An email advertising the voluntary interviews was sent to all students in receipt of the Bursary in 2023/24 or 2024/25. A follow up reminder was also sent to support recruitment. Students interested in participation were asked to complete a short form to express their interest. 187 students completed the form within a two-week period, comprising all Year groups including those undertaking a placement year. A stratification sampling method, based on Year of course, was conducted to identify 20 participants to invite to interview.

Fifteen semi-structured interviews were conducted in March 2025, with no students withdrawing data after interviews were completed. A breakdown of student characteristics is displayed in Appendix E.

Interviews were predicted to last 40 minutes, nevertheless the average of the interviews was 22 minutes 42 seconds. All interviews were audio recorded and transcribed via Microsoft Teams, with participants' knowledge and explicit consent. Transcriptions were subsequently checked to amend any discrepancies.

NVivo 14 qualitative analysis software was used to complete thematic analysis. Thematic analysis identifies patterns, categories/themes within qualitative data (Maguire & Delahunt, 2017), allowing the researcher to familiarise themselves with data, generate codes, and define categories/themes (Braun & Clarke, 2006). The two student researchers coded all transcripts asynchronously, with a member of the APP Impact Team in the role of File Manager. Weekly coding meetings took place to review codebooks, with the File manager completing coding comparison queries and driving conversations to support coding protocols and definition construction.

Ethics

A favourable ethics decision for this evaluation was received in December 2024 from the University of Bath's Biomedical Sciences Research Ethics Committee.

⁴ Cost of living evaluation: <https://www.bath.ac.uk/projects/cost-of-living-evaluation/>

Results

Statistical analysis

The OfS' Student Outcome dashboard⁵ reports continuation rates at both sector and provider level. While its current date ranges do not align with this evaluation, it is notable that between 2019/20 and 2022/23 Bath's continuation rates exceeded the sector average by 8.3 percentage points. For UK, full-time, first-degree students at Bath, withdrawal rates averaged 3.6%. Across all cohorts represented in this study, a very high proportion of students continue to their second year of study (Table 6).

Table 6: Number and percentages of each student group continuing to second year.

Entrant Year	Bursary		Middle		High	
	n	%	n	%	n	%
2020/21	246	93.89	358	95.72	1957	96.03
2021/22	265	91.07	404	93.52	2437	95.68
2022/23	261	92.55	354	93.16	2617	95.65
2023/24	230	90.91	363	94.04	2765	96.31

A univariate binary logistic regression model with student group as the sole predictor significantly improved model fit relative to a null model, $\chi^2(2) = 34.632$, $p < .001$, though it explained very little variance in continuation. (Nagelkerke $R^2 = .009$).

Bursary recipients had lower predicted odds of continuation compared to the middle-income reference group ($\beta = -0.311$, OR = 0.733, 95% CI [0.541, 0.993], $p = .045$). In contrast, high-income students had higher predicted odds of continuation ($\beta = 0.390$, OR = 1.478, 95% CI [1.172, 1.862], $p < .001$) (Table 7).

Table 7: Univariate logistic regression model predicting continuation rates.

Variable	β	SE	p	OR	95% CI
Middle-income (ref)					
Bursary	-0.311	0.155	.045	0.733	0.541 - 0.993
High-income	0.390	0.118	<.001	1.478	1.172 – 1.862

A multivariate logistic regression model including student group, IMD, ethnicity, disability, gender, mature status, faculty and start year, also significantly improved model fit, $\chi^2(17) = 1123.049$, $p < .001$, but explained only a small proportion of variance (Nagelkerke $R^2 = .060$).

With all covariates included, bursary students continued to have significantly reduced odds of continuation compared to the reference group ($\beta = -0.154$, OR = 0.791, 95% CI [0.712, 0.879], $p < .001$), while high-income students had higher odds ($\beta = 0.360$, OR = 1.460, 95% CI [1.355, 1.573], $p < .001$) (Table 8).

Other predictors in the model showed meaningful associations:

- Students from less deprived areas had higher odds of continuation than those from the most deprived areas ($\beta = 0.351$, OR = 1.414, 95% CI [1.316, 1.519], $p < .001$).
- Students from Asian, Black, Mixed and Other (ABMO) groups had higher odds than White students ($\beta = 0.135$, OR = 1.149, 95% CI [1.076, 1.226], $p < .001$).
- Students declaring a disability had reduced odds than those with no disability ($\beta = -0.299$, OR = 0.724, 95% CI [0.681, 0.769], $p < .001$).

⁵ OfS Student Outcome dashboard available from <https://www.officeforstudents.org.uk/data-and-analysis/student-outcomes-data-dashboard/>

- Male students had reduced odds than females ($\beta = -0.151$, OR = 0.859, 95% CI [0.815, 0.906], $p < .001$), whereas Other gender did not differ significantly ($\beta = -0.113$, OR = 0.836, 95% CI [0.604, 1.156], $p = .278$).
- Mature students had reduced odds than younger students ($\beta = -1.208$, OR = 0.299, 95% CI [0.251, 0.356], $p < .001$).
- Compared to Humanities and Social Sciences, students in Science had reduced odds, ($\beta = -0.268$, OR = 0.765, 95% CI [0.720, 0.812], $p < .001$), School of Management higher odds ($\beta = 0.316$, OR = 1.371, 95% CI [1.238, 1.519], $p < .001$), and Engineering & Design was not significantly different ($\beta = 0.064$, OR = 1.066, 95% CI [0.988, 1.150], $p = .098$).
- Students starting in 2021/22 ($\beta = -0.174$, OR = 0.841, 95% CI [0.779, 0.907], $p < .001$) and 2022/23 ($\beta = -0.133$, OR = 0.875, 95% CI [0.811, 0.944], $p < .001$) had slightly reduced odds of continuation than 2020/21 entrants; the 2023/24 cohort did not differ ($\beta = -0.008$, OR = 0.992, 95% CI [0.919, 1.071], $p = .845$).

Table 8: Multivariate logistic regression model predicting continuation rates with key covariates.

