

# Financial Support Evaluation Research Report

Financial support and undergraduate outcomes  
in the University of Cambridge

2019

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## **Explanatory note**

This report is identical to a version submitted to the Office for Students, with the exception of the following changes:

1. The removal of detailed statistical output tables to address data protection regulations and prevent the publication of disclosive results. All in-text tables have been retained as initially submitted.
2. The re-organisation of presentation of Appendix 3 tables to ease interpretation. No changes whatsoever have been made to the content of these tables.
3. The addition of a small note of clarification in the Data protection section to make explicit the privacy stance in relation to reporting results from the qualitative interview study, page 3
4. The addition of a small note of clarification in the Concluding remarks section to provide the full information required for the accurate interpretation of the result, page 59
5. Minor and only non-material typographical and table heading corrections, as well as the removal of in-text references to the material no-longer included as per the points above.

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## Executive Summary

This report provides evidence as to the relationship between financial support provision and outcomes for undergraduate students in the University of Cambridge. The report fits within a broader research effort in the University to evaluate the impact of financial support, and the flagship Cambridge Bursary Scheme (CBS) in particular, on a series of critical student outcomes, and to guide the future evolution of financial support policies in the institution.

The CBS is the main mechanism of financial support for undergraduate students at Cambridge. The purpose of the Bursary is to compensate for the financial disadvantage experienced by some students and to afford them the opportunity to participate fully in the student experience at Cambridge, addressing any otherwise-existing gap in their academic outcomes. The University and the Colleges jointly contribute financially to the CBS. The Bursary is a non-repayable and means-tested award. It is provided on a sliding scale to eligible Home and EU undergraduates automatically on the reporting of qualifying household income to the Student Loans Company. Students are not required to take out a tuition fee or maintenance loan to qualify for the Bursary, with receipt of either type of loan unrelated to the amount of Bursary students are eligible for.

Other sources of financial support exist at Cambridge: Colleges can, and do, offer additional financial support to some students. Separate from their contributions to the CBS, Colleges use their discretion as to the form, eligibility criteria, and amounts of support provided to students. These forms of support may be both needs- and merit-based. Additionally, Faculties, departments and other academic institutions may make separate awards, usually merit-based in response to university examination performance.

To assess the role of both the CBS and broader financial support, three components of work have been undertaken using the Office for Students' (OfS) financial support evaluation toolkit. The first is a survey of students in receipt of the CBS in the 2017/18 academic year. With a good response rate, and drawing on matched local administrative data, the survey found that financial support enables students to undertake their studies at Cambridge, and contributes substantially to their wellbeing, participation in academic and social activities, and overall student experience. The survey also suggests that despite the financial support, nearly all students make use of further personal sources of funds. Almost half of respondents undertake some form of paid work, mostly during vacations. Students rate the income generated through work as substantially less important than the financial support from the University and Colleges in allowing them to continue at university. Approximately 60% of respondents were aware of their eligibility for the CBS during the undergraduate application process; over half of these students knew how much support they were likely to receive.

The second component adds depth to the survey findings through an interview study with students in receipt of the CBS in the 2017/18 academic year. All thirteen students interviewed for this component reported valuing the financial support they received highly. Financial support enables them to focus on their studies and to socialise and exchange ideas with their peers; it significantly mitigates concerns around burdening their families, lowering levels of stress and worry about day-to-day survival. Interviewees listed financial matters as one of several key aspects in their decision to apply to the University of Cambridge initially. They also reported fairly good levels of knowledge of the broad system of financial support once at university, although a third of respondents were unsure during the application process about whether they would qualify for any financial assistance. Students generally saw the system of financial support at Cambridge as operating well and as evidence of the University's commitment to welcome all with the potential to succeed at Cambridge, investing in students and supporting them throughout their studies. They put forward a variety of suggestions for potential improvement of the collegiate University's provision. A majority of these focused on increased clarity and availability of information.

The third and final component is represented by the statistical analysis of linked records from local sources and the Higher Education Statistics Agency (HESA). This analysis explored the relationship between receipt of the CBS and receipt of other forms of financial support, with a series of key undergraduate outcomes. These outcomes are: continuation into the second year of the degree; degree completion; degree classification; and graduate destinations. Across the board, results are positive for Cambridge students, whether they receive financial support or not. For instance, continuation rates exceed 96%, and at least 85% of graduates who had been supported through CBS achieved positive graduate outcomes in the form of graduate-level jobs or further study.

The statistical analysis paints a positive picture of the relationship between receipt of the CBS and each of the above outcomes. Students from households with the lowest declared incomes, who were therefore in receipt of the full Cambridge Bursary, perform at least as well if not better than peers in receipt of the partial Bursary (and therefore with higher household incomes, but still under the main eligibility threshold). Further analysis comparing students from schools historically under-represented at Cambridge or those from relatively low-performing schools reveals that recipients of the full CBS perform similarly to recipients of the partial Bursary, even after accounting for the potential confounding influence of other personal background factors. There is concern across the sector that students from lower socioeconomic backgrounds are more likely to not complete their degree and to achieve less well than their richer counterparts, not least due to financial barriers. Across the piece, we were unable to find systematic differences in outcomes between groups defined by their receipt of Bursary support, and therefore of different economic backgrounds.

When exploring other types of financial assistance, including merit-based awards, the results suggest that recipients of non-Bursary support gain a higher proportion of Firsts than recipients of Bursary support. Given that non-Bursary financial support is awarded for academic achievement, amongst other reasons, this finding is not surprising. It suggests, however, that a disaggregation of the specific types of financial assistance provided to students is likely to provide finer detail as to the potential impact of needs-based support. Future work will explore precisely this.

On the whole, the evidence supports the hypothesis that increased Bursary funds for students in the greatest need are beneficial to them. Specifically, the results of the three components indicate positive responses from students in receipt of financial support in the form of the CBS, in terms of experiences thereof, assigned value, and associated academic outcomes. In addition to evidence suggesting that the most disadvantaged CBS recipients are at least similar to their more advantaged peers (i.e. partial Bursary recipients) in terms of academic outcomes, the research highlights the enabling nature of the financial support offered. Students value the financial assistance highly, reporting that it alleviates concerns regarding their families' capacities to support their study, eliminating potential burdens. It allows them to focus on their studies. It is seen to contribute to their wellbeing, including by enabling them to interact with more advantaged peers on an equal footing, ultimately providing the opportunity for a full and positive student experience while at Cambridge. In several cases they argued that increasing the bursaries further would more fully equalise that experience.

Additional academic research currently underway at Cambridge is exploring in more detail the relationship between financial support and undergraduate outcomes. Analysis comprising this research will generate evidence on how different amounts of financial assistance relate to a wider range of student outcomes; and will also employ a variety of other statistical approaches that can create better comparison groups in the available data. Alongside this report, the results of this research will provide the evidence base to inform institutional policy and practice around financial support.

# 1. Introduction

## 1.1 Remit and coverage

This report provides evidence as to the relationship between financial support provision and outcomes for undergraduate students in the University of Cambridge. The report fits within a broader research effort in the University to evaluate the impact of financial support, and the flagship CBS in particular, on a series of critical student outcomes, and to guide the future evolution of financial support policies in the institution.

The Cambridge Bursary fits within the University's strategy for widening participation and is designed to compensate for the financial disadvantage experienced by some students. The financial support it provides seeks to overcome perceived barriers for potential applicants, and also aims to narrow any otherwise pre-existing gaps in students' financial ability to enjoy a full student experience while at Cambridge, and therefore potentially to address any otherwise-present gaps in degree outcomes including retention, graduation, and degree classification. It seeks to do this by reducing their financial concerns and allowing them to focus on their studies, as well as contributing to their wellbeing by providing them the opportunity for a full and positive student experience while at Cambridge.

This document reports on the results from the application of the OfS Financial Evaluation Toolkit<sup>1</sup> to the case of the University of Cambridge. It deals with each of the three components encompassing the Toolkit:

First, a survey of students who were in receipt of financial support in the 2017/18 academic year. The survey asks a series of questions regarding the received financial support, including its importance and its uses, and provides critical information as to the importance of the financial support for students to continue their academic career.

Second, an interview study of students in receipt of financial support in the 2017/18 academic year. The interviews, carried out by an experienced qualitative education researcher with a sample of 13 students, provide an in-depth understanding of the experiences of financial support at this university, both pre- and post-arrival. Importantly, the interviews also offer a first-hand account of the role financial support plays in students' social and academic life at university, and an overview of students' perspectives of the current system of financial support.

Third, a statistical analysis of four critical outcomes (continuation, completion, degree classification, and graduate destinations), relying on a combination of local administrative data and records provided by HESA. The analysis, employing logistic regressions that model each respective

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<sup>1</sup> <https://www.officeforstudents.org.uk/media/693b3af0-abd8-491e-a21c-12d204e838bf/10007788-cambs-sc.pdf> and <https://www.officeforstudents.org.uk/advice-and-guidance/promoting-equal-opportunities/using-evidence-to-improve-access-and-participation-outcomes/financial-support-evaluation-toolkit/financial-support-evaluation-toolkit-using-the-survey-tool/>

outcome while accounting for a variety of background characteristics of students, can provide evidence as to the relationship between receipt of financial support and each of these outcomes at the University of Cambridge.

## **1.2 Ethics and data protection**

The data used in this project include sensitive and identifying information. The survey data was linked to several internal datasets, whilst the statistical analysis makes use of HESA data extracts for the relevant years (described in detail below). From a research ethics perspective, linking data in such a way increases the risk of identification for survey respondents. In order to mitigate this risk, the dataset has been kept highly secure at all times and handled only by researchers who are trained and experienced in handling sensitive personal data securely. To prevent the identification of individuals in the survey and statistical component, numbers under 3, and figures based thereupon, have been suppressed. The qualitative component reports anonymously on individuals' perspectives. The use of current and former students' personal data is within the scope of the uses they were informed of in Privacy Notices used when students provided their data to the University and is covered by the General Data Protection Regulation (GDPR)<sup>2</sup>. Ethical clearance for the research was sought, and received, from the Faculty of Education University of Cambridge.

## **1.3 Financial support context**

To help readers understand the research approach for each of the above three components, and to facilitate interpretation of the results, it is necessary to explain briefly the ways in which the University of Cambridge differs from the majority of UK higher education providers, both generally, and in terms of its financial support offering.

Every undergraduate student at the University of Cambridge is affiliated with one of 29 undergraduate Colleges. In this collegiate structure, the College admits students, provides small-group teaching ('supervisions') and direction of studies, as well as providing accommodation and pastoral support, whilst the University designs courses, provides lectures and practicals, sets examinations, and awards degrees. Financial interactions tend to be between the student and their College rather than the University, and as such we suspect that students may not always be able correctly to identify whether financial support is from the College or from the University. Indeed, as we explain later, the main mechanism of financial support, the Cambridge Bursary Scheme, relies on funding from both Colleges and the central University.

Terms at the University of Cambridge are relatively short, but with an intense workload during term-time, and students are therefore usually only permitted to undertake a very limited amount of paid work during term-time. There are no restrictions on working during University holidays.

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<sup>2</sup> [https://www.information-compliance.admin.cam.ac.uk/files/data\\_protection\\_policy\\_final.pdf](https://www.information-compliance.admin.cam.ac.uk/files/data_protection_policy_final.pdf)

The University of Cambridge and the Colleges offer a plethora of financial support to undergraduate students “to ensure [they] don’t have to [work during term-time]”<sup>3</sup>. Most notable amongst this is the non-repayable means-tested CBS which is awarded on a sliding scale. Both Home and EU undergraduate students are eligible<sup>4</sup>.

The Bursary is automatically awarded to students from households which meet an income threshold (initially set in relation to the threshold for maintenance grant eligibility), as long as students report this income to the Student Loans Company and indicate that they would like to receive the Bursary. The upper threshold is currently £42,620<sup>5</sup>. Any eligible student with a household income below this threshold qualifies for the Cambridge Bursary, paid on a sliding scale. Currently, the maximum Bursary is £3,500<sup>6</sup> for the 2018/19 academic year and is awarded to eligible students whose household income is below a £25,000 threshold. Students with household income between £25,000 and £42,620 receive a partial Bursary.

This information is shared publicly and is available on the University’s undergraduate web portal: <https://www.cambridgestudents.cam.ac.uk/cambridgebursary>.

In addition to the CBS, a variety of forms of financial support exist, from Faculties, departments, and other academic institutions in the University, as well as from Colleges. The Colleges are independent of the University in their decision to award (additional) financial support, and may do so for a variety of reasons, including merit and achievement, and in a variety of forms (prizes and scholarships, rent bursaries, maintenance credits, fee bursaries, book, study or travel grants, etc.)

Whilst we recognise the diversity of source of financial support available at the University of Cambridge, we note that financial awards on the basis of merit and achievement will not have the same purpose as needs-based bursary support. We address this issue further in the relevant sections of the main report and discuss the implications of this in the conclusions.

## 1.4 The report

The report structure follows the three components set out in the Financial Evaluation Toolkit. Section 2 details results of the survey (which may be found in Appendix 2). Section 3 delves deeper into the student experience in the form of the qualitative component. Section 4 reports on the results of the statistical analysis. Section 5 concludes.

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<sup>3</sup> <https://www.undergraduate.study.cam.ac.uk/fees-and-finance/financial-support>

<sup>4</sup> Eligibility is determined by eligibility for UK Government funding, whether or not the student takes out a loan to finance their studies.

<sup>5</sup> This was the threshold for government maintenance grants until their withdrawal in 2016

<sup>6</sup> A higher Bursary (currently of £5,600 per year) is available to UK mature students or care leavers with family incomes of £25,000 per year or less who are also resident in Cambridge throughout the year.

## 2. Survey component

### 2.1 Introduction

The collegiate University has conducted this financial support survey to find out how students support themselves financially during their studies, and how useful and helpful the Cambridge Bursary and any other University- or College-provided financial support is in supporting students who may otherwise have to leave their course or do less well in their studies. A survey of this nature is also a requirement of the OfS.

### 2.2 Method

#### 2.2.1 Survey design and administration

The financial support survey consisted of 22 questions, some of which were presented conditionally depending on the answers to prior questions, with a maximum of 21 questions presented to any participant. A copy of the survey questions, and the conditions under which each was presented, is provided in Appendix 1. The questions were based on a set of survey questions provided by the OfS<sup>7</sup>, with modifications made to adapt them to the University of Cambridge context.

The survey was written in Qualtrics and administered to prospective participants via their University of Cambridge email address. Each was sent a unique link in an invitation email, which meant that each student could only participate once, and also that each response could easily be linked back to our administrative record for each student. Our invitees were 1885 current undergraduate students who had received financial support through the CBS in the previous academic year (2017-18).

The initial survey invitations were sent by email on the morning of 5<sup>th</sup> November 2018 (approx. 11:30am) and were followed by up to 3 reminder emails sent only to those who had not yet completed the survey on November 12<sup>th</sup> (approx. midday), 19<sup>th</sup> (approx. midday) and 23<sup>rd</sup> (approx. 7:00am). Participants were informed the survey would be available until the end of Sunday November 25<sup>th</sup>, although in fact the survey was closed on the morning of Monday 26<sup>th</sup>. No incentive was offered for completion of the survey.

### 2.3 Analysis approach

Although all current undergraduates who received CBS support in the previous year were invited to take part in this survey (which amounted to 1885 students), we only included the 1760 of these students who had been in the standard undergraduate Years 1-3 (according to our administrative dataset) in the analysis presented here, reasoning that those who had been in Years 4 and 5

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<sup>7</sup> <https://www.officeforstudents.org.uk/advice-and-guidance/promoting-equal-opportunities/using-evidence-to-improve-access-and-participation-outcomes/financial-support-evaluation-toolkit/financial-support-evaluation-toolkit-using-the-survey-tool/>

(typically studying Medicine or Veterinary Medicine) may not have been in comparable financial circumstances to those in the standard undergraduate Years 1-3. These Year 4 and 5 undergraduates could of course be analysed separately as an extension to the analysis reported here.

The survey data were linked to several internal administrative datasets which contained information for all survey invitees. These datasets included identifying information, which was used to link the records – this included (but was not limited to) names, various identification numbers, and email addresses. A list of the key pieces of information accessed through this linkage are provided in Appendix 2.

The analysis presented here was undertaken using a combination of Excel, SPSS and Stata.

## **2.4 Survey respondents**

### **2.4.1 Response rate**

1760 current undergraduate students who had received financial support through the CBS in the previous academic year (2017-18) when they were in Years 1-3 of their studies were invited to participate in the survey. Of these, 837 started the survey (47.6%), and 776 completed it (44.1% of invitees; 92.7% of those who started the survey).

### **2.4.2 Sample coverage**

We assessed the extent to which the 776 survey completers (our sample) were representative of the full population of 1760 students in the survey invitee cohort by comparing the composition of our sample to that of the population with respect to several key demographic characteristics. (Please refer to the Methods section above for more information about each of these.) The results of this analysis are presented in Table 1. Generally, these results indicate a balanced sample, with a similar demographic composition to that of the full population. The relatively low proportion of third-year students, in both the sample and across the population, reflects the fact that many will have graduated and no longer be studying at Cambridge. The largest deviations are evident in gender, where there is a more even gender split in the sample than in the population (females constitute 49.5% of the sample but only 45.2% of the population), and in domicile, where European students are over-represented in our sample compared to the population (they constitute 22.0% of the sample but only 16.8% of the population).

**Table 1: Demographic comparison of the Population (all survey invitees in Years 1-3) and the Sample (all survey completers in Years 1-3). The Male and Other Gender groups were combined to prevent the identification of individuals. Further information about the demographic parameters is available in the Method section.**

		Population Percentage	N	Sample Percentage	N
<b>Course Year</b>	1	41.9		43.4	
	2	41.1	1760	39.3	776
	3	17.0		17.3	
<b>Gender</b>	Male and Other	54.8	1760	50.5	776
	Female	45.2		49.5	
<b>Age at admission</b>	Young	94.3	1760	93.9	776
	Mature	5.7		6.1	
<b>Domicile at admission</b>	UK	83.2	1760	78.0	776
	EU	16.8		22.0	
<b>POLAR4 quintile at admission</b>	Q1	7.3		6.5	
	Q2	11.6		12.6	
	Q3	17.6	1462	19.9	604
	Q4	24.4		24.0	
	Q5	39.1		37.1	
<b>IMD decile (England) at admission</b>	D1	5.6		5.3	
	D2	7.0		7.7	
	D3	6.4		5.5	
	D4	8.7		7.8	
	D5	9.4	1351	10.3	561
	D6	10.2		10.2	
	D7	11.2		12.3	
	D8	12.8		12.1	
	D9	14.0		14.6	
	D10	14.7		14.1	
<b>Disability</b>	Declared disability	12.8		11.1	
	No declared disability	86.4	1760	88.0	776
	Information Refused	0.8		0.9	
<b>Ethnicity</b>	Asian	11.9		10.1	
	Black	3.2		2.8	
	Mixed	5.6	1760	6.1	776
	Other	1.6		1.4	
	White	75.5		77.2	
	Information Refused	2.2		2.4	
<b>SEC</b>	1	18.5		17.4	
	2	21.0		22.2	
	3	11.1		10.1	
	4	6.3	1759	5.8	776
	5	1.7		1.3	
	6	8.0		7.2	
	7	3.8		3.1	
	9	29.6		33.0	
		Information Refused			
<b>CBS Bursary amount</b>	<£3,500	35.0		36.5	
	£3,500	58.1	1760	56.8	776
	>£3,500	6.9		6.7	

We tested the extent to which demographic characteristics obtained through the linkage with administrative data for all invitees predicted non-response in the survey through a logistic regression model. Results (not tabled) indicated very strongly that none of the observable demographic characteristics described above were statistically significant predictors of non-response. Although we note it remains possible that there are unobservable (or unobserved)

characteristics which significantly affect response probabilities, we conclude that on observed characteristics the responding sample and the wider population of invitees are sufficiently similar not to require any additional weighting of data. In what follows we therefore report on survey responses from the 776 survey completers.

