Specialist Evidence, Evaluation & Research
Collaborative HE by Applied Inspiration

EVALUATION OF THE IMPACT OF FINANCIAL SUPPORT PACKAGES AT FALMOUTH UNIVERSITY

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1. EXECUTIVE SUMMARY

At Falmouth University we have sought to understand how financial support offered by the University may promote positive student outcomes in relation to success and progression. To further understand the situation at the institution, the University commissioned an evaluation report into the impact of financial support packages, conducted by the SEER research team (Specialist Evidence, Evaluation and Research www.collaborativehe.com).

Data collection took place during September and October 2020, with qualitative semi-structured interviews taking place in March 2021. 86 students responded to the survey and four were interviewed using semi-structured questioning.

1.1. SUMMARY FINDINGS FROM THE STATISTICAL TOOLKIT

This report presents findings from two binary logistic regression analyses. This research sets out to assess the influence of financial support on rates of successful completion and 1st/2.1 attainment, addressing the following research question:

> 'Does financial support successfully help students from lower household income backgrounds to complete and attain at the same rates as their more economically advantaged peers?'

Regression analysis indicates that those in receipt of a bursary are about as likely to successfully complete than those not in receipt, and from relatively high household incomes. Those in receipt of a bursary between £250-£1000 are only marginally less likely (1.8%) to successfully complete than the reference group. Those in receipt of a bursary of less than £250 are more likely to successfully complete when compared to the reference group not in receipt, by around 4%. Within the model, disability status, accommodation type and prior attainment were also significant factors in predicting successful completion.

With regard to the impact of financial support on the attainment of a 'good degree', when comparing the bursary groups to those not in receipt of financial support, **we see that those in receipt of a bursary are more likely to attain a 'good' degree than those not in receipt of financial support.** Furthermore, **with each increase in bursary level, the likelihood of getting a 'good degree' also increases.** Those with a bursary under £250 there is an increased likelihood of 1.3%, a mid-range bursary of £250 - £1000 raises it to 1.7%, and a higher bursary gives a relative likelihood of 2.4%.

With regard to the impact of financial support on the attainment of a positive graduate destination, **the results are mixed, showing a greater likelihood of attaining a positive destination for those in receipt of a bursary below £250 only**. Those in receipt of a bursary between £250 and £1000 are 0.2% less likely to attain a positive destination, and those in receipt of a bursary between £1250 and £2750, are 8% less likely to attain a positive destination. It is worth pointing out that the sample size for this group is significantly smaller (696 students, 49% of the cohort) due to the destination data only being available for those that completed the Destinations of Leavers of Higher Education (DLHE) survey, so the data cannot represent an accurate picture of the cohort as a whole.

Across all models, therefore, we see divergent outcomes. For the model focussing on successful completion, we saw all groups completing at similar rates to the comparator group, suggesting that when looking at completion, bursaries appear to sufficiently support students from lower household incomes to graduate at the same rates as their more economically advantaged peers. When looking at award of a 1st/2.1, referred to here as a 'good degree' (consistent with the definition used by the OfS), we see a slightly different outcome. All categories of bursary were more likely to be awarded a good degree than the comparator group, with the difference being greater at each successively higher level of bursary.

For the positive destination model, we see that higher levels of bursary were given to students with a higher likelihood of not getting into a graduate level role or continuing in higher education.

The following recommendations are made with regard to future research and evaluation activity:

1. Datasets for future evaluations should combine two or more cohorts (so long as the bursary provision is not significantly different between them) to improve reliability of outcomes.
2. Summative outcomes like those discussed here should be contextualised and triangulated with further and qualitative data from students, and their experiences of the support available.
3. These considerations and findings should be located within wider research on understanding the student budget - a complex, changeable mix (e.g., Hordósy and Clark, 2018, 2019)

1.2. SUMMARY FINDINGS FROM THE SURVEY TOOL

The survey, *Financial Support Evaluation Student Survey,* was disseminated to all current Home/EU undergraduate students in receipt of financial support, and those who have received financial support historically. The survey was live during September and October 2020 and received 86 responses. 91% of respondents were UK students and 9% were EU.

The survey findings show respondents fund their studies through a combination of personal and public sources. The vast majority (83%) are in receipt of government maintenance loans and 73% are in receipt of a government tuition fee loan. Personal sources include non-SFE loans, earnings through paid work, and savings.

Over half of respondents are engaged, or have been engaged, in paid work alongside their studies, for the most part during term-time and vacation-time. Although 62% of respondents engaged in term-time paid work worked fewer than 15 hours per week on average, a substantial minority (38%), undertook 16 hours or more paid work per week on average. 88% of respondents were engaged in paid work during vacations. Respondents undertook paid work primarily to pay for essentials such as food and bills, and to help with purchasing study materials. Consequently, having access to paid work is very important.

Over half of respondents were unaware they would be eligible for financial support prior to beginning their course, and 70% were unaware how much financial support they would be receiving. Last year, 65% of respondents received less than £500. Overall, students were ambivalent about the process of applying for and receiving financial support. Sizeable minorities of students disagreed that criteria for receiving financial support were made clear, and that Falmouth clearly communicated the availability of financial support. Only 26% of respondents agreed that the current system is fit for purpose.

Qualitative responses showed some appreciation for staff members, who have helped individuals with financial support, and positive experiences from some students, who were able to use financial support for essentials such as paying rent. At the same time, respondents commented on a lack of information, reporting that they were often reliant on word of mouth, that financial support relieved short-term problems but did not assist in the long term, and that the process for applying for hardship funds was intrusive and imposing. Respondents also commented more broadly on the high costs of living in Cornwall, the negative impact of a lack of paid work, and high costs of study materials for certain programmes of study.

74% of respondents rated the financial support they received either important or very important, and for the most part indicated that, without financial support, they would have gone without essentials such as food and rent, and that they would have struggled to pay for study materials. Receiving financial support makes a big difference to student anxiety levels and can help students feel more satisfied with their life in HE. This year,

students have been able to use financial support to pay for technology and resources that permitted remote learning.

In conclusion, findings indicate that respondents are attempting to manage financially through a combination of government loans and personal income, and that this for the most part contributes to paying for essentials. Receiving financial support makes a big difference to students' capacity to engage in their studies and to continue at Falmouth. However, there are a number of identified areas that could be improved, principally relating to the institution's communication of the availability of and eligibility criteria for financial support. It would also be advisable for Falmouth to consider the relative course costs of different areas of study, and also the potential impact of Covid-19 on student finances, particularly in regard to the availability of paid work.

1.3. SUMMARY FINDINGS FROM THE INTERVIEW TOOL

Falmouth University is attractive to students because of the courses it offers, and because of its location. Whilst the cost of living in lower than in London, for example, HE study is still an expensive option for students and awareness of Student Finance and additional support through Falmouth University is patchy. Financial Support makes a big difference to students, although some feel that the awards are too small to make a long-term impact, and others feel that the process is unclear, so that awards made can feel rather arbitrary.

There is a need for Falmouth University to provide clearer information regarding the availability of financial support and the criteria for accessing it. In some cases, students are deterred from accessing support because investigation into their private finances can feel intrusive. Whilst individual staff members are acknowledged to have greatly helped students, there is a still a feeling that the broader processes and structures surrounding financial support at Falmouth can be exclusionary.

1.4. RECOMMENDATIONS

The following recommendations are made based on the key findings from this evaluation. Falmouth University should:

1) Improve communication of the availability of financial support and the eligibility criteria at all stages of the student lifecycle. Students need to be made aware of the process for receiving financial support and may require step-by-step support in accessing what can seem like excessively bureaucratic procedures.
2) Ensure communication around the process for students accessing hardship funds is clear, particularly with regard to the rationale for requesting evidence of financial hardship. It should not be the case that students in genuine need are deterred from applying, and a reassuring approach that emphasises confidentiality could alleviate some anxiety in this area.
3) Ensure datasets for future evaluations should combine two or more cohorts (so long as the bursary provision is not significantly different between them) to improve reliability of outcomes.

2. INTRODUCTION

An evaluation into the impact of financial support supports higher education providers in developing understanding of the ways in which financial support may promote positive student outcomes in relation to success and progression. Where HEIs have invested financial support as part of their Access and Participation Plan, there is a responsibility to ensure that this investment is constructive in improving outcomes for students from underrepresented groups.

Applied Inspiration's SEER service has adapted the OfS Toolkit for Evaluation of Financial Support in order to better meet the needs of our small/medium-sized and specialist providers. This report relays key findings relating to the evaluation of financial support at Falmouth University, conducted by the SEER research team. Data collection took place during September and October 2020, with qualitative semi-structured interviews taking place in March 2021. The programme of data collection was as follows:

- Quantitative analysis of existing organisational data to identify patterns in relevant enrolment, continuation and attainment data in relation to students accessing financial support measures.
- Survey and of current students who have received or are receiving financial support at WUC.
- Interviews with students in receipt of financial support.

86 students responded to the survey and four were interviewed using semi-structured questioning.

This report presents findings from the following research components.

1. Quantitative analysis of existing organisational data.
2. Analysis of student surveys.
3. Analysis of student interviews.

3. FINDINGS FROM THE STATISTICAL TOOL

3.1. RESEARCH AIMS AND SCOPE

This report presents findings from two binary logistic regression analyses - the method detailed in the OfS toolkit - focusing on student rates of successful completion, and attainment of 'good degree' outcomes (1st/2.1) within 5 years of registration. This work accompanies and should be contextualised via the qualitative research conducted across the last academic year.

This research sets out to assess the influence of financial support on rates of successful completion and 1st/2.1 attainment, addressing the following research question:

> 'Does financial support successfully help students from lower household income backgrounds to complete and attain at the same rates as their more economically advantaged peers?'

To this end, the evaluation seeks to test the assertion that financial supports primary aim is to level the playing field, as without the support, students from lower household incomes would be less likely to complete their studies - and further - less likely to attain a 1st or 2.1. This builds on the underlying assumption that socio-economic disadvantage is causally linked to educational disadvantage, with this relationship well evidenced through empirical work - drawing on a diverse range of research methods (Harrison and McCaig 2017). It is important to note that this research takes forward such assumptions in its analysis, and the interpretation of bursary effectiveness as a result.

3.2. METHODS

This section overviews the methods used to interrogate the research question. First, the variables included are outlined, detailing how the data was cleaned and organised ready for analysis. Next, the process of analysis (binary logistic regression) is discussed, with a definition of how odds ratios are to be interpreted. Finally, the limitations of the data and methods used are outlined, contextualising what can and cannot be concluded because of this analysis.

3.2.1. DATA

Data was prepared by the Head of Business Intelligence for the purpose of this evaluation in line with that specified in the OfS toolkit. The key explanatory variable of interest was household income and corresponding bursary receipt.

Alongside the key variable of interest discussed above, 8 covariates are included given the data that was available:

- Gender
- Ethnicity
- Disability Status
- Prior Attainment
- Subject Studied
- POLAR4
- Age on Entry
- Accommodation Type

Each covariate is included as they are expected to exert an influence over our outcomes of interest (successful completion and attainment of a 1st/2.1). As an example, sector wide research has outlined the pervasiveness of

the ethnicity attainment gap, where BAME (Black, Asian and Minority Ethnic) students who have the same levels of prior attainment are significantly less likely than their White peers to graduate with a 1st or 2.1 (Smith 2017; Miller 2016). Data was transferred to SPSS from excel to be organised and recoded. The SPSS syntax in appendix 3 maps how data was coded.

3.2.2. ANALYSIS: BINARY LOGISTIC REGRESSION

This study is quasi-experimental in nature, meaning that it adopts an experimental design (comparing two similar groups after one was subject to an intervention and the other was not) but with non-random assignment.

A binary logistic regression is commonly used within analysis of quasi-experiments. A binary logistic regression allows us to determine the influence of a variable on a specified binary outcome, whilst holding other influential variables constant. To this end, we can isolate the effect of a treatment (in this case a bursary) when we know about other important factors. Binary logistic regression is often used in summative and retrospective cohort studies. As an example, logistic regression would be useful if we wanted to quantify the influence of smoking on rates of mortality, whilst controlling for age, gender, occupation, and socio-economic status.

Before undertaking the analysis, several tests had to be undertaken to ensure the assumptions of a logistic regression were met. The key assumption underpinning binary logistic regression is that the outcome variable of interest is dichotomous, with two exhaustive categories. Descriptive statistics confirmed that outcome variables of interest were dichotomous and exhaustive. Further, descriptive statistics were run to check for missing cases, and to ensure all categorical variables were exhaustive.

Finally, correlation tests were undertaken to ensure explanatory variables were not overly correlated, as this can invalidate analysis. Initially IMD was to be included as a covariate, but after testing for multicollinearity, was removed given the strength of correlation with POLAR4. Given POLAR4 is the OfS's key indicator of interest, it was included at the expense of IMD.