Variable	β	SE	p	OR	95% CI
Middle-income (ref)					
Bursary	-0.154	0.054	<.001	0.791	0.712 - 0.879
High-income	0.360	0.038	<.001	1.460	1.355 - 1.573
IMD 1&2 (ref)					
IMD 3-5	0.351	0.037	<.001	1.414	1.316 - 1.519
IMD unknown	-0.105	0.053	.055	0.903	0.814 - 1.002
Ethnicity White (ref)					
Ethnicity ABMO	0.135	0.033	<.001	1.149	1.076 - 1.226
Ethnicity unknown	-0.262	0.111	.007	0.743	0.599 - 0.923
No disability (ref)					
Declared disability	-0.299	0.031	<.001	0.724	0.681 - 0.769
Female (ref)					
Male	-0.151	0.027	<.001	0.859	0.815 - 0.906
Other	-0.113	0.166	.278	0.836	0.604 - 1.156
18-21 student (ref)					
Mature student	-1.208	0.089	<.001	0.299	0.251 - 0.356
Faculty Humanities & Social Sciences (ref)					
Engineering & Design	0.064	0.039	.098	1.066	0.988 - 1.150
Science	-0.268	0.031	<.001	0.765	0.720 - 0.812
School of Management	0.316	0.052	<.001	1.371	1.238 - 1.519
Start Year 2020/21 (ref)					
2021/22	-0.174	0.039	<.001	0.841	0.779 - 0.907
2022/23	-0.133	0.039	<.001	0.875	0.811 - 0.944
2023/24	-0.008	0.039	.845	0.992	0.919 - 1.071
Constant	-0.180	0.059	.002	0.835	–

The null hypothesis for the univariate model, that bursary recipients would have the same odds of continuation as middle-income students, was rejected. Bursary students had significantly reduced odds of continuation. This negative association remained in the fully adjusted multivariate model, indicating that the gap cannot be explained solely by other demographic or institutional factors. Despite the provision of financial support, bursary students continued to experience lower continuation rates than their peers, suggesting that the current bursary may not be sufficient to offset financial pressures or that other, non-financial challenges are contributing to these disparities.

Survey analysis

To protect confidentiality and avoid unreliable results, findings are not presented for categories with fewer than 10 responses. Where this occurs, a dash (–) is shown in the tables and no data will be visible within figures.

1) Researching financial support

Most respondents (89%, n = 161) had researched University of Bath's financial support packages before accepting their offer. This was more common among Bursary recipients than comparator students (92% vs. 78%).

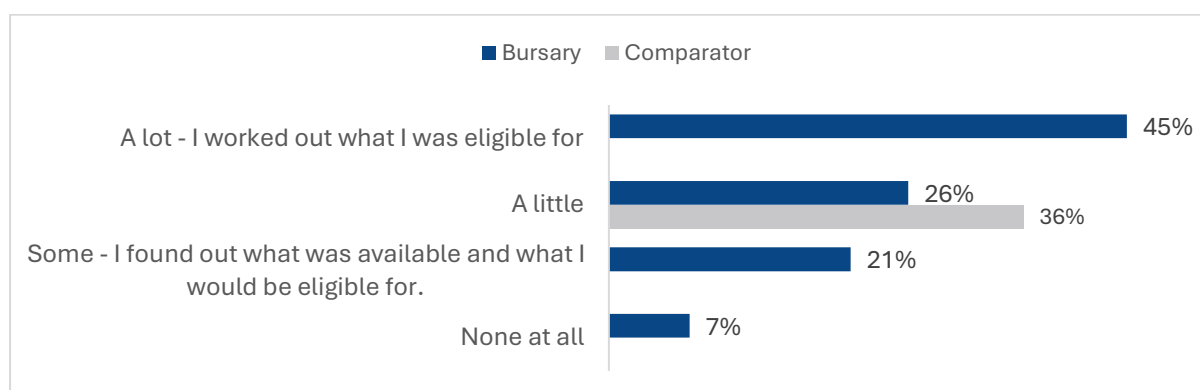


Figure 1: Prior to accepting your offer at The University of Bath, how much research did you do regarding the scholarships and bursaries that we offer? (n = 181)

2) Perceived importance of Bath Bursary

Among Bursary recipients, 64% rated the Bursary as very important for continuing their studies, with a further 17% rating it as important. Ratings of importance were higher in 2023/24 than 2022/23 (Table 9). Final-year students were also more likely than first years to rate the Bursary as very important.

Table 9: Positive ratings for “How important did you think the bursary has been for your ability to continue financially with your studies?” Split by year of survey completion and student year group. (n = 298)

Scale	2023/24	2022/23	Diff.	Year 1	Final Year	Diff.
Very important	74.3%	52.7%	21.6pp	56.6%	70.6%	-14.1pp
Important	14.5%	19.2%	-4.7pp	17.2%	16.3%	0.9pp

3) The use of Bursary funds

The Bursary was most often used to pay for essential living costs (88%), followed by enabling a more comfortable student life (52%). Around a quarter reported contributing to household bills during holidays (28%) or purchasing study materials (27%) (Figure 2).

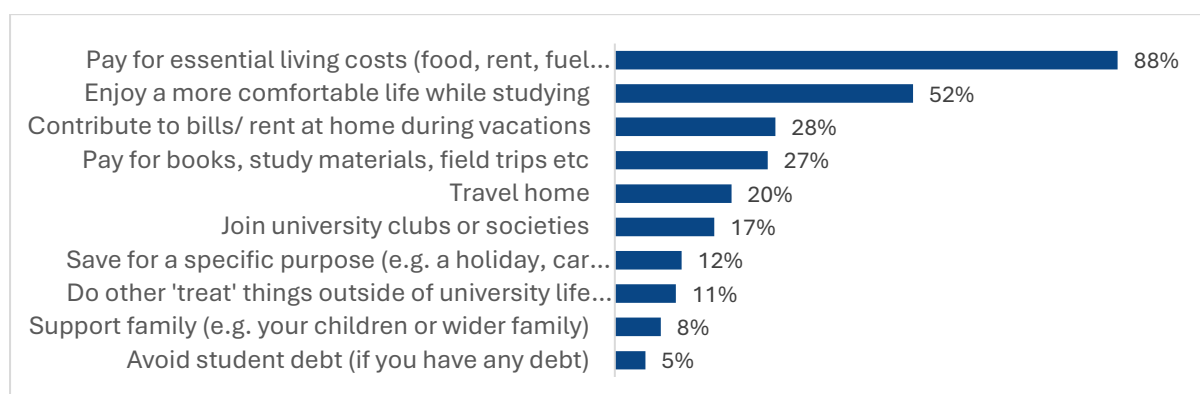


Figure 2: Which of the following activities did your bursary help you to afford that you would not have been possible without it? (n = 298)

Both first and final year students most frequently used the bursary for essential costs (87% and 90% respectively). Final years were more likely to contribute to household bills during holidays (+28pp), whilst first years were more likely to use it for travelling home (+13pp). Similar proportions in each year group used it for clubs or societies or for saving (Table 10).

Table 10: Which of the following activities did your bursary help you to afford that you would not have been possible without it? (n = 298)

Activities that the bursary helped you to afford	Year 1	Final
Pay for essential living costs	86.9%	89.5%
Enjoy a more comfortable life while studying	55.2%	49.7%
Contribute to bills/rent at home during vacations	13.8%	41.8%
Pay for books, study materials, field trips	31.7%	22.2%
Travel home	26.9%	14.4%
Join university clubs or societies	17.2%	17.6%
Save for a specific purpose	12.4%	11.1%
Do other “treat” things outside of university life	14.5%	7.2%
Supporting family	9%	7.2%
Avoid student debt	–	–
Other	–	–
Gain employment experience in your field of study	–	–

4) Impact on student life

69% of Bursary recipients agreed that they felt like they belonged at the University of Bath, compared to 71% of the comparator group (Figure 3). Bursary students felt the University valued them as an individual more (56%) than the comparator group (43%). However, fewer Bursary students felt they had a network of peers at the University that understood their values and background (58% compared to 67%).