### 2.4.3 College

Table 2 provides a breakdown of survey respondents by their College membership. The 776 survey respondents represent all 29 undergraduate colleges, albeit in variable proportions. We note that Hughes Hall, Lucy Cavendish, St Edmund’s and Wolfson are ‘mature’ colleges, which have a small number of undergraduates of mature age. It is, therefore, unsurprising that three of these stand out as having the fewest survey respondents. With this in mind, the coverage of the 29 undergraduate colleges achieved in the sample is good.

**Table 2: College membership of survey respondents (Survey Q2.2)**

College	Frequency	Percentage	College	Frequency	Percentage
Christ's College	26	3.4	Murray Edwards	30	3.9
Churchill College	30	3.9	Newnham College	27	3.5
Clare College	31	4.0	Pembroke College	33	4.3
Corpus Christi	14	1.8	Peterhouse	19	2.4
Downing College	23	3.0	Queens' College	28	3.6
Emmanuel College	28	3.6	Robinson College	22	2.8
Fitzwilliam College	29	3.7	Selwyn College	30	3.9
Girton College	24	3.1	Sidney Sussex	25	3.2
Gonville & Caius	23	3.0	St Catharine's	49	6.3
Homerton College	38	4.9	St John's College	48	6.2
Hughes Hall	7	0.9	Trinity College	49	6.3
Jesus College	30	3.9	Trinity Hall	33	4.3
King's College	27	3.5	Wolfson College	18	2.3
Lucy Cavendish	9	1.2	St Edmund's College and No Answer <sup>8</sup>	6	0.8
Magdalene College	20	2.6			
			<b>TOTAL</b>	<b>776</b>	<b>100.0</b>

## 2.5 Results

### 2.5.1 Sources of financial support

The results in Table 3 show that in total, 84.4% of survey respondents reported receiving support from the University and 58.3% reported receiving support from their College, with an overlap of 44.2% reporting receiving support from both. As all our survey invitees were recipients of a CBS Bursary, or in other words, 100% of survey respondents actually received support from both the University and their College through the University’s centrally-administered scheme, this suggests

<sup>8</sup> Response categories have been merged due to small numbers, to preserve the anonymity of respondents

that a significant proportion of students misidentified this CBS support as being from a single source (typically the University). It is also worth noting that all of the 12 individuals who responded “None” or “Don’t know” reported in later questions that they had received at least £500 of support from their College or the University/CBS.

**Table 3: University and College-specific sources of financial support (Survey Q2.3)**

Source	Frequency	Percentage
University only	312	40.2
College only	109	14.1
Both	343	44.2
None	8	1.0
Don't know	4	0.5
<b>TOTAL</b>	<b>776</b>	<b>100.0</b>

### 2.5.2 Sources of finance: personal

The results in Table 4 show that our CBS-receiving survey respondents made use of a variety of personal sources of funding. The most common forms of personal funding were earnings from work during holidays (44.3% of survey respondents), non-repayable support from family or friends (40.9%) and personal savings (39.7%). Additionally, over a third of our survey respondents reported using personal borrowing as a form of financial support (36.3%). In total, we found that 725 (93.4%) of our survey respondents indicated that they made use of at least one of these personal forms of support.

**Table 4: Personal sources of finance. Participants could select multiple options. Percentages do not add up to 100. (Survey Q3.1)**

Sources	Frequency	Percentage
Earnings from work during holidays	344	44.3
Money from family or friends that you don't have to repay	317	40.9
Personal savings	308	39.7
From borrowings e.g., loans/overdraft	282	36.3
Earnings from work during term-time	57	7.3
Money from family or friends that you do have to repay	55	7.1
Other	45	5.8
Personal trust fund or income from an investment	8	1.0

### 2.5.3 Sources of finance: non-personal

The results in Table 5 show that the majority of our survey respondents received a tuition fee loan and a maintenance loan from Student Finance England (88.8% and 72.0%, respectively)<sup>9</sup>. Only 85.4% reported receiving support from the Cambridge Bursary, although we know this actually would have been 100%, which therefore indicates some misunderstanding among our students as to the source of their financial support. Nonetheless, these three forms of support appear to be by far the most common among our survey group.

Another common form of non-personal financial support was from Colleges, at 46.4%. This may be lower than the equivalent figure based on Table 3/Survey Q2.3 (58.3%) because support through the Cambridge Bursary was a separate option in this case. A very low proportion (2.1%) reported receiving financial support from the University other than through the Cambridge Bursary. Finally, a significant minority reported receiving other forms of government financial support (23.1%), and 11.7% reported receiving a grant or scholarship from an employer or other organisation.

**Table 5: Non-personal sources of finance. Participants could select multiple options. Percentages do not add up to 100. (Survey Q3.2)**

Sources	Frequency	Percentage
<b>Government tuition fee loan (from Student Finance England)</b>	689	88.8
<b>The Cambridge Bursary</b>	663	85.4
<b>Government maintenance loan (from Student Finance England)</b>	559	72.0
<b>Financial support from your College</b>	360	46.4
<b>Government financial support (maintenance grants; childcare grants; Disabled Students Allowance etc)</b>	179	23.1
<b>Grants or scholarships from an employer or other organisation</b>	91	11.7
<b>Other</b>	26	3.4
<b>Other financial support from the University (not your College)</b>	16	2.1
<b>Grants from Local Authority</b>	10	1.3

### 2.5.4 Amount of financial support from the University of Cambridge and Colleges

We note that in the text of Question 5.1, survey respondents were instructed to “*count the Cambridge Bursary as financial support from the University*”, even though, as explained above, the Cambridge Bursary is actually funded by both the University and Colleges. In this way, we are able to find out how much support respondents received solely from their College (excluding the Cambridge Bursary) while limiting the number of questions asked in the survey. Additionally, we know that very little financial support is provided by the University other than through the Cambridge Bursary (this is supported by the results of survey Q3.2), so there would be little additional information to be gained about non-CBS University support by keeping University and

<sup>9</sup> It is important to note that not all students would be eligible for all forms of government support. For example, the Government maintenance loan is only available for UK students and for EU students who have lived in the UK for at least 5 years.

CBS support distinct. In the rest of this section, we therefore refer to support as being either from the CBS, or from the College, noting that the former may include a small amount of non-CBS University funding.

A significant minority of students (23.5%) reported **not being sure** of the exact source of their financial support. Results in Table 6 show the total amounts of CBS and College-specific financial support received by the survey respondents who were unsure about sources of financial support. Around 60% received between £2001 and £4000, which encompasses the typical maximum CBS amount (£3500). Only around 15% received under £1000, and around 10% over £4000.

**Table 6: Combined total support amount from College and CBS for source-unsure respondents (Survey Q5.4)**

Amount of support	Frequency	Percentage
£500 or less	13	7.1
£501-£1000	15	8.2
£1001-£2000	27	14.8
£2001-£3000	39	21.4
£3001-£4000	70	38.5
£4001-£6000	15	8.2
£6001-£8000 or £8001-£10000 or Over £10000	3	1.7
<b>TOTAL</b>	<b>182</b>	<b>100</b>

Tables 7, 8 and 9 show the amounts of financial support received by the 594 survey respondents who knew where all of their financial support came from: Table 7 shows the amount from the CBS, Table 8 from their College, and Table 9 a calculated combined total from both sources. Therefore, Table 9 is most comparable to Table 6 above (for the 182 respondents unsure of the source of their support).

**Table 7: Support amount from the CBS ONLY for respondents who could make a distinction between CBS and College-specific support sources. (Survey Q5.2)**

Source: CBS ('University')	Frequency	Percentage
£0 or no response	14	2.4
£500 or less	62	10.4
£501-£1000	28	4.7
£1001-£2000	56	9.4
£2001-£3000	75	12.6
£3001-£4000	335	56.4
£4001-£6000 or £6001-£8000 or Over £8000	24	4.1
<b>TOTAL</b>	<b>594</b>	<b>100</b>

**Table 8: Support amount from the COLLEGE ONLY for respondents who could make a distinction between CBS and College-specific support sources (Survey Q5.3)**

Source: College	Frequency	Percentage
No response	7	1.2
£0	207	34.8
£1-£500	115	19.4
£501-£1000	106	17.8
£1001-£2000	73	12.3
£2001-£3000	18	3.0
£3001-£4000	32	5.4
£4001-£6000	9	1.5
£6001-£8000	22	3.7
Over £8000	5	0.8
<b>TOTAL</b>	<b>594</b>	<b>100</b>

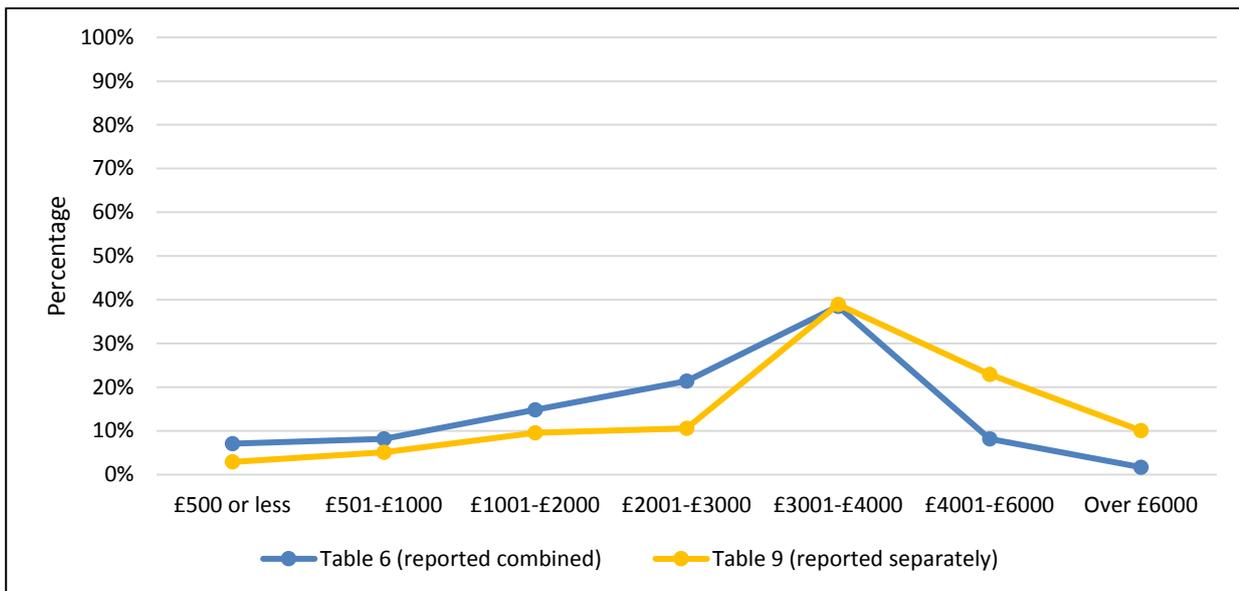
A comparison of Tables 6 and 9 (also see Figure 1) reveals that a similar proportion of both groups received £3001-£4000, which is the range which encompasses the typical maximum CBS amount (£3500). However, aside from this support bracket, the 182 source-uncertain respondents reporting a combined total (Table 6) tended to be more likely than other survey respondents (Table 9) to receive the lower support amounts of £2001-£3000 and less, and less likely to receive the higher amounts of £4001 or over. This perhaps suggests that those who receive more support, or support from more than one source, are, as a result, more likely to be aware of where their support comes from.

Regarding the division of support from the CBS and the College (for the 594 survey respondents who made this distinction), Table 7 shows that by far the most common amount of financial support from the CBS is £3001-£4000 (56.4%), which is the range which encompasses the typical maximum CBS amount (£3500), whilst support over £4000 from the CBS is rare (4.1%). Table 8 shows that by contrast, the most common amount of financial support from the College was actually £0 (34.8%), with a further 37.2% receiving £1000 or less. Only 14.4% received over £2000 from their College. This suggests that for the majority, support from the CBS is likely to be the primary financial support source as opposed to the College alone (for the current cohort of survey respondents, all of whom are CBS recipients), although there are a minority of cases in which the College provides several thousand pounds.

**Table 9: Calculated combined total support amount from College and CBS ('University') for respondents who could make a distinction between CBS and College-specific support sources (Survey Q5.2 & Q5.3)**

COMBINED	Frequency	Percentage
£500 or less	17	2.9
£501-£1000	30	5.1
£1001-£2000	57	9.6
£2001-£3000	63	10.6
£3001-£4000	231	38.9
£4001-£6000	136	22.9
£6001-£8000	26	4.4
£8001-£10000	10	1.7
Over £10000	24	4.0
<b>TOTAL</b>	<b>594</b>	<b>100</b>

**Figure 1: A comparison of total financial support received by respondents unsure of financial support source (Table 6, reported combined) and respondents who could identify the source (Table 9, reported separately)**



The peak identified by Figure 1 for both categories of respondents corresponds to the maximum CBS award of £3,500 currently, and therefore is consistent with existing records.

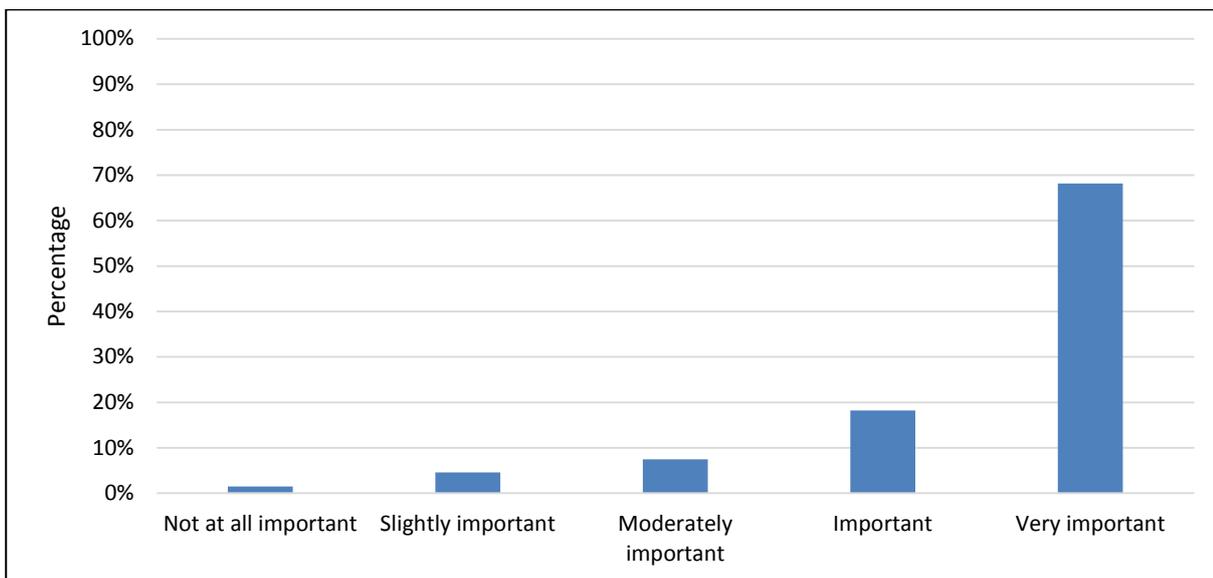
### 2.5.5 Financial support: importance in helping the student to continue with their studies

Table 10 and Figure 2 show that the vast majority of our survey respondents (86.4%) considered the financial support provided (regardless of its source) to be 'important' or 'very important'. Only 6.1% considered it to be 'unimportant' or only 'slightly important'.

**Table 10: The importance of financial support in helping the students to continue with their studies (Survey Q5.5)**

	Frequency	Percentage
<b>Not at all important</b>	12	1.5
<b>Slightly important</b>	36	4.6
<b>Moderately important</b>	58	7.5
<b>Important</b>	141	18.2
<b>Very important</b>	529	68.2
<b>TOTAL</b>	<b>776</b>	<b>100</b>

**Figure 2: The importance of financial support in helping the students to continue with their studies (Survey Q5.5)**



With respect to the results reported in the rest of this section and in later sections reporting similar cross-tabulation analyses, we note a couple of important caveats. First, any apparent differences found between groups receiving varying levels of financial support have not been tested for statistical significance and they could very well be due to chance. Second, even if a difference were found to be statistically significant, this could be attributable to any number of factors besides the level of financial support received. It is important to highlight that no inferences of causality can be made from the analyses presented here.

Extending the findings from Table 10 above, the cross-tabulation analysis presented in Table 11 reveals strikingly that financial support is increasingly reported to be 'very important' for helping students to continue with their studies as the total level of financial support increases: of those receiving low support amounts of £500 or less or £501-£1000, only 36.7% or 31.1% (respectively) indicated that this support was 'very important', whereas of those receiving £4001 or over, 81.3% said it was 'very important'. An opposite pattern is seen with respect to the low importance ratings: of those receiving low support amounts of £500 or less or £501-£1000, 30.0% or 28.9% (respectively) said that this support was 'not at all' or only 'slightly important', whereas of those

receiving more than £1000, only 3.0-6.9% in each group said the support was ‘not at all’ or only ‘slightly important’. This could indicate that higher levels of support are quite successfully being targeted at those who need them most, although other possible explanations (which are not mutually exclusive) include respondents giving high importance ratings as a result of their gratitude at having received a large amount, or students coming to rely on support and feeling it is important if they are given it.

**Table 11: The importance of financial support in helping the students to continue with their studies by different total amounts of support (Survey Q5.2-5.4 & Q5.5)**

Financial support total	Number in group	Percentage of group that gave each importance rating			
		Not at all or slightly important	Moderately important	Important	Very important
<b>£500 or less</b>	30	30.0	16.7	16.7	36.7
<b>£501-£1000</b>	45	28.9	17.8	22.2	31.1
<b>£1001-£2000</b>	84	3.6	10.7	28.6	57.1
<b>£2001-£3000</b>	102	6.9	6.9	19.6	66.7
<b>£3001-£4000</b>	301	3.0	5.6	20.3	71.1
<b>£4001 or over</b>	214	3.3	5.6	9.8	81.3
<b>ALL (for reference)</b>	<b>776</b>	<b>6.2</b>	<b>7.5</b>	<b>18.2</b>	<b>68.2</b>

### 2.5.6 Financial support: activities the student has not had to avoid or do less of as a result

The survey also asked students which activities they would most likely have had to avoid or do less of if they did not receive financial support (Table 12). Large proportions selected activities closely related to University life: having a more comfortable life while studying (82.0%), paying for essential living costs (64.4%), and paying for books, study materials or field trips (54.0%). Large proportions also selected activities which might be considered wellbeing-related, such as doing things outside of University life (79.0%) and saving for purposes such a holiday (36.7%). 34.8% selected avoiding student debt (this does not necessarily mean they entirely avoided it). 20% selected gaining employment experience in their field of study – perhaps implying it could replace undertaking (higher-) paid employment during holiday(s). A small proportion (11.2%) selected supporting their family.

