

Financial Support Evaluation

Access and Participation Plans

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April 2024

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Glossary of Terms

TERM	DEFINITION
APP	Access and Participation Plan.
OFS	Office for Students.
GEM	Global Ethnic Majority
IMD	The Indices of Multiple Deprivation (IMD) categorise postcode areas by the level of deprivation. This is split into five quintiles, with quintile one having the highest deprivation, and five the lowest.
POLAR	The Participation of Local Area (POLAR) categorises postcode areas in line with the local population's inclusion in higher education. It is split into five quintiles, with quintile one having the lowest participation, and five the highest.

ACCESS	A stage in the student lifecycle focused on students' access to university.
CONTINUATION	Refers to a student continuing from their first year of study into the second. Refers to a student's post-graduate outcomes as measured by HESA, for example, professional employment or further education.
POSITIVE DESTINATION	
MAINTENANCE LOAN	A student loan provided by the government intended to support students cover their living costs.
FIRST GENERATION	A student who is 'first generation' is one whose parents and grandparents did not attend university. Other family members may have attended university.
FIRST IN FAMILY	A student who is 'first in family' is the one who is the first in their family to attend university.
'PERKS' BURSARY	The 'Perks' bursary refers to the UON offer of a laptop, accommodation discount, or catering vouchers for students enrolling on a full-time undergraduate with a household income of less than £25,000.
FINANCIAL SUPPORT	Financial support refers to fiscal support offered by UON to students, outside of the 'Perks' bursary.
SOCIAL CAPITAL	Refers to the networks of relationships that an individual has with other people.
CULTURAL CAPITAL	Refers to the social assets of a person that enable social mobility.
MENTAL ACCOUNTING	Refers to a theory of financial management where people code, categorised, and evaluate economic outcomes.

Executive Summary

In the UK, Higher Education Institutions (HEIs) are regulated by the Office for Students (OfS), under the Higher Education and Research Act 2017 (HERA). The OfS regulates and monitors HEIs to ensure each meets the conditions of registration. Access and Participation Plans (APP) are developed to set out “how higher education providers will improve equality of opportunity for underrepresented groups to access, succeed in, and progress from higher education” (OfS, 2021). The Institute for Social Innovation and Impact (ISII) conducts the evaluation for the Access and Participation Plan at the University of Northampton. This ‘Financial Support Evaluation’ report is focused on the data surrounding the University’s financial support gathered in 2022/23 through statistical data from 2017/18, and 2020/21, survey data from 240 current students, and qualitative data collected through 25 semi-structured interviews carried out in the 2022/23 academic year. The evaluation of the Access and Participation Plans is ongoing, and this report builds on the data collected through the survey tool, statistical tool and interview tool, which have all highlighted the positive impact of the financial support package provided by UON, the impact of the cost-of-living crisis and the need for more awareness amongst staff on the support available for students (which are consistent with the findings from the last year’s report).

The main **key findings** from this report are:

- Students are often not confident enough to apply for funding, as they are not sure whether they would be eligible or not.
 - Some of the students do not even try to apply, as they fear that they will be rejected.
- Most students must work part-time to be able to continue with their studies.
- All the research tools utilised (survey, interview and statistical), indicate that the cost-of-living crisis has had a significant impact on students.
- More students need financial help with their everyday essential costs of living, including food, rent and commuting.
- Understanding students’ needs, what bursaries support them and designing financial support packages aligned with their needs could help ease their financial

burdens. Indeed, the report shows the importance of financial support for students, for example with £500 provided to students being significantly correlated to continuation into their second year of study, suggesting it aids their ability to stay in higher education.

Building on the above main findings, the following **five recommendations** are made:

- 1. Clearer Communication of Financial Support:** There is a continuing need for the University of Northampton to better communicate sources of financial support and eligibility. This year's report has highlighted a soft barrier which needs addressing, that students have preconceived notions of what they are not eligible for, thus halting potential applications. This may be a harder barrier to overcome for the institution and may require a wider normalising of the concept of seeking financial support throughout the University.
- 2. Cost-of-Living support:** The cost-of-living crisis continues to impact students, and themes from last year's reports, such as costs related to studying on campus, remain. This year has also highlighted the significant pressures on students to work whilst studying, including the increase in students working over 16 hours, with 93.9% of students now working to cover essential living costs.
- 3. Impact of the Perks Bursary:** The perks bursaries that were linked to the essential costs of living (accommodation and on-campus discounts) were correlated to students continuing into the second year of study. As suggested in last year's report¹, consideration should be given to offering financial support that helps students with essential costs of living, which is shown to positively impact continuation.
- 4. Understanding the needs of students:** While the students receive maintenance loan from the Government, this does not necessarily mean that they have enough money to cover their essential needs, such as rent and groceries. The students who receive the lower end of the maintenance loan seem to struggle the most. Assuming that these students' families earn enough to support their studies –

¹ Last year's report applied the Thaler's Mental Accounting (1999) to theorise the impact of directed financial support.

when in reality, they do not – means these students get lost in the system and struggle to make ends meet.

- 5. University parking and food:** One of the key issues the students pointed out was the cost of food and parking at the campus. Helping the students with parking would encourage them to come to the University more often, they would be less likely to miss their classes, and they would build a stronger sense of belonging². Food prices at the Waterside Campus could be reviewed to understand if there are ways to support the students more so they could eat at the campus. In addition, evidence suggests that students do not come in early enough to take advantage of the free breakfast options, it may be more beneficial for lunch time or post-3pm discounts to be offered.

² Commuting students have been added to UON's Equality of Opportunity Risk Register (EORR).

1. Access and Participation Plan (APP) Overview

In the UK, Higher Educational Institutions (HEIs) are regulated by the Office for Students (OfS) under the Higher Education and Research Act 2017 (HERA). In February 2018, the OfS announced a new regulatory framework, which offered guidance for universities to sustain the conditions of registration. One of the main conditions was the development of an Access and Participation Plan. These documents *“set out how higher education providers will improve equality of opportunity for underrepresented groups to access, succeed in, and progress from higher education”* ([Office for Students](#), 2018).

An APP lays out the ambitions and strategy a university will utilise to close the gap, over a five-year time frame, between the most and least represented students. Universities will submit their APP every five years and produce an annual impact report with an action plan, which will impact the delivery of support in the future, including relevant financial information. Universities who develop APPs that are not approved by the Director for Fair Access and Participation at the Office for Students, are not entitled to charge higher tuition fees (Office for Students, 2019). An APP should help universities promote and sustain access to higher education and student success and progression for all. This contributes to UON’s strategic mission to “Supporting aspiration, creating opportunities, delivering impact”, and aligns with the University’s new focus on [Student Futures](#)³.

This report is focused on the evaluation of the financial support data gathered by the University in 2022/23, through three data gathering tools supplied by the OfS. The statistical tool examined data provided by HESA for 2017/18 (n=2360) and 2020/21 (n=2713), the survey tool collected responses through an online survey (n=240), and the interview tool invited students to take part in a semi-structured interview (n=25). This report and evaluation are part of the University’s wider five-year evaluation strategy for its APP.

³ The Changemaker Challenges were replaced with [Student Futures](#) in 2022-23. Student Futures is a team of specialists that support UON students to achieve their career goals.

1.1. Courses and Students for APPs

APPs aim to ensure that “all students, from all backgrounds, with the ability and desire to undertake higher education, are supported to access, succeed in, and progress from higher education” (OFS, 2023, p.3). According to OFS’ Regulatory notice 1 (2023) student groups that may be targeted by APP intervention strategies include, but are not limited to:

1. Students in receipt of free school meals.
2. Students with certain characteristics, including care experienced students, students who are estranged from their families, and students from Roma, Gypsy and Traveller communities.
3. Students with a protected characteristic identified by the Equality Act 2010 who do not experience equality of opportunity because of that protected characteristic.
4. Students who experience multiple barriers to higher education or who are identified when looking at intersections of characteristics, such as male students who are in receipt of free school meals.

(OFS, [Regulatory Notice 1](#), December 2023)

1.2. Who are Underrepresented Groups?

The OfS defines underrepresented groups and their characteristics through the Equality Act 2010. Groups considered to be underrepresented include:

1. Students from areas of lower higher education participation, lower household income and/or lower socioeconomic status groups
2. Some Global Ethnic Majority (GEM) students
3. Mature students
4. Students with disability status
5. Care experienced students

The OfS uses POLAR4 (The **P**articipation **o**f **L**ocal **A**reas) to classify the geographic areas related to young peoples' (aged 18 or 19 years old) participation in higher education. POLAR4 is made of five quintile categories, quintile 1 is the lowest rate of participation, and quintile 5 is the highest. Students who come from lower household income/lower socioeconomic groups are identified through the Indices of Multiple Deprivation (IMD). IMD is also categorised into 5 quintiles, with quintile 1 related to areas with the highest levels of deprivation and quintile 5 denoting the lowest level of deprivation. Other groups identified by the OfS with equality gaps have also been noted:

1. Carers
2. People from estranged families
3. People from Roma and Traveller Communities
4. Refugees
5. Children of military families

Students with other protected characteristics related to religious beliefs, sexual orientation, and gender identity are also considered underrepresented.

1.3. Student Lifecycle

APPs are developed, monitored, and evaluated at each stage in the student life cycle, namely:

- 1) Access
- 2) Continuation, Award and Completion
- 3) Graduate Outcomes

At the Access stage of the student lifecycle, universities can provide activities to support underrepresented groups in accessing higher education and develop outreach programmes with schools, colleges, job centres, summer schools and peer mentoring. UON has three key programmes within this stage, Schools and Colleges Liaison team, Widening Access and Uni Connect, which deliver outreach activities to students in primary, secondary, and further education.

The Continuation and Award stage of the student lifecycle focuses on supporting underrepresented students to continue in their studies and to succeed. To measure the success of underrepresented students in higher education, continuation and award gaps will be monitored and evaluated. Continuation is defined by a student continuing to study after their first year. Award is measured by students achieving a good degree outcome (first or upper second). Statistics from the OfS suggest that continuation and award gaps have increased between white and GEM students; students with a combination of A-Levels and BTEC level three qualifications; and students from higher and lower participation areas in the UK. UON seeks to reduce these gaps through its APP.