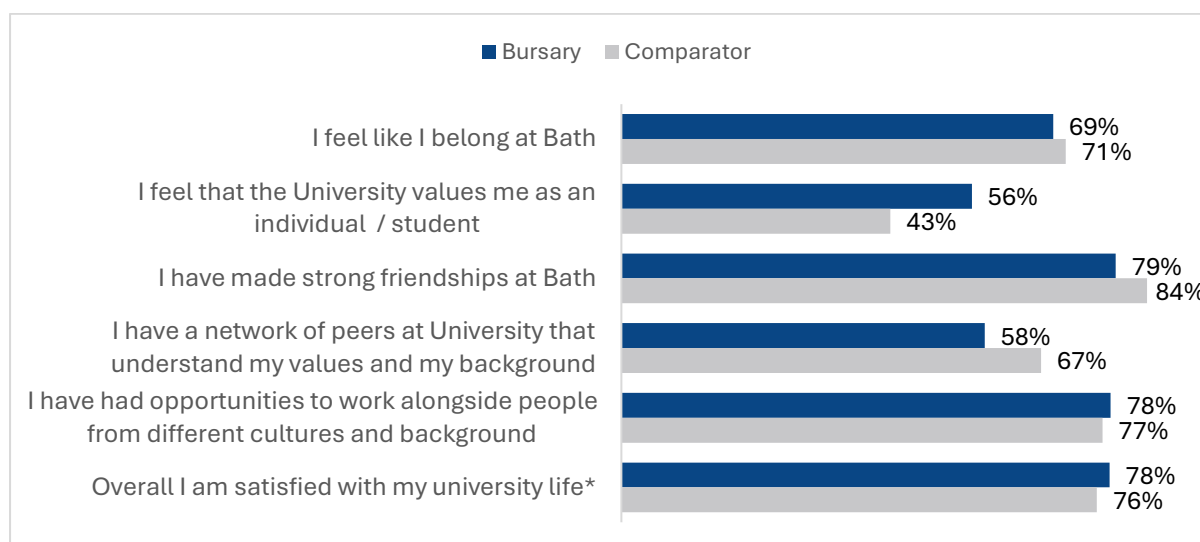


Figure 3: Statements within the survey that relate to sense of belonging and experiences. Originally 5-point scale that has been aggregated to show strongly agree and agree only (n = 471). *This statement was only asked in the 2023/24 survey.

When comparing differences between survey years (Table 11), the same proportion of Bursary recipients agreed to having a network of peers that value them (58%). Whereas for the comparator group there was a stark decrease (76% to 58%). The highest increase for Bursary

recipients was for the statement “I feel like I belong at Bath” (+7pp) whereas this decreased within the comparator group (-3pp).

Table 11: Percentage point change in Likert scale responses “Strongly agree” or “agree” to the statements relating to belonging from 2022/23 to 2023/24 (n = 471)

Statement	Bursary	Comparator
I feel like I belong at Bath	7pp	-3pp
I feel that the University values me as an individual / student	1pp	0pp
I have made strong friendships at Bath	4pp	-9pp
I have a network of peers at University that understand my values and my background	0pp	-18pp
I have had opportunities to work alongside people from different cultures and background	3pp	2pp

When comparing Year 1 and final year differences (Table 12), Year 1 Bursary recipients had larger agreement scores for belonging at Bath than Final Year Bursary recipients (73% vs 65%) and feeling like the University values them as an individual (63% vs 49%). However, Final Year Bursary students had increased agreement scores for perceived strong friendships (84% vs 73%), having a peer network that understood their values and background (61% vs 55%) and having opportunities to work alongside people from difference cultures and backgrounds (83% vs 73%).

*Table 12: Percentage point change in Likert scale responses “Strongly agree” or “agree” to the statements relating to belonging for Year 1 and Final Year students (n = 471). *This statement was only asked in the 2023/24 survey.*

Statement	Bursary	Comparator
I feel like I belong at Bath	-8pp	-1pp
I feel that the University values me as an individual / student	-14pp	-23pp
I have made strong friendships at Bath	11pp	11pp
I have a network of peers at University that understand my values and my background	6pp	11pp
I have had opportunities to work alongside people from different cultures and background	10pp	6pp
Overall I am satisfied with my university life*	6pp	-1pp

Those in receipt of the Bursary were asked some additional questions. Figure 4 shows that over 85% of Bursary recipients agreed that financial support increased their student satisfaction (87%) and reduced anxiety (86%). Neutral responses were more common when asked about feeling included in social and study trips (32%) or feeling part of the university community (30%). The comparison group were not provided the opportunity to complete these Likert scales.

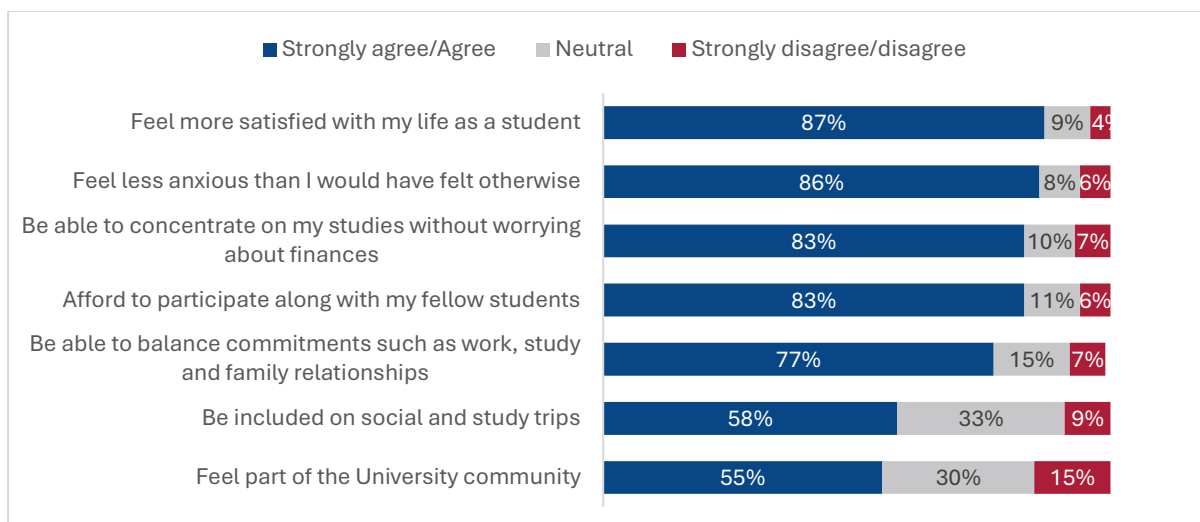


Figure 4: “Receiving financial support helps me to...” Originally 5-point scale that has been aggregated (n = 298)

Comparisons across years showed higher agreement in 2023/24 for all measures, particularly feeling part of the university community (+14pp) and participating alongside fellow students (+8pp).