**Table 12: Activities that students’ financial support meant they did not have to avoid or do less of. Participants could select multiple options. Percentages do not add up to 100. (Survey Q5.6)**

Activities	Frequency	Percentage
<b>Enjoy a more comfortable life while studying</b>	636	82.0
<b>Do other things outside of university life (e.g. travel, participate in hobbies)</b>	613	79.0
<b>Pay for essential living costs (food, rent, fuel bills etc)</b>	500	64.4
<b>Pay for books, study materials, field trips etc</b>	419	54.0
<b>Save for a specific purpose (e.g. a holiday or a car)</b>	285	36.7
<b>Avoid student debt</b>	270	34.8

<b>Gain employment experience in your field of study</b>	155	20.0
<b>Support family (e.g. your children, a parent, or a sibling)</b>	87	11.2
<b>Gain employment experience (not in your field of study)</b>	56	7.2
<b>Other</b>	36	4.6

### 2.5.7 Financial support: what it has helped students to do

Somewhat similar to survey Question 5.6, Question 5.7 asked students how strongly they disagreed or agreed that financial support had helped them in various ways. The results are reported in Table 13 as an aggregated percentage of survey respondents who said they ‘somewhat agreed’ or ‘strongly agreed’ with each item.

**Table 13: What financial support has helped students to do. The total number of responders to each item was usually 772-774, except for the last item where it was 754 (Survey Q5.7)**

<b>Financial support has helped students to:</b>	<b>Percentage of survey respondents who agree (somewhat or strongly)</b>
<b>Afford to participate in social activities with fellow students</b>	83.6
<b>Feel less anxious than I would have otherwise</b>	87.0
<b>Feel more satisfied with my life as a student</b>	88.2
<b>Feel part of the University/College community</b>	66.6
<b>Be able to concentrate on my studies without worrying about my finances</b>	89.3
<b>Be able to balance commitments such as work, study, and family relationships</b>	73.7
<b>Afford to participate in study-related activities, if applicable</b>	62.9

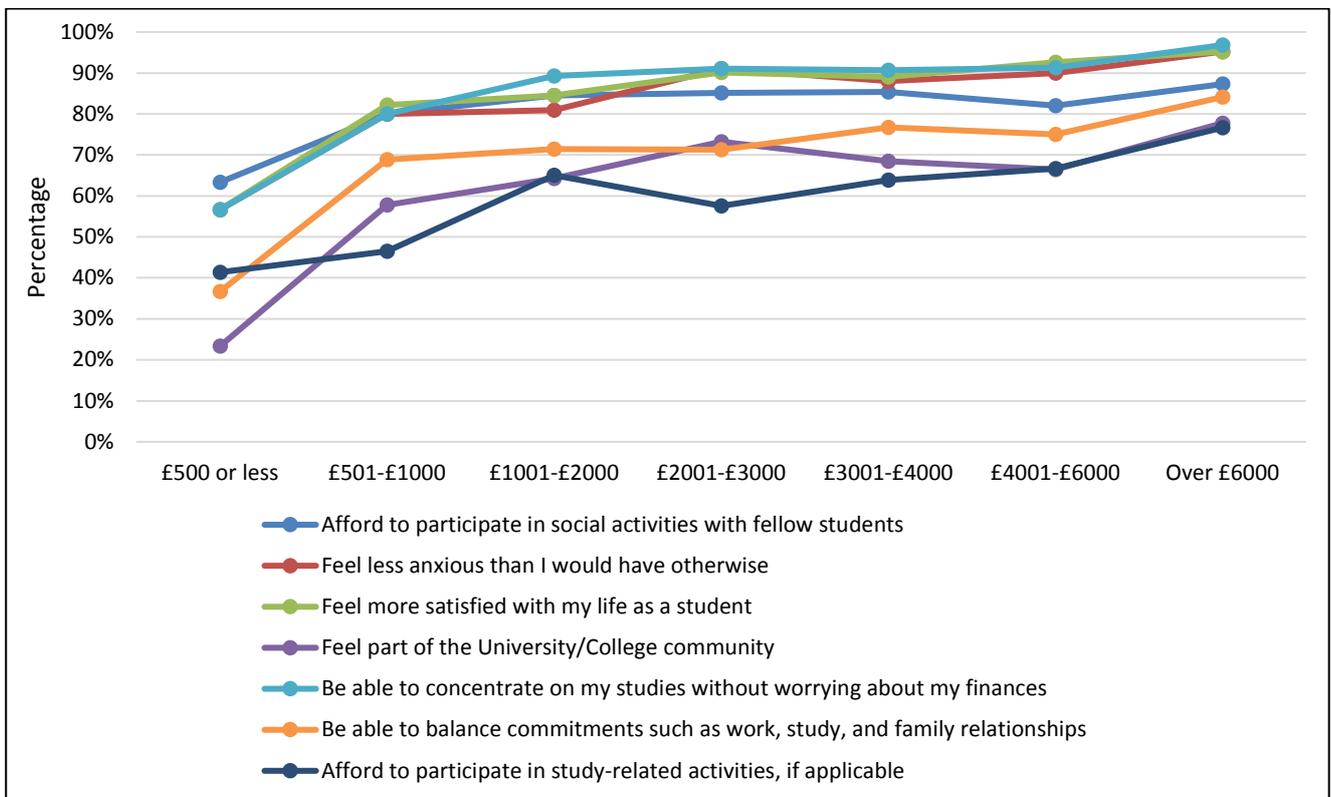
All the items were strongly endorsed by at least 62.9% of students, but this ranged as high as 89.3%. Large proportions of our survey respondents agreed that their financial support had helped them in a variety of ways related to University-life and more general wellbeing, including feeling less anxious and being able to concentrate on their studies without worrying about finances; feeling satisfied with their life as a student and being able to afford to participate in social activities; and being able to balance commitments such as work, study, and family relationships.

Extending the findings from Table 13 above, the results presented in Table 14 and visualised in Figure 3 indicate that the extent of positive endorsement of the items in Survey Question 5.7 tends to increase with the amount of financial support, suggesting that this support is being targeted correctly in accordance with students’ needs.

**Table 14: What financial support has helped students to do by total financial support amount. Over 90% of each support group responded to each question; non-respondents are not included in the percentages calculated (Survey Q5.2-5.4 & Q5.7)**

Financial support total	Numbers in group	Percentage that agreed (somewhat or strongly) that support had helped them to...						
		Afford to participate in social activities with fellow students	Feel less anxious than I would have otherwise	Feel more satisfied with my life as a student	Feel part of the University or College community	Be able to concentrate on my studies without worrying about my finances	Be able to balance commitments	Afford to participate in study-related activities, if applicable
£500 or less	30	63.3	56.7	56.7	23.3	56.7	36.7	41.4
£501-£1000	45	80.0	80.0	82.2	57.8	80.0	68.9	46.5
£1001-£2000	84	84.5	81.0	84.5	64.3	89.3	71.4	65.1
£2001-£3000	102	85.1	91.1	90.1	73.3	91.1	71.3	57.6
£3001-£4000	301	85.4	88.0	89.0	68.4	90.7	76.7	63.9
£4001-£6000	151	82.0	90.0	92.7	66.4	91.3	75.0	66.7
£6001 or over	63	87.3	95.2	95.2	77.8	96.8	84.1	76.7
<b>ALL (for reference)</b>	<b>776</b>	<b>83.6</b>	<b>87.0</b>	<b>88.2</b>	<b>66.6</b>	<b>89.3</b>	<b>73.7</b>	<b>62.9</b>

**Figure 3: What financial support has helped students to do by total amount of financial support**



### 2.5.8 Prior knowledge of financial support eligibility and amount

The results in Table 15 show that - of those who are able to recall - 60.5% of our survey respondents knew they would be eligible for financial support when they were applying to

University. However, 39.5% either did not know or were not sure. The results presented in Table 16 show that even among those applicants who knew they would be eligible for financial support (and who remember what their prior knowledge was), only 54.3% knew approximately how much support they would receive.

**Table 15: Prior knowledge of financial support eligibility (Survey Q4.1)**

Knowledge of eligibility	Frequency	Percentage
<b>Yes, I knew I would be eligible</b>	464	59.8
<b>No, I did not know I would be eligible</b>	119	15.3
<b>I was unsure whether I would be eligible</b>	184	23.7
<b>I don't remember</b>	9	1.2
<b>TOTAL</b>	<b>776</b>	<b>100</b>

**Table 16: Prior knowledge of amount of financial support for respondents knowledgeable about eligibility (Survey Q4.2)**

Knowledge of amount	Frequency	Percentage
<b>Yes, I knew approximately how much support I would receive</b>	250	53.9
<b>No, I did not know at all how much support I would receive</b>	66	14.2
<b>I was unsure about how much support I would receive</b>	144	31.0
<b>I don't remember</b>	4	0.9
<b>TOTAL</b>	<b>464</b>	<b>100</b>

### 2.5.9 Paid work as a source of finance

The results in Table 17 show that 42% of our survey respondents undertook some form of paid work during the academic year in question. 39.7% worked during University holidays, and 10.8% worked during term-term, with an overlap of 8.5% working both during University holidays and term-term<sup>10</sup>.

<sup>10</sup> There is a reasonable degree of consistency between these findings and those from Table 4/Q3.1, where 44.3% reported supporting themselves with earnings from work during the holidays, and 7.3% with work during term-time. A potential explanation for lower reporting of holiday work in the current Question 3.3 could be that the wording of Q3.3 specifically asked respondents about work undertaken in the last academic year, whereas when answering Q3.1, respondents could have supported themselves during the last academic year with earnings from before that year. A potential explanation for the slightly higher reporting of term-time work in the current question could be because the extent of earnings from this work are so low (in keeping with restrictions on numbers of hours worked imposed by the University), that not all respondents to Q3.1 reported this as a form of financial support.

**Table 17: Whether paid work was undertaken during term-time or outside of term-time (Survey Q3.3 & Q3.4)**

	Frequency	Percentage
<b>Not at all</b>	450	58.0
<b>During term-time only</b>	18	2.3
<b>Outside of term-time only</b>	242	31.2
<b>During term-time and outside of term-time</b>	66	8.5
<b>TOTAL</b>	<b>776</b>	<b>100</b>

The results presented in Table 18 show that the group receiving least financial support was only slightly more likely to work than the other groups receiving more support (45.3% compared to ~41.2%). The group receiving least financial support were more likely to work during holidays (42.8% did, compared to 40.2% in the group receiving an intermediate level of financial support, and 36.5% receiving in the group receiving most support, columns (3) and (4)). This is consistent with a hypothesis that increased financial support can sometimes ameliorate the need to work, particularly during holidays, although as noted above, we cannot say that the level of financial support was causally related to working. The extent of term-time working was highest amongst the group receiving most support (15%), followed by the group receiving least (11.3%), and then by the intermediate support group (8.4%). But as the following section shows, a vast majority of this term-time work was limited to less than 5 hours per week.

**Table 18: Timing of work, by total amount of financial support received (Survey Q5.2-5.4 & Q3.3-3.4)**

Financial support total	Number in group	Work undertaken (percentage of group)			
		NO WORK (1)	Term only (2)	Outside term only (3)	Both (4)
<b>£2000 or less</b>	159	54.7	2.5	34.0	8.8
<b>£2001-£4000</b>	403	58.8	1.0	32.8	7.4
<b>£4001 or more</b>	214	58.9	4.7	26.2	10.3
<b>ALL (for reference)</b>	<b>776</b>	<b>58.0</b>	<b>2.3</b>	<b>31.2</b>	<b>8.5</b>

### 2.5.10 Paid work: term-time work duration

As explained in the Introduction, students at the University of Cambridge are usually only permitted to undertake a very limited amount of paid work during term-time. It is therefore unsurprising that, as shown in Table 19, those respondents who did report working during term-time typically did so for 4 or less hours per week. Only 7 individuals worked for 9 or more hours per week, but this is a concern if these responses are correct, as the University considers that this level of paid work would likely be detrimental academically given the academic intensity of Cambridge terms. Due to the small numbers of people involved, we were not able to undertake any further analysis.

**Table 19: Amount of term-time work by respondents indicating they engage in term-time work (Survey Q3.5)**

Term-time work duration	Frequency	Percentage
1 to 4 hours per week	65	77.4
5 to 8 hours per week	12	14.3
9 to 15 hours per week	4	4.8
16 or more hours per week	3	3.6
<b>TOTAL</b>	<b>84</b>	<b>100.0</b>

### 2.5.11 Paid work: which holidays outside of term-time

As the figures in Table 20 show, 93.5% of those who worked during University holidays did so during the summer holiday, whilst 42.2% worked during the Christmas holiday and 35.1% during the Easter holiday. The very high proportion undertaking work during the summer holiday makes sense as this is by far the longest holiday, and it is in between academic years when working would be expected to have least impact academically. The findings in Table 20 show that 13.9% of all survey respondents worked during Easter; of these respondents, 84 (10.8% of all respondents) also worked during Christmas, and 76 (9.9% of all respondents) worked during all three holidays. Given the impact that it could potentially have on examinations in the subsequent Easter term, the proportion of students working during the Easter holiday may be considered quite high, although we have no information about the duration of this working.

**Table 20: Timing of non-term-time work for respondents indicating undertaking non-term-time work. Participants could select multiple options. Percentages do not add up to 100 (Survey Q3.6)**

Non-term-time work	Frequency	Percentage
Christmas holiday	130	42.2
Easter holiday	108	35.1
Long vacation (Summer holiday)	288	93.5

The results presented in Table 21 show that *among the survey respondents who work during University holidays*, there is no clear pattern or relationship between the level of financial support they receive and which of the three University holidays they work. Further analysis shows that 16.4% of all survey respondents receiving support of £2000 or less worked during the Easter holiday, compared to 12.9% of those receiving £2001-£4000 and 14.0% of those receiving £4001 or more. Thus, if there is any relationship at all between the level of financial support received and working during the Easter holiday (when work is arguably likely to have the greatest negative academic impact compared to other holidays), it appears to be a weak one. However, as discussed above, no inferences of causality can be made from the analysis presented here, partly because the financial support groups we are comparing likely differ in many ways besides their financial support amount.

**Table 21: Timing of non-term time work by total amount of financial support received (Survey Q5.2-5.4 & Q3.6)**

Financial support total	Number in group	Percentage of group that undertook paid work in each holiday		
		Christmas holiday	Easter holiday	Summer holiday
£500 or less	10	30.0	40.0	100.0
£501-£1000	20	50.0	40.0	100.0
£1001-£2000	38	44.7	36.8	89.5
£2001-£3000	38	44.7	36.8	94.7
£3001-£4000	124	43.5	30.6	93.5
£4001-£6000	60	38.3	40.0	90.0
£6001 or over	18	33.3	33.3	100.0
<b>ALL (for reference)</b>	<b>308</b>	<b>42.2</b>	<b>35.1</b>	<b>93.5</b>

### 2.5.12 Paid work: reasons for undertaking

The reasons for undertaking paid work reported by the 326 survey respondents who undertook such employment are shown in Table 22. The most common was to enable activities outside of University life such as travel and hobbies (62.3%). Large proportions also reported reasons more closely related to University life: having a more comfortable life while studying (54.6%), paying for essential living costs (49.7%), and paying for books, study materials or field trips (29.4%). Substantial proportions also reported that their reasons for working included gaining employment experience (35.3% in their field of study; 27% not in their field of study). Only 18.7% reported working to avoid student debt, so this is not a motivation for most students. Smaller proportions reported working for reasons that may be less commonly considered – supporting family (10.7%) and paying health-related costs (2.5%).

**Table 22: Reasons for undertaking paid work. Participants could select multiple options. Percentages do not add up to 100. (Survey Q3.7)**

Reasons	Frequency	Percentage
To enable you to do other things outside of university life (e.g. travel, participate in hobbies, etc.)	203	62.3
Have a more comfortable life while studying	178	54.6
Pay for essential living costs (food, rent, fuel bills, etc.)	162	49.7
Gain employment experience in your field of study	115	35.3
Help pay the costs of books, study materials, field trips, etc.	96	29.4
Gain employment experience (not in your field of study)	88	27.0
Save for a specific purpose (e.g. a holiday or a car)	74	22.7
Avoid student debt	61	18.7
Support family (e.g. your children, a parent, or a sibling)	35	10.7
Other	14	4.3
Pay health-related costs	8	2.5

### 2.5.13 Paid work: importance in helping the student financially to continue at University

Table 23 shows how important survey respondents reported their paid work to be in helping them to continue financially at University. 47.3% reported it to be ‘not at all’ or only ‘slightly important’, 18.4% reported it to be ‘moderately important’, and 34.4% (or 14.4% of all survey respondents) reported it to be ‘important’ or ‘very important’. This 14.4% is a much lower proportion than the proportion that reported financial support from the University and their College to be important in helping them to continue with their studies (86.4%; Table 10 and Figure 2), and in that sense, this is very positive and suggests that the majority of students are able to rely on financial support from the University and their College. However, for the 14.4% that do consider paid work to be important in helping them financially to continue at University, this is potentially a precarious situation to be in – for example in combination with loss of their job or poor health rendering them unable to work – and suggests that current financial support may not be entirely sufficient in all cases.

**Table 23: The importance of paid work for financially continuing at university for students who undertook paid work (Survey Q3.8)**

	<b>Frequency</b>	<b>Percentage</b>
<b>Not at all important</b>	69	21.2
<b>Slightly important</b>	85	26.1
<b>Moderately important</b>	60	18.4
<b>Important</b>	55	16.9
<b>Very important</b>	57	17.5
<b>TOTAL</b>	<b>326</b>	<b>100.0</b>

The results presented in Table 24 show no clear pattern or relationship between the level of financial support received and the importance students attached to their paid work in terms of being able to continue at University. When only the “Important” and “Very important” categories are considered, there is again no clear pattern or relationship, although these ratings are somewhat lower amongst those receiving between £3001 and £4000.

The assumption here is that students who consider their Bursary support to be insufficient for their financial need would rate the income they receive from paid work as more important in terms of being able to continue at University. The fact that there is no clear pattern in relation to the amount of financial support received indicates that unmet need exists at all levels of Bursary support. We can conclude from this that, although the current financial support provision does not necessarily meet *all* financial needs for *all* CBS Bursary-recipients, it is at least broadly successful in meeting financial needs across Bursary-recipients regardless of the amount of support they receive.

**Table 24: The importance of paid work for financially continuing at university for students who undertook paid work, by total amount of financial support received (Survey Q5.2-5.4 & Q3.8)**

Financial support total	Number in group	Percentage of group that gave each importance rating				
		Not at all important	Slightly important	Moderately important	Important	Very important
<b>£1000 or less</b>	32	18.8	25.0	18.8	21.9	15.6
<b>£1001-£2000</b>	40	25.0	22.5	7.5	22.5	22.5
<b>£2001-£3000</b>	41	24.4	26.8	14.6	12.2	22.0
<b>£3001-£4000</b>	125	17.6	27.2	27.2	15.2	12.8
<b>£4001 or over</b>	88	23.9	26.1	12.5	17.0	20.5
<b>ALL (for reference)</b>	<b>326</b>	<b>21.2</b>	<b>26.1</b>	<b>18.4</b>	<b>16.9</b>	<b>17.5</b>

## 2.6 Conclusions

Alongside tuition fee and maintenance loans from Student Finance England, financial support from the University and College is – for the vast majority of our Bursary population (who all receive CBS support) – an important component of the financial support that enables them to undertake their studies at Cambridge. The combined total level of support from the University and College is usually between £2001 and £6000 per person per year. This sat alongside other finance sources, with large proportions of respondents using tuition fee or maintenance loans.