The Graduate Outcome stage of the student life cycle, measured using graduate outcome metrics, focusses on supporting students in finding meaningful, and sustained, employment or continuing into postgraduate study. Graduate outcomes gaps exist between the most and least represented groups; students with disabilities and non-disabilities; and white and GEM students across the country.

1.4. University of Northampton's Objectives

UON's strategic objective within its APP is "overcoming barriers to entry into higher education for young people with protected characteristics that are under-represented at UON". This APP strategic objective aligns with the University's mission "Supporting aspirations, creating opportunities, delivering impact". The UON embraces being a diverse and inclusive community that creates opportunities for all of UON students. The University's "[Strategy 2023-2027](#)" document, published in 2023 indicates that the UON is "committed to access, participation and student success" (p.14) and recognises that our students represent "a wide range of backgrounds and circumstances" (p.14). Therefore, UON is aligned with the aim of APP's, to ensure that all students, from all backgrounds, who desire to undertake higher education are supported at their institutions (OFS, 2023).

1.5. Who are we?

The Institute for Social Innovation and Impact (ISII) has been involved in the evaluation of the APP activities conducted at the University of Northampton since 2019. ISII works with a variety of departments at the University to support the evaluation and monitoring process. As part of this, UON developed a Theory of Change (ToC) model to illustrate the

impact that the APP delivers, including through the provision of financial support, which this report focuses on (Table 1.1; 1.2;1.3). The ToC was originally developed through a PhD⁴ thesis at the University of Northampton, and focused on the key outputs, outcomes, and impacts targeted by the University regarding its WP activities, student progression, attainment, and outreach work. The ToC is currently under review and will be updated for the new Access and Participation Plans to reflect the changes in the framework.

More information about ISII can be found here:



⁴ Hall, F. Frances. (2019). [Examining the experiences and decision-making processes of underrepresented students at a post-1992 university](#). University of Northampton.

Institutional Approach	Widening Access Theory of Change Factors			Widening Access Impact	
	Student agency/decisions	Target groups	Outputs	Outcomes	Impact
Guest Lecture programme	Improved resilience	White economically disadvantaged males (IMD - Q1-Q2)	% of young people (IMD 1 +2) attending in-reach	Improved general self-efficacy	Overcoming barriers to entry to HE for young people with protected characteristics that are underrepresented at UoN
Summer school & in-reach	General Self-efficacy	UPN	% of young people accessing STEAM activities (IMD Q1 & Q2)	Increase % of white working-class males from IMD 1 + 2	
Programme of enrichment resources	Higher Aspirations	Care leavers	% of schools signing an 'English Learning Resource Agreement'	Increase predicted attainment levels in KS2 English for participating schools	
Level 3 learning resources	Raise Attainment	Military families	% of schools signing a 'Maths Learning Resource Agreement'	Increase predicted attainment levels in KS2 Maths for participating schools	
Subject networks/research Care leavers package					
Military Covenant		*Young people (IMD Q1/Q2) in Northamptonshire			
CEC Enterprise Co-ordinator					

Table 1.1. Theory of Change for Widening Access

Institutional Approach	Student Success Theory of Change Factors	Target groups	Outputs	Student Success Impact Outcomes	Impact
Transition into HE programme	Personalisation of Student Experience	BAME	% of no-to-low student engagement reported on the LEARN dashboard	Reverse negative trends in continuation	Achieve Success for All
Attainment & Aspiration programme	Increased Academic Excellence	Care Leavers		Improved progression rates Level 4 to Level 5 and Levels 5 to Level 6	Improve social mobility
Integrated Learner support	Improved Resilience	Disabilities	% of students continuing from Level 4 to Level 5 of their programme of study with 120 credits and average grade of C or above	Close continuation gaps	Overcome barriers to success
SU Student Voice	Improved Digital Literacy	IMD Q1 - Q2		Improve BAME attainment	Provide Exceptional Value for Money
BAME Forum	Improved Wellbeing	Low socio-economic IMD Q1 - Q2 (males)	% of students continuing from Level 5 to Level 6 of their programme of study with 120 credits and average grade of B or above	Improve attainment for students from working class backgrounds	
Specialist Personal Tutor Support	Learner Support Model	Mature			
Inclusive Academic practice	Access to the Learning and Teaching Model	Part time			
Learner Analytics (LEARN)	Reduce the Additional Cost of Study	Polar 4 Q1 – Q2			
Dedicated SU BAME Sabbatical Foundation Stage Framework ASSIST	Improved Financial Management	All Students Experiencing Financial difficulties			

Table 1.2. Theory of Change for Student Success

Institutional Approach	Graduate Outcomes Theory of Change Factors		Graduate Outcomes Impact		
	Student agency/decisions	Target groups	Outputs	Outcomes	Impact
Increase Levels of Joint Professional Accreditation	Develop and Evidence Graduate Attributes	BAME	% of students completing the employability award	Improve trends in graduate outcomes	Achieve outstanding levels of graduate employability and further study outcomes for all students
Enhanced employability offer	Relevant sector work experience and skills	Care-leavers	% of programmes with industry year option	Close the gap in graduate employability between UoN BAME and White (all students)	
Career registration	Access to IAG and employability	Disabilities	% of programmes with joint professional accreditation	Close the graduate employability gap between UoN students IMD Q1-Q2 and the UoN (all graduates) figure	
Work-based & work-related learning opportunities (collaborative)	General Self-Efficacy	Low socio-economic IMD Q1-Q2			
Northampton Employment Promise	Digital Literacy	Part -time			
County Employer Forums BAME mentoring programme Careers for Life		Young students (under 21)			

Table 1.3. Theory of Change for Graduate Outcomes

2. Financial Report Overview

This report is focused on evaluating the financial support offered by the University. The financial support evaluation toolkit provided by the OfS was utilised, which consists of three tools:

- 1) Survey tool
- 2) Interview tool
- 3) Statistical tool

The survey tool is used to understand how and why financial support impacts academic, personal, and social outcomes. The survey was first implemented in the 2020/21 academic year and ran in the autumn semester to avoid clashing with the National Student Survey and thus overwhelming students. The survey tool was developed by the OfS and distributed using *Online Survey*.

The statistical tool provides a framework for the evaluation of the relationships that exist between financial support and the four specific outcomes through a binary logistic regression test:

- 1) Retention into the second year (continuation)
- 2) Degree completion within five years
- 3) Degree award level or grade
- 4) Graduate outcome (Five-year destination)

The statistical analysis will be completed annually upon accessibility of data and reported in this financial evaluation. The interview tool is aimed at understanding the effectiveness of financial support packages from the student perspective and uses semi-structured interviews with a pre-designed interview question structure (Appendix 8.2).

2.1. Research Design

The evaluation methodology adopts a mixed-method approach, including quantitative and qualitative data collection and analysis, primarily through the OfS financial support evaluation kit.

Statistical data was collected from HESA, the Office for Students (OfS), and the University of Northampton's Business Intelligence and Management Information Unit (BIMI), with the latter providing household income, bursary payments, and scholarship information. Data sets were cleaned, and irrelevant columns were removed if considered unimportant to the wider analysis, or if it was homogenous with other measured aspects. A binary logistic regression model was utilised, as advised by OfS, to determine the relationships between independent and dependent variables.

Semi-structured interviews were conducted with current University of Northampton students who met the APP criteria. Student recruitment was voluntary, with contact made by the research team through email from information provided by BIMI. Interviews were analysed by researchers from ISII through a thematic analysis. Thematic analysis identifies patterns, categories/themes within qualitative data (Maguire and Delahunt, 2017), allowing the researcher to familiarise themselves with data, generate codes, and define categories/themes (Braun and Clarke, 2006). Both Microsoft Office Excel and IBM SPSS software packages were used in the evaluation and analyses of the collected data.

Data Analysis Map



240
Survey
Respondents



Quantitative
Analysis



25
Interview
Participants



Thematic
Analysis



5073
Student
Records



Binary Regressions
across four
outcome
categories

Triangulation



Research Themes

*Understanding fees and eligibility
Improving Communication
Impact of the Cost-of-Living Crisis
Hidden costs at the University*

Recommendations

*Clearer communication of financial support
Cost-of-Living support
Impact on the 'Perks Bursary'
Understanding the needs of students*

3. Survey Tool

3.1. Overview of respondents

The research adopted the survey tool from the Office for Students evaluation toolkit to understand the impact of financial support on the academic, personal, and social outcomes for students. The evaluation was conducted in the Autumn semester 2023. A total of 240 students responded to the survey, which was sent to students' university email accounts. From the respondents, 62% (n=150) were in their second year of university, 33.9% (n=82) in their third year, 3.3% (n=8) in their fourth year, and, finally, 0.8% (n=2) selected 'other' (Figure 3.1):

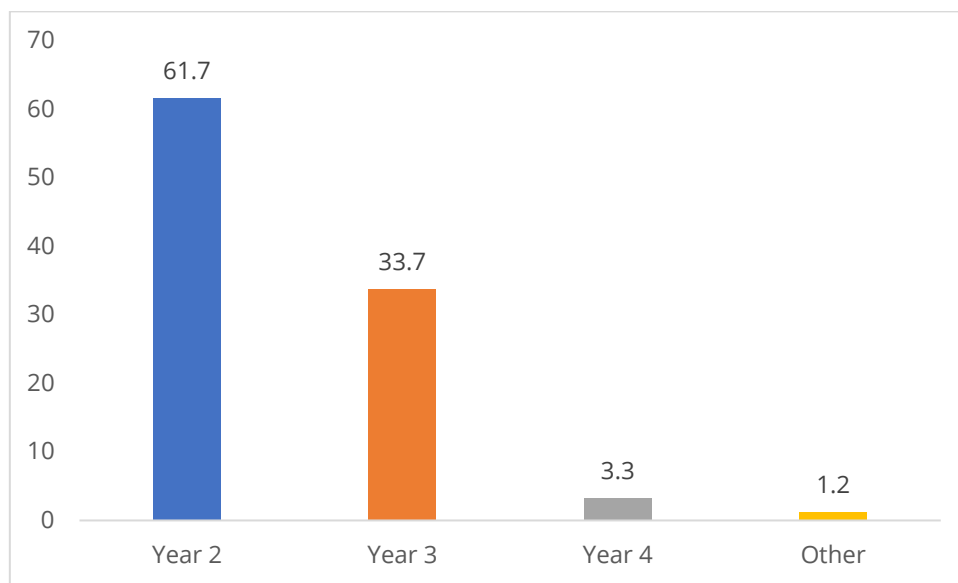


Figure 3.1. "What year of study are you currently in? (%)"

Of the students that responded, 31.82% (n=77) received financial support, 59.92% (n=145) did not received financial support, and 8.26% (n=20) did not know. The latter figure may be due to student confusion as to what was considered bursary support, for example, the 'Perks'⁵ bursary, or that they were unsure if the financial support that was received was attributable to the University of Northampton (Figure 3.2):

⁵ The 'student perks' bursary provided by the University of Northampton gives first year students a choice of a free laptop, £500 discount on accommodation, or £500 in food vouchers. All domestic undergraduate students are entitled to this bursary.