First years were more likely than final years to agree that financial support helped them feel part of the university community (61% vs. 49%), but slightly less likely to agree it reduced anxiety (83% vs. 88%) (Table 13).

Table 13: Likert scale responses “Strongly agree” or “agree” to the statements relating to social life (n = 298)

Statement	Year 1	Final
Feel more satisfied with my life as a student	88.3%	85.6%
Afford to participate along with my fellow students	83.4%	82.4%
Feel less anxious than I would have felt otherwise	83.4%	88.2%
Be able to concentrate on my studies without worrying about finances	81.4%	84.3%
Be able to balance commitments such as work, study & family	75.9%	78.4%
Feel part of the University community	61.4%	49%
Be included on social and study trips	57.9%	58.8%

5) Sources of funding

Over half of respondents (56%) used personal savings to fund their studies. Work was another key source, with 52% earning through holiday jobs and 37% working during term time. Just over a third (38%) received non-repayable financial support from friends or family.

Bursary students were less likely than the comparators to use personal sources across all measures; 14pp less likely to receive non-repayable family support, 11pp less likely to work in the holidays, and 8pp less likely to work during term time (Table 14).

Table 14: From which personal sources did you fund your participation in higher education last year? Five most common responses. (n = 471)

Personal source	Bursary	Comparator
Personal savings	53.4%	59.5%
Earning from work during holidays	48%	59%
Money from family or friends that you don't need to repay	32.6%	46.2%
Earnings from work during term time	33.9%	42.2%
From borrowings e.g. credit cards/loans/overdraft	17.1%	20.2%

6) Paid work patterns and reasons for working

During term time, 37% of Bursary recipients worked, compared to 49% of comparators. Holiday work was undertaken by 46% of Bursary and 54% of comparators.

Similar proportions in both groups worked 9+ hours per week (44% Bursary, 43% Comparator), though Bursary students were more likely to work 15+ hours (20% vs. 12%) (Table 15). First years were more likely than final years to work 9+ hours a week (50% vs. 41%), though final years were slightly more likely to work 15+ hours.

Table 15: How much time (on average) did you spend on paid work during term time? (n = 217)

Average hours	Bursary	Comparator
1-4 hours per week	31%	28.6%
5-8 hours per week	24.6%	28.6%
9-12 hours per week	12.7%	23.1%
13-15 hours per week	11.9%	–
15+ hours per week	19.8%	12.1%

Across the sample, the main reasons for working were to cover essential living costs (73%) and to maintain a more comfortable lifestyle (68%). Around 30% said working was a continuation of pre-university habits.

Bursary and comparators most often worked to pay for essential costs (69% vs. 77%). Bursary students were more likely to work to save for something specific (+13pp), improve long-term employability (+11pp), or pay for travel home (+8pp) (Figure 5).

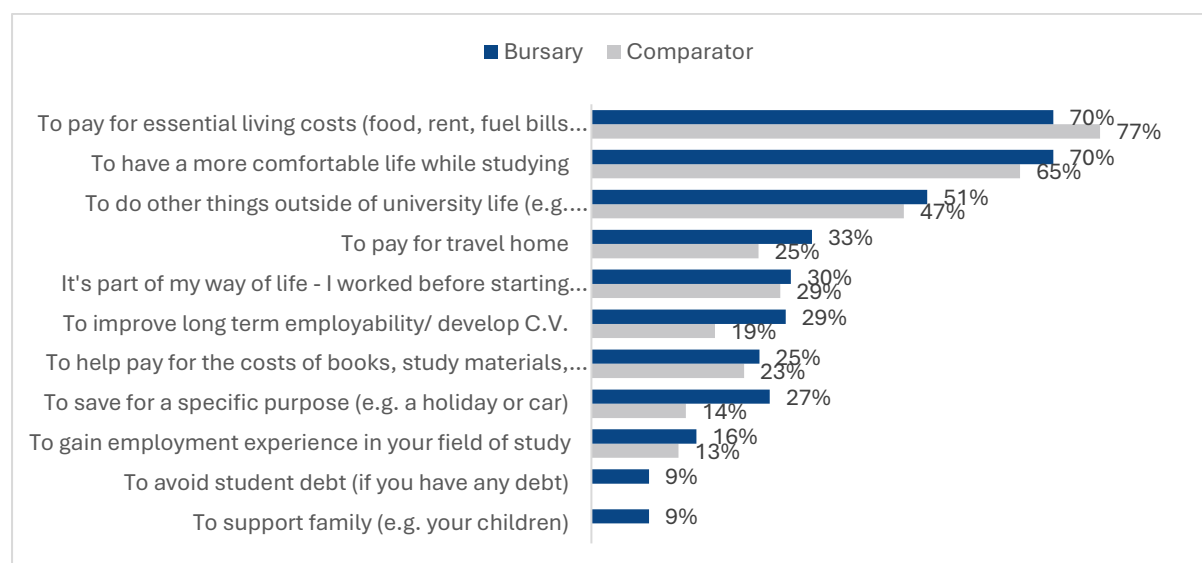


Figure 5: What were your reasons for undertaking paid work during term time? (n = 217)

Between 2022/23 and 2023/24, more students cited paying for essential costs (79% vs. 66%) and travel home (36% vs. 23%) as reasons for working.

Interview analysis

After initial coding and collaborative discussions within the research team, 29 codes were created. These were further refined into four themes and three subthemes:

- 1) Financial knowledge and awareness
 - a. External influences
- 2) Financial independence
- 3) Impact on experience
 - a. Relief for self and others

- b. Social connectedness
- 4) Practical Bursary concerns
 - a. External Influences

1) Financial knowledge and awareness

This theme explored students' understanding of financial support packages, budgeting, and available support before and during university. This includes reported knowledge of the Bursary, general university funding, and prior budgeting awareness.

Many students reflected on how financial knowledge influenced their university choices, including the decision to attend University of Bath.

P14 "I think [...] it was quite a big factor for me. Like I considered it a lot because I was just quite worried in general about trying to work it all out."

Financial awareness before university was seen as vital for making informed decisions. Most students, however, developed this knowledge independently, often because their parents had limited understanding of university funding.

P14 "I did check with my mum, but then I felt like even she was kind of confused."

Students frequently turned to internet searches to educate themselves:

P9 "I did it mostly independently and I just did it by looking through the internet just like what's the average student spend at Bath?"