Around two thirds of respondents had been aware of their eligibility for financial support from the University during the application process; about half of these also had knowledge of the amounts they were likely to receive. Some misunderstanding remained amongst the respondents as to the exact sources of financial support once they had arrived. Students were not always able to distinguish between the sources of their support, and indeed with the CBS being funded by both Colleges and the central University, alongside other awards from individual Colleges, the landscape of financial support at Cambridge is fairly complex. Taken together, these results suggest that there is a need – for the University of Cambridge and perhaps the wider HE sector – to improve the provision of financial information and guidance to both prospective HE applicants and current students.

Overall, the financial support provided to students (regardless of its sources) was seen as positive and enabling by survey respondents. It supported students to undertake their studies at Cambridge, but it also supported their wellbeing and their participation in the wider student experience. For some, it also enabled them to undertake work experience, or to support their family.

The vast majority of survey respondents considered the financial support provided by the University and their College to be important or very important for helping them to continue with their studies. Respondents receiving high levels of support typically gave high importance ratings, and the opposite was true to some extent for those receiving relatively low levels of support. This suggests that high levels of support are quite successfully being targeted at those who need it most (corroborated later), although other explanations are possible.

Further on the importance of support, a vast majority of students reported that in the absence of support they would have a less comfortable life while studying, struggle to meet essential living costs, and engage in activities outside of University life (but which would nonetheless be considered a normal part of the full University experience) such as hobbies and travelling. A small proportion of students reported that they supported their families from the financial assistance that they received.

In a similar vein, the vast majority of our survey respondents reported that the financial support provided to them had helped them in a variety of ways, including feeling less anxious and being able to concentrate on their studies without worrying about finances; feeling satisfied with their life as a student and being able to afford to participate in social activities; and being able to balance commitments such as work, study, and family relationships.

Despite being able to access government support and institutional bursaries, nearly all of our Bursary population also make use of at least one personal funding source, indicating that non-personal sources may often be insufficient.

Paid work was a common personal source of financial support, with almost half of students undertaking some form of paid work during the previous academic year, either during holidays or less commonly during term-time. However, where students reported working during term-time, it was usually for 4 or less hours per week, in keeping with University guidance on the matter.

Despite this, our Bursary population tend to consider income from paid work as being substantially less important than the financial support provided to them by the University/their College, suggesting that most feel able to rely on the latter. However, a significant minority consider their paid work important in helping them financially to continue at University, indicating that for some students their other current sources of financial support may be insufficient. Evidence suggests subtly that, although the current financial support provision does not necessarily meet *all* financial needs for *all* CBS Bursary-recipients, it is at least broadly successful in meeting financial needs across Bursary-recipients. Improving the targeting of the CBS lies in being able to more accurately align specific sums of support with individual financial need. Further work is underway to explore this aspect.

Whilst it is clear that students value the receipt of University and College-specific financial support highly and that, in the majority of cases, this is being targeted correctly, there remain challenges for the University of Cambridge, as for the wider sector. In particular, efforts should be made to improve the provision of financial information and guidance to prospective HE applicants, and to ensure that students' levels of financial support is sufficient to reduce their reliance on term-time paid work.

### **3. Qualitative component**

#### **3.1 Introduction**

Towards the end of the 2018 Michaelmas term, 13 undergraduate students receiving a Cambridge Bursary (and other, College-specific, financial support) were interviewed. The interviews aimed to find out how valuable and helpful the financial assistance was in supporting students who might otherwise encounter financial hardship. Questions explored how the above financial support influenced students' decisions during their university applications, their perceptions of the cost of higher education, and the impact of the financial support upon their studies.

#### **3.2 Approach**

##### **3.2.1 Participants**

More than a quarter of the students who had taken part in the Survey (the results of which are reported above) expressed a keen willingness to take part in interviews about the Cambridge Bursary Scheme and provided their details to researchers in order to enable this. Participants were selected randomly from these students. Seven female and six male students from twelve Colleges were interviewed individually by the same researcher. Nine of these students were aware that they would be eligible for some form of student support when making their university applications; the remaining four were unsure of their eligibility. The majority of the students (n=9) were receiving both a Cambridge Bursary and further College-specific financial support. Interviewees were given information sheets and consent forms, completing and signing the latter before their interview. Table 25 below summarises the details of the students interviewed.

##### **3.2.2 Interview approach**

The interviews were conducted in a semi-structured manner. An interview protocol was derived from questions included in the OfS Interview component of the Financial Evaluation toolkit. Questions specific to the University of Cambridge context were added, in particular about the sources of financial support (which emerged from survey responses as a potential source of confusion). Further questions probed any concerns students might have held in relation to the current financial support system. Interviewees were encouraged to provide details, to evidence their opinions with experiences where relevant, and to emphasise the interview themes most relevant to them. As a result, all interviewees responded to the majority of the interview questions but provided varying degrees of detail and complexity. For five of the 13 interviews, students were unable to attend a face-to-face interview because of busy end-of-term schedules or through their being abroad, so a Skype video call was used instead, again with explicit consent and observing at all times participants' rights to withdraw from the interview. None chose to withdraw or to end the interview early.

**Table 25: Student participants, Cambridge Bursary Evaluation Project (\* denotes EU student)**

Student number	Gender	Year of study in 2018-19	Source of financial support during academic year 2017-18	Student's knowledge of eligibility for financial support, excluding loan income from Student Finance England
1	M	5	CBS	Knew would be eligible
2*	F	4	CBS and College	Unsure whether eligible
3	F	3	CBS	Unsure whether eligible
4	F	3	CBS and College	Unsure whether eligible
5*	M	3	CBS	Knew would be eligible
6	M	4	CBS	Unsure whether eligible
7	F	2	CBS and College	Knew would be eligible
8	F	2	CBS and College	Knew would be eligible
9	M	5	CBS and College	Knew would be eligible
10	F	3	CBS and College	Knew would be eligible
11*	M	2	CBS and College	Knew would be eligible
12	F	3	CBS and College	Knew would be eligible
13*	M	2	CBS and College	Knew would be eligible

### 3.2.3 Analytical approach

All interviews were audio-recorded, with the explicit consent of the participants. These recordings were then collated and analysed using a version of content analysis. This involved coding students' responses (which were broken down into stand-alone opinions, thoughts, experiences, and other such units) into emerging categories connected with the interview questions being asked and students' freely-provided accounts, and which, ultimately, were related to the aim of the overall analysis. The relationships between these categories were then investigated to deliver a comprehensive account of interviewees' perspectives and experiences with each of the key themes set out in the interview protocol, now presented.

### 3.2.4 Reporting

Findings from these interviews are presented in three sections. The first section explores the students' past experiences by outlining their journeys into higher education and the thinking behind the choices they made when making their university applications. Students' perceptions of the cost and value of a degree, and their awareness of the financial support available, are also reviewed in this section. The second section, focusing on the present, concerns students' views and feelings about receiving financial support, and its value and impact upon their study during their time at university. Thirdly, the future is considered as students describe how they are likely to use their bursaries or grants during the coming academic year. Their views on the assessment and provision of financial support are also explored with the aim of informing future practice in the University of Cambridge.

### **3.3 The past: students' journeys into higher education**

Interviews began by exploring students' reasons for deciding to study at Cambridge. Six principal factors (the high standing of the University, the reputation of specific courses, family, school support, finance, and university outreach) contributed to students' choices. Eight students mentioned the specialist content, teaching approach or structure of specific degree programmes as their principal reasons for wanting to study at Cambridge, while five (including three of the eight) were influenced strongly by the University's overall reputation.

#### **3.3.1 Knowledge of study-related financial arrangements**

Outreach, in the form of Sutton Trust Summer Schools and open days, was a major deciding factor for three students when making their applications. Support offered by schools or individual teachers encouraged five students to apply to Cambridge. One teacher in particular, talking to a student about her eligibility for a Cambridge Bursary, made a crucial difference: unable to afford UK-based study, this student elected to study her specific degree course at Cambridge rather than at the only other (German) university where a similar one was offered. Only one other student had a clear knowledge and awareness of the financial support available at Cambridge before making their university application. Friends or family as influences were mentioned by two students.

All interviewees were aware of the cost of tuition fees and the rationale behind student loans through online research (the University website and Student Finance England). One quarter of the students had spoken to siblings or friends about the cost of higher education, with some of them obtaining information concerning student finance from University open days. Although several described the costs of higher education as 'worrying', or 'scary', others saw the student loan as a 'graduate tax' or commented, '...that's the price we pay' (Students 4 and 3). Most saw a Cambridge degree as a worthwhile investment for future employment.

#### **3.3.2 Knowledge of eligibility for financial support**

Seven students had a broad idea of the likely financial support available to them before they made their university applications. Two learned of their eligibility before arrival at Cambridge. Eligibility of the remaining four was confirmed as they commenced study. One student faced financial hardship at the start of her first year due to parental redundancy six months before her course commenced. Funding was delayed, and reimbursement took some time. It was eventually completed, and the student is now settled in her studies. She did state, however, that when at University, she was given no information as to how to solve her difficulties until she saw her tutor, who was supportive.

Those unsure of their eligibility for financial support or bursaries (n=4) were nevertheless aware that their household income levels made it a possibility. Uncertainty over funding did not adversely affect their decisions to apply to Cambridge. These four students were notified of the financial support via email. One remembered it being strongly emphasised at summer school that financial

hardship would never be the reason for a student having to terminate study. Students' feelings, upon learning of their bursaries, were strongly positive. The following comment is typical:

*It made coming to Cambridge less worrying [...] ...it was a safety net given the fluctuations in my parents' income. (Student 3)*

Another student said that it removed the 'pressure and stress' from having to work between terms to pay for textbooks, while another, describing it as a 'relief', said that he was now more confident in his ability to meet such extra expenses as formal dinners.

Awareness of eligibility for financial support was a strongly positive influence on seven students as they made their applications; it was described as 'a massive help in making my decision', 'a huge influence', 'a determining factor' and 'very, very important' (Students 8, 10, 11 and 12). Two students commented that they only fully realised its value and usefulness in retrospect, i.e. after they arrived at university.

### **3.4 The present: students' experiences in higher education**

Turning to students' current experiences of study at Cambridge, their feelings about being recipients of financial support were explored. The great majority expressed happiness and appreciation:

*It's really great [...] It makes me feel quite valued, it's Cambridge acknowledging that you're gonna need extra support and it makes me feel like Cambridge really wants me to be there. (Student 10)*

#### **3.4.1 Impact on families**

A striking concern expressed by almost all students was the extra financial burden that higher education was likely to place upon their parents and families. This burden had the potential to affect the wellbeing and academic outcomes of the students themselves, or to be a source of family conflict. Before their arrival at university, confirmation of funding was sometimes anxiously awaited by both students and their families. Relief was considerable when it was confirmed:

*[without the Bursary] it would have been much harder [...] ...it was a huge relief not only off my shoulders but off my parents' as well, 'cause we were all stressed out that we wouldn't make it by the end. It was just...a huge relief. (Student 13)*

*[without the Bursary] I think my parents probably would give me money if I needed it, but it would put them under a lot of financial stress which would, like, stress them out and stress me out. (Student 2)*

Once at university, the additional financial support significantly lessened the pressures on students to undertake paid work during holidays (in order to avoid asking their parents for extra money):

*...if I hadn't had funding [...] that would have been a lot more pressurised if I was doing more hours [of outside, paid work] but it would have put [my parents] under quite serious financial stress. (Student 2)*

*You are able to focus on your study rather than thinking about how you'll make money in the summer. (Student 13)*

Underpinning many students' responses was an implicit consideration and concern for their parents and a wish to minimise the financial load upon them:

*...the cost of the whole study was quite a lot. I probably would have been able to pay it with the help of my parents but it would be very difficult for them...they were not sure about the next four years' employment; it would be risky, a difficult decision for us. (Student 11)*

Three students commented upon the feeling of security that the Cambridge Bursary provided.

*'It's nice to know there is a fall-back; that the money is there in case of unexpected financial demands, with parents or myself.' (Student 3).*

For some, this support paid for over half their annual accommodation and living costs and was particularly highly valued.

### **3.4.2 Conversations about financial support**

Almost all students tended to limit discussion of their financial support situation to family and close friends, although one remarked on the 'open dialogue' about financial matters within his College and another spoke freely with friends who asked him, in general terms, about funding in Cambridge. Students were often reluctant to talk about their receipt of financial support for reasons of personal or parental privacy, or a wish not to be seen as 'different'. Each response below reveals, again, students' underlying concern for their parents and families:

*I didn't really tell people, I didn't want to kind of flaunt it that I'd got a bit of extra money, and obviously you don't want to flaunt that your parents kind of can't support.... (Student 4)*

*I don't really talk too much about finance; I told my mother straightaway, I thought she should know. (Student 9)*

*I told my family because I knew that they were worried and I didn't want them to worry about me. I didn't really tell my friends because my friends didn't get any financial support and I did not want to kind of like be...picked up on as different. (Student 12)*

The one exception to the general sense (above) that financial support was something students were not particularly keen to discuss came from the student whose funding had been delayed (as in 3.3.2). She commented that she had had to 'internalise' the difficulties that she encountered in her first term: 'My friends are so rich I can't talk to them about it.' During the Easter term, her friendship group divided along financial lines, and she stated that in many student groups, those on bursaries end up being friends because of the similar things they like doing. She reported talking about financial support to these friends 'all the time'.

### **3.4.3 Uses for financial support**

The great majority of students (n=10) used the financial support received primarily to cover accommodation and rent, which were usually the most immediately pressing calls upon their finances. One student reported using it to cover day-to-day living costs.

*...the Bursary covers half of the costs of living in Cambridge, or a little bit more than that [...] ...accommodation is the most expensive part of everything. (Student 13)*

Students were generally more concerned about meeting living costs than tuition fees, tending to see the latter as something to be paid back in the distant future, with repayment facilitated through stable, well-paid employment:

*...if I became a doctor, I wouldn't really have to worry too much about money, it would be a stable job, get a decent salary for decades. I knew I'd be able to pay it off; it's more like investing in yourself basically. (Student 9)*

*The cost of living is much higher than [my home country] but the Bursary makes it sort of bearable, it covers a bit more than half of my expenses. [...] My main concern was mostly living costs rather than tuition costs because those you repay over many years, you rely on the fact you will get a good job. (Student 5)*

In addition, additional financial support was often used for 'one-off' costs: new or replacement laptop computers, specialist equipment, specific editions of books, new clothes, shoes, or a bicycle. Remaining funds tended to be put towards food and living costs. Three students saved money to enable course-related travel to places much further afield than they would otherwise have considered without the Bursary; the travel made a significant contribution to one student's dissertation topic.

#### 3.4.4 Bursary and College-specific support

Of the nine students who received College-specific support in addition to the Cambridge Bursary, five were able to report the amount of funding from each source and could describe clearly how each source worked alongside the other. While both forms of support were found to be ‘extremely helpful’, the Cambridge Bursary, being larger, made more difference to three of these five in contributing to their daily living costs. Although one College provided an additional £500 support for one of these students during a period of hardship (continuing this support for two terms in the following academic year), the Bursary still held greater importance for her.

For the fourth student of the five, her College grant helped more, ‘...just because it helps substantially with one term’. The fifth, although she regarded the funding sources as separate entities, felt they were equally important in different ways. College money enabled her to undertake an internship (an expectation of Natural Sciences students), while the Cambridge Bursary made it possible to balance term-time finances.

#### 3.4.5 The impact of financial support

The provision of financial support made three broad differences to those interviewed. Firstly, its social impact was strong, enabling students to accept and return invitations to socialise with peers, attend formal dinners, or buy clothes when needed. It also lessened any social isolation they otherwise might have felt, allowing them to make the most of their time at Cambridge. Student 6, coming from a ‘small town and low-income family’, commented that he was grateful not to have to ‘watch the pennies [...] and have a normal student life’. Students were able to balance their studies with their outside interests, increasing enjoyment of their degree course:

*It’s nice to know that you just have the kind of luxury in that moment to be able to make the most out of your time in Cambridge, make the most out of the particularities of Cambridge life. (Student 3)*

*It has given me the freedom to focus on my degree rather than having to work out like, how I’m going to afford things. Socially it’s made me feel a lot better about doing things, like going on trips with my friends, or saying yes to going out to dinner and things like that. (Student 12)*

One student highlighted the emotional and social impact of the additional funding on her day-to-day life at Cambridge:

*I think coming to Cambridge, everybody has a set of insecurities and it would be one more thing to be insecure about (laughs) if you have to tell your friends, ‘Actually I can’t make that’, or, ‘Can we change what we’re doing? [...] The extra support that was offered [...]*

*meant I could fully integrate myself into Cambridge life and fully participate in things which maybe other students wouldn't think about doing. (Student 8)*

Secondly, the bursaries and other support provided academic benefits. These included students' increased readiness to purchase their own copies of specialist books and the possibility of extended time abroad on course-related trips for language students. One student, considering a Master's degree, which he said would have been 'impossible' without additional funding, was also able to undertake a research internship rather than having to support himself through less relevant (but paid) holiday work. Several further students remarked that their studies benefited because this kind of work was no longer necessary.

Thirdly, the financial support had a strongly positive impact upon the wellbeing of over half (n=8) of the students, through reducing stress, and the financial burden on students and their families (described in 3.4.1, above). This burden was sometimes set in relation to basic human needs such as food:

*It's good to know I am not a burden on my family, not making them do something extra. [...]...since I know that I don't have to burden my family too much to support me, I can afford to live comfortably rather than try to cut costs. [...] ...probably if I did not have this financial support and I wanted to make it easier for my family I try to maybe not go out, or buy food in bulk and not eat in hall that much, that sort of thing. (Student 5)*

For one student, asking her separated parents for money was a cause of family conflict, in itself stressful. With the Bursary, she no longer needed to do this, and was able to use much-needed time in the holidays for study. Her Bursary both helped her academically and alleviated her family concerns.

### **3.5 The future - in higher education**

#### **3.5.1 Further reflections on the impact of FS**

Eight students did not intend to change the way they used their financial support in the coming academic year. Two students in the latter stages of their respective degrees were beginning to consider the future, with one considering saving for teacher training and the deposit on a flat, and the other intending to use his Bursary towards travel to interviews and possible relocation expenses. Of the three intending to change how they used their funding, one said she was likely to have to send money home as one of her parents was no longer working, and a second was saving for a degree-related trip abroad involving the cost of a month's accommodation. The third, a medical student, with income coming from a National Health Service Bursary during clinical work, now needed to use his Bursary for frequent and medium-distance travel to various hospitals.

