

Access and Participation Evaluation



UNIVERSITY OF
BATH

Affording Academia: The cost of living for Undergraduate Bath students Summary Report

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Access and Participation Plan 2024-28

The University's Access and Participation Plan (APP) sets out the University's strategic commitments to reducing barriers, improving equality of opportunity, and ensuring that all students, regardless of background, can access, succeed in, and progress beyond Higher Education (HE).

To help meet these goals, the APP includes four intervention strategies outlining interventions, programmes and policies designed to address the nine risks to equality of opportunity faced by student groups at Bath (Figure 1). Ten research projects have been identified to support the evaluation of the intervention strategies and risks to equality of opportunity identified in the APP.

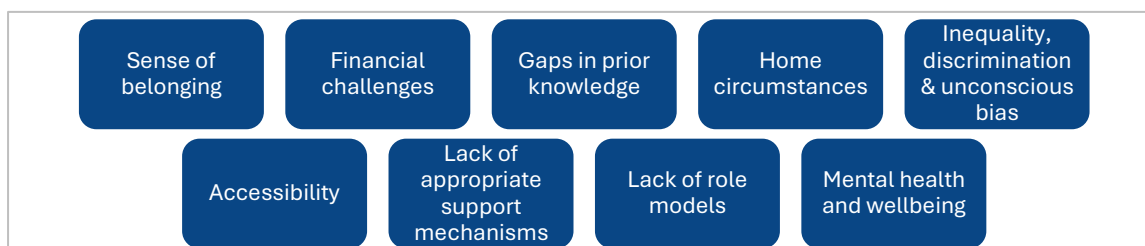


Figure 1: University of Bath's key risks to equality of opportunity across the student lifecycle.

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

- Financial challenges
- Lack of appropriate support mechanisms

Project Background

Undergraduate students are experiencing rising cost-of-living pressures, with average monthly expenses in the South West exceeding £1,100 (Butler, 2025). Maintenance loans have not kept pace with inflation, leaving shortfalls which is forcing many to rely on family contributions, part-time work or institutional aid (Butler, 2025; Hill et al., 2025). In Bath, these challenges are amplified by high local living costs, including private rents averaging over £1,700 per month (ONS, 2025). Financial strain is increasingly linked to reduced wellbeing, academic difficulties, and lower engagement in university life, with 41% students reporting negative impacts and 18% considering leaving Higher Education due to affordability concerns (Student Minds, 2023; ONS, 2023).

The University's Access and Participation Plan emphasises the importance of financial support in promoting equitable participation and fostering a sense of belonging (University of Bath, 2024). It is acknowledged that as the cost-of-living crisis persists, many students will continue to rely on institutional infrastructures, including money advice services, hardship funding and Student Union support (Jones, 2022).

To understand and evidence the value of financial support provided for Bath students, ten interviews with current Undergraduates were conducted. These explored students' current experiences of the cost-of-living, its impact on their university experiences, and perception of how effectively University services alleviate financial pressures.

Key findings

Thematic analysis was conducted and identified five themes:

- Expenditure and financial pressures
- Financial literacy
- Sources of financial support
- Income supplementation through employment

- Social impacts of financial strain

Students continue to reflect on the current university landscape and their holistic financial experiences as a student. While some costs are seen as expected and manageable, at times students deeply consider the affordability of leisure, wellbeing or social activities. Many students are money conscious, balancing the desire to engage in social opportunities and the necessity of paying for planned living costs (e.g. rent, groceries, and transport).

Formal government support forms the backbone of financial support, yet there continues to be a gap in funding some aspects of university life. Some explore how to supplement their income, including parental help, where appropriate. Paid work also supports students to bridge financial gaps and brings added benefits such as new skills and connections. However, at times this can impact on students' studies, rest, and social wellbeing.

Practical money management skills are being implemented by students, where they are utilising prior knowledge and expectations to inform their expenditure. Students continue to develop budgeting habits and show awareness of student services and signposting resources. Nevertheless, students' level of engagement with University resources is mixed, with some preferring to self-manage their finances as they believe they are not in extreme need of financial intervention.

Considerations

- Higher dropout rates among higher-income students skewed the sample towards lower-income students, with fewer in the sample having engaged with Student Money Advice.
- Interviews were delivered by University staff or PhD students, and the positionality may have introduced potential social-desirability bias within responses.
- Concurrent Bath Bursary evaluations¹ may have influenced interview phrasing or early analysis. Final coding began after the Bursary evaluation ended to reduce overlap.

Conclusion

There continues to be a significant impact of the cost-of-living crisis on Bath students, with rising expenses driving coping strategies that often compromise wellbeing and academic engagement. While bursaries, hardship funds, and low-cost initiatives offer valuable support, demand exceeds resources and barriers in awareness and access persist. Students also call for better financial education to reduce anxiety and prepare them for managing costs.

These findings underscore the need for integrated financial, wellbeing, and academic support, alongside ongoing robust monitoring and evaluation to ensure provision remains responsive and inclusive. A coordinated approach, that combines institutional adaptations with wider policy and economic measures, will be essential to safeguard students' participation and success.

Stakeholder Reflections

Professor Cassie Wilson, Pro-Vice Chancellor (Student Experience and Sport) said:

This research offers valuable insights into an issue that significantly impacts the student experience. These findings will help us strengthen our approach and ensure our support for students continues to evolve.

¹ Bath Bursary Evaluation 2025 analysed student continuation records, survey data and interviews. The interviews were conducted simultaneously to the Cost-of-Living interviews, with the same research team. Further information: <https://www.bath.ac.uk/projects/bath-bursary-evaluation/>

References

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