Limited financial awareness before starting university sometimes made it difficult to adapt to budgeting large sums from loans and university support.

P2 "It felt like the most amount of money I've ever had, so it was quite nice to have, but I did let it sit in my bank account for a long time because I wanted to use it really wisely."

P16 "It was definitely overwhelming [...] I think I didn't realise actually how, like intense it would be having this much money in my hands."

Difficulties in managing these funds could feel overwhelming and led to misinformed spending and later remorse with some wishing they had budgeted differently in their first year.

P3 "I'd say I'd probably shop smarter. Before, at the start, I didn't really know what to buy."

Some students lacked budgeting skills before attending university, but this was not universal. Other described being frugal and confident in managing money, which helped them handle their finances when receiving the Bursary. Strong budgeting skills before starting university were viewed as reducing stress and making the transition easier.

P5 "I have my Excel spreadsheet with all my costs and I have a timeline with each month, which payments I'll be getting, whether it's from the bursary or a little bit of financial support, so. It wasn't too overwhelming."

Most students reported good knowledge of government support, noting that loans, interest rates, and repayment plans were well-covered in further education before they applied to university.

P5 "I knew all the basic things about student loans and how they work 'cause they went through it extensively at my sixth form".

P16 "So I think my sixth form gave assemblies and things on like how much we are expected to pay and how much we'd be expected to pay after the loan and everything. Through like all the UCAS schemes and things."

However, knowledge of university-specific support, such as bursaries and scholarships, was generally lower. Some students were aware of the Bursary before applying to Bath, and for some, it influenced their decision to apply and accept their place. Others had less awareness before arriving.

P4 “I had a vague idea of what a scholarship was to be honest I thought that was kind of more just an American thing.”

P12 “I didn't even realise I was going to get the bursary and later on I realised how helpful and important it was.”

P2 “The bursary funding and the student finance support was like the main reason that I was able to come here and afford to come here.”

Mixed experiences were also reported for the Gold Scholarship Programme. Some students were unaware of its existence and regretted missing the chance to apply, while others applied but were unsuccessful. In some cases, application issues were due to administrative delays, such as miscommunication between Student Finance England and the University, causing missed deadlines.

P19 “I worked so hard on the application. And then they told me that student finance didn't send my information on time, so I missed the deadline for that delay in transmission of data. I don't think it was my fault, but I felt like I missed out on a great opportunity.”

Overall, financial knowledge before applying to University varied widely. Awareness was generally higher for government support than for university-specific packages, likely reflecting the focus of schools, colleges and parents during the application process.

1a) External influences (sub theme)

Students reported several external influences on their financial knowledge and awareness. The University was seen as particularly effective in promoting the Bursary via email and the University website, though social media was suggested as an area for improvement. Some students perceived that the bursary was not widely publicised before applying to university, which may reduce its effectiveness as a tool to attract or support prospective applicants who could benefit from additional financial support. However, it was evident that some students used the term “bursary” interchangeably with other forms of funding, such as scholarships or hardship funding, indicating a degree of confusion around different financial support mechanisms.

P2 “I think that maybe more social media things could be posted to make people aware of it before they apply”.

P11 “I would also say that it should be more advertised or well known to the students, because I mentioned before a few of my friends at university weren't aware of it and missed out on potentially getting a bursary, which would help them out.”

Family members, especially parents, played a strong role in influencing university choices and financial support applications. Many students described discussing these matters with parents as more helpful than talking to friends, who often lacked relevant knowledge.

P2 “That made me second guess Bath [...] having to move away from home and my dad didn't want me to come to Bath for that reason.”

P11 “I spoke about with my parents and we found that student finance would be the best option for us.”

Colleges and sixth forms also contributed to financial awareness, with guidance provided by tutors and heads of sixth form. These institutions offered both advice and practical information throughout the process.

P9 “I think I had a kind of counselling session with someone at college.”

Thus, while many students researched financial support independently, they also relied on external support from the likes of family, schools and universities to support their informed decision making.

2) Financial independence

This theme explored one of the Bursary’s main benefits, financial independence. Students described managing their finances and making independent financial decisions without relying on others.

P18 “It’s given me that freedom to kind of live independently and not have to rely on money from others.”

P4 “I haven’t asked my parents for a single penny or pound. And I’ve fortunately been able to do that because my loan obviously covers all of my rent and I get some surplus. And also I got the bursary as well”.

Financial independence was discussed proudly by students. The Bursary was often linked to a reduced need for family support, which was particularly important for students whose families could not provide financial help.

P12 “I can’t receive any financial support from my mum or my dad because we’ve got a massive family. So, I’ve got four siblings so they can’t really help me out [...] I can’t rely on them financially and the Bath Bursary has helped essentially to help maintain myself and not rely on them.”

The Bursary also gave students greater control over spending, allowing for more comfort and less restrictive budgeting at times.

P4 “I don’t just spend all of the money I get. I was quite good last semester because I’d budget like £100 a week. That’ll cover everything. Food like, whatever. And then I’ll try and siphon off like £20 or £30 of that, if I could, to put into a savings account because I think to me that is important having that kind of backup.”

For some, this independence extended to building savings for both the short and long term. Students valued having a financial buffer to prepare for life after university, particularly given the cost-of-living crisis.

P11 “I just saved it for my next year because I knew I’d definitely need it”.

P19 “I’d save more because I realised that until I get a secure job and income, I will be using that and then if I wanted to have fun after university before I get a job, then it would be tight because I wouldn’t have too much saved leftover, so I would definitely budget a bit more.”

Overall, the Bursary is directly helping students to manage the financial pressures of attending university. Students acknowledge the financial strain families can experience and expressed how the Bursary is supporting them to live independently, budget flexibly and provide some opportunities to save for the future.

3) Impact on experience

The theme comprises two subthemes: *Relief for self and others* and *Social connectedness*. This theme explores the direct impact of the Bursary on students' daily lives, wellbeing, and overall university experience.

3a) Relief for self and others (Sub theme)

The first subtheme, *Relief for self and others*, highlights the varying ways in which the Bursary relieved financial and emotional stress for students.

Once at university, students credited the Bursary with enabling them to afford university attendance and live more comfortably, reducing the pressure of covering living costs.

P13 "It's made me feel a lot more secure. I know that if something goes wrong that I will have money coming in to help me out and I've been able to kind of spend money on things that I wouldn't have otherwise afforded [...] general life is so expensive [...] [without the bursary] I wouldn't be able to do things I would have otherwise done. I would still have the same accommodation, but money for food would be less. As I said, money for sports is less and I would have felt a lot more insecure about money and a lot more worried than I do."

It also allowed them to purchase essential academic resources, such as laptops and software, which they might otherwise have gone without.

P2 "I was pleased because it meant that I could afford all the extra cost, especially with my course, there's so many programmes and you have to have a very decent laptop, lots of different things you need for architecture."