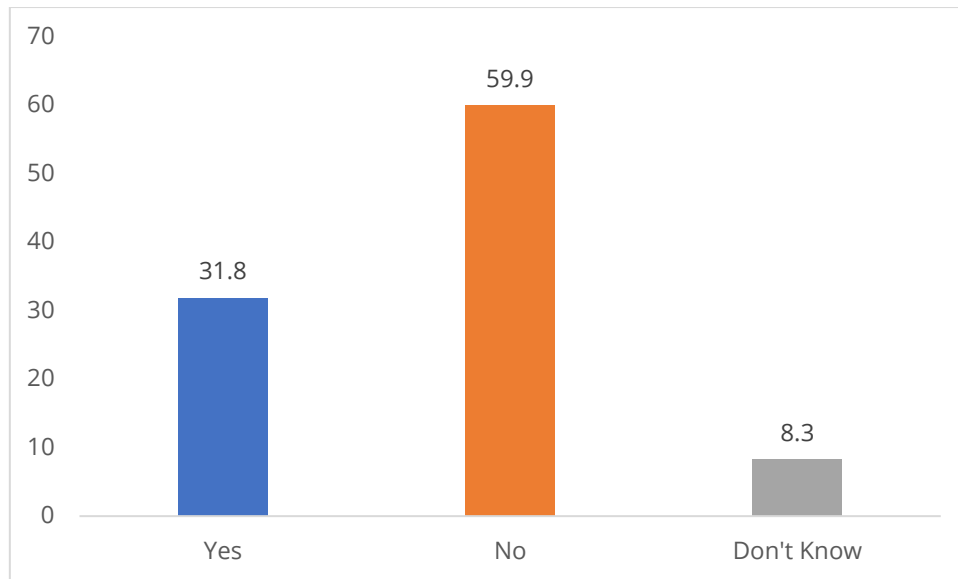


Figure 3.2. “Did you receive financial support from the University last year?” (%)

3.2. Data Analysis

This section focuses on student responses to questions on their financial circumstances and the impact it had on their academic journey. When asked from which personal sources they funded their participation in higher education, the survey found that 51.1% (n=121) of respondents funded their studies through working during term-time and 42.2% (n=100) through working during holiday period. Further, 21.5% (n=51) had received money from family or friends that they do not have to pay back, and 21.1% (n=50) had received money from family or friends that they do have to pay back (Figure 3.3):

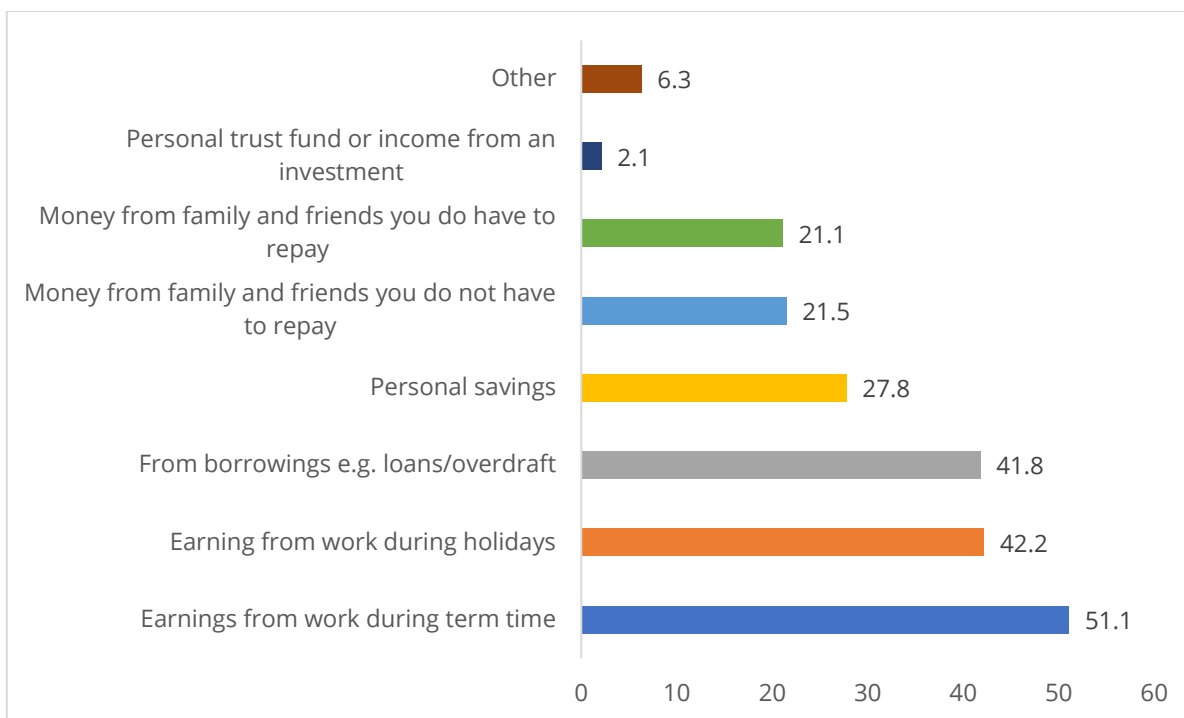


Figure 3.3. “From what personal sources did you fund your participation in higher education last year? (Select all that apply) (%)”

In a change from last year’s report, more students in both Year 2 and Year 3 reported having to work to support their studies. In the 2021/22 financial report, 16.8% of Year 2 students and 9.4% of Year 3 students reported working during holidays, this year this has risen to 37.8% (n=56) and 38.0% (n=40) respectively. For students working during term-time, this has also risen since 2021/22, with 37.8% (n=53) of Year 2 students reporting working (28.1% in 2021/22), and 50.6% of Year 3 students working (compared to 27.1% in 2021/22) (Figure 3.4):

The survey shows that this year students are more likely to work during both term time

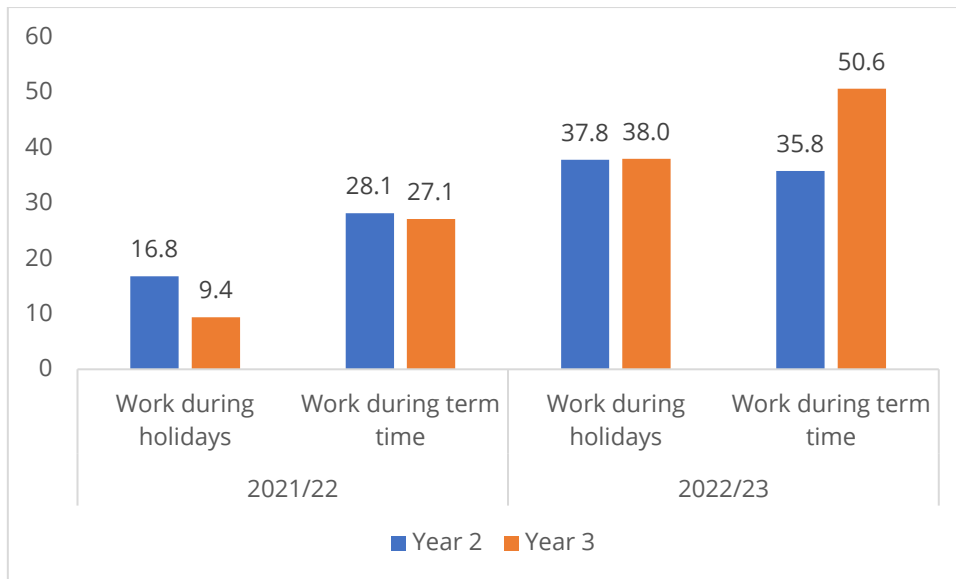


Figure 3.4. “From what personal sources did you fund your participation in higher education last year? (Select all that apply) (% split by year of study).

A total of 46.8% (n=36) of students who received financial support worked during term-time, whilst 39.0% (n=34) worked during holidays. Students who did not receive financial support were less likely to work during term-time (36.4%; n=51) and slightly more likely to work during holidays (39.3%; n=55) (Figure 3.5):

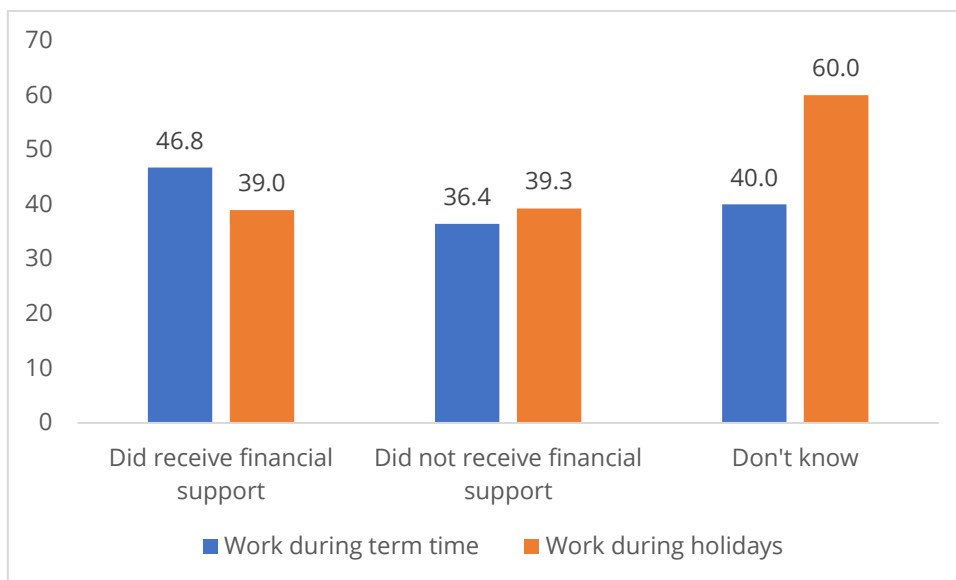


Figure 3.5. “Did you undertake paid work during the last academic year (unrelated to your course?)” (% split by financial support).