3.2.3. INTERPRETING ODDS RATIOS (EFFECT SIZE)

The main output of interest from a binary logistic regression is the odds ratio (Exp(B)). Odds ratios represent the odds that an outcome will occur for one group who have been exposed to a treatment when compared to a group who have not. In our context, the treatment is receipt of financial support, and the outcome is successful completion of degree programme/attainment of a 1st/2.1 (good degree).

Odds ratio should be interpreted as follows:

- An odds ratio of 1 means that the odds of the group of interest (in receipt of financial support) successfully completing are the same when compared to the reference group (those not in receipt).
- An odds ratio of *less* than 1 means that the odds of the group of interest (in receipt of financial support) successfully completing are worse when compared to the reference group (those not in receipt)
- An odds ratio of more *than* 1 means that the odds of the group of interest (in receipt of financial support) successfully completing are better when compared to the reference group (those not in receipt).

As a quick example, if those in receipt of a bursary had odds of .789 in reference to those not in receipt, this means they are less likely to successfully complete their degree within 5 years by a factor of .786. To make things easier to interpret, we can flip these odds to see by what factor those not in receipt of a bursary are more likely

to complete than those in receipt. To do this you divide 1 by the odds ratio. In this instance, those not in receipt of a bursary are more likely to successfully complete by a factor of 1.272[1].

However, odds ratios are not the most intuitive of effect size measure. Further, they can be less accurate when the outcome of interest is especially common or uncommon. To help with this, we can transform odds ratios in relative likelihood ratios, using the algorithm developed by Zhang and Yu (1998), as recommended by McCaig et al. (2016). These can then be expressed as percentage difference between groups of interest e.g., group X is 10% more likely to successfully complete than group Y.

3.2.4. LIMITATIONS

There are several limitations to consider in interpreting the outcomes of this evaluation. First, whilst ample given the number of covariates included in the regression, the size of the sample is not optimal. Future evaluations should look to combine cohorts, when possible, to tighten odds ratios, and make outputs more reliable.

Given the data available, some categorical independent variables are binary coded, which blunts the explanatory power of the variable. As an example, prior attainment is coded ABB+ applicant/ non-ABB+ applicant - not fully capturing the diversity in prior attainment qualifications, and their impact on outcomes.

A further limitation is the inability of the evaluation to include less easily quantifiable confounding factors - other variables we would expect to influence student's likelihood of completion/attainment of a 1st/2.1. This includes factors such as sense of fit, motivation, commuting distance, and accommodation type.

Most important to consider is that given the nature of the data available on bursary receipt, there was no means to create a true control group. Instead, a reference group was created of those not in receipt. As such, no like for like comparison can be made, and the focus of the evaluation switches to test whether those in receipt of financial support complete and attain at similar rates when compared to their peers from higher household income backgrounds.

Further, given the unbounded nature of the group not in receipt (with household incomes ranging from £50,000 to over £100,000), comparisons are between students from significantly different household income backgrounds. This should be taken into consideration when reflecting on the outcomes and what this says about bursary effectiveness.

This combined with the non-random sample mean that no causal inferences can be drawn. Instead, the evaluation acts as an initial overview of financial supports influence on academic outcomes for the 2014 cohort exclusively and should not be taken forward as a definite yes/no answer as to the provisions impact across years. Outcomes should be taken forward in the context of the limitations discussed in this section.

3.3. RESULTS AND DISCUSSION

This section outlines the results of the regression analysis described in the methods section above. Split into two sections, the first deals with successful completion, and the second with attainment of a 1st/2.1. Full model outputs referenced are provided in the appendices.

3.3.1. SUCCESSFUL COMPLETION

[1] It is important to note that odds ratios are not the same as probabilities and should not be interpreted as such (Field 2013). Odds of 1.272 does not mean that students in receipt of a bursary are 1.272 times more likely to complete than those not in receipt.

The first model used successful completion of degree programme within 5 years as the outcome of focus. The following explanatory variables (covariates) were added to the model:

- Bursary Receipt
- Gender
- Ethnicity
- Disability Status
- Prior Attainment
- Subject Studied
- POLAR4
- Age on Entry
- Accommodation Type

Table 1 Odds for successful completion adjusting for theoretically significant covariates.

	Odds ratio	Relative Likelihood
Below £250	1.039	4%
£250-£1000 Bursary	0.855	-1.8%
£1250-£2750 Bursary	0.981	-0.2%

In relation to bursary group, the model indicates that those in receipt of a bursary are about as likely to successfully complete than those not in receipt, and from relatively high household incomes. Those in receipt of a bursary between £250-£1000 are only marginally less likely to successfully complete than the reference group - by a factor of .855. Converting to relative likelihood as outlined in the methods section, we see that they are only 1.8% less likely to complete, a slim margin.

Interestingly, those in receipt of a bursary of less than £250 are more likely to successfully complete when compared to the reference group not in receipt, by a factor of 1.039, or around 4% when converted to relative likelihood.

Within the model, disability status, accommodation type and prior attainment were also significant factors in predicting successful completion. Full outputs are included in Appendix 3. What this means is outlined further in the conclusions section.

3.3.2. ATTAINMENT OF A 'GOOD DEGREE'

The second model concerns students' attainment of a 'good degree' outcome (1st or 2.1). As with continuation model, the following explanatory variables (covariates) were added to the model:

- Bursary Receipt
- Gender
- Ethnicity
- Disability Status
- Prior Attainment
- Subject Studied
- POLAR4
- Age on Entry
- Accommodation Type

The following table outlines the odds for attainment of a 'good degree' outcome when comparing the bursary groups to those not in receipt of financial support.

Table 2 Odds for attainment of 'good degree'

	Odds ratio	Relative Likelihood
Below £250	1.056	1.3%
£250-£1000 Bursary	1.076	1.7%
£1250-£2750 Bursary	1.106	2.4%

We can see that with each increase in bursary level, the likelihood of getting a 'good degree' also increases. Those with a bursary under £250 there is an increased likelihood of 1.3%, a mid-range bursary of £250 - £1000 raises it to 1.7%, and a higher bursary gives a relative likelihood of 2.4%.

What this means about the effectiveness of the provision is discussed in more detail within the discussion section.

3.3.3. ATTAINMENT OF A POSITIVE DESTINATION

The third model concerns students' attainment of a positive destination after leaving higher education. This could be continuing in education, or in a role deemed to be of an appropriate graduate level 6 months after leaving the course. As with continuation model, the following explanatory variables (covariates) were added to the model:

- Bursary Receipt
- Gender
- Ethnicity
- Disability Status
- Prior Attainment
- Subject Studied
- POLAR4
- Age on Entry
- Accommodation Type

The following table outlines the odds for attainment of a positive graduate destination when comparing the bursary groups to those not in receipt of financial support.

Table 3 Odds for attainment of a positive graduate destination.

	Odds ratio	Relative Likelihood
Below £250	1.228	3.9%
£250-£1000 Bursary	0.988	-0.2%
£1250-£2750 Bursary	0.698	-8.0%

We can see that the likelihood of moving into a positive graduate destination decrease with each level of bursary. It is worth pointing out that the sample size for this group is significantly smaller (696 students, 49% of the

cohort) due to the destination data only being available for those that completed the Destinations of Leavers of Higher Education (DLHE) survey, so the data cannot represent an accurate picture of the cohort as a whole.

3.4. CONCLUSIONS AND RECOMMENDATIONS

What do the outcomes of the regression analysis, and the odds ratios elicited tell us about the effectiveness of bursaries? McCaig et al (2016) outline three ideal type outcomes to reference when contextualising the regression analysis:

1. Financial support recipients have significantly better outcomes than those in the comparator group.
2. Financial support recipients have similar outcomes to those in the comparator group.
3. Financial support recipients have significantly worse outcomes than those in the comparator group.

Across all models we see divergent outcomes. For the model focussing on successful completion, we saw all groups completing at similar rates to the comparator group, suggesting that when looking at completion, bursaries appear to sufficiently support students from lower household incomes to graduate at the same rates as their more economically advantaged peers. This is in line with outcome 2 from McCaig et al (2016) as outlined above, and suggests, drawing on outcomes for this cohort specifically, that no great change is required to the provision offered.

When looking at award of a 1st/2.1, referred to here as a 'good degree' (consistent with the definition used by the OfS), we see a slightly different outcome. All categories of bursary were more likely to be awarded a good degree than the comparator group, with the difference being greater at each successively higher level of bursary. This suggests that the provision was successful in supporting students to graduate with the highest honours. This makes this an outcome 1 from McCaig et al (2016) and should be monitored in subsequent years to ensure the gap does not widen too far.

For the positive destination model, we see that higher levels of bursary were given to students with a higher likelihood of not getting into a graduate level role or continuing in higher education. This is in line with outcome 3 from McCaig et al (2016) and should be investigated further if financial support is explicitly intended to boost rates of attainment.

This study offers a summative snapshot of the influence bursaries may have had on the stated cohorts' academic outcomes. These findings must be triangulated with qualitative work that explores the lived experience of the students in receipt of these funds, to help gain a crucial insight into how and why these patterns might exist.

The following recommendations are made with regards to future research and evaluation activity:

4. Datasets for future evaluations should combine two or more cohorts (so long as the bursary provision is not significantly different between them) to improve reliability of outcomes.
5. Summative outcomes like those discussed here should be contextualised and triangulated with data from students, and their experience of the support available.
6. This should be located within wider research on understanding the student budget - a complex, changeable mix.

4. FINDINGS FROM THE SURVEY TOOL

4.1. CONTEXT AND SCOPE

The survey, *Financial Support Evaluation Student Survey,* was disseminated to all current Home/EU undergraduate students in receipt of financial support, and those who have received financial support historically. The survey remained live during September and October 2020 and received 86 responses. 91% of respondents were UK students and 9% were EU.

4.2. SURVEY FINDINGS

Survey findings are presented below.

4.2.1. SOURCES OF FUNDING

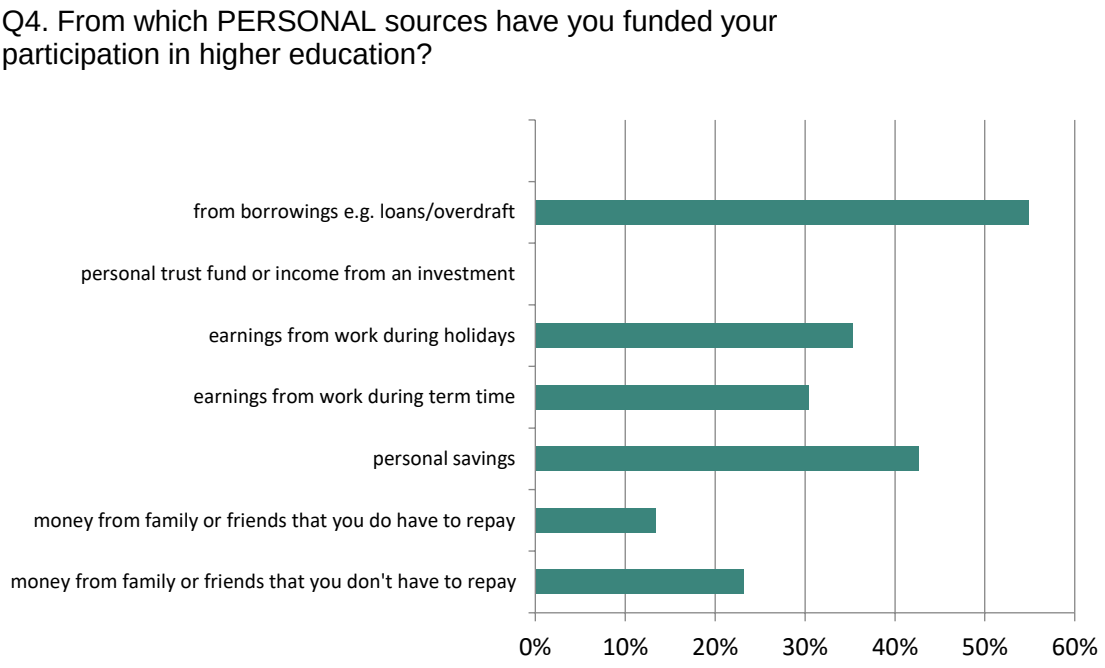

Figure 1 Q4. From which PERSONAL sources have you funded your participation in higher education?

55% of respondents funded their participation in higher education through borrowing (e.g., loans/overdraft (figure 1). 43% used personal savings and between 30% and 35% used earnings from paid work.