The £750 accommodation reduction helped lower living expenses, freeing funds for essentials like food. However, some students on the older Bursary format relayed the use of having the accommodation reduction in addition to the full cash award.

P5 "I also get the accommodation reduction, which has been amazing because it meant that I had a little bit of my student finance left as well."

P14 "I remember in first year we were in Green Park and I got the accommodation bursary discount on top of the bursary, so I saw that that's now included in the bursary, which I don't think it's that great."

Nearly all students said the Bursary reduced financial stress, particularly those from low-income households who were experiencing financial hardship. The Bursary eased the perceived burden on their families.

P13 "[The bursary was] really relieving. It felt like a lot of stress was off my shoulders, and if something went wrong, I had a tiny bit of money to cope with that."

P20 "It eased the stress a lot. Not only for me, but also I guess probably for my parents knowing that they didn't need to think about it as much."

P19 "It's very helpful. I don't have to depend on my parents as much, which would be a burden for them because they already struggle."

Students expressed that they were able to live freely, without having to hold a part-time job or did not need to work excessive hours. Students explained that without the Bursary, the necessity to earn extra money would have impacted on their studies, social life and wellbeing.

P9 "I think that took weight off the shoulders. It was like I was like, "Oh yes, I won't have to work as much anymore. Focus on my studies. Focus on socialising" [...] For me if I didn't have the bursary, academically it would probably mean that I would have to take a

job to try and finance or have a comfortable level of finances for myself. So therefore I have to take some time out of my academics and also take some time out of my social life maybe from having a job. And also with the social life, I won't have the money to go out and be social."

Overall, the Bursary provided crucial support that enabled students to attend University of Bath, engage fully in their studies, and maintain a positive wellbeing by not burdening families, and not working excessively.

3b) Social connectedness (Sub theme)

Not relying on a part-time job allowed students to participate in social and extracurricular activities, such as societies, sports and trips, seen as essential for friendship-building and integration into university life.

P11 "If I didn't have the support, I could definitely see myself not attending as many clubs at university or socialising in general after university hours. I'd probably have to spend that time working."

P3 "I'd say the big thing was socialising with people [...] I think [without the bursary] my overall socialising would reduce and I feel like I would be stuck with things that would be free [...] But there's more, universities are one of the best places in the entire world to learn and try new things, and this is something that helps me do that. And I don't think if I had the extra money I would be as tempted as I am to try new things."

Students reported mixed feeling about disclosing their Bursary status with others. Some avoided the topic due to perceived stigma and class divides, while others spoke openly, often because peers were in similar situations.

P3 "I don't mention to anyone I actually have the bursary just because I don't feel comfortable [...] I don't want to be pitied, you know what I mean? Because I hate pity [...] I'll say the stigma is just because, with my friends, I don't really mention it, but just because everyone I'm around has plenty of money. Plenty."

P5 "I felt completely comfortable really because for me it's not something to be ashamed of. I'm just lucky that I can be here."

Overall, the Bursary eased financial pressure and strengthened social connectedness by enabling fuller participation in university life, though disclosure of their socio-economic background remained a sensitive topic for some.

4) Practical bursary concerns

Students generally valued the Bursary in supporting their university experience but expressed mixed views on its structure and delivery. The 2024 model combined cash payments, accommodation reductions, and campus credit, replacing the previous system that gave the full amount in cash plus a separate accommodation bursary.

Some students appreciated campus credit for helping with on-campus food costs and encouraging socialising.

P5 "The food and drink credit, as I said, I think it's fantastic for trying out new areas on campus. And a lot of the times after lectures, there's a bit of a student culture, if you've met people, they'll just pick the closest cafe and go and get a drink. And that's not always an option for students on the bursary who have very strict budgets. So having that flexibility to go "oh yeah, I'll join you, I'll drink. I'll get a cake". It's meant that I haven't felt left out in any opportunities like that. And then the market as well. I love it."

However, others found it less useful, especially those living off campus, citing the inconvenience and inaccessibility of travelling to campus to use the credit and the limited choices compared to buying groceries from other supermarkets. Some suggested students should choose between cash or campus credit.

P13 “I don't think that's as useful as cash because a lot of the time I wouldn't actually spend that much money on campus, especially if you're in your first year and you've got a nice halls of residence with great people. You want to cook with them, you want to actually be spending your money on food to have in. And I know that a lot of people get credits and they don't even spend them in one year and rolls over for years and years. So I wouldn't say that's very useful, especially if you're trying to pay bills [...] I would rather have it all in cash and all split up.”

Concerns also included the Bursary's reduced value in 2024, compared to the older scheme, which many felt did not reflect the rising living costs. There was also confusion over eligibility and dissatisfaction with payment timings. While some preferred split payments for easier budgeting, others struggled with the lower initial payment at the start of the year, sometimes relying on overdrafts until full support arrived.

P11 “I didn't have really many savings of my own at that time, I would have personally preferred it if it was equally split because I found myself having way more money from the bursary at the end of the year, where at that point the year was nearly over.”

P13 “The payment dates are kind of different to SFE, so sometimes when it doesn't align properly, you can end up going into overdraft for a month, but I think it works mainly because the thing with student overdrafts is that you don't get interest on them, and you'd usually get another source of income coming in to essentially get you out of it.”

Overall, while the Bursary provided essential support, students suggested making it more flexible, increasing its value in line with living costs, and offering more choice in how funds are allocated.

Discussion

This analysis set out to understand the effectiveness of the Bath Bursary in alleviating financial concerns, supporting student wellbeing and belonging, influencing continuation rates and meeting student expectations regarding the form of payment. By drawing together survey, interview and statistical analyses, the findings highlight both the strengths of the scheme and areas for further consideration.

Impact on students' financial concerns

Survey and interview evidence confirms that the Bursary eased financial pressure for most recipients, enabling them to cover essential costs, and in some cases, reduce the reliance on family contributions or part-time employment. This aligns with wider research that found bursaries can reduce debt anxiety and help manage day-to-day living expenses (Jessop et al., 2005; Pollard et al., 2019). The findings also resonate with evidence that while bursaries rarely influence university choice (Callender & Wilkison, 2013), they provide vital reassurance once enrolled, especially for those with limited financial support (Antonucci, 2016).

At the same time, financial literacy and budgeting skills influence how effectively students managed bursary funds. The findings corroborated Harrison & Hatt's (2012) research that while

students were generally well-informed about government loans, knowledge of university-specific support was uneven, with some only becoming aware of the Bursary after arrival. The findings suggest that while the scheme alleviates financial burdens, its impact is mediated by prior financial awareness and students' ability to manage lump-sum payments. Early, structured financial guidance, including signposting to budgeting tools and resources, may further increase the scheme's effectiveness.