If working, 45.1% (n=78) of respondents were working over 16 hours per week, a slight increase on last year of 44.4% (n=36). Students working between five and 15 hours a week dropped slightly from 55.5% (n=96) last year to 54.9% (n=48) this year. Similar percentages of students worked over 16 hours a week, regardless of whether they received financial support; however, those who did not receive support were more likely to work between 9 and 15 hours and one to four hours. This is important as UON student guidance suggests not working more than 16 hours a week during study periods (Figure 3.6):

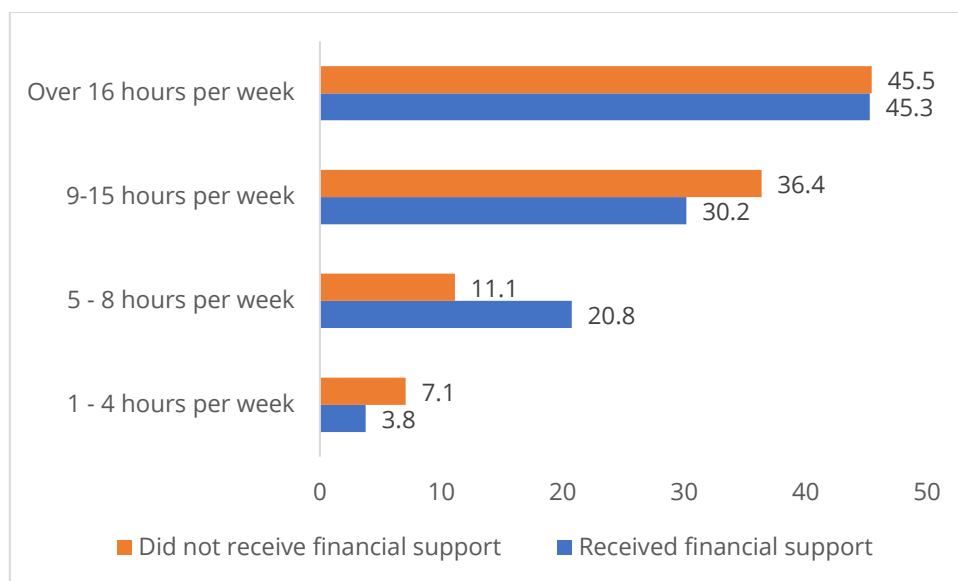


Figure 3.6. “How much time, on average, did you spend during the last academic year on paid work (in term-time only)?” (% split by financial support).

When asked about sources of income to support their studies, students in Year 2 and Year 3 predominately relied on work to support their studies, with the latter more likely to work during holidays (37.4; n=57 compared to 48.8%; n=40). Year 3 students were more likely to have been loaned money from family and friends, but less likely than Year 2 students to rely on their overdraft or private borrowings (such as overdrafts) (Figure 3.7):

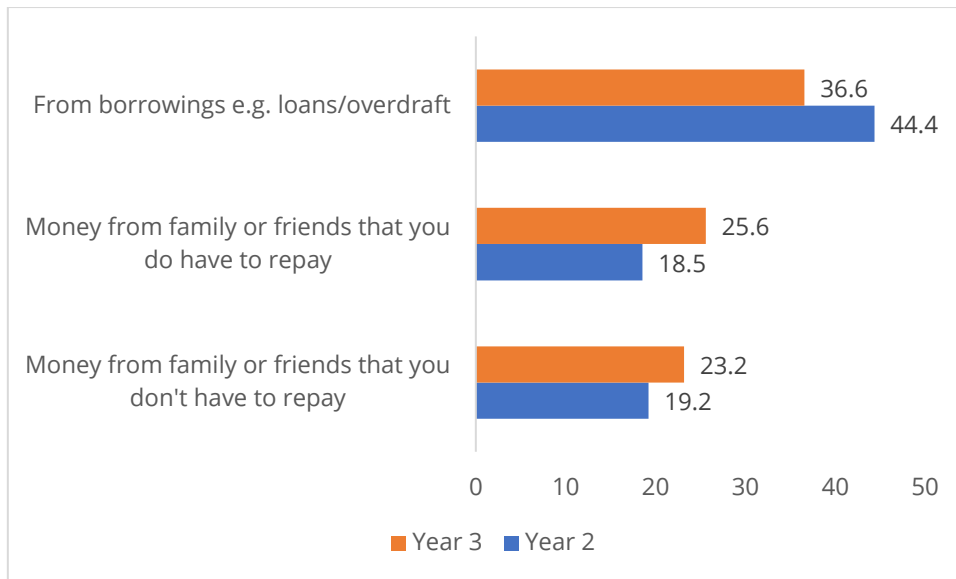


Figure 3.7. “From which personal sources did you fund your participation in higher education last year? (Please tick all that apply) (%)”

Investigation of whether students received or did not receive financial support in the previous academic year, identified that the former were less likely to borrow from friends or family and work during term-time; however, the former were also more likely to have received private borrowings (Figure 3.8):

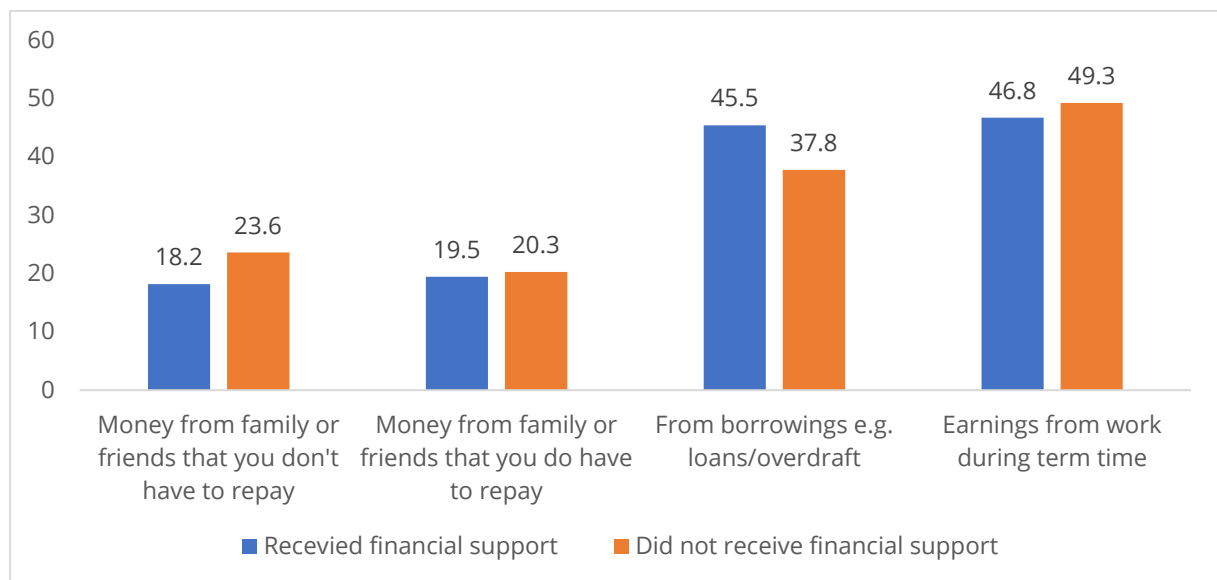


Figure 3.8. Comparative results between students receiving financial support from the university and other sources of financial support (%)”

A total of 93.9% (n=170) of students who responded to the survey worked to cover essential living costs. Breaking this down, 43.1% (n=78) used work to cover the costs of study (such as materials or books), 43.0% (n=76) worked to have a more comfortable life whilst studying, and 22.1% (n=40) worked to support their family (Figure 3.9):

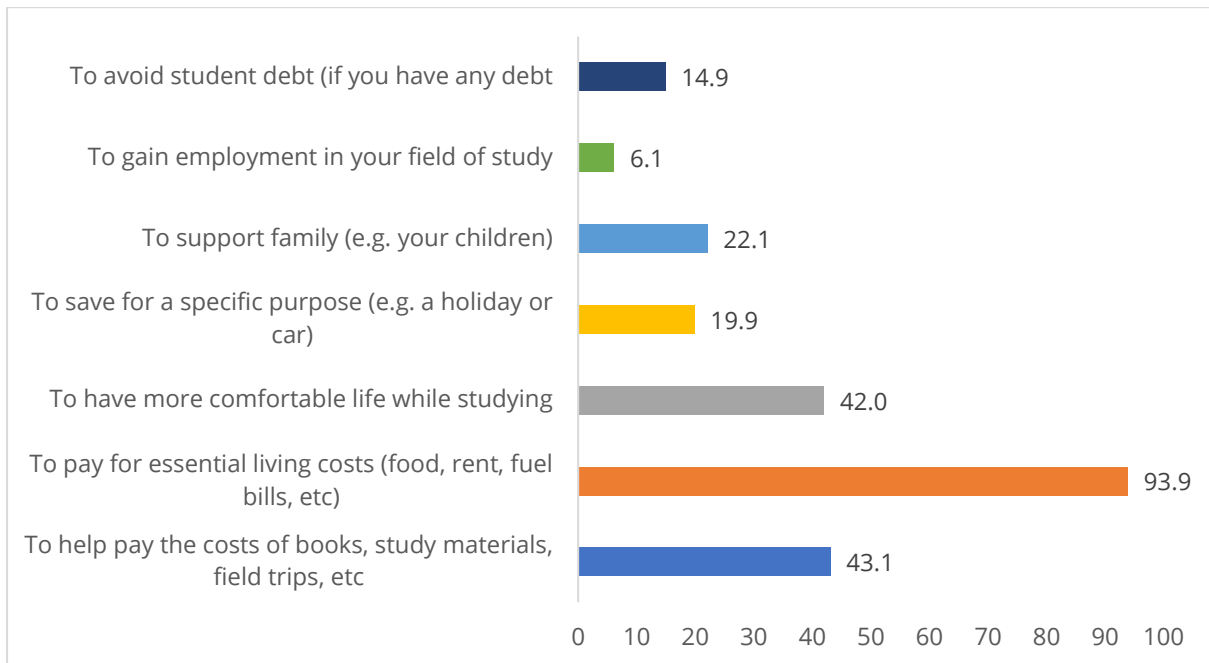


Figure 3.9. “What were your reasons for undertaking paid work?” (%)

The survey collected qualitative responses that supported these findings:

“I didn’t get any student funding last year and struggling to pay my fees. I have worked full time and studying. I was chasing for help from university but didn’t get any” (Participant 98).