### 3.5.2 Informing institutional practice

All students were broadly in agreement that ‘Cambridge had got its financial support right’, although several made critical and constructive comments, outlined below. Information about the availability of financial support was, for the most part, readily accessible. Once at the university, students were supported well, and those who needed and wished to, could access the necessary financial support. The university-wide CBS was seen as important, with students noting what they saw as differences in the support provided by Colleges. Student 10, describing the Cambridge Bursary as ‘a brilliant scheme’, alluded to the recurrent theme of familial concern by acknowledging the impossibility of universities evaluating everyone individually on the basis of how stressful it is for individual students to ask parents for money. Another stated that she felt the University was ‘doing its best’ to increase access for disadvantaged students, and that this impression itself made a positive difference to potential applicants. After commenting on the positive (prestige) and negative (elitism) connotations of studying at Cambridge, others said:

*...the fact that the university was willing to invest in funds to make sure that people like me could come to university, uhm, made me feel less nervous about applying and less nervous about fitting in socially as well. [...] If you fit the profile, we want you here – that was a positive feeling. (Student 8)*

*It is nice knowing the University is willing to offer several thousand pounds just to help you get through - anything the University does to help alleviate the loan burden is greatly appreciated. (Student 9)*

Financial support made a significant positive contribution to students’ wellbeing because it helped them to integrate socially:

*The support gained from eating in Hall made a massive difference last year. (Student 8)*

*I really don’t want to imagine what doing my degree would have been like without the Bursary. [...] Cambridge is already a stressful place without having to worry constantly about money. [...] It would have been a massive worry socially if I hadn’t been able to do things regularly, you know, go out, and dinners, and societies and things like that. [...] It’s really important for integrating. (Student 10)*

Although every student valued their bursaries and financial support highly, especially the automatic assessment of the Cambridge Bursary, several voiced concerns over matters of access, funding allocation, transparency and wellbeing. These reflected both personal and vicarious experience. Some also offered suggestions how some of these concerns might be addressed, illustrated below.

### 3.5.3 Students' additional concerns

Students were encouraged to voice their opinions freely in their interviews, acknowledging the fact that the topic could prove sensitive in eliciting concerns or aspects with which students felt less satisfied.

#### Access and availability of information

Seven students expressed a wish for widely visible and accessible information 'in one place, with categories and sub-categories' (Student 9) concerning bursaries, scholarships, and deadlines for application. One newly-arrived student, thinking that he could do so later, had put off applying for College-specific funding because the prospect of an interview following so soon after entry into university was too daunting. Unfortunately, he missed the closing date for applications which were soon after the start of term: a cause for some regret. Another student found the form filling required for allocation of College funds intimidating:

*...it really put me off applying for certain things in first and second year [...] I was quite intimidated by like the language used - and the Latin! I didn't know what everything meant. [Making eligibility automatically assessed] is 'just like the biggest thing 'cause there's just so much financial support at Cambridge that I'm still finding out about, that I had no idea I could be eligible for, just didn't apply for. (Student 12)*

Another, unable to run for some student positions or run student events due to a lack of funds, suggested that certain rules or constitutions might be failing to address these aspects of participation. Student 7 offered the idea that 'improving access' to university should concern not only 'how to get in' but also needed to continue throughout a student's course, with support systems in place for those who were struggling financially<sup>11</sup>.

#### Allocation of funding

Students' general suggestions to any university considering offering a financial support package often reflected friends' experiences. Four students mentioned that taking students' home lives and situations into account could be helpful: a large number of siblings or dependent relatives in a household could cause financial strain even if parental income were to be above threshold requirements. Student 4 commented that for students with divorced and remarried parents, four (rather than two) incomes were considered when calculating eligibility, possibly limiting a student's ability to receive funding. Two languages students commented on the timing of support offered for optional language courses. Fees usually had to be paid beforehand, with later reimbursement,

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<sup>11</sup> It should be noted that students who are in immediate need of help for financial hardship can, and indeed do, apply for additional support from the University and/or their College. See: <https://www.cambridgestudents.cam.ac.uk/fees-and-funding/financial-hardship-support-access-funds>

restricting access to these courses for students receiving bursaries or for students less able to receive parental support.

## **Transparency**

Differences in College rents, and allocation and amounts of College-specific awards (both needs- and merit-based) were frequently commented upon, with several students expressing a wish for greater transparency regarding the assessment and provision of financial support. One student, receiving a £3500 Bursary, admitted to being confused when a close friend in the same College, in a 'nearly identical situation...maybe his parents earning a little bit more, but not way more', and in financial difficulties, was receiving '£500 - way less': (Student 11). Another felt that the different opportunities available across the Colleges were not always made obvious enough in the application process. A more uniform, transparent and University-wide system would be helpful, they argued. One student, holding a position in a student society, said that many students were uncertain of their eligibility for non-CBS funding. While grants were much appreciated, additional transparency across funding providers would be a positive step forward:

*It was surprising there was like a massive appetite for people to discuss money and to discuss financial support, but I guess it's still a little bit taboo to talk about it. (Student 12)*

Another commented that funding sources generally did not appear to collaborate or communicate, so that an individual student might actually receive more funding than they needed, from the University, College, subject, department or sports society.

## **Wellbeing**

Concerns expressed over wellbeing reflected personal, individual experience. Interviewee 2 drew attention to the idea that some students, in order to avoid financial hardship, needed to work more hours than the maximum stated by the University; she suggested that the stated restrictions did not take account of this. Student 3 recalled, upon starting her course, waiting to be being called in front of a finance officer and being asked, 'Can you pay this invoice?' At that stage, she said, she did not know what an invoice was. She suggested that for someone in her position, talking over financial circumstances privately with a member of College staff would make both College and student aware of these, '...so that anything that might crop up later is not an unpleasant surprise.' Without being specific, Student 8 felt any initiative that helped to allay some applicants' fears about their ability to 'fit in' at Cambridge would be useful. One student, in receipt of a College Bursary, admitted to feeling 'really uncomfortable' on 'being expected to write a thank-you card to the person who has given it [College funding] to you'.

Over half of the students ( $n=8$ ) said that the financial support they received was broadly enough to cover their costs. Two more felt they were 'close to the [financial] boundary', but said that the Bursary

or College grant, used in tandem with the student loan, made the difference between 'getting by' and living reasonably comfortably. A further three students felt that they needed additional funds to enable them not to have to ask their family for money, or to buy books, pay for occasional outings, or take up opportunities which they were presently unable to. Amounts suggested were £2000/year, £80/week, and £500/term respectively.

### **3.6 Conclusion**

The interviews revealed a great deal about the experiences of the thirteen participants. Most importantly, all participating students valued their support funding highly. It provided them with academic and social benefits, with the latter positively influencing their ability to study, and enhancing their mental health and wellbeing. The received financial support allowed students to focus on their studies, to socialise, and to exchange ideas with their peers. It provided relief from at times substantial financial family pressures. In this way they were enabled to balance the pressures of study with extracurricular activity and integrate with other students. This social impact could be argued to be most important, enabling the reduction of stress and mitigating student and familial financial burden.

Students were generally guarded about sharing their status as in receipt of financial support. This was in interactions with both peers, and occasionally with families, and the notion of 'not burdening', or 'minimising the burden' on parents or guardians emerged as an important concern.

With finance emerging as one of the main considerations in the application process, knowledge of financial support opportunities is critical if it is to accurately influence behaviours. The thirteen interviewees were broadly aware of the University financial support offering but were less certain about College-specific support. In particular, students' main concerns were centred around the transparency of funding, College differences, and matters of uniform availability of information.

On the whole, the findings reflect the unanimously positive role financial support plays in improving the quality of the students' experience at university. Their suggestions and recommendations stem from their own experiences of the processes and pressures of university applications and university life, and as such are critical to the improvement of the financial support system overall, especially in relation to earlier findings from the student survey.

## 4. Statistical Component

### 4.1 Introduction

The third and final component of the report focuses on assessing the relationship between provision of financial support and undergraduate student outcomes through a statistical analysis of student-level data. The collegiate structure of the University means that financial support may be provided both centrally – through the CBS – or via one of the Faculties, departments, and other academic divisions, or by one of the 29 undergraduate Colleges. As such, the analysis includes both a specific focus on CBS recipients, but also explores overall levels of financial support, to account for the receipt of support from other sources.

The data presented in this evaluation combine HESA-provided data extracts with the University's internal records on student demographic information, course and outcomes data, and financial support information. Data are presented for five cohorts of students: those who were admitted onto courses at the University between 2011/12 and 2015/16.

Across all these sections, the analysis looks particularly at the relationship between financial support and each respective outcome by means of three comparisons described in section 4.5.2 below.

This analysis proceeds as follows: First, we highlight some of the main findings arising from the literature on financial support and student outcomes (4.2), before providing a description of the outcomes of interest and the students included in the analysis (4.3). Sections 4.4 and 4.5 outline the methodological approach we adopt and details how we operationalise financial support and construct the comparison groups included in the analysis. Section 4.6 provides an analysis of student retention into the second year. Section 4.7 explores graduation within 5 years of course start (for courses of appropriate duration), while section 4.8 looks at degree classification outcomes. Section 4.9 focuses on graduate outcomes for older cohorts and we present our conclusions in the final section (4.10).

### 4.2 Academic research on financial support and student outcomes

There has been considerable academic research focusing on inequalities in HE outcomes. A comprehensive examination of the causes of difference in student outcomes, commissioned by HEFCE (Mountford-Zimdars et al., 2015<sup>12</sup>), highlighted that the least-advantaged students (those from low socio-economic groups) have consistently lower attainment and progression outcomes even after controlling for other factors such as type of institution. In addition, research by Crawford

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<sup>12</sup> Mountford-Zimdars, A., Sabri, D., Moore, J., Sanders, J., Jones, S. & Higham, L. (2015). *Causes of differences in student outcomes*. Higher Education Funding Council for England (HEFCE).

and colleagues (2012<sup>13</sup>; 2014<sup>14</sup>; 2016<sup>15</sup>) has highlighted that “young people from poorer backgrounds are, on average, less likely to go to university than their richer peers, [whilst] even among the selected group who do go to university, they are less likely to attend the highest status institutions, less likely to graduate, and less likely to achieve the highest degree classes” (Crawford et al., 2016, p. 570).

Bursaries represent one mechanism that may help overcome the negative effects on student outcomes that may be attributed to financial disadvantage. Whilst, following the introduction of mandatory institutional bursaries in 2006, a number of reports have been commissioned to evaluate the effect of this support on students’ access and outcomes, it has been noted that there remains an overall lack of empirical evidence regarding their effectiveness (OFFA, 2014<sup>16</sup>; Nursaw Associates, 2015<sup>17</sup>). This is even more the case in relation to the post-2012 student finance arrangements and particularly in the context of further increased tuition fees (Dearden et al., 2014<sup>18</sup>).

Nonetheless, some research has shown that such support is able to help students from poorer backgrounds to overcome some of the difficulties associated with socio-economic disadvantage. West et al.’s study (2009<sup>19</sup>), for example, found that receipt of financial support can increase retention of undergraduates in their first year of study. Furthermore, matching bursary recipients with similar students whose bursary applications were unsuccessful, they also found that those receiving support saw lower levels of ‘liquid debt’ and relied less heavily on financial support from their parents. Other studies (Mountford-Zimdars et al., 2015<sup>20</sup>) have also shown that the benefits of financial support include a reduction in anxiety about HE studies, better integration into university life, less need to combine work and study and the ability to buy high-cost items related to study (e.g. to cover books or travel-related costs). The evidence to support a clear cause-and-effect relationship between increasing financial support and improved academic outcomes remains, however, inconclusive.

Whilst our analysis cannot infer causality, it is an attempt to assess the relative attainment of students in receipt of varying levels of financial support at Cambridge.

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<sup>13</sup> Crawford, C. (2012). *Socio-economic gaps in HE participation: how have they changed over time*. Institute for Fiscal Studies, Briefing Note BN133.

<sup>14</sup> Crawford, C. (2014). *Socio-economic differences in university outcomes in the UK: drop-out, degree completion and degree class*. Institute for Fiscal Studies, Working Paper W14/31.

<sup>15</sup> Crawford, C., Gregg, P., Macmillan, L., Vignoles, A. & Wyness, G. (2016). Higher education, career opportunities, and intergenerational inequality. *Oxford Review of Economic Policy*, 32(4), p553-575.

<sup>16</sup> OFFA (2014) *Do bursaries have an effect on retention rates?* Interim report 2014/02. Office for Fair Access.

<sup>17</sup> Nursaw Associates (2015) *What do we know about the impact of financial support on access and student success?* Report to the Office for Fair Access.

<sup>18</sup> Dearden, L., Hodge, L., Jin, W., Levine, A. & Williams, L. (2014). *Financial support for HE students since 2012*. Institute for Fiscal Studies (IFS) Briefing Note BN152.

<sup>19</sup> West, A., Emmerson, C., Frayne, C. & Hind, A. (2009). Examining the impact of opportunity bursaries on the financial circumstances and attitudes of undergraduate students in England. *Higher Education Quarterly*, 63(2), p119-140.

<sup>20</sup> Mountford-Zimdars, A., Sabri, D., Moore, J., Sanders, J., Jones, S. & Higham, L. (2015). *Causes of differences in student outcomes*. Higher Education Funding Council for England (HEFCE).

### 4.3 The sample

The students included in the analysis cover five entry cohorts, between 2011/12 and 2015/16 (i.e. students who started their course at Cambridge in that academic year). This comprises a total of 12,234 students. Not all outcomes are available for all student cohorts. As per the data available in the HESA data extracts, continuation data cover three cohorts (2013/14 to 2015/16), whilst data on degree outcomes and graduate destinations are available for two cohorts (2011/12 and 2012/13). This is illustrated in the Table 26 below and discussed in further detail in section 4.5.1.

In addition, HESA data returns include only students who are England-domiciled and who are studying towards their first degree on a full-time basis. Students who are not eligible for funding (for example students who are funded by the Department of Health) are also excluded from the dataset.

### 4.4 Outcome measures

The statistical analysis undertaken here seeks to assess the relationship between financial support and four specific outcome measures. These are:

Continuation into 2nd year, i.e. whether a student has been retained into their 2nd year of study;

Degree completion within 5 years (for relevant courses);

Degree attainment level, both *first-class*; and *first class or upper-second-class*, separately;

Graduate destination outcome, i.e. whether a student was in graduate-level employment or further study 6 months after graduation (with various exceptions for travelling, parenthood, etc.), a HESA-derived variable<sup>21</sup>.

The table below shows that a very high proportion of students at Cambridge – typically more than 98% - continue into their second year of study. This is slightly higher than the continuation rate seen on average for students at Russell Group universities (96.4%).

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<sup>21</sup> OFFA (2016). *Understanding the impact of institutional financial support on student success: phase one report* (Bristol, OFFA/Sheffield Hallam University).

**Table 26: Percentages of students achieve each of the outcomes of interest at Cambridge and, where available, the average for Russell Group universities in comparable years**

		2011/12	2012/13	2013/14	2014/15	2015/16
<b>Continuation into 2<sup>nd</sup> year</b>	<b>Cambridge</b>	-	-	97.9	98.3	98.6
	<b>Russell Group</b>	-	-	96.4	96.4	x
<b>Degree completion within 5 years</b>	<b>Cambridge</b>	97.2	96.5	-	-	-
	<b>Russell Group</b>	x	x	-	-	-
<b>Degree result = first class</b>	<b>Cambridge</b>	31.3	29.2	-	-	-
	<b>Russell Group</b>	x	26.9 <sup>†</sup>	-	-	-
<b>Degree result = first class or 2:1</b>	<b>Cambridge</b>	90.2	91.0	-	-	-
	<b>Russell Group</b>	x	82.4 <sup>†</sup>	-	-	-
<b>Graduate destination = 'positive'</b>	<b>Cambridge</b>	87.3	85.9	-	-	-
	<b>Russell Group</b>	71.5 <sup>‡</sup>	74.1 <sup>‡</sup>	-	-	-

x = data not available

<sup>†</sup> = these figures refer to students qualifying in 2014/15, the majority of whom will have started on 3-year courses in 2012/13

<sup>‡</sup> = authors' own calculations from DHLE data<sup>22</sup>; these figures refer to students qualifying in 2013/14 and 2014/15, the majority of whom will have started on 3-year course in 2011/12 and 2012/13 respectively

Data on degree completion within 5 years is not available disaggregated by HE provider and so no comparable statistics for Russell Group universities are presented here. Cambridge-specific data again shows a high rate of completion, above 96% within 5 years of admission.

In terms of degree results, around 30% of students at Cambridge achieve a first-class degree, whilst comparable figures for students at Russell Group universities sit lower, at around 27%<sup>23</sup>. The rate of students obtaining a 'good' degree classification (at least a 2:1) is considerably higher amongst Cambridge students (91% for 2012/13 starters), compared with the Russell Group average (82.4%).

Comparable data accessed via the Destinations of Higher Education Leavers (DHLE) survey shows that the proportion of students from Russell Group universities in graduate-level employment or further study 6 months after graduation lies at around 70 to 75%<sup>24</sup>. By comparison, the figure for Cambridge students is more than 10 percentage points higher: at least 86% of Cambridge students go on to experience a 'positive' outcome once they complete their studies here.

A descriptive account of the demographic and study characteristics of each student cohort included in the analysis is provided in Appendix 3. This includes aspects such as prior attainment,

<sup>22</sup> Higher Education Statistics Agency (HESA). (2018). Destinations of Leavers from Higher Education in the United Kingdom, 1994/95-2015/16. [data collection]. UK Data Service. SN: 8287, <http://doi.org/10.5255/UKDA-SN-8287>

<sup>23</sup> Data for Russell Group universities refer to students qualifying in 2014/15, the majority of whom will have started on 3-year course in 2012/13 (the cohort of new starters at Cambridge with whom we base our comparison)

<sup>24</sup> DHLE survey data refer to students qualifying in 2013/14 and 2014/15, the majority of whom will have started on 3-year course in 2011/12 and 2012/13 respectively (the year-of-entry cohorts at Cambridge with whom we base our comparison)

neighbourhood rate of higher education participation (POLAR<sup>25</sup>), subject studied at university, and size of the degree undertaken.

It is worth noting that variation in any number of these background characteristics could influence students' outcomes. Analysis of university administrative data by a number of studies (Smith & White, 2015<sup>26</sup>; Callender, 2008<sup>27</sup>; Thiele et al., 2016<sup>28</sup>, Crawford et al., 2016<sup>29</sup>) has shown that students' outcomes are correlated with a whole range of contextual factors; in particular being from an ethnic minority, from a disadvantaged background or being a 'mature' student have been shown to be associated with a lower likelihood of achieving positive outcomes at university. So, it could be possible that those in receipt of bursaries may have, for instance, lower qualifications on entry than non-recipients, and therefore they may be less likely to achieve our outcomes of interest, irrespective of the bursary. Indeed, our own analysis of the sample showed that for all cohorts, students who were in receipt of a Cambridge Bursary had on average lower UCAS entry tariffs, compared to students who did not receive a Cambridge Bursary during their time at Cambridge. For all but one cohort, this difference was statistically significant (see Table A3 in Appendix 3).

It is therefore important to disentangle the influence of such factors on our outcomes of interest from the influence of the financial support offered. We achieve this by including in the regression analyses as many of the observed potential confounding factors as possible. Here, we include in the models the following background and study-related variables: gender, nationality, age on entry, ethnic group, disability status, subject of study, UCAS entry tariff, POLAR<sup>30</sup> quintile, term-time accommodation, distance travelled to HE provider and degree size.

#### 4.5 Statistical modelling approach

The analytical approach is driven by the OfS guidance and relies on the HESA-provided extracts specific to the financial support evaluation but supplemented by linked data from University sources where relevant. Analysis is undertaken on individual cohorts of students, as appropriate to the outcome being modelled. Where the number of individuals in a particular group create analytical difficulties, models including all cohorts have been estimated to verify statistical significance and/or effect sizes.