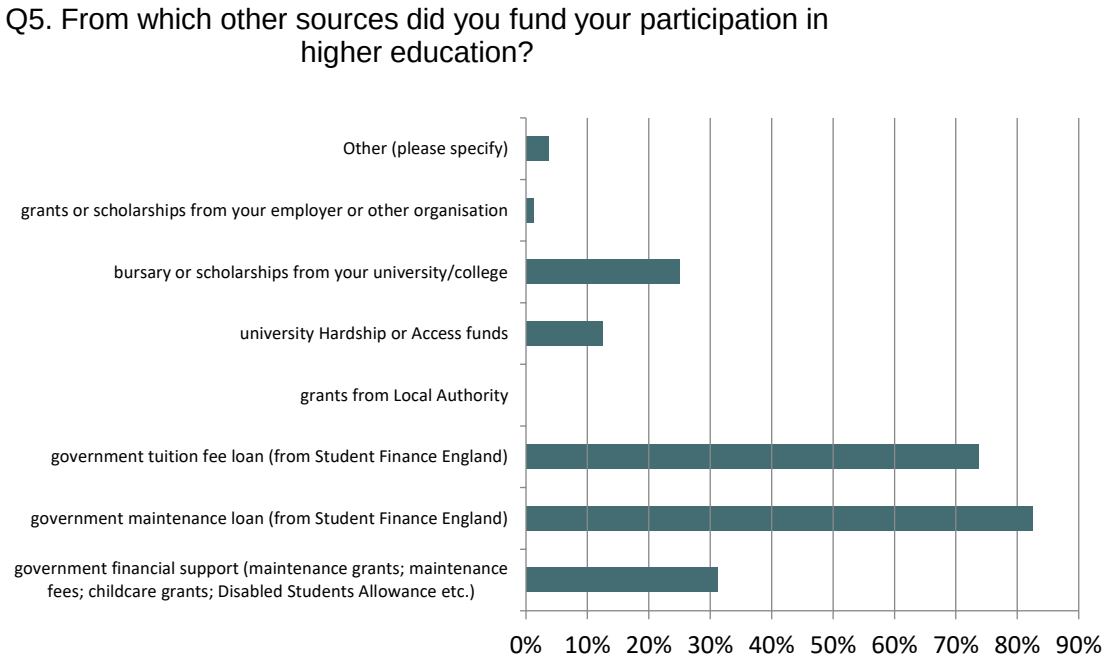

Figure 2 Q5. From which other sources did you fund your participation in higher education?

83% of respondents fund their participation in higher education with a government maintenance loan, and 74% with a government tuition fee loan. 25% use bursaries or scholarships from Falmouth University and 31% use government financial support, such as childcare grants or Disabled Students' Allowance. Those respondents who selected 'other' then specified: working part-time, self-financing, and student grant.

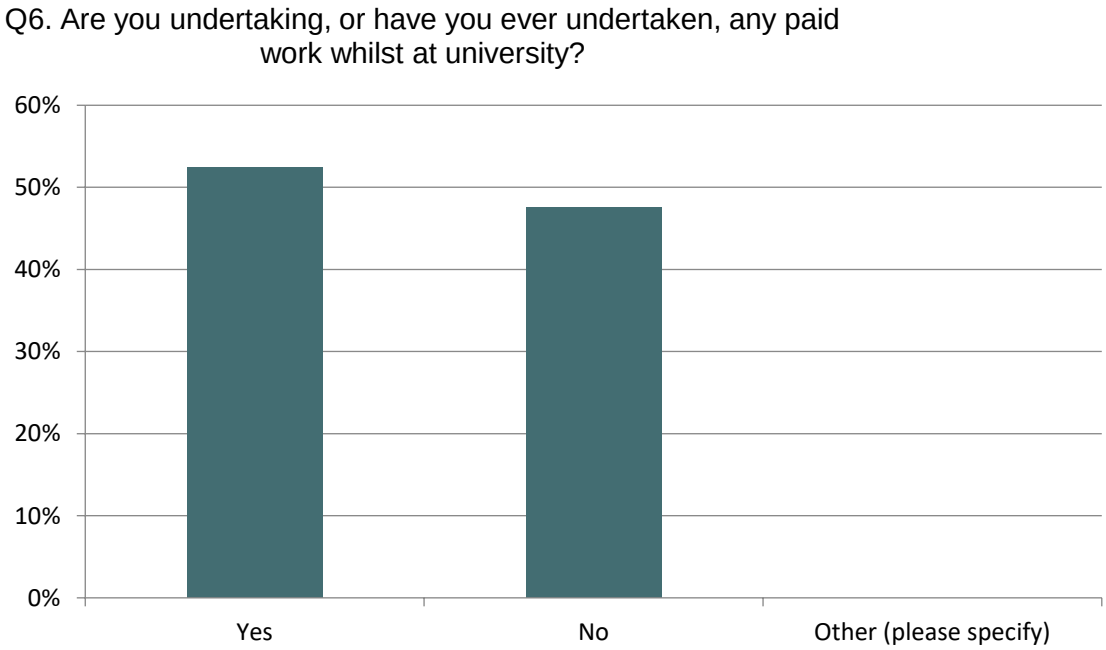

Figure 3 Q6. Are you undertaking, or have you ever undertaken, any paid work whilst at university?

As shown in figure 3, slightly over half of respondents have undertaken, or are undertaking, paid work whilst at university.

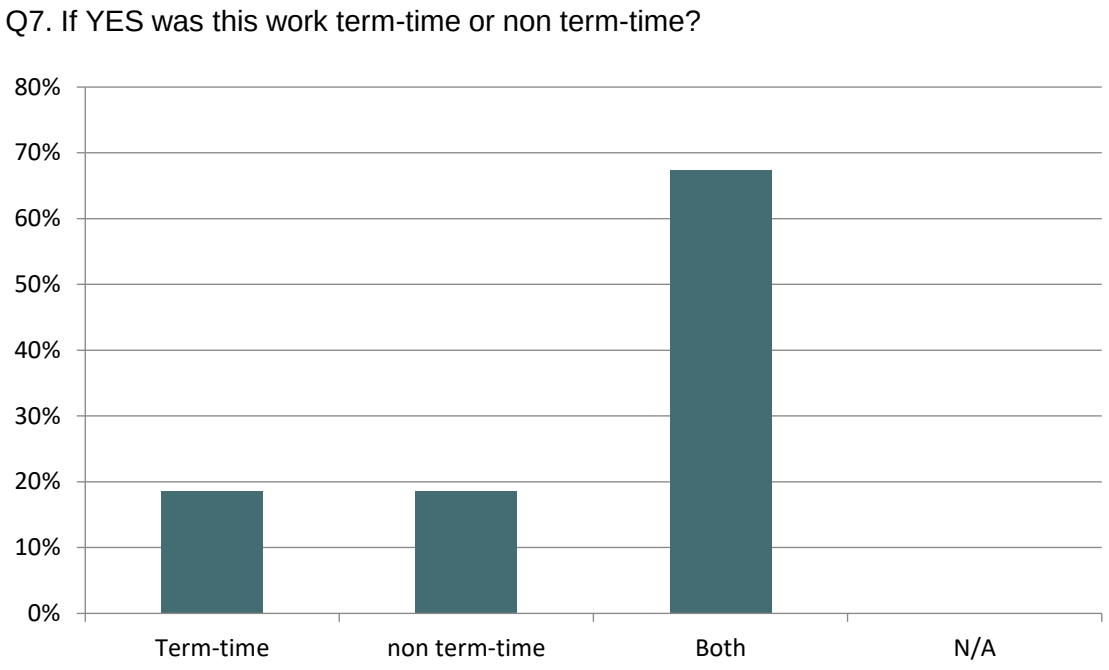

Figure 4 Q7. If YES was this work term-time or non-term-time?

Most respondents (67%) who were engaged in paid work worked both term-time and during the holidays.

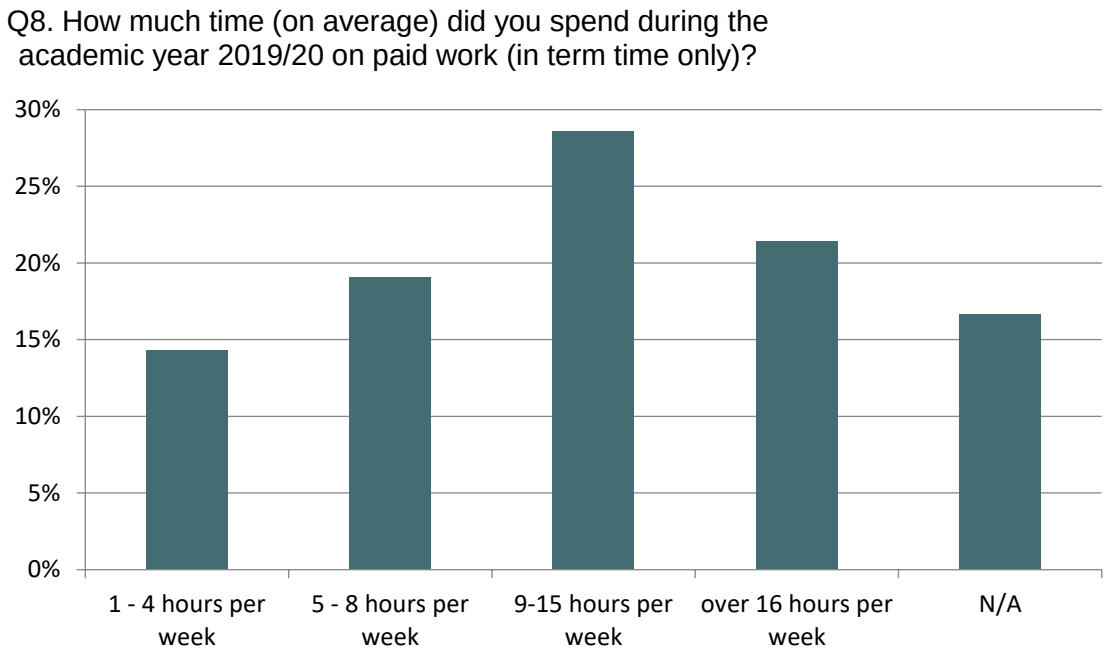

Figure 5 Q8. How much (on average) did you spend during the academic year 2019/20 on paid work (in term time only)

29% (mode) of respondents worked an average of between 9 and 15 hours per week (term-time) on paid work during the academic year 2019/20. However, a just over 1/5 of respondents worked over 16 hours per week, which could be concerning if it impacts on degree outcomes[2] (see figure 5).

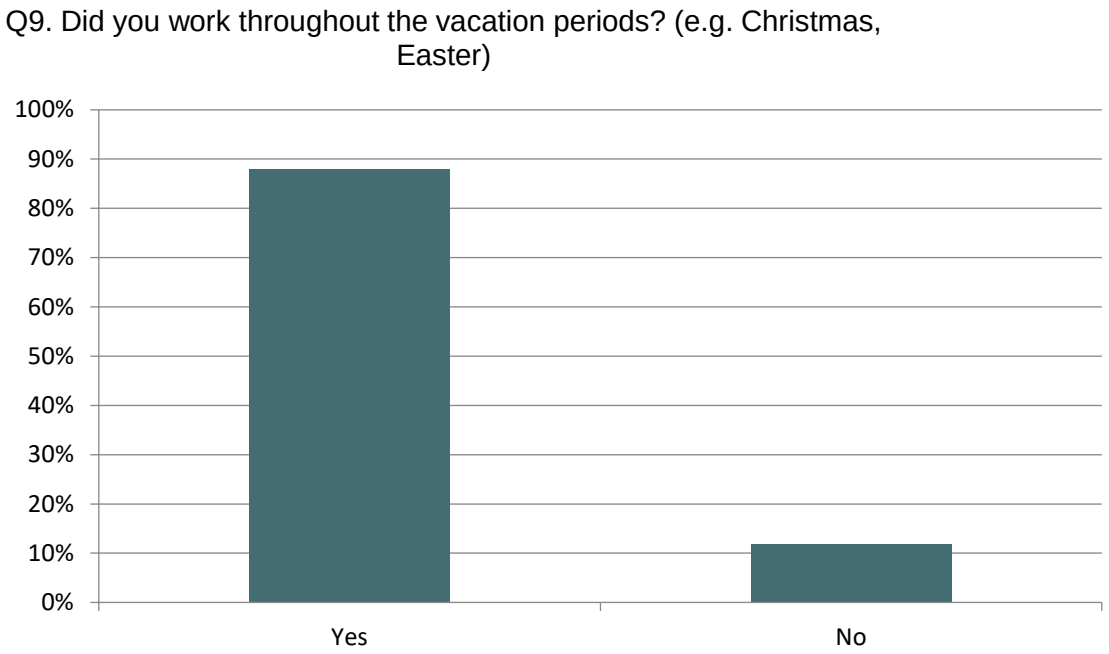

Figure 6 Q9. Did you work throughout the vacation periods? (e.g., Christmas, Easter).