“I had no personal financial support” (Participant 36).

“Living cost is very high and getting a job is challenging as they already have many student part-timers” (Participant 2).

93.9% of students who work, do so to pay for essential living costs.

Prior to starting their course, 54.5% (n=131) of students were unaware as to whether they would be eligible for financial support that was not from Student Finance England. Where students received financial support, 68.0% (n=149) believed it was important or very

important in them being able to finish their studies, with 60.5% (n=135) putting the money toward essential living costs. The impact of financial support was also evident in what students believed it allowed them to do. 73.8% (n=170) believed it made them feel less anxious, 71.5% (n=160) believed it helped them feel more satisfied with their life as a student, 74.4% (n=170) said it enabled them to balance commitments to work, study, and family, whilst 74.2% (n=168) believed it would help them concentrate on their studies (Figure 3.10):

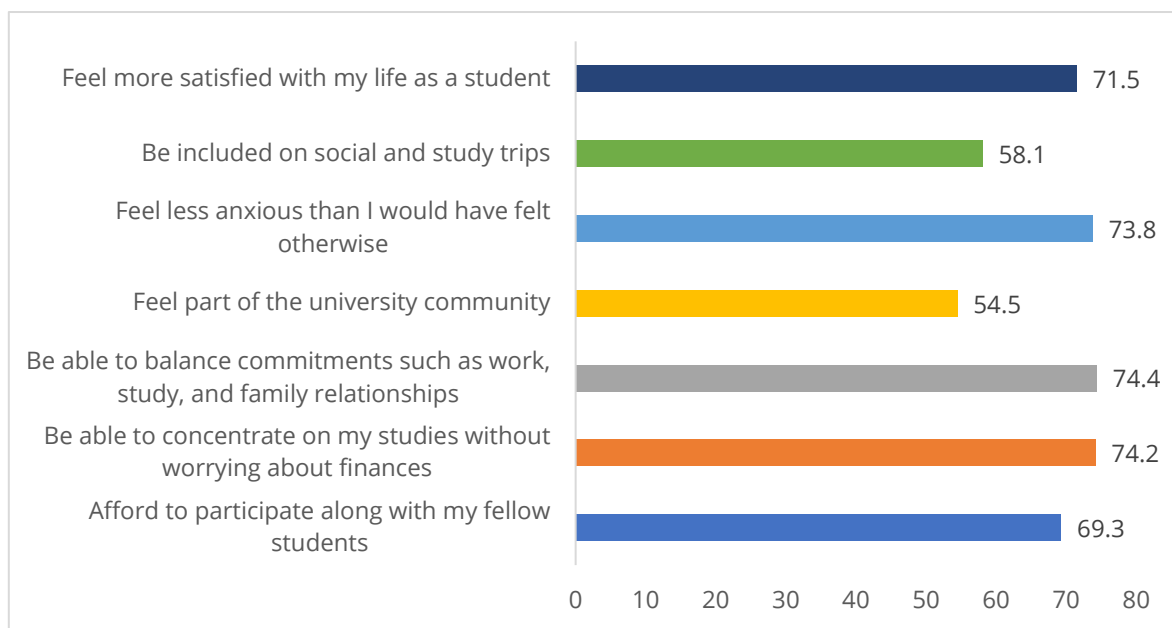


Figure 3.10. “Please tell us how much you agree with the following statements: Receiving financial support helps me to...” (%)

This was supported by qualitative statements about what financial support allowed them to do:

“Travel to the university as I am located around 37 miles away” (Participant 16).

“I would not have been able to study and change my career without the financial support, so I am very grateful it is available as it has allowed me to better myself and retrain in something I enjoy” (Participant 78).

“Run my car which is required for my course as a student paramedic” (Participant 74).

“Focusing on mental health, such as; buying medications, doing physical activity, such as; going to the gym or local leisure centre, focusing on health such as eating healthier and better quality food” (Participant 50).

Participants were asked how easy or hard it was to apply for financial support from the University if they had done so, with 28.0% (n= 45) of respondents finding the process either hard or very hard, whilst 28.6% (n=46) found it easy or very easy (Figure 3.11):

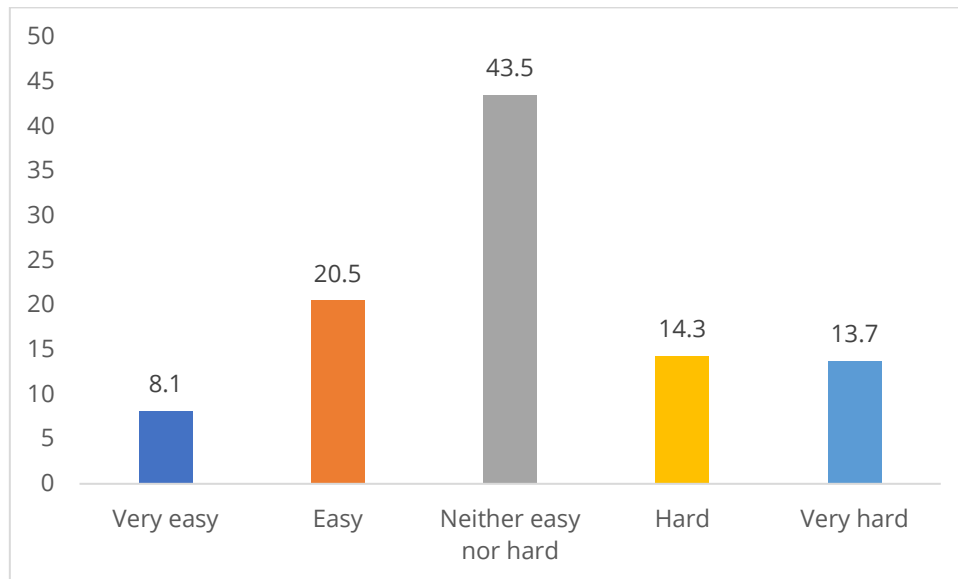


Figure 3.11. “If you applied for financial support, of any type, from the university, please tell us how easy or hard you found the process” (%)

Finally, when asked if there was anything the University should know about its financial support, that had not previously been covered, participants responded on several issues, including the difficulties students may have in discussing finances, which may limit their engagement:

“Make it easier to access and slightly less invasive, it’s hard to admit you have money issues and it can be difficult to hear when someone is asking for specific information. In addition I believe the bursary that is given automatically by the university should be easier to appeal, some students parents are off by a couple of hundred pounds meaning their child doesn’t receive but they are still no better off” (Participant 45).

Students also found it hard to find information on the financial support available:

"We need to know where to go to get it" (Participant 45).

"I feel that when I was extremely short of funds I found it extremely difficult to know where to find information on what bursary's I could apply for. I was extremely worried prior to contacting university as I didn't have enough money to feed my family at one point. It was a mistake on my behalf, as I had made a mistake and hadn't claimed the child element of NHSLSF so I was unintentionally £2000 short of money. This was only established after the cut off date to apply. In the end thankfully they accepted my plea and reconsidered the claim and accepted so I could get the money. Meaning I did not need to use money from the money pot at the student union or the Hardship Fund, else I would have needed it." (Participant 18).

"It just isn't very clear and hard to access. Communication isn't there, oftentimes I did not hear back with regard to financial support. I applied for financial assistance fund because I qualified for it, because my student loan gets paid into my mum's bank account to help me manage my money on a monthly basis, she transfers me my maintenance loan divided by 12 pcm. I tried to explain this to them and they were rude and would not listen to me. So because I was trying to be responsible with my money, since I have a home to pay for etc, I couldn't get financial assistance fund despite being eligible for it. So my studies had no choice but to become less a priority so I could work 16-20 hours per week to afford my bills. Not a good situation for a mature student to be in. I just wish they had listened." (Participant 94).

"Be more open to students about bursaries, make them aware, make them easy to apply for" (Participant 20).

3.3. Summary

The findings of the survey tool show the impact on students of the cost-of-living increases over the last year. Results evidence that **more students are having to work to fund their studies**, with many working beyond the recommended 16 hours a week, an increase on the previous academic year. A total of 45.5% of students who did not receive financial support worked over 16 hours a week this year, compared to 33.33% of the same cohort last year, and 45.3% of those who did receive financial support worked more than 16 hours compared to 29.41% of the same cohort last year. Additionally, **students are**

more likely to be working both during term-time and holiday periods; for example, 27.1% of students worked during holiday periods in 2021/22 and this has risen to 50.6% in 2022/23. This may suggest additional financial pressures on students who are more reliant on earning additional income. Furthermore, 37.4% of Year 2 students and 43.0% of Year 3 students who participated in the survey said they relied on work to fund their participation in higher education. Additionally, Year 3 students were more likely to loan money from friends or family, although Year 2 students were more likely to use borrowings such as loans or overdrafts, which may include additional fees.

The evidence suggests that students who received financial support were more likely to work during term-time than those who did not (46.8% compared to 36.4%) and more likely to rely on borrowings, such as private loans or overdrafts (45.5% compared to 37.8%). This evidences an **increase in private borrowing compared to the previous year**. In general, both students who received financial support and those who did not, had similar personal resources to draw on, with the latter more likely to be able to borrow money from family and friends, and to be working during term-time.