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<sup>25</sup> <https://www.officeforstudents.org.uk/data-and-analysis/polar-participation-of-local-areas/>

<sup>26</sup> Smith, E., & White, P. (2015). What makes a successful undergraduate? the relationship between student characteristics, degree subject and academic success at university. *British Educational Research Journal*, 41(4), p686-70.

<sup>27</sup> Callender, C. (2008). The impact of term-time employment on higher education students' academic attainment and achievement. *Journal of Education Policy*, 23(4), p359-377

<sup>28</sup> Thiele, T., Pope, D., Singleton, A., & Stanistreet, D. (2016). Role of students' context in predicting academic performance at a medical school: A retrospective cohort study. *BMJ Open*, 6(3) doi:10.1136/bmjopen-2015-010169

<sup>29</sup> Crawford, C., Gregg, P., Macmillan, L., Vignoles, A. & Wyness, G. (2016). Higher education, career opportunities, and intergenerational inequality. *Oxford Review of Economic Policy*, 32(4), p553-575.

<sup>30</sup> The participation of local areas (POLAR) classification groups areas across the UK based on the proportion of the young population that participates in higher education. Local areas are classified into five groups – or quintiles - based on the proportion of 18-year olds who enter higher education aged 18 or 19 years old.

The statistical models, which the remainder of this document reports on, are logistic regressions. We model each of the outcomes of interest described above in turn. These outcomes are coded as binary variables; that is, they take the value 1 if the outcome of interest is achieved, and 0 if it is not.

Logistic regression is used to predict each respective outcome from a series of other variables: variables of substantial interest (e.g. receipt of the full Cambridge Bursary), and the background and study-related variables described above. We call these latter group 'control' variables, as they ensure we are comparing like with like in each student cohort.

#### **4.5.1 Operationalising financial support**

The Cambridge system of student financial support is spearheaded by the Cambridge Bursary Scheme, the main instrument of financial support, administered centrally by the University, and funded by a combination of University and College-specific sources. Bursary eligibility is checked in each academic year, and on reporting household income below respective annual thresholds all qualifying students receive (full or partial) Bursary support. Additionally, a broader system of financial support is administered by Faculties, departments and other academic institutions, as well as by the Colleges, who exercise discretion as to how, when, and to whom they provide financial support.

We account for this system in our analysis as follows:

To indicate CBS receipt, we construct a measure that splits students into three groups:

Recipients of the full Bursary, ever in their academic career at Cambridge

Recipients of the partial Bursary, ever in their academic career at Cambridge (these students never receive the full Bursary)

Recipients of no Bursary

To indicate broader financial support, we construct a measure that also splits students into three groups:

Recipients of financial support including the Bursary (but potentially other financial support)

Recipients of financial support but not the Bursary

Recipients of no financial support of any kind

The following table provides an overview as to the proportion of students in each cohort who received any amount of Cambridge Bursary, and students in each cohort who ever received financial support from any source:

Table 27: Percentage of each cohort ever in receipt of a CBS Bursary and ever in receipt of broader financial support

	Cohort				
	2011/12	2012/13	2013/14	2014/15	2015/16
<b>Receipt of a CBS Bursary:</b>					
Full Bursary	14.6	17.7	19.3	19.3	17.2
Partial Bursary	14.1	9.3	9.2	9.9	9.9
Never any Bursary	71.3	73.0	71.5	70.8	72.9
Total	100	100	100	100	100
<b>Receipt of any financial support:</b>					
Including a CBS Bursary	28.7	27.0	28.5	29.2	27.1
But not the CBS Bursary	44.0	57.0	57.1	56.2	55.7
Never any financial support	27.3	16.1	14.4	14.7	17.2
Total	100	100	100	100	100

We make use of these variables in creating the comparison groups below.

#### 4.5.2 Creating comparison groups

In any regression model, the aim is to create a comparison, or reference, group against which to compare the group of interest. In analysis designed to reveal the relationship between financial support and outcomes, the group of interest is routinely represented by financial support recipients. To achieve robust estimates of this relationship, this group must be compared to another group of students who are otherwise as similar as possible.

Ideally, we would have compared financial support recipients to students who are similar in terms of the background and study-related variables above, *and also* similar in terms of their household income. This is, however, impossible in our context, given that the Cambridge Bursary in particular (which makes up the key component of the financial support provided centrally to students at Cambridge) is automatically awarded to everyone who qualifies under the income criterion and who reports their income. Put differently, we do not observe students with known similar levels of household income who have *not* received the Cambridge Bursary, which would have been the best comparison group.

Another reasonable comparison group could be comprised of students with household incomes just above the overall eligibility threshold. Akin to a regression discontinuity approach, this would have allowed for estimating the effects of an intervention by looking either side of the boundary of eligibility. However, since not all students report household income data to the Student Loans Company (SLC) in the application process, it was not possible reliably to construct this comparison group.

Instead, and to address these limitations, we have made use of the nature of the financial support system at Cambridge and have devised three separate comparisons relevant to this context. They are:

**Comparison 1:**

The first comparison focuses on receipt of the Cambridge Bursary, and the household income brackets of recipients. It compares Bursary recipients with household incomes that qualify them for the full Bursary (e.g. £25,000 in 2018/19) to recipients of partial Bursaries, i.e. with incomes below the eligibility threshold (e.g. £42,620 in 2018/19) but high enough that they do not qualify for a full Bursary. Since the Cambridge Bursary (whether full, or partial) is automatically awarded if the *reported* household income falls in the respective two categories, this comparison essentially becomes recipients of the full Bursary compared to recipients of the partial Bursary.

Group of interest	Comparison group	Statistical hypothesis
<b>Students in receipt of the full Cambridge Bursary</b>	Students in receipt of the partial Cambridge Bursary	No significant difference in outcomes between groups

We hypothesise that students receive a level of bursary commensurate with their need and so any detrimental effect that financial disadvantage may have on outcomes will be mitigated by the Bursary. We expect, therefore, to see no statistically significant differences between full- or partial-Bursary recipients, in terms of their likelihood to attain positive continuation, completion, degree attainment and post-graduate outcomes (controlling for other background factors).

**Comparison 2:**

The second comparison approach makes use of the fact that in the admissions process students are assigned a number of ‘widening participation flags’ which are seen to represent indicators of under-represented backgrounds at Cambridge. As such, these flags do not necessarily indicate individual socio-economic deprivation, but they provide the opportunity to make the group of interest and the comparison group even more similar to each other.

We focus only on flags which relate to the schooling background of individuals, and not their personal features. We therefore consider whether the student has come from either a school with historically few Oxbridge applicants, or a school with lower-than-average GCSE attainment.

The purpose of incorporating the use of widening participation (WP) flags is to create groups that are more similar than those seen above in comparison 1. The addition of the flags means that students in both groups will come from similar backgrounds in terms of their schools and will differ only as to their household income (once other contextual factors are controlled for). The Bursary, as above, should mitigate any detrimental effect on outcomes that might be attributed to financial disadvantage.

Group of interest	Comparison group	Statistical hypothesis
<b>Students with at least one school widening participation flag who are in receipt of the full Cambridge Bursary</b>	Students with at least one school widening participation flag who are in receipt of a partial Cambridge Bursary	No significant difference in outcomes between groups

We expect, therefore, to see no statistically-significant difference between students with school-based flags in receipt of the full Bursary and students with school-based flags in receipt of the partial Bursary in terms of their likelihood to attain positive outcomes (controlling for other background factors).

**Comparison 3:**

The third comparison recognizes that the Cambridge Bursary is not the only form of financial support in the University of Cambridge. Faculties, departments, and other academic divisions, as well as the Colleges, offer additional financial support to a variety of students. This financial support varies between source institutions in terms of: type (e.g. need and/or merit) and amount (ranging from small monetary prizes, support with travel or internships, to discounted accommodation rates).

We therefore compare students who have received any form of financial support which includes the Cambridge Bursary (but may include others) with those who have received only non-Bursary support. We note that this could include merit-based financial support, whose purpose is not necessarily the same as the Cambridge Bursary. We return to the implications of this in the conclusions.

As non-Bursary financial support may include merit- and achievement-based awards, we hypothesise that these students will be more likely to achieve positive attainment outcomes than students for whom at least part of their support is on the basis of financial need.

We expect that students who received support from sources other than through the CBS will be more likely to achieve positive continuation, completion, degree attainment and post-graduate outcomes than those who received support including through the CBS (even once other background factors have been accounted for). We, therefore, anticipate that the comparison group will show a statistically-significant increased likelihood to achieve positive outcomes compared to our group of interest.

<b>Group of interest</b>	<b>Comparison group</b>	<b>Statistical hypothesis</b>
<b>Students in receipt of financial support including the Cambridge Bursary</b>	Students in receipt of financial support excluding the Cambridge Bursary	Comparison group significantly stronger outcomes than group of interest

**4.6 Interpreting the results**

As per our hypotheses outlined above, we expect to see no significant difference in the outcomes of students who receive the full Bursary and those in receipt of a partial Bursary (Comparison 1). We also expect to see no significant difference in the outcomes of students who have been flagged on the basis of a school-related widening participation indicator and who receive a full Bursary, as compared to flagged students who receive a partial Bursary (Comparison 2).

Comparison 3 is different in that we acknowledge that the composition of the groups may differ as to why students receive financial support. Students who receive support but not from the CBS (i.e. the comparison group) will comprise those who have received awards on the basis of their high attainment. We expect therefore, that outcomes for this group will be stronger than those for seen for CBS recipients, whose financial support will, at least in part, be on the basis of financial need. Whilst this is what we hypothesise, we acknowledge, of course, that the results from the statistical analysis could deviate from our *a priori* expectations.

The result of the analysis presented in the sections below could indicate one of the following three scenarios:

First, that students in the group of interest (e.g. in receipt of the full Bursary) have weaker outcomes than their respective comparison group, after accounting for the influence of background and study-related factors. Following OfS guidance<sup>31</sup>, we interpret this as suggesting that financial support is either insufficient to overcome the underlying effects of financial disadvantage, or ineffective more generally.

Second, that there is no significant difference in the outcomes of the two groups being compared. In line with our argument above, we take this to indicate that that financial support is effective at mitigating an otherwise-potentially present outcomes gap.

And third, that students in the group of interest have stronger outcomes than students in the appropriate comparison group. This would suggest that financial support is effective at improving outcomes (possibly unfairly so with respect to the comparison group).

Nonetheless, we note that “the ‘bar’ for significance in logistic regression models becomes very high when the outcome is very (un)common within the population” (Harrison & McCaig, 2017<sup>32</sup>, p302) – which is likely to be the case in terms of retention and completion amongst students at Cambridge. We, thus, are careful not to over-rely on statistical significance when interpreting findings from such models. Likewise, we are also cautious in relation to the expected effect sizes that mark ‘success’ in such cases. Rather, we take a pragmatic stance, recognising that students’ environments are complex and contain multiple confounding factors.

We report results from the logistic regression models using both odds ratios and relative likelihoods, which are calculated using the tool provided by the OfS as part of the Financial Support Evaluation Toolkit.

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<sup>31</sup> <https://www.officeforstudents.org.uk/advice-and-guidance/promoting-equal-opportunities/using-evidence-and-evaluation-to-improve-outcomes/financial-support-evaluation-toolkit/financial-support-evaluation-toolkit-using-the-statistical-tool/>

<sup>32</sup> Harrison, N. & McCaig, C. (2017). Examining the epistemology of impact and success of educational interventions using a reflective case study of university bursaries. *British Educational Research Journal*, 43(2), p290-309.

Finally, we note that the comparison group is not a control group in the experimental sense of the word. As such, we cannot necessarily infer causality from any of the analyses presented below.

#### **4.6.1 Data-driven analysis limitations**

It is important also to note some of the limitations of the analysis that arise due to availability of data. Data returns to HESA contain continuation data for students in three cohorts: those who started in 2013/14, 2014/15 and 2015/16. Data relating to longitudinal outcomes, including degree completion, degree attainment level and graduate destination information, are available for only two cohorts: new starters in 2011/12 and 2012/13.

Furthermore, financial support information from the University and from the Colleges is not complete for the corresponding time period. In fact, data regarding Bursary receipt and levels of funding from other sources of financial support are only available from 2013/14. In order to mitigate this, we base all the analyses on whether students *ever* received any support through the CBS or from other sources throughout their time at the University and within the timeframe for which data are available (i.e. 2013/14 onwards). However, any students receiving funds in the years 2011/12 or 2012/13 will not be captured if they did not also receive support in subsequent years.

A further limitation relates to the widening participation ‘flags’ collected by the University. These data are only available for cohorts starting in 2012/13 and beyond. As noted above, information on degree outcomes and graduate destinations is available for only two cohorts – 2011/12 and 2012/13 – and so we only have complete data on outcomes, financial support and WP flags for a single cohort of students. Whilst we acknowledge the limitations that analysis on a single cohort imply, the comparison between flagged students receiving a full or partial Bursary forms part of the analysis where sufficient data exist.

## 4.7 Substantial focus 1: continuation into 2<sup>nd</sup> year

In this section we present the results of the logistic regression analysis modelling continuation into the 2<sup>nd</sup> year. We report on each of the three comparisons in turn.

### Comparison 1: Full CBS vs Partial CBS

It is important to note that across all cohorts, a very high proportion of both full- and partial-Bursary recipients continue on to their 2<sup>nd</sup> year of study – typically over 95%. Table 28 below illustrates this.

Table 28 Numbers and percentages of each group of students continuing on to 2<sup>nd</sup> year

Year of admission cohort	Group of interest: Full CBS		Comparison group: Partial CBS		All students in cohort	
	N	%	N	%	N	%
2013/14	466	96.9%	219	95.2%	2446	97.9
2014/15	460	97.5%	231	95.9%	2417	98.3
2015/16	417	98.6%	230	95.0%	2427	98.6

Whilst continuation rates are slightly higher for students receiving the full Bursary compared to the partial Bursary, the results of the logistic regression indicate that the difference is only statistically significant in the latest year for which we have data (2015/16). Amongst this cohort of students, those receiving the full Cambridge Bursary were around 4% more likely to continue on to the 2<sup>nd</sup> year than students receiving only a partial Bursary, all other background factors considered (Table 29).

Table 29 Results of logistic regression for continuation into 2<sup>nd</sup> year, controlling for all background variables

	2013/14		2014/15		2015/16	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary, compared to those receiving a partial CBS Bursary</b>	2.193	ns	1.929	ns	4.598**	+4.07%

### Comparison 2: Full CBS & flagged vs Partial CBS & flagged

Looking at students who have received a WP flag and are in receipt of a full or partial Bursary, again the absolute rates of continuation are very high, consistently above 95% (Table 30).

Table 30 Numbers and percentages of each group of students continuing on to 2<sup>nd</sup> year

Year of admission cohort	Group of interest: Full CBS & flagged		Comparison group: Partial CBS & flagged		All students in cohort	
	N	%	N	%	N	%
2013/14	142	95.3%	78	95.1%	2446	97.9
2014/15	143	95.3%	78	97.5%	2417	98.3
2015/16	125	99.2%	85	97.7%	2427	98.6

Taking account of the variation in background and study-related characteristics, these differences emerge from the logistic regression as not statistically significant. We note, however, that small

sample sizes and a very little variability in outcomes are likely to adversely affect statistical significance. To compensate for the small sample sizes, the analysis was run using pooled data from all cohorts (results not tabled). A similar result is observed, however, supporting the initial finding.

**Table 31 Results of logistic regression for continuation into 2<sup>nd</sup> year, controlling for all background variables**

	2013/14		2014/15		2015/16	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary and with a WP flag, compared to those receiving a partial CBS Bursary and with a WP flag</b>	1.650	ns	.605	ns	3.943	ns

### Comparison 3: Financial support, including CBS vs Financial support other than CBS

Students in receipt of financial support (receiving the Cambridge Bursary; and receiving support other than from the CBS) experience very high rates of continuation – above 96% for both groups (Table 32).

**Table 32 Numbers and percentages of each group of students continuing on to 2<sup>nd</sup> year**

Year of admission cohort	Group of interest: Financial support inc. CBS		Comparison group: Financial support other than CBS		All students in cohort	
	N	%	N	%	N	%
2013/14	685	96.3%	1,415	99.5%	2446	97.9
2014/15	691	96.9%	1,369	99.7%	2417	98.3
2015/16	647	97.3%	1,363	99.9%	2427	98.6

Once we account for the background and study-related factors in the logistic regression, this difference emerges as statistically significant in each of the three cohorts of students in the analysis. The effect sizes are small but would suggest that in the 2013/14 and 2014/15 entry cohorts, students who receive financial support including the Bursary are 2.4% less likely than their non-Bursary support receiving peers to continue to the second year. This difference, still statistically significant, stands at 2% for the 2015/16 entry cohort.

**Table 33 Results of logistic regression for continuation into 2<sup>nd</sup> year, controlling for all background variables**

	2013/14		2014/15		2015/16	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving financial support, including through the CBS, compared to those receiving a financial support other than through the CBS</b>	.163**	-2.45%	.105**	-2.41%	.047**	-1.98%

## 4.8 Substantial focus 2: degree completion within 5 years

The next outcome we investigate is degree completion within 5 years of start. This only applies for courses that are shorter than 5 years in length, and as a result we exclude from the analysis students on courses that are longer than that by design (e.g. Medicine, a 6-year course). We note the limitations regarding the availability of data in relation to financial support for the 2011/12 and 2012/13 starting cohorts mentioned earlier.

### Comparison 1: Full CBS vs Partial CBS

Reflecting results on continuation, we find that the rate of degree completion is high, amongst both the group of interest, and the comparison group. Table 34 illustrates the raw completion rates.

**Table 34 Numbers and percentages of each group of students completing their degree within 5 years**

Year of admission cohort	Group of interest: Full CBS		Comparison group: Partial CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	353	98.6%	301	97.5%	2294	97.2
2012/13	373	97.4%	192	94.6%	2120	96.5

Once we undertake the logistic regression to understand whether the above observed differences are statistically significant we find that that is the case for the later cohort of students only. For the 2012/13 cohort (though note data-related caveat above), recipients of the full Bursary are approximately 4% more likely to have completed within 5 years than their partial-Bursary recipient peers. For the 2011/12 cohort, the analysis returns a non-statistically significant result (Table 35 below).

**Table 35 Results of logistic regression for degree completion within 5 years, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary, compared to those receiving a partial CBS Bursary</b>	1.561	ns	3.181*	+3.86%

### Comparison 2: Full CBS & flagged vs Partial CBS & flagged

As mentioned previously, data on widening participation flags are only available for cohorts starting in 2012/13 and beyond. Thus, the comparison between flagged students receiving a full or partial Bursary is only able to be run on data relating to one cohort of students. Over 95% of full Bursary recipients with school-level flags complete their degree within 5 years. The figures stands at just under 95% for recipients of the partial bursary with school-level flags (Table 36).

Once other contextual factors are accounted for in the statistical model, the difference between the compared groups is not statistically significant (Table 37). As before, had data on more cohorts been available, the analysis would have been repeated with the additional cohorts, and a pooled sample.