A large majority of respondents (88%) worked through vacation periods (figure 6).

[2] See also Gilbert (2018) *How Does The Necessity of Paid Work Impact Our Students?: Learning from The Global Studies Student Employment Survey*, School of Global Studies Blog, University of Sussex, https://blogs.sussex.ac.uk/global/2018/11/19/how-does-the-necessity-of-paid-work-impact-our-students-learning-from-the-global-studies-student-employment-survey/

Q10. What where your reasons for undertaking paid work?

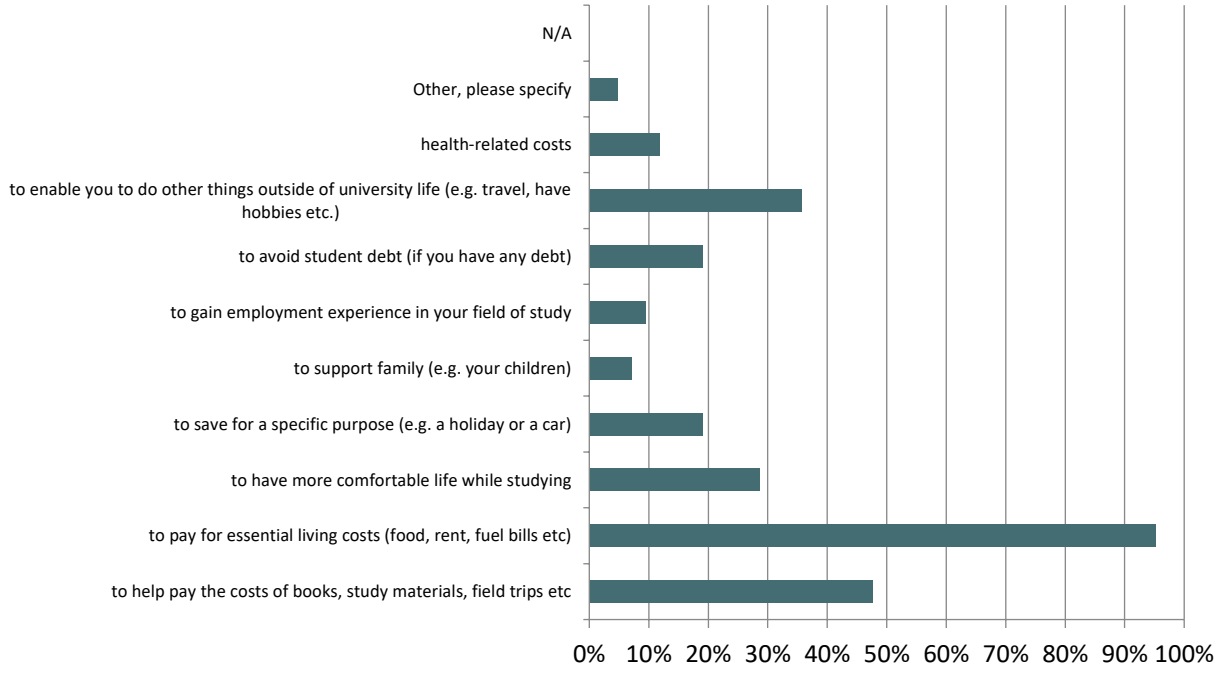

Figure 7 Q10 What were your reasons for undertaking paid work?

95% of respondents undertook paid work in order to pay for essential living costs such as food and rent. 48% did so in order to help pay for books and study materials, and 36% in order to facilitate other activities outside of university life, such as travel and hobbies (figure 7).

Q11. How important is having a paid job in helping you to financially continue at University? Please indicate using the following scale.

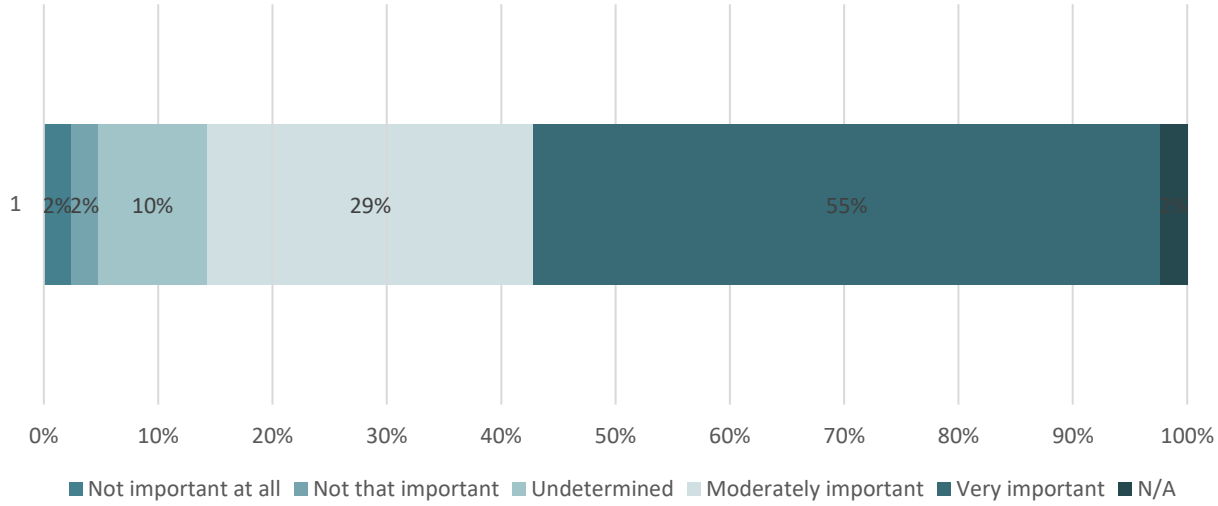

Figure 8 Q11. How important is having a paid job in helping you to financially continue at university?

As shown in figure 8, 84% of respondents felt having a paid job was either ‘very important’ (55%) or ‘moderately important (29%) in helping them to financially continue at university.

4.2.2. AWARENESS AND UNDERSTANDING OF FINANCIAL SUPPORT

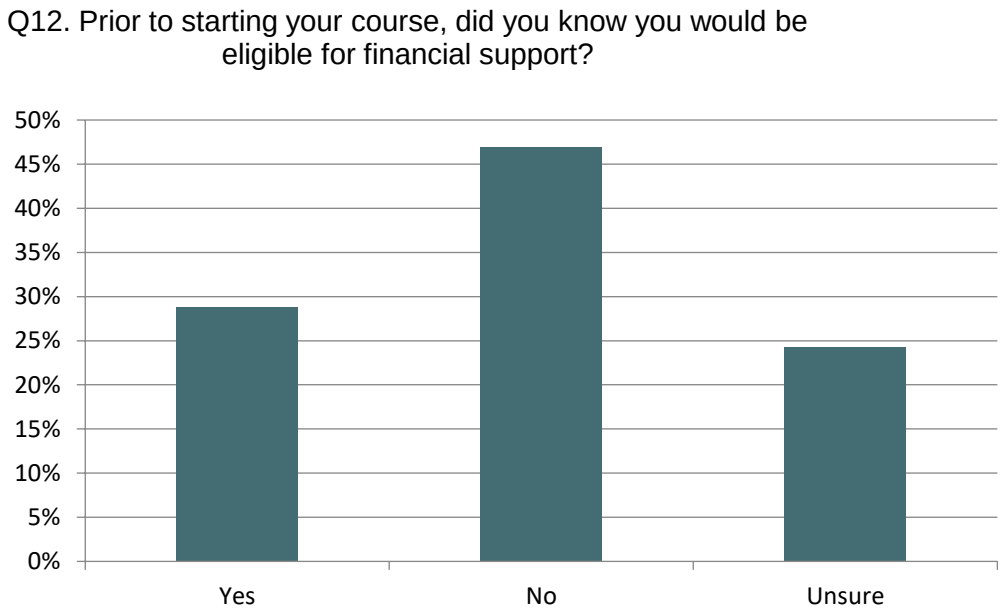

Figure 9 Q12 Prior to starting your course, did you know you would be eligible for financial support?

As shown in figure 9, nearly half of respondents were not aware they would be eligible for financial support prior to starting their course. Figure 10 below shows only 17% of respondents were aware of how much financial support they would be receiving prior to starting their course.

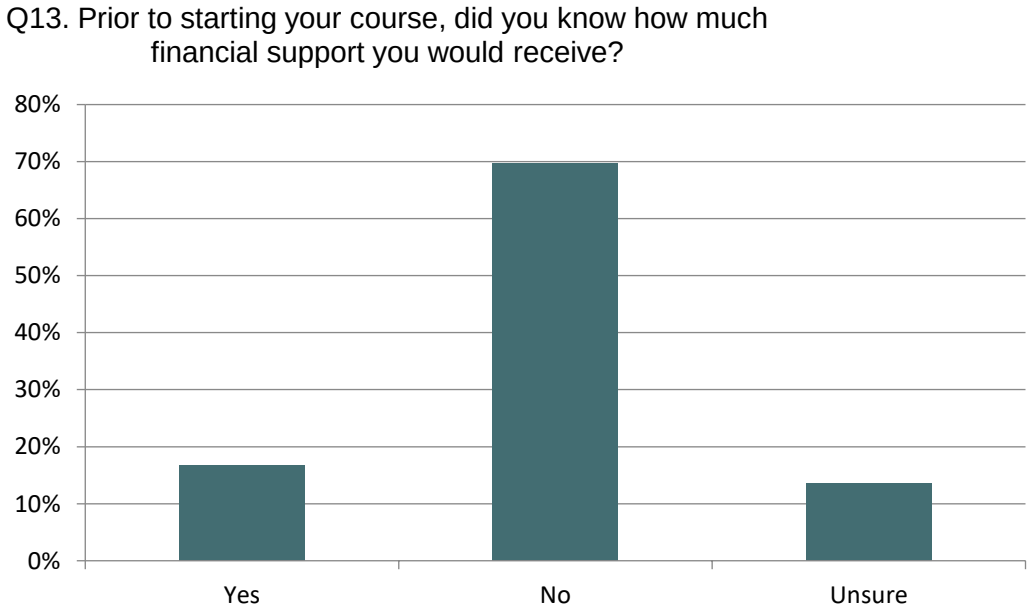

Figure 10 Q13. Prior to starting your course, did you know how much financial support you would receive?

4.2.3. EXPERIENCES OF RECEIVING FINANCIAL SUPPORT

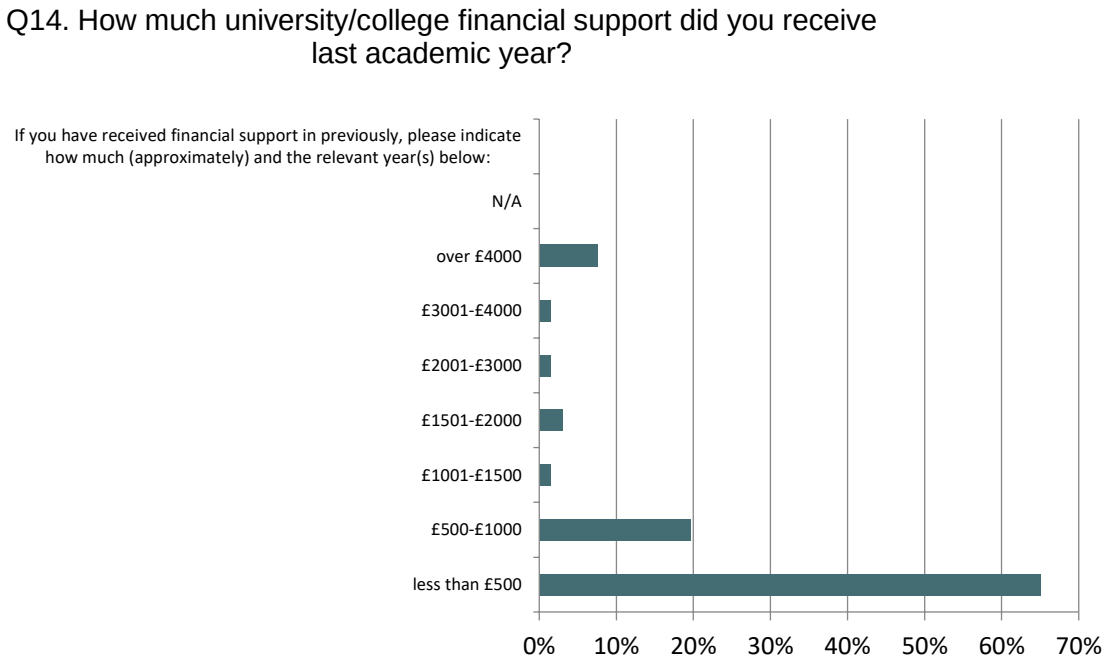

Figure 11 Q14. How much University/College financial support did you receive last academic year?