Potentially reflecting the cost-of-living crisis, **93.9% of students who worked did so to cover essential living costs, such as food, rent, and fuel bills**. This is a significant increase on last year's financial support report, which indicated that 36.23% of students who did not receive financial support, and 34.64% of those who did receive financial support, worked to pay for living costs. In this current report, **43.1% worked to help cover the costs of their course, such as buying books or study materials, compared to an average of 15.48% in the previous year**. There has been an increase in students working to gain experience within their chosen field, rising from 2.9% to 6.1%. The impact of the financial support offered by the University showed that **students believed it helped them feel more satisfied with their life as a student, lowered their anxiety, and enabled them to balance their various responsibilities**. A total of 68.0% of students who received financial support believed it was important to their ability to finish their studies; however, 54.5% of the students who took part in the survey were unaware of what financial support they would be eligible for.

The survey tool evidences a significant change in the financial circumstances of students from the previous year. Almost all students now work to fund essential living costs, and they are more likely to work during term-time and holidays, regardless as to whether they receive financial support or not. Further to this, students are more likely to use private borrowing to fund their studies (such as loans or overdrafts) and receive money from friends and family.

4. Interview Tool

As part of the OfS' financial support evaluation toolkit, semi-structured interviews took place with 25 students currently studying at the University of Northampton and who are considered to be within APP criteria. The majority of the interviews were conducted via Teams as the students found it easier to schedule the interviews online before or after their classes and/or placements. The semi-structured questions were aligned with the OfS' interview framework. The questions aimed at understanding:

- Students' knowledge about financial support eligibility
- Awareness of financial support at the University of Northampton
- The role of the financial support in choice of institution
- What the money has been used for
- The importance of financial support in remaining at university
- The mixture of different financial support package elements (e.g., discount vouchers, cash bursaries or varying combinations)

(Adapted from OfS, 2023)

These student interviews were conducted alongside the survey and statistical tools to provide triangulation and support a robust and effective approach to evaluation. The next section provides the findings from the thematic analysis.

4.1. Thematic Analysis

Thematic analysis, which is widely used for analysing qualitative data, identified four themes from the interviews. These themes are 1) *understanding fees and eligibility*, 2) *improving communication*, 3) *cost of living crisis*, and 4) *hidden costs at the University*.

4.2. Theme One: Understanding fees and eligibility

As stated, one of the aims of the OfS' financial support toolkit is to understand the students' knowledge about financial support eligibility. Therefore, during the interviews, the researchers aimed to understand the UON students' knowledge of financial support. Most of the students who were part of the research were already aware of the cost of

university fees and the student loans they needed to take out. These students had this information because a family member had already gone to university.

"I had an older sister, and she went to university before me, so I got to speak to her about her experience at university in terms of finance. She seemed to be okay so I figured I would be okay too" (Student 4).

"Luckily for me I have my older sister. She graduated last year so she'd already gone through the full three years of going to university, so I knew kind of what I was getting into" (Student 5).

"I got mostly information from my family (...) I did also discuss it a bit with the college, although they were more focussed on helping me find the course, I'm on as opposed to working out the finances" (Student 6).

"My auntie used to come to Northampton. She was doing a nursing course. So, she also told me how Northampton was okay, good and all that stuff" (Student 7).

Students, like those in this piece of research, who have a family member with university experience, often benefit from prior knowledge and can access valuable insights about the costs of higher education and applying for financial funds (Henderson et al., 2019; Shepherd et al., 2010, and Huffington Post, 2012). These students benefit from social and cultural capital to navigate the academic system that first-generation students may lack. While the students who participated in these interviews had prior knowledge, it is significant to remember that there is a cohort of first-generation students at the University of Northampton (n=2536). These students are likely to lack the familial experience and guidance regarding the financial aspects of higher education.

Apart from having family members, students who are defined as mature students were also aware of the costs of higher education. This was because the mature students, who already had work experience or had already been to university before, were more informed about the costs of higher education and had already done their budgeting for the next three years. For example, one of them said:

"I looked into the costs myself. It was going to have to be finance options, so Student Finance England, and I went down that route. I knew I was going to have to stop working,

there was going to be a financial impact on my family for the next three years. However, I was looking beyond that” (Student 2).

Another said:

“I researched on what was on the University’s website and then I phoned student finance and said to them, I’ve been to university twice before, the second time obviously with my master’s that wasn’t anything to do with you, but I want to go back to university, can I get finance? The person on the phone was really helpful and said, ‘What are you studying?’, and as soon as I said XXX it was, ‘Oh that’s fine, you’ll be able to get it because we support all XXX courses. So that was a big part of the decision. And I just looked online, I did research online. At the open day I didn’t really talk about finance. I already knew by that time what was available” (Student 15).

While the students had prior knowledge about higher education costs and student loans that they acquire from the government, they seemed to be less clear about the eligibility for additional funds when they were actually at UON. The majority of the interviews indicated that the students often found themselves in a dilemma regarding their eligibility for the range of University’s scholarships, bursaries or any financial support that is available. The students were not sure if they were eligible, but they were often not inclined to seek clarification:

“I think I did get one or two emails about bursaries and scholarships. But again, because I didn’t think I was eligible I didn’t really look into it too much” (Student 4).

“I just wasn’t confident it would have been worth my time. Don’t get me wrong, the extra money would have been nice but applying and not getting anything is a bit of a pain, you’ve got to go through the process to then get nothing in return. And there were none that I was dead certain I’d actually be applicable for” (Student 6).

“It is all about myself, because I feel like even if I request that (the financial help), it’s not going to be given to me. I don’t feel like it’s there, I can go for it and then get assistance from them. I’m feeling like it’s a long process and then maybe after taking all this long process it’s not going to work” (Student 19).

The hesitation among the students stops them from applying for bursaries and any additional financial help the University has, which highlights a concern. While these students need financial help, they are too worried about being rejected or are unsure how to navigate the system, so they do not apply for any funds. When some of the students applied for internal funding such as the Hardship Fund and were rejected, they did not get a clear response as to why they were rejected:

"During the cost-of-living crisis there was a was funding going on for students and I did apply for it as soon as I got the email. I think that was in second year, towards the year. I again was not eligible. They asked me for, I think my bank details are transaction receipts and stuff, which I did send them. I don't know why but they said I wasn't eligible. They didn't give me a clear answer, they just said, 'You are not eligible for it'" (Student 1).

This student's experience indicated that there could be more clarity in the way the University provides information on financial support. As one of the students said, the students often do not know how to approach the University about financial support:

"What I would say is that University is supposed to get involved more with the students to find out where they are lacking. Some of us might be lacking a lot but we don't know how to approach - and where to go as well" (Student 7).

If the students know how to approach the University regarding financial support issues, they are more likely to be confident enough to apply for bursaries and additional funds. There should be more open communication from the University to help navigate financial doubts the students have. This leads to the next theme "*improving communication*" that focuses on the importance of communication regarding the University's financial support, which has already been raised in the previous APP Financial Report (2022) and was also noted in the survey findings in Section 3.2.

4.3. Theme Two: Improving Communication

One of the emergent issues from the interviews was that more communication from the University is needed about financial support, as well as budgeting to raise students' awareness of financial support. One of the students argued that while some of the information about financial support, such as accommodation fees was accessible, the

students did not have enough information about the overall cost of going to university around areas such as food shopping:

“I think the accommodation fees and all of that is very accessibly visible. The minute you look on the page at any of the accommodations it tells you how much that halls cost. But I think there could be maybe from a perspective of, ‘This is how much on average you’ll spend a week on food shopping’, and stuff like that just so people can go into university knowing how much they might spend. Obviously, you can’t budget if you don’t know how much you are going to be spending” (Student 5).

Most of the students did not seem to be aware of how and where they could get the information they needed. It was noted by mature students that it was often younger students who needed more guidance, as one student said:

“The younger ones will come to me anyway and ask me, ‘Do you know how this works?’, so I’m generally quite good with that. I know one of the lads took the food bursary, the £500 for the food, and that’s run out now and he’s like, ‘What do I do?’ I’m like, ‘I don’t know, is there anything else?’ Is it per year? Is it just a one-off payment so you can get food for the first year and then nothing for the last two? It seems a bit vague. It is very confusing, and I think a lot of the younger lads, it’s almost like their parents are almost expected to pay the other half of the bills. Whereas the older lot like us I can’t really walk to my dad, ‘Can you give me an extra grand” (Student 23).

Another student made a similar note:

“These kids come in from mum and dad’s home; they’ve never been out of their house, they don’t know how to cook, they don’t know how to shop. They probably spend all the week’s budget in one day because they order pizzas in Dominoes (...) They probably don’t have the knowledge at all about how to save, how to spend the money appropriately how to budget for the week, all this stuff. So I think that the university should spend more money and more time teaching the basic stuff, not like, ‘You need extra £1,000 here you go’ “(Student 21).

It was also mentioned that the information coming out of the University did not seem to be straightforward enough for some of the students:

“The website [where you can get information about finances], it is a very simple website, but it almost looks like it’s Microsoft SharePoint where there are files and files and files. to find the information you are looking for. You have to dig deep into roots (...) you do have to dig for information and then there are a few guys on my course that are dyslexic. I’m dyslexic myself and it almost seems there’s a lot of black text on white background and to some people it’s very overwhelming(...)It does become very difficult to understand what the website’s actually going on about half of the time” (Student 23).

Student 23’s reflection about the website is crucial, as the University has a significant number of students with learning differences such as dyslexia, dyspraxia, or AD(H)D (n=383) and the University’s system should be simple and accessible enough to be accessed by all its students. If the students are finding the website overwhelming due to their dyslexia, this is an indication that the University’s system needs improvement to ensure full accessibility for all.

One of the students talked about how they only picked the computer option as they were not informed enough about the other two options (£500 accommodation or £500 food voucher):

“I picked the computer option because I didn’t know what a bursary was. If somebody explained to me, ‘We are getting you this computer or £500 for you to spend in university stuff’, if somebody explained it properly, I would have definitely taken the money” (Student 21).

One student stated that the University can advertise the financial help they have more openly:

“When I was scared of paying my rent and food and stuff I went and spoke to the mental health team. They told me about the finance team. The finance team told me about the financial fund, they told me about the short-term loan that they can give out that covers you for three months and then you have to pay it back. So I think if you look for it, they

do have things in place but I think the advertisement of those things isn't probably at the best point. You just have to know that it is there" (Student 17).