Importantly, some students describe using the Bursary not only to meet immediate needs but also to create a financial buffer. Building short-term savings, or even preparing for longer-term costs, was seen as a marker of financial independence. This suggests that the Bursary can support students in moving beyond subsistence living to a position where they feel more secure and confident in their financial planning. Such savings were particularly valued in the context of the wider cost-of-living crisis, and were linked to reduced reliance on family contributions, providing fewer burdens on sometimes limited family resources. This corresponds to research conducted by Wray et al. (2014), where they stated that students' resilience might be due to them objectively looking at their financial limitations prior to commencing university and becoming emotionally prepared to confront ensuing challenges.

Impact on students' wellbeing, on-course and university experiences and sense of belonging

The evidence indicates that the Bursary plays a positive role in supporting wellbeing and satisfaction. Over four-fifths of survey recipients agreed that receiving the bursary reduced anxiety and improved their university experience. Interviews reinforced that by reducing financial strain, the Bursary allowed students to focus more on their studies, enjoy greater comfort, and feel less pressure to make difficult spending choices. These findings are consistent with research showing bursaries can free up time for study and student participation in social and co-curricular life, supporting positive impact on student retention (Bowes et al., 2016; Byrne & Cushing, 2015).

A key theme was the bursary's role in reducing reliance on part-time work. While many Bursary recipients still worked, the financial support lessened the need for long hours, or to work in term-time. Students felt that this protected their academic performance and wellbeing. National research highlights that extensive part-time work can negatively affect retention and academic engagement (Crockford et al., 2015; Hordósy & Clark, 2019), with students experiencing poorer wellbeing if taking on too many hours (Pollard et al., 2019). Fewer hours worked were viewed as critical for maintaining study time, wellbeing and opportunities to socialise.

Reed and Hurd (2016) similarly suggested that the value of bursaries lies not only in meeting financial needs but also in the extra time they afford for study and engagement. Where students were able to limit or avoid paid work, they reported a stronger sense of balance and a greater participation in university life. The scheme indirectly facilitated engagement with extracurricular activities due to the necessity of working. The Bursary's impact extends beyond easing financial pressure by guarding against the risk of overwork that may undermine academic success and social integration.

Survey analysis revealed some differential effects between Bursary recipients and middle-income students in relation to sense of belonging. While the survey responses indicated notable differences, explicit references to belonging were limited in the interview data. Ahn and Davis (2023) previously found that students receiving means-tested university bursaries often reported a weaker sense of belonging. However, this trend was not reflected in our findings. In

contrast, Bursary recipients in our survey expressed a strong sense of connection within their networks, with year-on-year increases in forming close friendships. Over half reported feeling part of the university community.

Despite these positive indicators, it is important to note that we cannot attribute the belonging metrics solely to Bursary support. Financial assistance may reduce exclusion by enabling participation in academic and social activities (Clark & Hordósy, 2019), but deeper cultural, social and structural barriers to belonging may persist. For example, students from working-class backgrounds may continue to experience a sense of being “othered” within predominantly middle-class university cultures (Reay, 2017).

Differences across year groups, particularly the stronger sense of belonging reported by first-year students, suggest that Bursary may play a role in easing the initial transition to university. However, sustained sense of belonging over time may require additional sustained initiatives, which the Bursary is incorporated into. These findings reinforce the argument that bursaries are most effective when combined with tailored pastoral, academic or mentoring support (Farenga, 2015; Mbah et al., 2018). They also highlight the importance of continuing to evaluate bursary schemes incorporating belonging, engagement and wellbeing measurements.

Correlation between Bursary holders and continuation rates

Statistical analysis demonstrated that Bursary recipients had significantly lower continuation rates than their middle-income peers, even when controlling for demographic and institutional factors. This finding indicates that financial support, while valued, does not fully offset the underlying disadvantages faced by low-income students. While some studies have reported positive associations (Bowes et al., 2014), others have shown little direct impact (Hoare & Lightfoot, 2015; O’Brien, 2015). The persistence of reduced odds of continuation points towards additional, non-financial barriers, such as academic preparedness, cultural capital, competing priorities or personal responsibilities (Harrison & McCaig, 2017; Thomas, 2012) that require further investigation.

Nonetheless, Bursary recipients themselves strongly perceived the award as essential to their ability to continue their studies, with over 80% rating it important or very important for progression. This shows that anecdotally the bursaries help ensure students do not withdraw for financial reasons. This reflects the “value beyond money” observed in other research (Ilie et al., 2019; Reed & Hurd, 2016), where bursaries are experienced as both practical relief and institutional recognition. This divergence between self-reported reliance and observed continuation rates highlights the complexity of student outcomes. For bursaries to achieve their full potential, they may need to be integrated with broader retention strategies, including academic support and targeted wellbeing services.

It is important to note that a comparison between bursary holders and non-bursary holders was required due to the nature of the bursary, where no low-income students would have the Bursary withheld to form a control group. Middle-income households have become the “squeezed middle” (Pollard et al., 2019), whereby ineligibility for grants and institutional financial aid deepens family financial contributions for university costs. Nevertheless, relative advantage for middle-income students may be evident, resulting in the increased continuation rates, which are not explained in this analysis.

In addition, this analysis focused solely on continuation rates due to the pooling of cohorts, which limited our ability to examine other key outcomes related to student success. Additional limitations include the inclusion of entrants’ impacted by COVID-19 within this evaluation,

exclusion of confounding variables such as outreach and on-course participation which may have affected continuation patterns. Furthermore, the statistical tool employed precluded analysis of smaller groups, such as care-experienced students, and pooling data across multiple years may obscure variations between cohorts and student groups. These factors should be considered when interpreting the findings and highlight the complexity of evaluating the Bursary's full impact. Future evaluation could address these limitations by tracking cohorts longitudinally, including new entrants, and disaggregating data to capture the experiences of smaller student groups.

Form and method of payment

Students expressed appreciation for the financial support but mixed views about its delivery. The combination of cash, accommodation reductions, and campus credit was seen as useful by some, particularly for managing food costs on campus, but less effective for those living off-campus or requiring more flexible spending. Concerns centred on limited choice, the perceived reduction in value compared to previous years, and challenges with payment timings. Some students favoured smaller, regular instalments to aid budgeting, while others found the split payments inconvenient at the start of term when costs were highest. These findings echo wider evidence that while institutions often expect bursaries to cover day-to-day costs, students may prefer to use funds flexibly, including for one-off purchases such as laptops or course materials (Callender, 2010; Hatt et al., 2005).

This highlights the diversity of student financial needs and preferences. Allowing students to choose between cash and in-kind support, or tailoring payment schedules to the financial patterns of the academic year, could improve satisfaction and ensure funds are maximally useful (Pollard et al., 2019).