65% of respondents received financial support last year of less than £500. 20% received between £500 and £1000. 8% have indicated they received over £4000, although it is advised that requires verification.

Q17. How would you rate the process of applying for and receiving financial support?

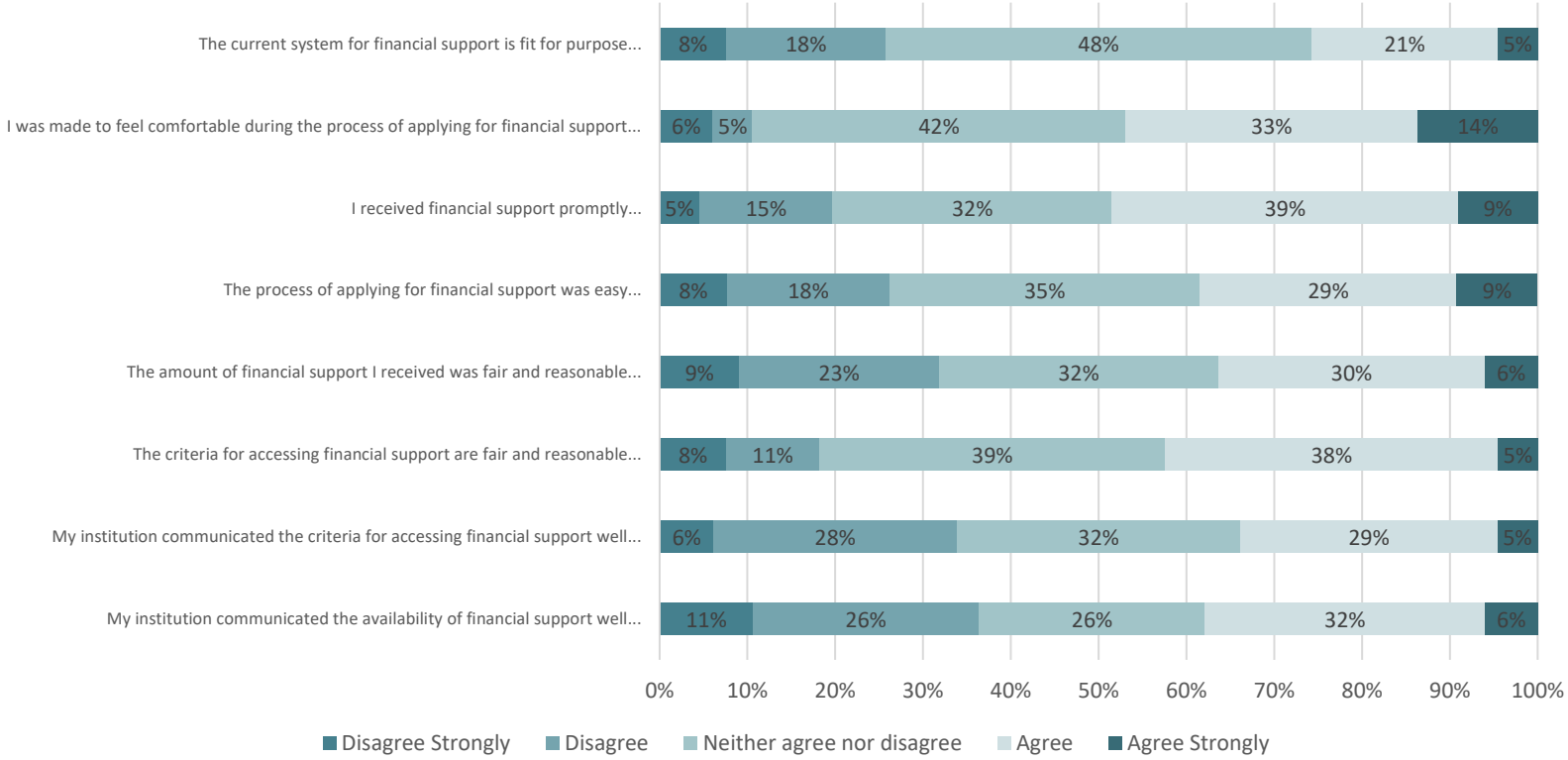

Figure 12 Q17. How would you rate the process of applying for and receiving financial support?

Figure 12 shows responses regarding the process of applying for and receiving financial support. There is a notable degree of ambivalence from respondents. 34% of respondents either disagreed or disagreed strongly to the statement, 'My institution communicated the criteria for accessing financial support well', and 37% disagreed or disagreed strongly with the statement, 'My institution communicated the availability of financial support well', indicating scope for improvement in this area. Only 26% agreed or agreed strongly with the statement, 'The current system for financial support is fit for purpose'.

Question 18 invited students to comment on anything that worked well in regard to accessing financial support. A summary of responses is below.

- ✓ Staff were kind and supportive.
- ✓ No feelings of judgement or shame for needing to access financial support.
- ✓ Relatively easy process of applying for funds.
- ✓ Staff helped me evaluate issues that were causing financial hardship.
- ✓ It helped being able to drop in a chat.
- ✓ Staff responded promptly.
- ✓ Step-by-step help from Finance Team on Falmouth Campus
- ✓ Required little involvement from student to receive awards.
- ✓ Staff were easy to contact, and process was easy.
- ✓ Notification of receipt in advance was helpful.
- ✓ Payment was prompt.
- ✓ Helped me to pay rent.
- ✓ Learning about financial support was a huge relief.

Students were then asked if they had experienced any challenges in accessing financial support. A summary of responses is below.

- ✓ Lack of awareness that additional financial support was availability.
- ✓ Lack of clarity about help available and criteria.
- ✓ Knowledge of financial support relies on word of mouth.
- ✓ Amount received helped in short-term but long-term problems associated with financial hardship persisted.
- ✓ Some delays in receiving financial support.
- ✓ Unaware if financial support will continue beyond 1st year.
- ✓ Hardship fund application looked imposing and intrusive.
- ✓ Application for financial support was rejected.
- ✓ Hardship fund took a few weeks to come through.
- ✓ Lack of support for carers.
- ✓ Felt embarrassed asking for help and so waited until the situation was very serious.
- ✓ Financial support is exhausted by June, meaning summer months are particularly hard.

Students also volunteered some broader feedback regarding finances and studying at HE, which are included below.

- ✓ The prices of Halls of Residence should be more closely aligned with maximum maintenance loan, so that students are able to keep going financially between loan payments.
- ✓ Experiencing difficulties relating to financial difficulties resulting in stress and constant careful budgeting for food and accommodation, while using up all overdraft.

- ✓ Student application to Falmouth was 'randomly cancelled on my A level results' day so I had to re-apply, which was quite stressful'.
- ✓ Unsuccessful in applying for student jobs- was this because of mature student status?
- ✓ 'Being unable to get work has impacted me quite significantly and I only have a small amount left in my savings, leading me to complete restrict my social life.'
- ✓ Lack of family support exacerbates financial hardship.
- ✓ High costs of living in Cornwall.
- ✓ Multiple sources of funding with similar criteria so certain people can apply for multiple funds and others are left without.
- ✓ Lack of paid work during Covid-19.
- ✓ Cost of materials for third-year study is high.
- ✓ Managing financial difficulties creates instability for family.

4.2.4. IMPACT OF FINANCIAL SUPPORT

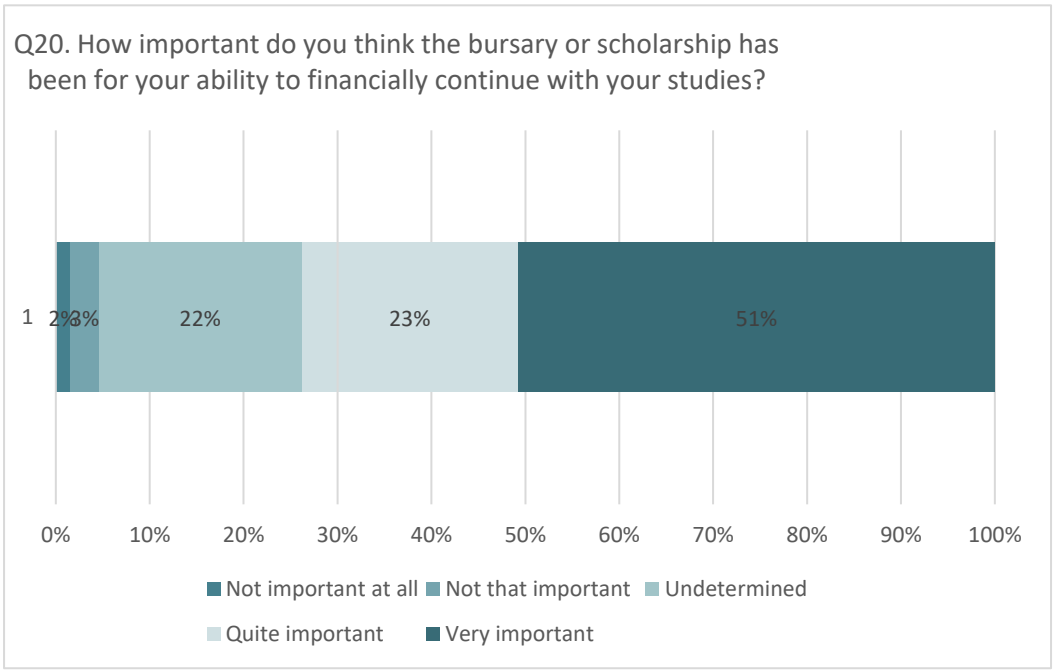

Figure 13 Q20. How important do you think the bursary or scholarship has been for your ability to financially continue with your studies?

51% of respondents rated the bursary/ scholarship 'very important' to their ability to financially continue with their studies. 23% rated it 'quite important'.

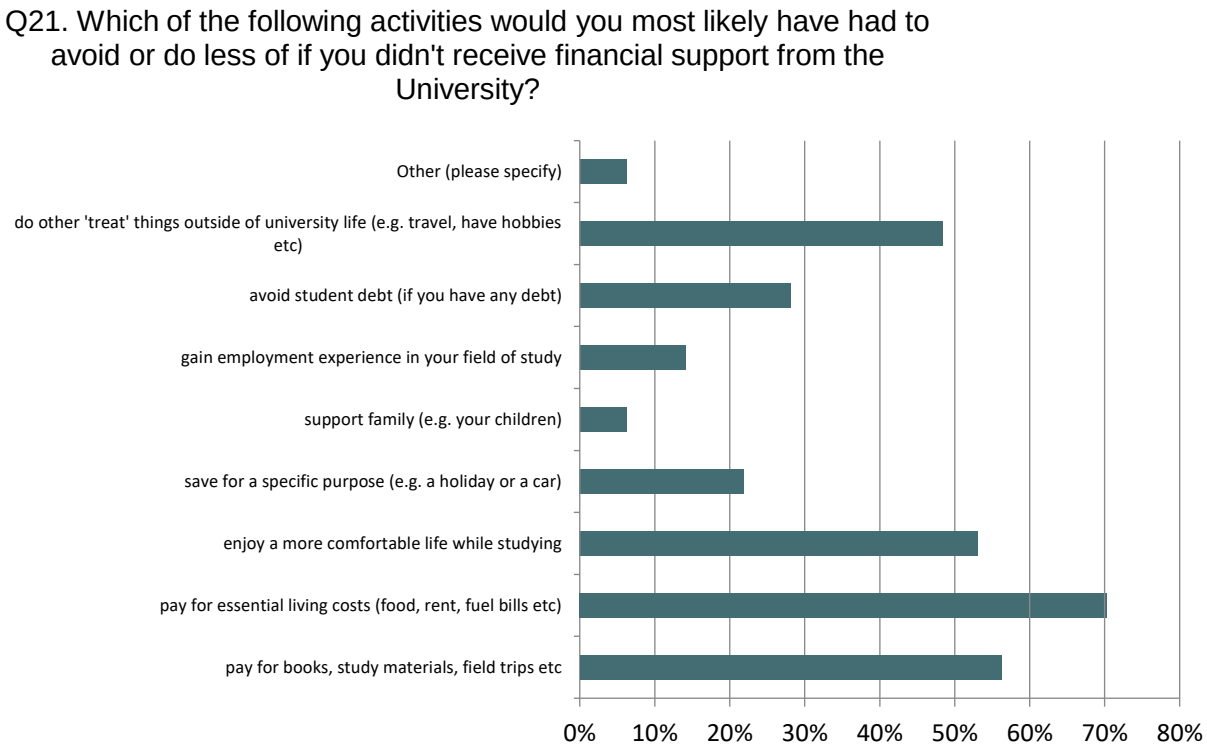

Figure 14 Q21. Which of the following activities would you most likely have had to avoid or do less of if you didn't receive financial support from the University?