However, there were also some students during the interviews who mentioned the help they got from the University to manage their finances. For example, one of the students praised the help of the ASSIST team for informing them about the DSA allowance:

"When I joined, due to my health issues I was put in contact with the ASSIST Team, and I was told about DSA and what it could be used to help me with. One of the things that my DSA supports is if I felt well enough to come into university but not well enough to drive, then I've got an allowance to get taxis to and from here (...) Another thing that my DSA covers is mental health support from the mental health advisers, which I've also found really helpful. That was explained to me once I joined the University by the ASSIST Team about how I could apply" (Student 18).

While the University has been improving its communication and seeking a more collaborative and supportive academic environment, the challenges the students are facing include accessing clear financial support information. According to the interview and survey results, some of the issues the students face stem from a lack of clear and accessible communication from the University and it stops some of the students from applying for additional support. If the students are not aware of the bursary and funding opportunities and/or are finding the application process overwhelming or are hesitant to apply (as mentioned in Section 4.2), then qualifying students may miss out on much-needed opportunities for financial support. The University could do more to raise awareness among the students about where to look for information, and who to ask, as well as create a more accessible website. With the rise in the cost of living, a lack of financial support can cause stress and hinder the student's academic progress and overall wellbeing. The next theme "*cost of living crisis*" explores how the rise of costs such as rent, and food have been affecting the University of Northampton's students.

4.4. Theme Three: Impact of the Cost of living crisis

This is a recurring theme among the University of Northampton students due to the escalating cost of living. In the 2022 Financial Support Report it was also mentioned that the cost-of-living crisis significantly impacts the students' lives, placing a burden on their

academic work. The expenses for housing, food, and transportation increase; however, their student loans do not keep up with inflation (UK Parliament, 2023). Student loan rates increased by 3.1% in 2021-22 and 2.3% in 2022-23, while the actual inflation over those years was 5% between October 2021 and October 2022 and more than 10% between October 2022 and October 2023 (UK Parliament, 2023).

The minimum maintenance loan available to students is £3,790. This is paid to students with a household income of £58,307 or more, who will live at home during their studies. The maximum maintenance loan, outside of London, is £10,227. This is paid to students whose annual household income is £25,000 or less and will live away from home. The current maximum maintenance loan the students can receive is outlined below in Table 4.1:

Living situation	2023 to 2024	2024 to 2025
Living with your parents	Up to £8,400	Up to £8,610
Living away from your parents, outside London	Up to £9,978	Up to £10,227
Living away from your parents, in London	Up to £13,022	Up to £13,348

Adapted from the Save the Students (2023).

Table 4.1. Student Maintenance Loan Values

The cost-of-living crisis has had an impact on all the students who took part in this research; however, the students who receive the least maintenance loan from the government seemed to be affected the most. The maintenance loan the students get is not always sufficient to meet the rising costs of living, accommodation (if they are living away from their parents), and food shopping. As some of the students stated:

“Obviously, the student finance raised a little bit this year with inflation, but it’s not raised enough to meet the rising cost of living” (Student 5).

"My own experience is our student loans have not risen with inflation. Like I said, many of the people doing my course have families at home, they have dependents. I think potentially there should be offering loans more" (Student 2).

The students receiving lower maintenance loan due to their families earning higher salaries, compared to their peers who receive higher maintenance loan, seem to struggle the most. The issue appears to be that while students who are on lower maintenance loan may have parents earning a salary that does not meet the threshold for the higher maintenance loan, the parents are not necessarily able to help with their children's education.

"My household itself made a lot of money I couldn't get the financial assistance, even though me as an individual didn't have all that money. I myself am not rich, my family is. So, I would say the expectation that just because your family has got money means you are going to be given money by your family should be questioned a bit because I could have used that support, but I wasn't eligible because of how much money my dad has" (Student 18).

"I think one of the main issues that a lot of students have is when they get their student finance, they don't get enough. I think maybe that should be talked about more. Maybe mentioned in emails or pamphlets that are given out. Because a lot of students, even this year, said, 'My student finance, I just didn't get enough', and they just have to cough up from their own pockets. Sometimes they can't do that, that's why they end up getting jobs and that can impact their study. Mentioning that a bit more might be helpful" (Student 4).

"I know some people who only get £4,000 off student finance and that doesn't even cover rent. So I think if there was something specifically in place in the sense of 'this person isn't awarded enough through student finance so here's a support net that these people can specifically rely on' (...)I just know how hard it is for my friend who only gets £4,000 and how much she struggles on a daily basis. I'm like, 'I wish I could help you but I'm barely getting by' "(Student 5).

During the interviews, the students that were on lower maintenance loan stated that they either have to find part-time jobs or make cuts from their daily necessities, such as food, so that they can pay their rent.

"I myself, several times I've told myself I'm going to stop going to the university and go back to work and work full time and pay for my bills and leave. Because right now, as I'm talking to you, I'm surviving. I'm in debt with the bank, I'm in overdraft, my credit card has gone everything. And I'm just trying to work and so that I can pay off my debts and as well pay off the university" (Student 22).

"I just didn't realise how expensive stuff was actually going to be, especially with the cost-of-living crisis as well. When my sister went to university, she could get two weeks' worth of food shopping for one person for £30, but for me £30 just about covers a week of food shopping and that's if I'm being frugal" (Student 5).

The majority of the students that were interviewed by the research team were working long hours alongside their studies to be able to afford their rent or food shopping. One student said:

"Last year I was working. I was doing sometimes 20 hours, some weeks it would be 30, some weeks it would be 40 hours. I was doing night shifts at a warehouse in Grange Park. That was helping me cover the rent, because student finance didn't cover my rent so that was helping me cover the rent, that was helping me pay for food, helping me pay for my phone bill, stuff like that. However, now that I've come back in second year I don't know what it is but I can't seem to find a job. I've been applying to the Co-op, Iceland warehouses, anywhere and everywhere (...) So it's genuinely been living off what my mum and dad can afford to send to me" (Student 17).

According to the OfS' evaluation report in March 2023, the cost of living has most negatively impacted university students' mental health, as students had to cut back on social costs, buying new clothes and spending money on food shops.

While the students talked about their struggles due to the cost of living and rising prices, they also mentioned how helpful some of the University's support has been.

“Since the cost-of-living crisis, the university introduced free printing and I have to say that I’ve used it this year more than last year and I have found it hugely beneficial” (Student 20).

One student specifically mentioned that having the Hardship Fund reassured them to continue with their studies:

“I got an email about the summer Hardship Fund and at that point I was almost £1,000 into my overdraft and had to still pay a full month rent in September. I was like, ‘Even working I’m not going to be able to afford this’. I put through the application, and I was awarded £500 for rent. honestly when I got the email to say, ‘Attached is letter telling you how much you are awarded’ I was like, My God I am going to cry (...) Honestly it has because knowing that the financial assistance fund is there, just knowing that it’s there reassures me that if I do get into a situation that is bad, there is help out there” (Student 5).

Some of the students who opted for the accommodation discount in their first year, mentioned how it helped their finances:

“I got £500 off my rent but they spread it as £250 for the first term and then £250 for the second term, I think it was. Or it might have been second term, third term, but I got £500 off” (Student 4).

“I did take the £500 off rent. it came in handy. In hindsight I probably should have gone for the laptop because I am actually needing one for this year. But yes, the £500 off did definitely helped (Student 6).

The £500 food voucher was also useful for the students who opted for it:

“When I started last year I picked the food voucher, it was really useful, to be fair, because there were sometimes when if I didn’t want to cook or if I didn’t have things in and I didn’t have enough money to cover that then I could just go to the restaurant or the café or whatever” (Student 17).

One student talked about how they spread the use of their £500 food voucher across a two year period to ensure that it lasts longer than just one year:

"I took the £500 vouchers for food onsite and that's been great, that every student was given that opportunity. Fortunately, sometimes it has ensured that when I've had long days in the University, I've been able to eat and not have to bring lunch from home; that has been really helpful. I don't believe there are any options like that in your second year. But the good thing is, if you take the food vouchers, even if you don't use the whole £500 in the year, which you wouldn't because it's not overly expensive in the canteen, it still rolls over until your whole credits are used. It doesn't run out after the first year, there's no clause in it" (Student 2).

This information could be added to the financial support information provided by the University, so that the students are aware that if they opt for the £500 food voucher, they do not have to spend it all during their first year. Having this information more accessible could help students make a more informed decision, while picking one of the three options.

When it comes to the laptop option, one of the students who got the free laptop in their first year mentioned that the laptop offer had a positive impact on their decision to choose the University of Northampton:

"I got the laptop, that's what I'm talking to you on. I only had a very old one so to be fair that was absolutely perfect. It was a no brainer where I was going to go because obviously couldn't live in halls. It was definitely an incentive there because I don't think Coventry offered anything like that. It was one of the things they really pushed for, to be fair, and I don't blame them. They really advertised it on the open days, 'Look, you get free things if you come to us'. The laptop's a big purchase, if you don't already have something that's relatively up to date it's a lot to go and spend that kind of money on something" (Student 12).

The students who opted for the laptop option, whilst arguing that it was a great incentive and helped them throughout their studies, also argued that some issues could be improved:

"I think the only issue would be because the laptop that I've got since 2019, it's not really broken but it doesn't do the same performance that it used to because more than three years – I needed a new one but that was a one-off that the University can afford to give.

Not giving it to all students but there are some cases where student struggle with the laptop because it's broken or all these kinds of issues with laptops, these specific kinds of students can at least have another laptop for them to help them with their university work. Without a good laptop, which is performing well, your work will be affected" (Student 19).

Some students talked about the fact that while it was very important to get the laptop option for their courses and it was a great offer from the University, the students still could have used the option to have some money vouchers with the laptop. It was difficult to decide between money and a laptop, as they needed both:

"I chose to have the laptop because I felt like it was important for me to have something that I can work with during my studies, which is a computer provided by the university. Obviously without the laptop I can't do my work properly. I would have loved to get the voucher as well, but it was just a choice in between, that it was either the voucher or the laptop and I need the laptop to work so I can't get the voucher" (Student 22).

Another student said:

"The computer is not one of the best so basically now I have a computer, I have another computer I've had to buy because the one I got from the university is, let's say, not the best. So now, I've had to buy a more powerful computer plus I don't have the bursary and the computer is sitting there" (Student 21).

This theme explored the negative impacts of the cost-of-living crisis on students and the University's financial support to help students with their financial burden. While the students struggle to pay their rent, and some of them have to work part-time, the University's offers seemed to have a positive impact. The next theme *hidden costs at the University* highlights the unexpected costs the students had during their studies.