**Table 36 Numbers and percentages of each group of students completing their degree within 5 years**

Year of admission cohort	Group of interest: Full CBS & flagged		Comparison group: Partial CBS & flagged		All students in cohort	
	N	%	N	%	N	%
2011/12	-	-	-	-	-	-
2012/13	127	95.5%	70	94.6%	2120	96.5

**Table 37 Results of logistic regression for degree completion within 5 years, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary and with a WP flag, compared to those receiving a partial CBS Bursary and with a WP flag</b>	-	-	1.069	ns

### Comparison 3: Financial support, including CBS vs Financial support other than CBS

When exploring broader financial support rates, the raw results also reflect the high completion rate for both the group of interest and the comparison group, above 96% (Table 38).

**Table 38 Numbers and percentages of each group of students completing their degree within 5 years**

Year of admission cohort	Group of interest: Financial support inc. CBS		Comparison group: Financial support other than CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	654	98.2%	996	98.9%	2294	97.2
2012/13	565	96.4%	1,219	98.7%	2120	96.5

Once background variables are controlled for there appears to be no significant difference between recipients of financial support including the CBS and those receiving non-CBS support in terms of their likelihood to complete their degree in this timeframe (Table 39 below).

**Table 39 Results of logistic regression for degree completion within 5 years, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving financial support, including through the CBS, compared to those receiving a financial support other than through the CBS</b>	.782	ns	.512	ns

## 4.9 Substantial focus 3: degree outcomes

A further outcome of interest is represented by the degree classifications achieved. As above, two cohorts (2011/12 and 2012/13) contain data relevant to this analysis. According to the HESA classification approach, from the 2011/12 cohort, 71.5% of students achieved a first class or upper-second class degree, 7.8% achieved a lower-second, third, or pass outcome, and a further 20.7% of students received an unclassified pass or did not achieve a pass mark at all (similar rates are observed for the 2012/13 cohort).

Local administrative data were used to differentiate within this last category, with results suggesting that over 95% of students in this category were identified in the University's data as having received an unclassified pass in their degree (i.e. they passed their degree, but it did not attract a standard classification). This includes students completing the 4<sup>th</sup> year of the undergraduate Engineering degree, for instance. To ensure appropriate comparisons, students completing degrees where classification was not applicable are removed from this analysis. The tables below reflect this decision.

We modelled separately the likelihood of obtaining a *first-class* degree (compared to any other class of degree); and the likelihood of obtaining either a *first-class or an upper-second class* degree (compared to any other class). To understand whether the procedure above referring to the unclassifiable degree was robust, we also modelled 'degree unclassifiable' as an outcome but did not observe any results (not tabled) that would contradict the results of the main comparisons presented below.

In relation to obtaining first-class degree outcomes, the tables below illustrate results of the same comparisons, while continuing to observe the limitation regarding the 2011/12 and 2012/13 cohorts in terms of financial support data availability.

### Degree outcome: first-class degree only

#### Comparison 1: Full CBS vs Partial CBS

On average, the raw results show that around a quarter of students receiving a full Bursary achieve a first-class degree. For students receiving a partial Bursary, around 30% attained first-class degrees. (Table 40).

**Table 40 Numbers and percentages of each group of students achieving a First class or above in their degree**

Year of admission cohort	Group of interest: Full CBS		Comparison group: Partial CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	77	24.2%	83	31.3%	629	31.3
2012/13	75	22.6%	47	26.7%	548	29.2

Once the logistic regression accounted for background factors, these differences were not statistically significant (Table 41). This would suggest that students in our group of interest are no more or less likely to achieve a first-class degree than their partial Bursary peers. We note the small sample sizes, however, which may have an effect on statistical significance. The same analysis was run on pooled data from across the two cohorts, with results (not tabled) also showing no statistical difference.

**Table 41 Results of logistic regression for achieving a First class or above, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary, compared to those receiving a partial CBS Bursary</b>	.766	ns	.892	ns

### Comparison 2: Full CBS & flagged vs Partial CBS & flagged

As above, data on widening participation flags are only available for cohorts starting in 2012/13 and, thus, the comparison between flagged students receiving a full or partial Bursary can only be undertaken on one cohort. Even for the 2012/13 cohort, that does not suffer from the data availability limitations of 2011/12, the numbers in the two comparison groups are very small (Table 42).

**Table 42 Numbers and percentages of each group of students achieving a First class or above in their degree**

Year of admission cohort	Group of interest: Financial support inc. CBS		Comparison group: Financial support other than CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	-	-	-	-	-	-
2012/13	18	16.1%	16	24.6%	548	29.2

Once the background factors are accounted for in the logistic regression, the results suggest no statistically significant differences (Table 43).

**Table 43 Results of logistic regression for achieving a First class or above, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary and with a WP flag, compared to those receiving a partial CBS Bursary and with a WP flag</b>	-	-	.693	ns

### Comparison 3: Financial support, including CBS vs Financial support other than CBS

Looking at students receiving financial support through the CBS and those receiving support from other sources, Table 44 indicates that for students receiving (full or partial) CBS support, around a quarter achieve a first-class degree. For students who receive non-CBS support, between two-fifths and a half go on to achieve a first-class degree. Given that non-CBS financial support may include merit- or achievement-based financial awards, this finding is not necessarily surprising.

**Table 44 Numbers and percentages of each group of students achieving a First-class degree**

Year of admission cohort	Group of interest: Financial support inc. CBS		Comparison group: Financial support other than CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	160	27.4%	397	47.9%	629	31.3
2012/13	122	24.0%	404	38.3%	548	29.2

Once accounting for background characteristics in the regression analysis, the analysis shows a statistically significant, and moderately strong negative effect size, with the group of interest on average 33 to 34% less likely to achieve a first-class degree than students receiving other forms of financial support (Table 45).

**Table 45 Results of logistic regression for achieving a First-class degree, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving financial support, including through the CBS, compared to those receiving financial support other than through the CBS</b>	.476**	-36.4%	.553**	-33.3%

### Degree outcome: first or upper-second-class degree

Relaxing the assumption referring to only achieving first-class degrees, we also modelled the likelihood of achieving either a first or an upper-second-class (2:1) degree.

### Comparison 1: Full CBS vs Partial CBS

Table 46 shows that the vast majority of both full and partial Bursary recipients achieve at least an upper-second-class degree, with more than 85% of all student groups consistently achieving this.

**Table 46 Numbers and percentages of each group of students achieving a 2:1 or above in their degree**

Year of admission cohort	Group of interest: Full CBS		Comparison group: Partial CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	270	84.9%	232	87.6%	1815	90.2
2012/13	288	86.8%	153	86.9%	1709	91.0

Estimating the logistic regression returns non-significant results, suggesting these two groups are equally likely to achieve a 'good' degree result (Table 47) when accounting for background factors.

**Table 47 Results of logistic regression for achieving a 2:1 or above, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary, compared to those receiving a partial CBS Bursary</b>	.866	ns	1.079	ns

### Comparison 2: Full CBS & flagged vs Partial CBS & flagged

Whilst absolute numbers are small, the proportion of flagged CBS-recipients who achieve a 2:1 or above is greater than 82%, whether they receive a full or partial Bursary (Table 48).

**Table 48 Numbers and percentages of each group of students achieving a 2:1 or above in their degree**

Year of admission cohort	Group of interest: Full CBS & flagged		Comparison group: Partial CBS & flagged		All students in cohort	
	N	%	N	%	N	%
2011/12	-	-	-	-	1815	90.2
2012/13	92	82.1%	54	83.1%	1709	91.0

Analysis of the combined Bursary-receipt and WP flags data does not yield a statistically significant result for the 2012/13 cohort (Table 49).

**Table 49 Results of logistic regression for achieving a 2:1 or above, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary and with a WP flag, compared to those receiving a partial CBS Bursary and with a WP flag</b>	-	-	.946	ns

### Comparison 3: Financial support, including CBS vs Financial support other than CBS

Mirroring results comparing broad financial support groups in terms of degree outcomes, we observe that around 86% of CBS recipients achieve a 'good' degree pass, whilst for students receiving non-CBS financial support the rate is around 94% (Table 50).

**Table 50 Numbers and percentages of each group of students achieving a 2:1 or above in their degree**

Year of admission cohort	Group of interest: Financial support, inc. CBS		Comparison group: Financial support other than CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	502	86.1%	781	94.2%	1815	90.2
2012/13	441	86.8%	994	94.3%	1709	91.0

These differences are statically significant, though the effect sizes are smaller than in the case of first-class degree outcomes only, with the group of interest roughly 7% less likely than the comparison group to achieve a ‘good’ degree outcome (Table 51).

**Table 51 Results of logistic regression for achieving a 2:1 or above, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving financial support, including through the CBS, compared to those receiving a financial support other than through the CBS</b>	.429**	-7.17%	.412**	-7.52%

#### 4.10 Substantial focus 4: ‘positive’ graduate outcomes

In order to explore the long-term relationship between financial support and graduate destinations we undertook the same three comparisons above with the final outcome of interest: ‘positive graduate destination’. This is a HESA-derived variable, described previously in 4.2, which categorises the destination – type of employment or further study – in which that graduate finds themselves after graduation.

##### Comparison 1: Full CBS vs Partial CBS

Just under 86% of full Bursary recipients achieve a ‘positive’ graduate destination; amongst partial Bursary recipients the figure stands at 85.6% for the 2011/12 cohort, and 81.5 in the 2012/13 cohort (Table 52).

**Table 52 Numbers and percentages of each group of students achieving a ‘positive’ graduate destination**

Year of admission cohort	Group of interest: Full CBS		Comparison group: Partial CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	237	85.9%	203	84.6%	1601	87.3
2012/13	231	85.9%	123	81.5%	1427	85.9

The modelling results, controlling for contextual information on demographics, socio-economic circumstances, prior attainment and course-specific variables, indicate no statistically significant differences between these groups, in either of these cohorts (Table 53).

**Table 53 Results of logistic regression for achieving a ‘positive’ graduate destination, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving the full CBS Bursary, compared to those receiving a partial CBS Bursary</b>	1.318	ns	1.442	ns

## Comparison 2: Full CBS & flagged vs Partial CBS & flagged

We also observe the rates of ‘positive’ graduate destinations for students attracting at least one school-related widening participation flag and their Bursary status. A simple tabulation (Table 54) reveals very high rates in both groups – above 84%.

**Table 54 Numbers and percentages of each group of students achieving a ‘positive’ graduate destination**

Year of admission cohort	Group of interest: Full CBS & flagged		Comparison group: Partial CBS & flagged		All students in cohort	
	N	%	N	%	N	%
2011/12	-	-	-	-	-	-
2012/13	78	85.7%	49	84.5%	1427	85.9

This small difference emerges as not statistically significant from the logistic regression model (Table 55), suggesting that, once background and course-related factors have been considered, there are no statistical differences between these two groups in terms of their achieving a ‘positive’ graduate destination. We note the small sample sizes and, were data available from more than one cohort of students, we would have run the analysis on the pooled dataset to compensate for this.

**Table 55 Results of logistic regression for achieving a ‘positive’ graduate destination, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
Students receiving the full CBS Bursary and with a WP flag, compared to those receiving a partial CBS Bursary and with a WP flag	-	-	1.230	ns

## Comparison 3: Financial support, including CBS vs Financial support other than CBS

In line with degree outcome results, for students receiving support including the Bursary, we observe that around 85% achieve ‘positive’ graduate outcomes. For those receiving non-Bursary financial support, the proportion is around 90% (Table 56).

**Table 56 Numbers and percentages of each group of students achieving a ‘positive’ graduate destination**

Year of admission cohort	Group of interest: Financial support, inc. CBS		Comparison group: Financial support other than CBS		All students in cohort	
	N	%	N	%	N	%
2011/12	440	85.3%	742	90.3%	1601	87.3
2012/13	354	84.3%	849	87.0%	1427	85.9

After including background factors in the model, the relative likelihood is only statistically significant for the 2011/12 cohort. For this cohort of students, those receiving CBS support were 4.4% less likely to achieve a ‘positive’ graduate destination, compared to those receiving non-CBS financial support (Table 57).

**Table 57 Results of logistic regression for achieving a ‘positive’ graduate destination, controlling for all background variables**

	2011/12		2012/13	
	Odds ratio	Relative likelihood	Odds ratio	Relative likelihood
<b>Students receiving financial support, including through the CBS, compared to those receiving a financial support other than through the CBS</b>	.676*	-4.4%	.868	ns

#### 4.11 Conclusion

The results of the statistical analyses reported above provide an occasionally mixed, but overall positive, message about the role of financial support (and the CBS in particular) in undergraduate student outcomes. The three comparisons reveal slightly different patterns, consistent with the background of each form of financial support investigated, and the groups of students identified in each. It is important to note that overall rates of continuation and completion within 5 years are very high (more than 96%), for all groups in the analyses. Where comparable data exist, outcomes for students at Cambridge surpass the average for Russell Group universities.

Comparing the outcomes of interest between those students who receive the full Cambridge Bursary with those who receive only a partial Bursary provides a positive picture. In terms of continuation rates into the 2<sup>nd</sup> year of study, and degree completion within 5 years, the analysis suggests that receipt of a full Bursary is associated with a greater likelihood of attaining these outcomes when compared to receiving only a partial award. This might suggest that the full CBS Bursary is compensating for financial disadvantage and mitigating the impact that the latter has been shown elsewhere to have on outcomes. The results could also be taken to suggest that for recipients of a partial Bursary, the level of financial support may not be sufficient to overcome the underlying effects of financial disadvantage. Our wider research intends to explore in greater detail the relationship between student outcomes and more granular levels of financial support.

In relation to degree classifications, the vast majority of students (whether Bursary recipients or not) go on to obtain good degree results (around 85-87% achieving a first or upper-second class degree) and also to achieve ‘positive’ graduate outcomes (~82-86%). The analysis of degree attainment levels and graduate destinations finds – as expected – no statistically significant differences between the two groups (i.e. full-Bursary recipients and partial-Bursary recipients) in terms of their likelihood of obtaining a good degree result or achieving a ‘positive’ graduate outcome. This suggests, again, that receipt of the Bursary is likely to be attenuating any differences between the first and the second most in-need group of students. In the absence of experimental data, this evidence represents the best available indication that the Bursary may be effective at narrowing an otherwise-present gap.

Furthermore, using local administrative records from the admissions process, the analysis is also able to compare between recipients of the full and partial Cambridge Bursary who have been flagged as having attended a school with either lower-than-average GCSE performance, or with a low track record of Oxbridge applications. Whilst more accurate, these groups encompass fairly small numbers of students, which lowers the precision of the statistical estimates, and complete records are only available for one entry cohort. That being said, the analysis suggests full Bursary recipients from similar schooling backgrounds perform similarly to their more economically advantaged similar peers (i.e. recipients of the partial Bursary). This, again, is consistent with our hypothesis. The (full or partial) Bursary, it is assumed, is able to mitigate detrimental effects on outcomes potentially attributable to financial disadvantage. Whilst in the absence of statistical significance, we do not assign a high degree of reliability to these results, the effect sizes would nevertheless suggest a picture similar to that observed in the first comparison, as expected<sup>33</sup>.

Recognising the diversity of sources of financial support available at the University of Cambridge, the analysis also compares students in receipt of financial support, including the Cambridge Bursary with those who have received financial support from other (non-CBS) sources. As highlighted above (section 4.5.2), it is important to note that non-CBS financial support is likely to include merit-based awards, whose purpose is not addressing needs-based disadvantage, and recipients are likely to include a significant number of high-achieving students. Indeed, the analysis reveals a consistent picture, with students who receive financial support from non-CBS sources more likely to achieve positive outcomes compared to those whose financial support includes the Cambridge Bursary. This is true for all outcomes but is particularly marked in terms of likelihood to achieve a first-class degree, where students who receive financial support from other sources across the University and Colleges (which we note includes merit-based awards) are over 30% more likely than students who receive the Cambridge Bursary to obtain the highest degree classification.

Overall, we find evidence that receipt of the Cambridge Bursary in particular is associated with at least as positive outcomes as the respective comparison groups across the outcomes of interest (though less so for first-class degree outcomes only). The evidence is not causal in the strict methodological sense but provides sufficient reliability to suggest that the current system of financial support is broadly meeting its aims of narrowing any potential pre-existing continuation, completion, classification, or destination gaps. Further work will examine the relationship between specific amounts of financial support and outcomes, explore eligibility criteria in relation to these amounts, and further investigate sources of financial support other than the CBS in more detail.

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<sup>33</sup> As Harrison & McCaig (2017) have pointed out, “the ‘bar’ for significance in logistic regression models becomes very high when the outcome is very (un)common within the population.” It is, thus, important not to over-rely on statistical significance when interpreting findings from such models. Likewise, we should also be cautious in assigning unrealistically high expectations to the effect sizes that mark ‘success’ in such cases. It is important to recognise that students’ environments are complex and contain multiple confounding factors.

## 5. Concluding remarks

This report has compiled evidence on the role of financial support provision in the University of Cambridge through three different components. The survey, undertaken with students receiving financial support in the 2017/18 academic year, demonstrated high rates of student engagement and responses provided a wealth of information regarding their knowledge, use and value of the financial support they received. The survey, furthermore, collected information relating to the specific context of the financial support system at the University of Cambridge and, in particular, explored students' knowledge and experience of both the Cambridge Bursary and other forms of financial support.

Responses from students indicate, on the whole, that students value their support greatly. They report it enables them financially to continue at the university, and to do so in a manner which allows for full engagement with both academic and social aspects of the student experience. The survey identifies paid work as an important additional source of personal funds, in addition to other sources. This occurs on a backdrop of University-imposed limits on term-time work, with respondents rating this income from paid work as substantially less important than the financial support from the university in allowing them to continue at university. Finally, and specifically to the Cambridge context, some misunderstanding remained amongst the respondents as to the exact sources of financial support once they had arrived. Students were not always able to distinguish between the sources of their support, and indeed with the CBS being funded by both Colleges and the central University, alongside other awards from individual Colleges, the landscape of financial support at Cambridge is fairly complex.

The second component expands on the results of the survey by providing a comprehensive account of thirteen students' own perspectives, opinions and experiences with financial support. Obtained through qualitative semi-structured interviews, these accounts provide much needed contextualisation to the survey results. The results mirror those of the survey, in that interviewees value the financial support they receive very highly. They report that it enables them to focus on their studies, to undertake otherwise-impossible trips that support their personal interests in academic subjects; it also enables them to participate more fully in social activities, to engage with peers from more privileged backgrounds on an equal footing, and therefore to provide opportunities for meaningful engagement. Additionally, financial support is seen to lower stress and to mitigate against the 'burden' on students and their respective families, supporting their participation in University life in subtler ways.

Also reflecting results from the survey, interviewees report good levels of knowledge of the University-led financial support initiatives once at university, but less good knowledge pre-arrival and during the application process. Students generally saw the system of financial support at Cambridge as operating well and as evidence of the University's commitment to welcome all with

the potential to succeed at Cambridge, investing in students and supporting them throughout their studies. They put forward a variety of suggestions for potential improvement of the collegiate University's provision. A majority of these focused on increased clarity and availability of information, particularly in relation to College-provided financial support.

The third and final component is represented by the statistical analysis of linked records from local sources and HESA. This analysis explores the relationship between receipt of the Cambridge Bursary (and receipt of other forms of financial support) and a series of key undergraduate outcomes, including: continuation into the second year of the degree, degree completion, degree classification, and graduate destinations. Across the board, results are positive for Cambridge students, whether they receive financial support or not. For instance, continuation rates exceed 96%, and at least 85% of graduates who had been supported through CBS achieved positive graduate outcomes in the form of graduate-level jobs or further study.