As shown in figure 14, 70% of respondents would have had to do without living essentials 56% would have had to do without books, study materials and other learning activities such as field trips. 53% would have had to compromise their ability to enjoy a more comfortable life while studying, and 48% would have to avoid doing other 'treat' things outside of university life. One student, who selected 'other', specified he/she would not have been able to attend University at all. Another specified he/she would not have been able to keep up with repayments on loans.

Q22. Please tell us how much you agree with the following statements: Receiving financial support helps me to….

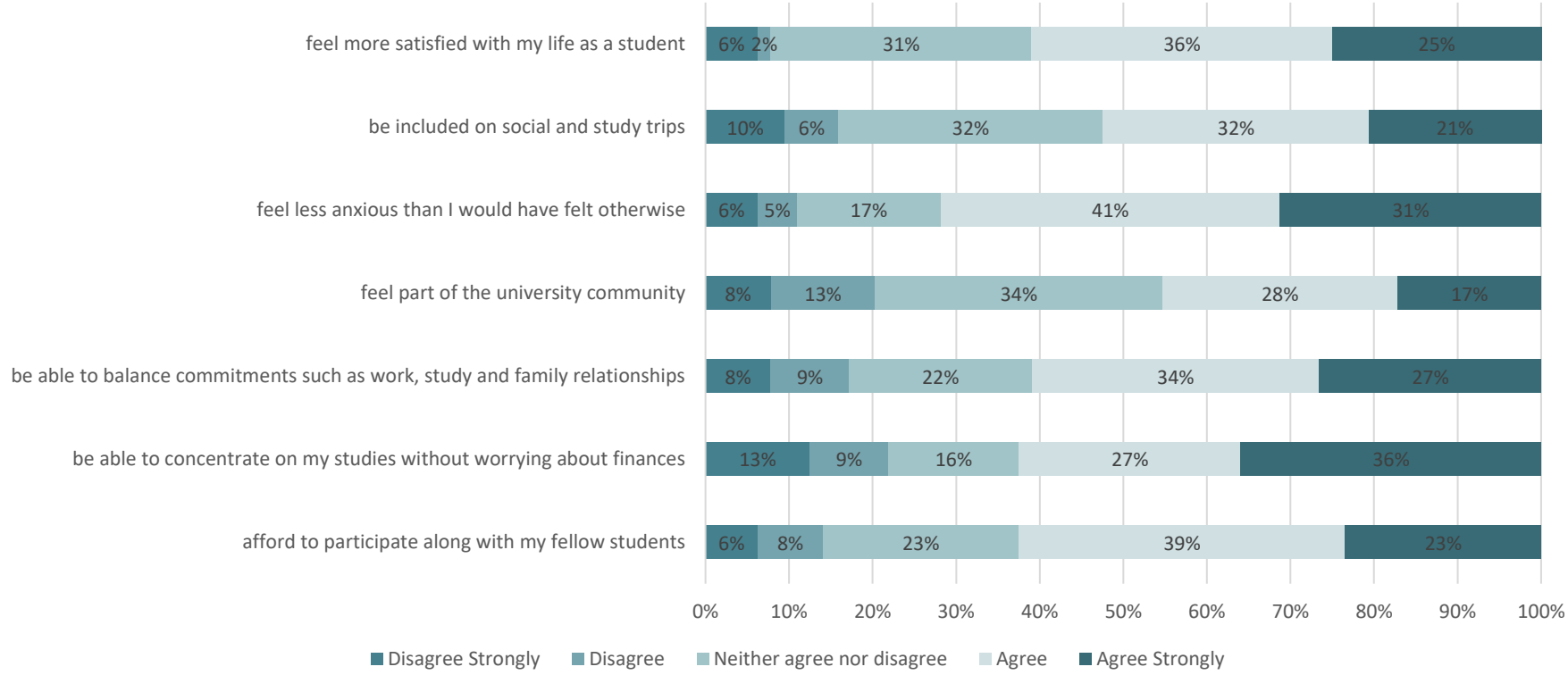

Figure 15 Q22. Please tell us how much you agree with the following statements: Receiving financial support helps me to…

As shown in figure 15, 61% of respondents either agreed or agreed strongly that receiving financial support helps them to feel more satisfied with their life as a student. The responses to other statements are broadly similar, although 72% agreed or agreed strongly that receiving financial support helps them to feel less anxious that they would have otherwise. The impact of financial support on respondents' ability to feel part of the university community is less pronounced, with 45% of respondents agreeing or agreeing strongly with this statement.

Students were invited to add other items they may not be able to do without the financial support and to indicate the importance of these on a 1-5 scale. One student responded:

> *'I wouldn't have been able to continue studying… or would have ended up couch surfing and my mental health would have worsened much more without the support- 5'.*

Other responses included:

- ✓ Driving, paying for medical and pet bills,
- ✓ 'Literally everything' -5,
- ✓ Personal things,
- ✓ Eat and sleep,
- ✓ Purchase technological devices and necessary applications to complete work away from campus- 5,
- ✓ Fabrics, sewing machine, tools for sewing, sewing books, research books,
- ✓ Buy artist materials and finance trips to galleries outside of Cornwall,
- ✓ Essential travel – 5,
- ✓ There needs to be more support at Falmouth for students from low-income families,
- ✓ Pay for essential prescription costs,
- ✓ Complete the year of study,
- ✓ I would need to increase my hours of work to more than 16 hours per week,
- ✓ Run a vehicle,
- ✓ Travel to see my family,

4.2.5. DISCUSSION OF FINDINGS

Findings indicate that respondents are attempting to manage financially through a combination of government loans and personal income, and that this for the most part contributes to paying for essentials. Receiving financial support makes a big difference to students' capacity to engage in their studies and to continue at Falmouth. However, there are a number of identified areas that could be improved, principally relating to the institution's communication of the availability of and eligibility criteria for financial support. It would also be advisable for Falmouth to consider the relative course costs of different areas of study, and also the potential impact of Covid-19 on student finances, particularly in regard to the availability of paid work.

5. Findings from the Student Interviews Tool

Semi-structured interviews were conducted with four students during the March 2021. These were conducted over Microsoft Teams, and were transcribed near-verbatim. Transcripts were analysed thematically using Quirkos software. The interviews lasted up to 45 minutes. Key findings are presented below, relating to pre-HE experiences and knowledge, experiences of study and financial support once enrolled, and findings to inform institutional practice going forward.

5.1. PRE-HE EXPERIENCES AND KNOWLEDGE

Students commented on a number of phenomena that influenced their decision to study at Falmouth. Some were drawn to Falmouth because of the location; one student was already living in Cornwall, for example, and another had friends there.

> *'I wanted to study illustration, but I didn't want to leave Cornwall. I was living in Cornwall and I didn't want to move away so I thought I'm going to apply to Falmouth and just keep my fingers crossed that I get in, and I got in.*'

For one mature already located in Cornwall, it was not feasible to move away for university. Students were also drawn to Falmouth because of the courses they offer.

> *'The decision to come to Falmouth was based on the fact that after quite a bit of analysis that that was the best course for me to do, especially because fashion photography courses are not very widespread in the UK.'*

Whilst these may have been available in other places, principally London, students commented that Falmouth was more affordable.

> *'I had to make a decision between London and Falmouth… plus London is very expensive. I took into consideration the financial impact of living in London – I knew that in London I would have to have a full-time job to support myself.'*

One student was attracted to study at university more generally, as he was no longer fulfilled by his work, and wanted to re-skill.

Some students reported considering the financial implications of HE prior to beginning their course:

> *'I looked into whether I would receive a maintenance loan – it was a big consideration, the loan that I was taking on. I thought it was very unlikely that I'd be paying great chunks of it back, so I weighed up the pros and cons.'*

Others reported little awareness at this point:

> *'I found out about the maximum student loan and support loans extremely late I was worried about my financial situation before going back to university as I left my income stream behind.'*

Some students received some advice regarding HE finances prior to enrolment:

> *'When originally applying for finance, I was referred by my lecturers to the university finance team which helped me continue my studies.'*

However, in some cases, advice and support was not forthcoming:

'*There was extraordinarily little support from the University about anything not just finances before I joined the university- just an acceptance letter.'*

Some students were aware of additional support available at Falmouth University prior to beginning their course. For the most part, this was through the University website. Knowledge of this were encouraging, particularly for those without family support, but ultimately did not inform student decisions substantially:

'*It was only when I started really looking at Falmouth that I noticed that they have the Cornwall award and the materials bursary. I would have applied anyway if it had not been for that – it was just an added bonus.'*

5.2. EXPERIENCES OF STUDYING AND RECEIVING FINANCIAL SUPPORT

Receiving financial support made a big difference to students, with one participant stating that it enabled him to continue and to raise his grades from a 2.1 to 1st class. Experiences of interacting with relevant services at Falmouth are varied, although there is considerable praise for individual staff members:

'I cannot appreciate enough how dedicated they have been, especially my advisor sending emails making sure we have all of the evidence. Friendly, warm and amazing, I can't praise her enough.'

Some students reported concerns, particularly when applying for the hardship fund, as this was found to be rather intrusive and confusing:

'You send evidence, and they send it back saying it's not enough, but you didn't know it had to be that way because nobody actually provided that information.'

'I first looked into the hardship fund in the second year and at that point it just seemed really kind of full on and intrusive as you have to provide your bank statements from the last three months and if you have any outgoings over a certain amount, you have to justify why you spent that amount. That's quite a lot of information to divulge.'

One participant was an EU student, who expressed frustration with the system of accessing financial support at Falmouth:

'The bank system here and understanding how to reach out for help, when I got here, I didn't know who to reach out to which was the universities' fault because resources are available but they're not stupidly apparent…I feel that they don't want European students to apply for migrant worker status, so they don't make that information available. They make your life absolute hell.'

One participant also pointed out the use of financial support in purchasing course materials, which were an added expense to HE studies:

'With a fashion course there are lots of additional expenses, it's not just the camera and lenses but also the styling and makeup and hair. You have to show appreciation to the people you're working with by buying them coffee or lunch or they won't want to work with you. There are a lot of recurring costs in a degree such as this. It made a difference to me – I used the money to buy styling elements for my final measure project.'

5.3. INFORMING INSTITUTIONAL PRACTICE GOING FORWARD

Students require greater clarity regarding the availability of financial support and the eligibility criteria for receiving it. For instance, one student was unsure why he/she was in receipt of the Cornwall award:

> *'People are a bit puzzled about the Cornwall award as to why we receive it, and they don't, and I don't know the reasons. The only thing I can think of is it is encouraging people from Cornwall to stay in Cornwall – keeping the knowledge and skill in Cornwall.'*

Students feel that they have to 'push' quite hard to find out information about financial support that could be made more readily available:

> *'Most students do not actually know that the bursary system is there as it is not advertised…I had to search for a long time to get the support I needed.'*

Another student found the process of receiving funds varied by academic year, which was confusing:

> *'The first year and this final year is just straightforward for the Cornwall award – it just happens. But the second year we had to apply for it, which was a bit confusing, I wasn't sure why we had to apply for it in the second year, it was odd.'*

The process of applying for the hardship fund felt intrusive to some students, who were reluctant to request help when needed because of this:

> *'The application process for the hardship fund would put people off applying because of the questions – it put me off in second year because I found it intrusive. I have never been in that situation before, providing bank statements and justifying how I spend my money.'*

Clearly some assessment of student finances must be in place in order to assess eligibility for hardship funding fairly. Given this feedback, however, it is recommended that the purpose and rationale of requesting evidence from students is made clear, that students are reassured on matters of confidentiality and that the process of sharing financial information takes in a way that feels supportive.

One student felt that the process was made deliberately difficult in order to deter students from asking for help. Another felt that there needed to be a greater balance between accountability and access to additional funds:

> *'There needs to be a balance as to what the institution requires in terms as evidence and what evidence the institution is providing to students to support their decision. I shouldn't be confused as to how I got the bursary to begin with.'*

5.4. DISCUSSION OF FINDINGS

Falmouth University is attractive to students because of the courses it offers, and because of its location. Whilst the cost of living in lower than in London, for example, HE study is still an expensive option for students and awareness of Student Finance and additional support through Falmouth University is patchy. Financial Support makes a big difference to students, although some feel that the awards are too small to make a long-term impact, and others feel that the process is unclear, so that awards made can feel rather arbitrary.

There is a need for Falmouth University to provide clearer information regarding the availability of financial support and the criteria for accessing it. In some cases, students are deterred from accessing support because investigation into their private finances can feel intrusive. Whilst individual staff members are acknowledged to

have greatly helped students, there is a still a feeling that the broader processes and structures surrounding financial support at Falmouth can be exclusionary.