Conclusion

This evaluation indicates that the Bath Bursary has clear value in reducing financial strain and improving student wellbeing, with many recipients viewing it as crucial to their continuation. Beyond meeting immediate living costs, some students were able to budget strategically and build short- or long-term savings, highlighting the scheme's role in fostering financial independence and resilience. The scheme also helped limit reliance on part-time work, with students being able to focus academically and review other opportunities to participate in a fuller university experience.

However, continuation gaps persist, and the scheme's effect on belonging is more limited, suggesting that financial aid alone cannot remove structural disadvantages. This evaluation does not suggest the Bursary isn't helping, but it may not be enough on its own to overcome educational inequalities that may result from financial disadvantage. As the literature indicates, bursaries are most powerful when coupled with pastoral, academic, and social support, and when their delivery reflects student diversity and remains flexible to meet changing student's needs. Future refinements may focus on closer alignment with other student support initiatives, ensuring the Bursary functions not only as financial assistance but as part of a vehicle for broader inclusion, equity and long-term student success.

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Appendices

Appendix A: Access and Participation Plan and Risks to Equality of Opportunity

The University of Bath’s Access and Participation Plan⁶ identifies nine risks to equality of opportunity (Figure 1). Equality of opportunity means “individuals are not hampered in accessing and succeeding in higher education as a result of their background or circumstances they cannot fairly influence” (Office for Students, 2025).

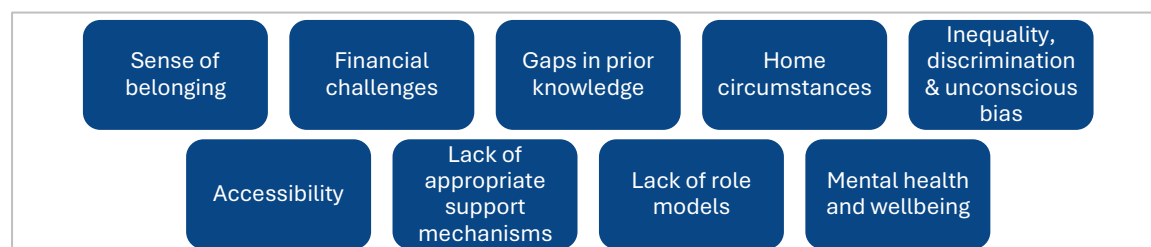


Figure 1: University of Bath’s nine key risks to equality of opportunity across the student lifecycle.

The main associated risks this evaluation is designed to address are:

- Financial challenges

Appendix B: Student demographic characteristics for logistic regression model (n = 12,852)

Characteristic	% breakdown
Household income	9% Bursary 12% Middle income 79% High income
Start year	21% 2020/21 25% 2021/22

⁶ University of Bath Access and Participation Plan available from <https://www.bath.ac.uk/publications/access-and-participation-plan-2024-to-2028-and-fee-information/>

	26% 2022/23 27% 2023/24
Faculty	19% Engineering & Design 39% Humanities & Social Science 9% Management 33% Science
Gender	43% Females 56% Males
IMD	15% Quintiles 1&2 77% Quintile 3-5 8% unknown
Ethnicity	21% Asian, Black, Mixed or Other (ABMO) ethnicity
Disability	22% Declared disability

Appendix C: Student demographic characteristics for survey (n = 319)

Table 1: Breakdown of population and sample numbers, related to survey year and grouping.

Survey Year	Group	Population %	N	Sample %	n	Response rate %
Year 1	Bursary	38.9	613	45.6	147	24.0
	Comparator	61.2		54.4		
Final Year	Bursary	38.3	622	45.3	172	27.7
	Comparator	61.7		54.7		
TOTAL			1,235		319	25.8

Table 2: Population and sample numbers and response rates.

Group	Population N	Sample n	Response rate %
Year 1 Bath Bursary	238	67	28.2
Year 1 Comparator	375	80	21.3
Final Year Bath Bursary	238	78	32.8
Final Year Comparator	384	94	24.5

Appendix D: Interview Guide

This interview guide provides the main questions and suggested supplementary question to follow up and draw out more information.

- Can you tell me a little about how you made the decision to study your course at Bath?
 - I am interested in knowing who helped you to make the decision to apply, and where and what to study
- Thinking about the costs of higher education, what if anything did you find out about costs or finances before you applied?
 - Who discussed financing university with you?
 - How did you find out other information about cost and finances?
 - What did you feel or think about the overall cost of getting a degree once you found out about the costs of studying?
- Did anyone talk to you about additional funds for studying, such as bursary or scholarship before applying?
 - Or did you find this information out in other ways?
 - Had you heard of the term's bursary or scholarship?
 - Did you think you might be eligible?

4. IF KNEW ABOUT FINANCIAL SUPPORT: How important was the financial support available to you at this university in helping you make the decision to come to Bath?
 - a. Do you think you would have still come if financial support had not been offered?
5. IF DIDN'T KNOW: How did you find out you were eligible for additional financial support?
 - a. What were your first thoughts when you found out?
 - b. Do you know why you are eligible? How does that make you feel?
6. How did it feel when you first got your additional financial support?
 - a. Did you tell other about it or keep it to yourself – and why?
7. What difference, if any, has having the additional financial support made you?
 - a. Have you used your bursary for anything in particular? (If so what and why did you make that choice?)
 - b. What would be different - maybe socially or academically or in other ways - if you did not have this support?
 - c. Has it made the difference between staying or, perhaps, thinking of leaving?
 - d. What has the specific importance been - if anything?
 - e. If completed a placement, what financial differences did you experience when coming back to study?
8. Thinking about how you've used your financial support, would you use the money differently next year? (if so, why would that be?)
 - a. Hypothetically, if you weren't in receipt of the Bursary in future years, what implications would this have for you?
 - b. If you could go back to first year, would you use the money any differently?
9. Do you think the University of Bath has got its financial support right?
 - a. Why do you think that?
 - b. What might be done differently?
 - c. What advice would you to give to UoB thinking of developing a financial support package based on your own experiences?
10. How have you felt about the method of payment for the bursary?
 - a. What are your views on the changes implemented in September 2024 to the format?
 - b. What method of payment would you prefer? Why is that?
11. Is there anything else you would like to tell me about the impact of financial support on you?

Appendix E: Student demographic characteristics for interviews (n = 15)

Characteristic	% breakdown
Faculty	20% Engineering & Design 27% Humanities & Social Science 27% Management 27% Science
Study Year	47% Final year students
Gender	53% females
IMD	40% Quintiles 1&2 33% Quintile 3 27% Quintile 4&5
FSM	33% declared FSM status
Ethnicity	40% Asian, Black, Mixed or Other (ABMO) ethnicity
Disability	33% declared disability

Access and Participation Evaluation



UNIVERSITY OF
BATH

APP Impact Team
Student Recruitment and Admissions
University of Bath
Claverton Down
Bath
BA2 7AY

Email: appimpact@bath.ac.uk