The statistical analysis paints a positive picture of the relationship between receipt of the CBS and each of the above outcomes. Overall, we find evidence that students from households with the lowest declared incomes, who were therefore in receipt of the full Cambridge Bursary, perform at least as well if not better than peers in receipt of the partial Bursary (and therefore with higher household incomes, but still under the main eligibility threshold). Further analysis comparing students from schools historically under-represented at Cambridge or those from relatively low-performing schools reveals that recipients of the full CBS perform similarly to recipients of the partial Bursary, even after accounting for the potential confounding influence of other personal background factors. The evidence is not causal in the strict methodological sense but provides sufficient reliability to suggest that the current system of financial support is broadly meeting its aims of narrowing any otherwise pre-existing continuation, completion, classification, or destination gaps.

On the whole, the evidence supports the hypothesis that increased Bursary funds for students in the greatest need are beneficial to them. Specifically, the results of the three components indicate positive responses from students in receipt of financial support in the form of the Cambridge Bursary Scheme, in terms of experiences thereof, assigned value, and associated academic outcomes. In addition to evidence suggesting that the most disadvantaged CBS recipients are at least similar to their more advantaged peers (i.e. partial Bursary recipients) in terms of academic outcomes, the research highlights the enabling nature of the financial support offered. Students value the financial assistance highly, reporting that it alleviates concerns regarding their families' capacities to support their study, eliminating potential burdens. It allows them to focus on their studies. It is seen to contribute to their wellbeing, including by enabling them to interact with more advantaged peers on an equal footing, ultimately providing the opportunity for a full and positive

student experience while at Cambridge. In several cases students argued that increasing the bursaries further would more fully equalise that experience.

The work undertaken as part of this evaluation forms part of a wider effort within the University to explore in more detail the relationship between financial support and undergraduate outcomes. Additional academic research will build on this analysis to generate evidence on how different amounts of financial assistance relate to a wider range of student outcomes. This research will also explore eligibility criteria in relation to amounts received, and further investigate sources of financial support other than the CBS in more detail. Alongside this report, the results of this research will provide the evidence base to inform institutional practice around financial support.

## Appendices

### Appendix 1: Linkage to administrative data

The survey data were linked to several internal administrative datasets which contained information for all survey invitees. These datasets included identifying information, which was used to link the records – this included (but was not limited to) names, various identification numbers, and email addresses. The datasets also contained many other information fields which will not be listed here in full, but which included the following:

Course year: Which course year the student was on during 2017-18. Used to filter the dataset to those in course years 1-3 only.

Gender: Male, Female or Other. These data are collected during the admissions process and can then only be changed through a formal process.

Age (at admission): Young (aged 20 or under at the start of the term in which they are admitted to their course) or Mature (aged 21 or over at the start of the term in which they are admitted to their course)

Domicile (at admission): This is the student's most recent country of permanent residency prior to starting their course. Although these data are usually unchanged after admission, in a small number of cases where an error is found in address data, it may be corrected - and thus updated - later. EU countries have been aggregated together for analysis.

POLAR4 quintile (at admission): Participation of Local Areas, or POLAR, "groups areas across the UK based on the proportion of the young population that participates in higher education"<sup>34</sup>. POLAR4 is for the UK only, and POLAR4 quintile has been derived from home postcode using a look-up tool published by the Office for Students<sup>35</sup>. This means that a POLAR4 quintile is only available for students with a UK postcode which corresponds to a POLAR4 quintile in this look-up. In the current analysis dataset of 1760 individuals (explained below), a POLAR4 quintile is missing or unknown in 16.9% of cases (which is very similar to the proportion resident in the EU – 16.8%). The postcode data used to derive POLAR4 are usually from the student's most recent permanent address prior to the start of their course, although in a small number of cases where an error is found in address data, it may be corrected - and thus updated - later.

IMD decile (at admission): The English Indices of Multiple Deprivation 2015, or IMD, "measure relative levels of deprivation in 32,844 small areas or neighbourhoods, called Lower-layer Super Output Areas, in England". These neighbourhoods are then "divided according to their deprivation rank into 10 equal groups (deciles)". The English IMD is for England only, and the IMD decile has

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<sup>34</sup> <https://www.officeforstudents.org.uk/data-and-analysis/polar-participation-of-local-areas/>

<sup>35</sup> <https://www.officeforstudents.org.uk/data-and-analysis/postcode-search/>

been derived from home postcode (via LSOA) using a look-up file published by [www.gov.uk](http://www.gov.uk)<sup>36</sup>. This means that an IMD decile is only available for students with an English postcode which corresponds to an IMD decile in this look-up. In the current analysis dataset of 1760 individuals (explained below), an IMD decile is missing or unknown in 23.2% of cases. This is substantially higher than the proportion resident in the EU (16.8%) because this measure is also not available for UK residents in Wales, Scotland or Northern Ireland. The postcode data used to derive IMD are usually from the student's most recent permanent address prior to the start of their course, although in a small number of cases where an error is found in address data, it may be corrected - and thus updated - later.

Disability: For analysis this has been aggregated into 'declared disability', 'no declared disability', or 'information refused'. This is self-reported by the student, initially during the admissions process, but can then be updated by the student at any time.

Ethnicity: For analysis this has been aggregated into Asian, Black, Mixed, Other, White or 'information refused'. This is self-reported by the student, initially during the admissions process, but can then be updated by the student at any time.

SEC: This is a socio-economic classification<sup>37</sup>, either based on the occupation of the student's highest-earning parent or guardian (if they are under 21 at the start of their course), or of the student themselves (if they are 21 or over at the start of their course). This is self-reported by the student on their UCAS application form, and then remains unchanged.

CBS Bursary amount: This is the amount of financial support that each student received from the CBS only during the relevant academic year (2017-18).

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<sup>36</sup> <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>

<sup>37</sup> <https://www.hesa.ac.uk/collection/c17051/a/sec>

## Appendix 2: Survey questions

**This includes survey routing that is not visible to respondents.**

Q1.1 The University of Cambridge and your College are keen to find out how students support themselves financially during their studies. We also want to know how useful and helpful the Cambridge Bursary and any other University- or College-provided financial support is in supporting students who may otherwise have to leave their course or do less well in their studies.

We would value your views on financial support in the last academic year even if you are not in receipt of any form of financial support this year. **All the questions in this survey refer to your experience during the past academic year, that is October 2017 to September 2018, unless stated otherwise.**

Your responses will be linked to the student administrative data records the university has for you. However, the survey data will be **completely anonymised** at the reporting stage and your data remains confidential and subject to data protection protocols. Due to the anonymous nature of the survey it will not be possible to withdraw answers at a later stage. Nothing that you tell us in this questionnaire can affect your status, financial support, or degree outcomes. This includes any information you might provide on term-time work, other sources of financial support, or how you use the financial support you receive.

Please click on the **Start** button below to confirm your consent to your data being used as above, and start the survey.

Q2.1 Which year of undergraduate study are you currently in?

Year 2

Year 3

Year 4

Other year, please specify: \_\_\_\_

Q2.2 What is your College?

Christ's College

Churchill College

Clare College

Clare Hall

Corpus Christi College

Darwin College

Downing College

Emmanuel College

Fitzwilliam College  
Girton College  
Gonville & Caius College  
Homerton College  
Hughes Hall  
Jesus College  
King's College  
Lucy Cavendish College  
Magdalene College  
Murray Edwards College  
Newnham College  
Pembroke College  
Peterhouse  
Queens' College  
Robinson College  
Selwyn College  
Sidney Sussex College  
St Catharine's College  
St Edmund's College  
St John's College  
Trinity College  
Trinity Hall  
Wolfson College

Q2.3 Did you receive financial support from the University or your College during the last (2017 to 2018) academic year?

Yes, from the University  
Yes, from my College  
Yes, from both  
No  
Don't know

Q3.1 From which personal sources did you fund your participation in higher education last year?  
(please tick all that apply)

Money from family or friends that you don't have to repay  
Money from family or friends that you do have to repay  
Personal savings  
Earnings from work during term time

- Earnings from work during holidays
- Personal trust fund or income from an investment
- From borrowings e.g. loans/overdraft
- Other please specify: \_\_\_\_\_

Q3.2 From which other sources did you fund your participation in higher education last year?  
(please tick all that apply)

- Government financial support (maintenance grants; childcare grants; Disabled Students Allowance etc)
- Government maintenance loan (from Student Finance England)
- Government tuition fee loan (from Student Finance England)
- Grants from Local Authority
- The Cambridge Bursary
- Other financial support from the University (not your College)
- Financial support from your College
- Grants or scholarships from an employer or other organisation
- Other, please specify: \_\_\_\_\_

Q3.3 Did you undertake any paid work during the last academic year?  
(Do not count any work that was a requirement for your course.)

- Yes
- No

Display This Question if Q3.3 = Yes

Q3.4 Was this work...

- During term-time
- Outside of term-time
- Both

Display This Question if Q3.4 = During term-time or Q3.4 = Both

Q3.5 How much time (on average) did you spend during the last academic year on paid work during term-time?

- 1-4 hours per week
- 5-8 hours per week
- 9-15 hours per week
- 16 or more hours per week

Display This Question if Q3.4 = Outside of term-time or Q3.4 = Both

Q3.6 For work outside of term-time, was this in ...? (please tick all that apply)

- The Christmas holiday
- The Easter holiday
- The Long Vacation (Summer holiday)

Display This Question if Q3.3 = Yes {and randomise response options}

Q3.7 What were your reasons for undertaking paid work?: (Please select all that apply)

- Help pay the costs of books, study materials, field trips, etc.
- Pay for essential living costs (food, rent, fuel bills, etc.)
- Have a more comfortable life while studying
- Save for a specific purpose (e.g. a holiday or a car)
- Support family (e.g. your children, a parent, or a sibling)
- Gain employment experience in your field of study
- Gain employment experience (not in your field of study)
- Avoid student debt
- To enable you to do other things outside of university life (e.g. travel, participate in hobbies, etc.)
- Pay health-related costs
- Other (please specify): \_\_\_\_\_

Display This Question if Q3.3 = Yes

Q3.8 How important was undertaking paid work during the previous academic year in helping you financially to continue at University?

- Not at all important
- Slightly important
- Moderately important
- Important
- Very important

Q4.1 We'd now like you to think about the time when you were applying to University.

Prior to starting your course, did you know you would be eligible for financial support (not including loan income from Student Finance England)?

Yes, I knew I would be eligible

No, I did not know I would be eligible

I was unsure whether I would be eligible

I don't remember

Display This Question if Q4.1 = Yes, I knew I would be eligible

Q4.2 Prior to starting your course, did you know how much financial support you would receive (not including loan income from Student Finance England)?

Yes, I knew approximately how much support I would receive

No, I did not know at all how much support I would receive

I was unsure about how much support I would receive

I don't remember

Q5.1 The following questions will ask you about the level of financial support you received in the last academic year (2017-2018) from the University and your College.

Please count the Cambridge Bursary as financial support from the University.

Which of the following applies best to you? Select only one:

I know how much financial support I received from the University, and separately how much I received from my College

I am not sure where all of my financial support came from

Skip To: Q5.4 if Q5.1 = I am not sure where all of my financial support came from

Q5.2 How much financial support did you receive from the University in the last academic year (not including loan income from Student Finance England)? Please treat any discounts as financial support, e.g. rent rebates. Please select one option only.

£500 or less

£501-£1000

£1001-£2000

£2001-£3000

£3001-£4000

£4001-£6000

£6001-£8000

Over £8000

Unsure, please estimate: (£) \_\_\_\_\_

Q5.3 How much financial support did you receive from your College in the last academic year (not including loan income from Student Finance England)? Please treat any discounts as financial support, e.g. rent rebates. Please select one option only.

£0

£1-£500

£501-£1000

£1001-£2000

£2001-£3000

£3001-£4000

£4001-£6000

£6001-£8000

Over £8000

Unsure, please estimate: (£) \_\_\_\_\_

Display This Question if Q5.1 = I am not sure where all of my financial support came from

Q5.4 How much financial support did you receive from the University and your College, combined, in the last academic year (not including loan income from Student Finance England)? Please treat any discounts as financial support, e.g. rent rebates. Please select one option only.

£500 or less

£501-£1000

£1001-£2000

£2001-£3000

£3001-£4000

£4001-£6000

£6001-£8000

£8001-£10000

Over £10000

Unsure, please estimate: (£) \_\_\_\_\_

Q5.5 How important do you think the financial support you've received has been for your ability to continue with your studies?

Not at all important

Slightly important

Moderately important

Important

Very important

Q5.6 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/your College? (please tick all those that apply)

- Pay for books, study materials, field trips etc
- Pay for essential living costs (food, rent, fuel bills etc)
- Enjoy a more comfortable life while studying
- Save for a specific purpose (e.g. a holiday or a car)
- Support family (e.g. your children, a parent, or a sibling)
- Gain employment experience in your field of study
- Gain employment experience (not in your field of study)
- Avoid student debt
- Do other things outside of university life (e.g. travel, participate in hobbies etc)
- Other, please specify: \_\_\_\_\_

Q5.7 Please tell us how much you agree with the following statements:

Receiving financial support has helped me to....

	Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
afford to participate in social activities with fellow students					
afford to participate in study-related activities, if applicable					
be able to concentrate on my studies without worrying about my finances					
be able to balance commitments such as work, study, and family relationships					
feel part of the University/College community					
feel less anxious than I would have otherwise					
feel more satisfied with my life as a student					

Q5.8 Please let us know about any other ways that the financial support has helped you:

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Q5.9 Finally, is there anything else you would like to tell us regarding financial support or this survey?

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Q6.1 Thank you for your help in completing this survey.

If you have any questions or concerns about your participation in this survey, please get in touch at: [CAOresearch@admin.cam.ac.uk](mailto:CAOresearch@admin.cam.ac.uk)

To finish the survey please click on Submit below.

Q7 In addition to undertaking this survey, we're also interested in hearing directly from you on the topic of financial support.

If you're interested in taking part in a brief interview about this, please leave your name and email address below, and we will contact you.

There is no obligation to take part, and your decision will have no bearing on your academic outcomes.

The information you provide here will not be used to identify your survey answers, or for any purposes other than to contact you about the interview.

Thank you very much.

Name: \_\_\_\_\_

Email address: \_\_\_\_\_

**End.**

## Appendix 3: Data Tables

**Table A1: Raw outcomes for students starting their studies in each respective academic year (cohort), students in analysis sample only**

Outcome of interest	Cohort				
	2011/12	2012/13	2013/14	2014/15	2015/16
<b>Continuation into 2<sup>nd</sup> year</b>	-	-	97.9	98.3	98.6
<b>Degree completion within 5 years</b>	97.2	96.5	-	-	-
<b>Degree result = first class</b>	31.3	29.2	-	-	-
<b>Degree result = first class or 2:1</b>	90.2	91.0	-	-	-
<b>Graduate destination = 'positive'</b>	87.3	85.9	-	-	-

**Table A2: Characteristics of students in analysis sample only, by entry cohort**

Background and study-related variables	Cohort				
	2011/12	2012/13	2013/14	2014/15	2015/16
<b>Gender = female</b>	47.0	48.5	46.6	47.4	49.2
<b>Nationality = UK</b>	96.6	97.0	97.0	96.8	96.9
<b>Age on entry:</b>					
20 and under	97.0	97.2	97.2	97.2	97.6
21 to 24	1.9	1.9	1.9	1.7	1.8
25 to 29	0.7	0.5	0.6	0.8	0.5
30 and over	0.4	0.4	0.3	0.3	0.1
<b>Ethnic group:</b>					
White	82.0	80.6	81.7	78.6	77.7
Black Caribbean	0.2	0.3	0.4	0.0	0.5
Black African	1.1	0.8	0.7	1.5	1.1
Indian	3.3	4.0	4.4	5.6	5.8
Pakistani	1.0	0.8	0.7	0.8	0.9
Bangladeshi	0.3	0.5	0.4	0.5	0.7
Chinese	3.0	3.2	2.2	2.6	2.8
Mixed	4.5	4.9	5.4	5.6	5.4
Other	2.4	2.5	2.1	2.7	3.2
Unknown	2.2	2.3	2.1	2.1	2.0
<b>Disability/DSA status:</b>					
No known disability	92.3	92.3	92.8	91.4	92.0
Disability & receiving DSA	3.8	3.2	3.3	4.2	3.7
Disability & not receiving DSA	3.9	4.5	4.0	4.5	4.4
<b>Subject:</b>					
Medicine & dentistry	9.1	10.1	9.0	9.7	9.3
Biological sciences	0.1	0.0	1.6	1.7	1.8
Veterinary science	2.2	2.1	2.7	2.3	2.2
Physical sciences	0.0	0.0	0.1	0.0	0.0
Mathematical sciences	7.7	8.5	8.7	8.4	8.5
Engineering & technology	9.4	7.4	8.3	8.6	8.7
Architecture, building	2.5	2.5	2.1	2.3	2.2
Social studies (sciences)	10.4	9.6	7.1	6.8	7.1
Law	4.9	4.7	4.6	4.0	3.8
Languages (Linguist., classics, &c.)	12.3	12.0	11.9	12.4	11.3
Languages (European lang. & lit.)	6.2	5.5	5.8	6.1	6.4
Historical & philosophy	10.8	12.0	11.2	11.4	11.0
Creative arts & design	2.1	2.2	2.0	2.1	2.4
Mixed	22.3	23.4	25.0	24.3	25.3
<b>UCAS entry tariff:</b>					
Mean (Standard Deviation, SD)	605.7 (113.9)	613.2 (113.9)	596.1 (108.3)	588.2 (111.1)	581.4 (104.7)
<b>POLAR quintile:</b>					
(lowest participation) Q1	2.7	3.6	3.8	3.7	3.3
Q2	7.0	6.8	6.1	7.2	6.2
Q3	13.0	12.9	13.7	13.0	13.4
Q4	21.7	23.2	22.5	21.7	22.8
(highest participation) Q5	55.5	53.4	53.7	54.2	54.4
<b>Term-time accommodation:</b>					
Institutional/private halls	99.3	98.9	99.5	99.6	93.5
Parental home	0.1	0.0	0.2	0.0	0.0
Own home	0.4	0.3	0.2	0.3	0.2
Other rented	0.0	0.1	0.1	0.0	0.0
Other (inc. not known / not attending)	0.1	0.7	0.0	0.1	6.1
<b>Distance (in km) travelled from home to HEI:</b>					
Mean (SD)	129.1 (73.3)	130.2 (76.8)	130.1 (73.0)	130.3 (75.8)	130.2 (76.2)
<b>Degree size (i.e. number of full-time students on a course of study):</b>					
Mean (SD)	716.2 (553.4)	721.7 (571.8)	695.8 (568.3)	708.5 (555.6)	724.5 (557.0)

**Table A3: Difference in mean UCAS entry tariff for non-Bursary recipients and students receiving the CBS Bursary**

Cohort	Mean UCAS entry tariff		Difference	T	p
	Non-CBS recipients	CBS recipients			
2011/12	609.44	596.83	12.61	2.494*	.013
2012/13	615.36	607.04	8.32	1.553	.121
2013/14	600.41	585.59	14.82	3.031**	.001
2014/15	592.93	576.29	16.64	3.313**	.001
2015/16	585.84	568.48	17.36	3.572**	<.001