6. CONCLUSION

Findings from the Financial Support Evaluation presented in this report demonstrate that financial support does indeed positively impact student experience and outcomes. This is supported by the findings emanating from the statistical tool, from the survey tool and from the interview tool. However, findings require a nuanced interpretation and caution in drawing conclusions.

Students in receipt of a bursary have an equal likelihood to successfully complete their programme of study to those students not in receipt of a bursary; this is particularly the case for those receiving a bursary of less than £250. However, disability status, accommodation type and prior attainment are significant variables (see Appendix 3). Financial support also positively impacts attainment of a 'good degree', with higher bursary values correlating with increased likelihoods of attainment. Findings regarding graduate destination are less clear, although the sample size for this group is relatively small, necessitating greater caution.

When triangulated with findings from the survey tool, there is evidence to suggest that students feel receiving financial support makes a big difference to their ability to study at Falmouth, in terms of paying for essentials such as food and accommodation costs, and also in terms of purchasing study materials. During the period of Covid-19, there has been an added burden on students as they prepare themselves for remote learning, and in some cases the pandemic has negatively impacted the availability of paid work.

Findings from the interview tool dovetail neatly with those from the survey tool, indicating kind and supportive staff members assisting students to access financial support but also some areas for improvement in terms of the communication of the availability of financial support and the eligibility criteria.

The following recommendations stem from these findings:

1) Improve the communication of the availability of financial support and the eligibility criteria at all stages of the student lifecycle. Students need to be made aware of the process for receiving financial support and may require step-by-step support in accessing what can seem like excessively bureaucratic procedures.
2) Ensure communication around the process for students accessing hardship funds is clear, particularly with regard to the rationale for requesting evidence of financial hardship. It should not be the case that students in genuine need are deterred from applying, and a reassuring approach that emphasises confidentiality could alleviate some anxiety in this area.
3) Datasets for future evaluations should combine two or more cohorts (so long as the bursary provision is not significantly different between them) to improve reliability of outcomes.

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APPENDIX 1: DESCRIPTIVE STATISTICS

OUTCOME VARIABLE (CONTINUATION MODEL)

Continuation Outcome Variable

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	135	10.5	10.5	10.5
	1	1153	89.5	89.5	100.0
	Total	1288	100.0	100.0	

INDEPENDENT VARIABLES (CONTINUATION MODEL)

Prior Attainment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below ABB	767	59.5	59.5	59.5
	ABB minimum	521	40.5	40.5	100.0
	Total	1288	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	726	56.4	56.4	56.4
	Male	559	43.4	43.4	99.8
	Other	3	.2	.2	100.0
	Total	1288	100.0	100.0	

Age on Entry

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 and under	1079	83.8	83.8	83.8
	21 to 24	126	9.8	9.8	93.6
	25 to 29	39	3.0	3.0	96.6
	30 and over	44	3.4	3.4	100.0
	Total	1288	100.0	100.0	

Disability					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No known disability	968	75.2	75.2	75.2
	Disability and receiving DSA	140	10.9	10.9	86.0
	Disability and not receiving DSA	173	13.4	13.4	99.5
	Disability/DSA unknown	7	.5	.5	100.0
	Total	1288	100.0	100.0	

POLAR4 Quintile					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	129	10.0	10.0	10.0
	2	241	18.7	18.8	28.8
	3	274	21.3	21.3	50.1
	4	282	21.9	21.9	72.1
	5	359	27.9	27.9	100.0
	Total	1285	99.8	100.0	
Missing	System	3	.2		
Total		1288	100.0		

Accommodation Type					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Institutional/private halls	932	72.4	72.4	72.4
	Parental home	133	10.3	10.3	82.7
	Own home	90	7.0	7.0	89.7
	Other rented	95	7.4	7.4	97.0
	Other inc not known	38	3.0	3.0	100.0
	Total	1288	100.0	100.0	

OUTCOME VARIABLES (ATTAINMENT MODEL: GOOD HONOURS)

Good Honours					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not good honours	278	25.6	25.6	25.6
	Good honours	810	74.4	74.4	100.0
	Total	1088	100.0	100.0	

INDEPENDENT VARIABLES (ATTAINMENT MODEL: GOOD HONOURS)

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	660	60.7	60.7	60.7
	Male	428	39.3	39.3	100.0
	Total	1088	100.0	100.0	

Age On Entry

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 and under	962	88.4	88.4	88.4
	21 to 24	80	7.4	7.4	95.8
	25 to 29	15	1.4	1.4	97.2
	30 and over	31	2.8	2.8	100.0
	Total	1088	100.0	100.0	

Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	1013	93.1	93.1	93.1
	Black Caribbean	6	.6	.6	93.7
	Black African	4	.4	.4	94.0
	Pakistani	7	.6	.6	94.7
	Bangladesh	4	.4	.4	95.0
	Chinese	2	.2	.2	95.2
	7	2	.2	.2	95.4
	Mixed	43	4.0	4.0	99.4
	Other	7	.6	.6	100.0
	Total	1088	100.0	100.0	

Disability

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No known disability	734	67.5	67.5	67.5
	Disability and receiving DSA	248	22.8	22.8	90.3

	Disability and not receiving DSA	88	8.1	8.1	98.3
	Disability/DSA not known	18	1.7	1.7	100.0
	Total	1088	100.0	100.0	

Subject

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	78	7.2	7.2	7.2
	P	129	11.9	11.9	19.0
	Q	69	6.3	6.3	25.4
	W	766	70.4	70.4	95.8
	Z	7	.6	.6	96.4
	G	30	2.8	2.8	99.2
	K	9	.8	.8	100.0
	Total	1088	100.0	100.0	

Entry Qualification Type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A levels / Scottish Highers with grades ABB / AABBC and above	156	14.3	14.3	14.3
	A levels / Scottish Highers with grades BBC / AABBC and above	136	12.5	12.5	26.8
	A levels / Scottish Highers with grades CCC / CCCCC and above	70	6.4	6.4	33.3
	Level 3 tariffable qualifications with over 260 tariff points	98	9.0	9.0	42.3
	Level 3 tariffable qualifications with up to 260 tariff points	127	11.7	11.7	54.0
	Level 3 tariffable qualifications with up to 200 tariff points	89	8.2	8.2	62.1
	Combination of level 3 qualifications with unknown or not applicable points	32	2.9	2.9	65.1
	Access qualification and foundation level	11	1.0	1.0	66.1
	BTEC qualification	278	25.6	25.6	91.6
	Higher Education qualification (HE) (excluding foundation at HE level)	54	5.0	5.0	96.6
	Other, including none and unknown	32	2.9	2.9	99.5

	International Baccalaureate Diplomas and Certificates	5	.5	.5	100.0
	Total	1088	100.0	100.0	

POLAR4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Quintile1	109	10.0	10.0	10.0
	Quintile2	180	16.5	16.5	26.6
	Quintile3	224	20.6	20.6	47.2
	Quintile4	243	22.3	22.3	69.5
	Quintile5	332	30.5	30.5	100.0
	Total	1088	100.0	100.0	

Accommodation Type

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Institutional/private halls	884	81.3	81.3	81.3
	Parental home	40	3.7	3.7	84.9
	Own home	44	4.0	4.0	89.0
	Other rented	94	8.6	8.6	97.6
	Other inc not known	26	2.4	2.4	100.0
	Total	1088	100.0	100.0	

Bursary Amount

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No bursary	544	50.0	50.0	50.0
	<£250 Bursary	51	4.7	4.7	54.7
	£250-£1000 Bursary	115	10.6	10.6	65.3
	>£1000 Bursary	378	34.7	34.7	100.0
	Total	1088	100.0	100.0	

OUTCOME VARIABLES (ATTAINMENT MODEL: POSITIVE DESTINATION)

DLHE Marker

	Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Negative destination	154	22.1	22.1	22.1
	Positive destination	542	77.9	77.9	100.0
	Total	696	100.0	100.0	

INDEPENDENT VARIABLES (ATTAINMENT MODEL: POSITIVE DESTINATION)

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	436	62.6	62.6	62.6
	Male	260	37.4	37.4	100.0
	Total	696	100.0	100.0	

Age On Entry

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 and under	624	89.7	89.7	89.7
	21 to 24	52	7.5	7.5	97.1
	25 to 29	6	.9	.9	98.0
	30 and over	14	2.0	2.0	100.0
	Total	696	100.0	100.0	

Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	White	661	95.0	95.0	95.0
	Black Caribbean	2	.3	.3	95.3
	Black African	2	.3	.3	95.5
	Pakistani	4	.6	.6	96.1
	Bangladesh	1	.1	.1	96.3
	Chinese	1	.1	.1	96.4
	7	1	.1	.1	96.6
	Mixed	21	3.0	3.0	99.6
	Other	3	.4	.4	100.0
	Total	696	100.0	100.0	

Disability					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No known disability	471	67.7	67.7	67.7
	Disability and receiving DSA	164	23.6	23.6	91.2
	Disability and not receiving DSA	52	7.5	7.5	98.7
	Disability/DSA not known	9	1.3	1.3	100.0
	Total	696	100.0	100.0	

Subject					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	54	7.8	7.8	7.8
	P	86	12.4	12.4	20.1
	Q	39	5.6	5.6	25.7
	W	490	70.4	70.4	96.1
	Z	3	.4	.4	96.6
	G	17	2.4	2.4	99.0
	K	7	1.0	1.0	100.0
	Total	696	100.0	100.0	

Entry Qualification Type					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A levels / Scottish Highers with grades ABB / AABBC and above	115	16.5	16.5	16.5
	A levels / Scottish Highers with grades BBC / AABBC and above	93	13.4	13.4	29.9
	A levels / Scottish Highers with grades CCC / CCCCC and above	44	6.3	6.3	36.2
	Level 3 tariffable qualifications with over 260 tariff points	63	9.1	9.1	45.3
	Level 3 tariffable qualifications with up to 260 tariff points	83	11.9	11.9	57.2
	Level 3 tariffable qualifications with up to 200 tariff points	53	7.6	7.6	64.8

	Combination of level 3 qualifications with unknown or not applicable points	21	3.0	3.0	67.8
	Access qualification and foundation level	5	.7	.7	68.5
	BTEC qualification	169	24.3	24.3	92.8
	Higher Education qualification (HE) (excluding foundation at HE level)	32	4.6	4.6	97.4
	Other, including none and unknown	17	2.4	2.4	99.9
	International Baccalaureate Diplomas and Certificates	1	.1	.1	100.0
	Total	696	100.0	100.0	

POLAR4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Quintile1	67	9.6	9.6	9.6
	Quintile2	114	16.4	16.4	26.0
	Quintile3	141	20.3	20.3	46.3
	Quintile4	158	22.7	22.7	69.0
	Quintile5	216	31.0	31.0	100.0
	Total	696	100.0	100.0	

Accommodation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Institutional/private halls	574	82.5	82.5	82.5
	Parental home	24	3.4	3.4	85.9
	Own home	32	4.6	4.6	90.5
	Other rented	58	8.3	8.3	98.9
	Other inc not known	8	1.1	1.1	100.0
	Total	696	100.0	100.0	

Bursary Amount

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No bursary	348	50.0	50.0	50.0
	<£250 bursary	34	4.9	4.9	54.9
	£250-£1000 bursary	74	10.6	10.6	65.5
	>£1000 bursary	240	34.5	34.5	100.0
	Total	696	100.0	100.0	

APPENDIX 2: MODEL OUTPUT

CONTINUATION

Variables in the Equation							
		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Gender	.040	.203	.039	1	.844	1.041
	AgeOnEntry			4.138	3	.247	
	AgeOnEntry(1)	-.559	.293	3.644	1	.056	.572
	AgeOnEntry(2)	-.040	.650	.004	1	.951	.961
	AgeOnEntry(3)	.180	.731	.061	1	.806	1.197
	Ethnicity			20.255	9	.016	
	Ethnicity(1)	.566	1.111	.260	1	.610	1.762
	Ethnicity(2)	-.063	.683	.009	1	.926	.939
	Ethnicity(3)	-2.153	.985	4.778	1	.029	.116
	Ethnicity(4)	-1.960	1.075	3.322	1	.068	.141
	Ethnicity(5)	18.146	28317.368	.000	1	.999	75997576.604
	Ethnicity(6)	18.571	14984.014	.000	1	.999	116240630.064
	Ethnicity(7)	-.125	.429	.085	1	.771	.882
	Ethnicity(8)	.940	1.046	.807	1	.369	2.560
	Ethnicity(9)	-1.485	.417	12.653	1	.000	.227
	Disability			2.006	3	.571	
	Disability(1)	.435	.382	1.298	1	.255	1.545
	Disability(2)	-.184	.267	.472	1	.492	.832
	Disability(3)	18.989	15100.058	.000	1	.999	176556767.532
	Subject			3.676	6	.720	
	Subject(1)	-.641	.768	.696	1	.404	.527
	Subject(2)	-.222	.517	.183	1	.668	.801
	Subject(3)	-.206	.462	.199	1	.655	.814
	Subject(4)	-.657	.649	1.025	1	.311	.518
	Subject(5)	-.076	.407	.034	1	.853	.927
	Subject(6)	-.968	.738	1.722	1	.189	.380
	EntryType			7.660	11	.743	
	EntryType(1)	-.166	.609	.074	1	.785	.847
	EntryType(2)	-.428	.659	.422	1	.516	.652
	EntryType(3)	-.629	.541	1.348	1	.246	.533
	EntryType(4)	-.087	.618	.020	1	.888	.917
	EntryType(5)	-.522	.595	.769	1	.380	.593
	EntryType(6)	.321	.941	.116	1	.733	1.378
	EntryType(7)	-.389	.828	.221	1	.639	.678

	EntryType(8)	-.694	.529	1.722	1	.189	.500
	EntryType(9)	-.948	.814	1.357	1	.244	.388
	EntryType(10)	-.379	.771	.241	1	.623	.685
	EntryType(11)	-1.443	1.294	1.244	1	.265	.236
	ABB(1)	.691	.262	6.989	1	.008	1.996
	POLAR4			4.315	4	.365	
	POLAR4(1)	.270	.342	.621	1	.431	1.310
	POLAR4(2)	.255	.334	.585	1	.444	1.291
	POLAR4(3)	.657	.351	3.496	1	.062	1.929
	POLAR4(4)	.493	.340	2.096	1	.148	1.637
	Accommodation			1.859	4	.762	
	Accommodation(1)	.254	.367	.481	1	.488	1.289
	Accommodation(2)	.011	.450	.001	1	.980	1.011
	Accommodation(3)	-.347	.345	1.011	1	.315	.707
	Accommodation(4)	.009	.528	.000	1	.986	1.009
	BursaryLevel			.448	3	.930	
	BursaryLevel(1)	.038	.335	.013	1	.910	1.039
	BursaryLevel(2)	-.156	.258	.366	1	.545	.855
	BursaryLevel(3)	-.019	.302	.004	1	.948	.981
	Constant	2.296	.734	9.778	1	.002	9.935

a. Variable(s) entered on step 1: Gender, AgeOnEntry, Ethnicity, Disability, Subject, EntryType, ABB, POLAR4, Accommodation, BursaryLevel.

ATTAINMENT: GOOD HONOURS

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Gender(1)	-.281	.160	3.070	1	.080	.755
	AgeOnEntry			1.930	3	.587	
	AgeOnEntry(1)	.248	.306	.655	1	.418	1.281
	AgeOnEntry(2)	-.688	.698	.970	1	.325	.503
	AgeOnEntry(3)	-.183	.644	.081	1	.776	.832
	Ethnicity			8.697	8	.368	
	Ethnicity(1)	19.656	15484.649	.000	1	.999	343979219.403
	Ethnicity(2)	-22.385	19489.564	.000	1	.999	.000
	Ethnicity(3)	-2.668	1.203	4.918	1	.027	.069
	Ethnicity(4)	-22.182	19599.626	.000	1	.999	.000
	Ethnicity(5)	-.998	1.457	.469	1	.494	.369
	Ethnicity(6)	-1.580	1.438	1.207	1	.272	.206
	Ethnicity(7)	.412	.402	1.051	1	.305	1.510
	Ethnicity(8)	-.907	.941	.928	1	.335	.404

	Disability			4.714	3	.194	
	Disability(1)	.150	.187	.644	1	.422	1.162
	Disability(2)	.083	.284	.085	1	.770	1.087
	Disability(3)	-1.023	.531	3.706	1	.054	.360
	Subject			20.134	6	.003	
	Subject(1)	-.920	.454	4.105	1	.043	.399
	Subject(2)	-.779	.506	2.375	1	.123	.459
	Subject(3)	-1.350	.401	11.320	1	.001	.259
	Subject(4)	-1.370	.976	1.969	1	.161	.254
	Subject(5)	-1.412	.563	6.291	1	.012	.244
	Subject(6)	-2.802	.820	11.692	1	.001	.061
	EntryQualType			59.914	11	.000	
	EntryQualType(1)	-.760	.410	3.445	1	.063	.468
	EntryQualType(2)	-1.941	.421	21.249	1	.000	.143
	EntryQualType(3)	-1.241	.414	8.988	1	.003	.289
	EntryQualType(4)	-1.629	.384	17.952	1	.000	.196
	EntryQualType(5)	-1.756	.411	18.291	1	.000	.173
	EntryQualType(6)	-1.603	.524	9.357	1	.002	.201
	EntryQualType(7)	-2.262	.817	7.672	1	.006	.104
	EntryQualType(8)	-2.145	.348	37.912	1	.000	.117
	EntryQualType(9)	-1.133	.484	5.494	1	.019	.322
	EntryQualType(10)	-.733	.715	1.051	1	.305	.481
	EntryQualType(11)	-.260	1.514	.030	1	.864	.771
	POLAR4			1.920	4	.750	
	POLAR4(1)	-.025	.290	.008	1	.930	.975
	POLAR4(2)	-.067	.283	.057	1	.811	.935
	POLAR4(3)	.152	.287	.281	1	.596	1.165
	POLAR4(4)	.190	.279	.466	1	.495	1.210
	Accommodation			5.966	4	.202	
	Accommodation(1)	-.499	.369	1.827	1	.176	.607
	Accommodation(2)	-.077	.447	.029	1	.864	.926
	Accommodation(3)	-.591	.274	4.657	1	.031	.554
	Accommodation(4)	-.071	.536	.017	1	.895	.932
	BursaryAmount			.348	3	.951	
	BursaryAmount(1)	.054	.358	.023	1	.880	1.056
	BursaryAmount(2)	.073	.262	.078	1	.780	1.076
	BursaryAmount(3)	.101	.175	.333	1	.564	1.106
	Constant	3.868	.574	45.412	1	.000	47.825

a. Variable(s) entered on step 1: Gender, AgeOnEntry, Ethnicity, Disability, Subject, EntryQualType, POLAR4, Accommodation, BursaryAmount.

ATTAINMENT: POSITIVE DESTINATION

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	Gender(1)	.692	.225	9.462	1	.002	1.997
	AgeOnEntry			.897	3	.826	
	AgeOnEntry(1)	.180	.446	.162	1	.687	1.197
	AgeOnEntry(2)	20.206	15333.337	.000	1	.999	596366574.425
	AgeOnEntry(3)	1.033	1.105	.875	1	.350	2.810
	Ethnicity			1.942	8	.983	
	Ethnicity(1)	19.687	26789.712	.000	1	.999	354651944.063
	Ethnicity(2)	20.505	27612.582	.000	1	.999	803726158.674
	Ethnicity(3)	-.749	1.348	.308	1	.579	.473
	Ethnicity(4)	20.223	40192.969	.000	1	1.000	606524346.946
	Ethnicity(5)	-22.102	40192.970	.000	1	1.000	.000
	Ethnicity(6)	-21.879	40192.970	.000	1	1.000	.000
	Ethnicity(7)	.843	.663	1.616	1	.204	2.322
	Ethnicity(8)	20.631	20530.943	.000	1	.999	911444209.993
	Disability			3.865	3	.276	
	Disability(1)	.211	.243	.758	1	.384	1.235
	Disability(2)	.758	.444	2.914	1	.088	2.135
	Disability(3)	-.480	.770	.389	1	.533	.619
	Subject			7.287	6	.295	
	Subject(1)	-1.221	.508	5.774	1	.016	.295
	Subject(2)	-.982	.565	3.024	1	.082	.375
	Subject(3)	-.687	.449	2.338	1	.126	.503
	Subject(4)	17.859	21273.204	.000	1	.999	57046933.204
	Subject(5)	-.252	.894	.080	1	.778	.777
	Subject(6)	18.891	14680.552	.000	1	.999	159984534.770
	EntryQualType			13.753	11	.247	
	EntryQualType(1)	-.626	.359	3.039	1	.081	.535
	EntryQualType(2)	-.973	.429	5.154	1	.023	.378
	EntryQualType(3)	-.763	.397	3.687	1	.055	.466
	EntryQualType(4)	-.297	.401	.550	1	.458	.743
	EntryQualType(5)	-.771	.438	3.092	1	.079	.463
	EntryQualType(6)	-1.352	.587	5.299	1	.021	.259
	EntryQualType(7)	-1.384	1.137	1.482	1	.223	.251
	EntryQualType(8)	-.181	.335	.293	1	.588	.834
	EntryQualType(9)	-.182	.549	.110	1	.740	.834
	EntryQualType(10)	.117	1.222	.009	1	.924	1.124
	EntryQualType(11)	20.763	40192.969	.000	1	1.000	1040386669.357
	POLAR4			5.719	4	.221	

	POLAR4(1)	.114	.366	.097	1	.755	1.121
	POLAR4(2)	.613	.369	2.762	1	.097	1.846
	POLAR4(3)	.380	.352	1.165	1	.280	1.462
	POLAR4(4)	.635	.351	3.275	1	.070	1.887
	Accommodation			1.578	4	.813	
	Accommodation(1)	-.559	.497	1.268	1	.260	.572
	Accommodation(2)	.108	.663	.027	1	.870	1.114
	Accommodation(3)	.050	.392	.016	1	.899	1.051
	Accommodation(4)	-.457	.940	.236	1	.627	.633
	BursaryAmount			3.325	3	.344	
	BursaryAmount(1)	.206	.495	.173	1	.678	1.228
	BursaryAmount(2)	-.012	.331	.001	1	.970	.988
	BursaryAmount(3)	-.359	.221	2.633	1	.105	.698
	Constant	1.747	.589	8.796	1	.003	5.738

a. Variable(s) entered on step 1: Gender, AgeOnEntry, Ethnicity, Disability, Subject, EntryQualType, POLAR4, Accommodation, BursaryAmount.

APPENDIX 3: SPSS SYNTAX

This is a record of what was included in the regression analysis.

CONTINUATION

```
LOGISTIC REGRESSION VARIABLES Continuation
  /METHOD=ENTER Gender AgeOnEntry Ethnicity Disability Subject EntryType ABB POLAR4
Accommodation BursaryLevel
  /CONTRAST (BursaryLevel)=Indicator(1)
  /CONTRAST (AgeOnEntry)=Indicator(1)
  /CONTRAST (Ethnicity)=Indicator(1)
  /CONTRAST (Disability)=Indicator(1)
  /CONTRAST (Subject)=Indicator(1)
  /CONTRAST (EntryType)=Indicator(1)
  /CONTRAST (ABB)=Indicator(1)
  /CONTRAST (POLAR4)=Indicator(1)
  /CONTRAST (Accommodation)=Indicator(1)
  /CRITERIA=PIN(.05) POUT(.10) ITERATE(20) CUT(.5).
```

ATTAINMENT

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LOGISTIC REGRESSION VARIABLES GoodHonours
  /METHOD=ENTER Gender AgeOnEntry Ethnicity Disability Subject EntryQualType POLAR4
Accommodation
    BursaryAmount
  /CONTRAST (Gender)=Indicator(1)
  /CONTRAST (AgeOnEntry)=Indicator(1)
  /CONTRAST (Ethnicity)=Indicator(1)
  /CONTRAST (Disability)=Indicator(1)
  /CONTRAST (Subject)=Indicator(1)
  /CONTRAST (EntryQualType)=Indicator(1)
  /CONTRAST (POLAR4)=Indicator(1)
  /CONTRAST (Accommodation)=Indicator(1)
  /CONTRAST (BursaryAmount)=Indicator(1)
  /CRITERIA=PIN(.05) POUT(.10) ITERATE(20) CUT(.5).



LOGISTIC REGRESSION VARIABLES DLHEMarker
  /METHOD=ENTER Gender AgeOnEntry Ethnicity Disability Subject EntryQualType POLAR4
Accommodation
    BursaryAmount
  /CONTRAST (Gender)=Indicator(1)
  /CONTRAST (AgeOnEntry)=Indicator(1)
  /CONTRAST (Ethnicity)=Indicator(1)
  /CONTRAST (Disability)=Indicator(1)
  /CONTRAST (Subject)=Indicator(1)
  /CONTRAST (EntryQualType)=Indicator(1)
  /CONTRAST (POLAR4)=Indicator(1)
  /CONTRAST (Accommodation)=Indicator(1)
  /CONTRAST (BursaryAmount)=Indicator(1)
  /CRITERIA=PIN(.05) POUT(.10) ITERATE(20) CUT(.5).
```