4.5. Theme Four: Hidden costs at the University

The majority of the students often anticipated the standard expenses of tuition, books, and accommodation before they started the University; however, the interviews indicated that there were some costs that they did not expect to be as expensive. These were labelled as hidden costs by the research team. These costs persist as a substantial

financial burden with the rise of inflation. The students in particular emphasised two items as being expensive at the University, namely food and parking. The first section explores the students' view on the campus food.

4.5.1. Food

The students interviewed all stated that campus food, while it is subsidised, still costs more than they could afford:

"The food at the university and the coffee is more than I had anticipated. Even though I know it is subsidised, if I were to take advantage of that every day - well, I wouldn't be able to, it would be out of my budget" (Student 20).

One of the students mentioned the rebranding of the campus shop, as the prices seemed to have gone up:

"Whose idea was it to get that Morrisons because that's expensive. The shop changed, loads of people complained (...) It is Morrisons Extra, that is expensive. Some people haven't noticed and some people - again I think it's the older lot where we're a bit - it almost feels like we're grandparents now, we're complaining about everything. But they were like, 'This has gone up by this up' (...) I think it was a Premier before the prices of some things shot up massively (...)The canteen food as well. I've never eaten in the canteen just because of the price alone, I've never been able to afford it" (Student 23).

It was emphasised that the cost of food on campus was straining the students' finances:

"Come to think about it, in the campus the food is expensive for students; the food is expensive. In our first year we looked at how much we spent on food. Because especially on Thursdays and Fridays you are in the university from morning until 4 o'clock, you want a drink thing like that. So, on average we're looking at you are spending over £10 and that's quite a lot of money to spend as students" (Student 24).

When students struggle to pay for food on campus or have to think twice about paying for coffee or breakfast on campus, this can add extra stress to their daily lives. One student mentioned that when the students are in a rush to get to their classes, it would take the stress out if they could get some food at the Waterside campus:

“To lower the prices of the campus stuff. I pay sometimes £3 for a coffee, how? And after they are saying, ‘We’re here to help the students- £3 for a coffee? Basic stuff, it should be cheaper. The breakfast, most of the times we are rushing to get University, so we do not have the time to eat. After, you go to the canteen and for breakfast you spend £5, and you are like down” (Student 21).

“There are so many different things that they could help with but they are more the things on campus. Like for instance, the canteen I think is quite expensive” (Student 16).

Students around the UK have already been shown to be skipping meals and relying on hardship funds to do their food shopping, due to the cost-of-living crisis (Guardian, 2023) and access to affordable and healthy food options is vital for students’ overall wellbeing. Lowering food prices at the campus can promote students’ well-being and academic performance. Moreover, lowering food prices could promote more inclusivity and equity within the University community, as not all students come from the same financial backgrounds. Indeed, higher food prices can lead to disparities affecting students from lower-income families disproportionately (Savoie-Roskos et al., 2023).

4.5.2. Parking and Commuting

Another hidden cost for the students that was significantly stressed during the interviews was related to commuting to and parking at the University, and for some students also commuting to their placements.

“Parking is bad at Northampton. I never applied for the parking, just because there was a fee for it, or I believe there was a fee for it. But a few of my course mates did apply for the parking, which they’ve now cancelled because either they can’t afford it or it is only limited to a certain time per day and I think when they applied for it the lectures were in the morning but then they got changed to the afternoon. And then there was a big complication and they ended up having to pay money out to the university but not actually use the carpark” (Student 23)

“Obviously you’ve got surrounding car parks, which are very expensive, to the point where I think it’s £6 and hour, it’s something crazy (...) My first day when I turned up, I went to the park and ride, which was very far. I didn’t get the bus because I was a bit

confused, no-one told you what to do or where to go. I parked there and I walked from the car park all the way down the river to the university” (Student 23).

“I pay parking as a commuter; I pay for parking each day average about £2-£3 a day. That soon adds up so I could be spending maybe £40-£45 a month and that obviously has an impact. Maybe there could be an option for discount on your parking if you are here often or if you are a commuter” (Student 3).

Students who are in their placements also struggle due to commuting to places far from their homes. Further, some students have been concerned about paying for transportation to get to their placements:

“For example, if I live in Bedford, it would have been nice to have a placement at Bedford Hospital or any Bedford places. If the university is not aware about some places where students can go on, they should allow us to inform them. It would have been nice because it’s still in the same town and I wouldn’t have been spending over £50 for transportation for me to go and get educated by other nurses” (Student 22).

Other students who also commute, mentioned that they did not anticipate the cost of commuting or parking to be so expensive:

“The initial costs, the fees and stuff, was done through student finance. Student finance was quite good at explaining, ‘This is how much you are paying back; this is how much we’re giving you’. But what I didn’t anticipate was the amount it was going to cost to commute in. That’s still quite a struggle now but I’m trying to balance it all together still” (Student 23).

“For instance, just the cost of living, of getting to university is expensive because we have blended learning, whether online and where in person and when we have to come in for lectures the parking is ridiculous - £6 a day is a lot to pay. So, I think maybe again if we had a pot of money that would be helpful for getting to university” (Student 16).

The University could provide more information before students start their courses about the parking expenses and how much they are expected to spend on commuting. Commuting can become a significant barrier to students’ academic success and

continuation levels at the University. While the students are expected to be present at their studies as the University does not have a completely remote study option, this information can be emphasised to the students to raise their awareness on the parking and commuting costs.

4.6. Summary: A Roadmap to Financial Support

The semi-structured interviews conducted with current APP students at the University of Northampton revealed four themes which were 1) *understanding fees and eligibility*, 2) *improving communication*, 3) *cost of living crisis*, and 4) *hidden costs at the University*.

The first theme *understanding fees and eligibility* explored the students' perceptions towards bursaries and the financial support that the University offers. The thematic analysis revealed an interesting finding showing that the students are often hesitant to apply for financial support at the University, assuming that they will not be eligible. This was a dominant view among the students. This theme was linked to the second theme, as there is a link between students' hesitations about applying for financial support and how well the University gets the message across about the available funds.

Therefore, **the second theme** *improving communication* indicated once again the importance of clear communication between the University of Northampton and its students. The majority of students voiced the opinion that they often do not know where to look or who to talk to about financial support. Dissatisfaction with communication can lead to frustration among students and if the students feel that they cannot get support for financial support, this can cause extra stress. Better communication of key messages around how to apply for different bursaries and funding should be developed, so that the students do not miss out on opportunities, especially considering how much the cost-of-living crisis affects them at the moment.

The third theme *cost of living crisis* explored the negative impact of the rise of everyday costs on the students. The students struggle to pay rent or do their food shopping due to having low maintenance loan, as well as their maintenance loan not matching real inflation rates. In this theme, the students' feedback on the financial support that they received from the University was also summarised. The laptop, rent and food offer the students received during their first year supported them in different ways and made a

positive impact on their budgets. The biggest challenge that came out of this theme was related to those students who received less maintenance loan from the government, as they seemed to struggle the most.

The fourth theme *hidden costs* focused on the costs that the students did not anticipate or may have not expected to cost as much before they started their degree. These hidden costs were identified as food, parking and commuting. Most of the students were unanimous that the food on campus was expensive, and that they could not afford to have breakfast, lunch, or coffee daily. Parking was another cost that was considered expensive, and students asked for there to be more support for student parking costs, as well as for commuting to lectures and especially placements.

5. Statistical Tool

This section provides an analysis of the 2017/18 and 2020/21 cohort of students from the University of Northampton, utilising data provided by HESA, and the OfS, supplemented by information provided by the University's finance team. The datasets are anonymous and contain information on English domicile, full-time, first-degree entrants who remained enrolled at the University beyond the 1st of December in the relevant academic years. The datasets were cleaned and only columns relative to the research aims were selected for analysis. As recommended by the OfS, a binary logistic regression model was applied to predict the relationships between independent and dependent variables. The data set was cleaned as follows:

UON datasets cleaned and only relevant columns selected for analysis.

- The HESA and UON datasets were combined using Student ID numbers. Students not in the HESA dataset were removed.
- Students were then grouped with category characteristics coded. For example:
 - Under £9999 per annum (HOUSEHOLD 1)
 - Between £10000-£14999 per annum (HOUSEHOLD 2)
 - Between £14999-£19999 per annum (HOUSEHOLD 3)
 - Between £20000-£24999 per annum (HOUSEHOLD 4)
 - Between £29999-£30000 per annum (HOUSEHOLD 5)
 - Over £30000 per annum (HOUSEHOLD 6)
- Dependent variables were coded as binary variables (two-levels)
 - 2016/2017
 - Degree Completion
 - Completed Degree (DEGREE COMPLETION 1)
 - Otherwise (DEGREE COMPLETION 0)
 - Degree Result
 - Student received First or Upper Second Degree (DEGREE RESULT 1)
 - Otherwise (DEGREE RESULT 0)
 - Positive Destination

- Student had a positive post-study destination (OUTCOME 1)
- Otherwise (OUTCOME 0)
- 2019/20
 - Degree Continuance
 - Student continued into the second year of study (CONTINUANCE 1)
 - Otherwise (CONTINUANCE 0)

5.1. Overview

The analysis utilised a binary logistic regression. The presented findings are related to specific characteristics and their impact on a specific outcome. Within the appendices, the full results of the binary logistic regression tests are available with all measured characteristics. The tables are accompanied by a brief guide on how to read the raw data for those unfamiliar with these tables. The key findings section gives an overview of the findings across the four tested outcome categories: Degree completion, degree results and positive destination for the 2017/18 cohort, as well as continuation from first to second year of study for the 2020/21 cohort.

5.2. Key Findings

5.2.1. Degree Completion (2017/18 Cohort)

Finding 1: Female students are 108.1% more likely to complete their degree than male students ($p < .001$).

Finding 2: The older the student, the more likely they are to complete their degree. Compared to students aged 18 to 21 years, those aged between 21 and 24 years are 28.7% more likely to complete their degree ($p < .01$), students aged between 24 and 29 years are 101.5% more likely to complete their degree (NS⁶), and students aged over 30 years are 118.4% more likely to complete their degree ($p < .01$).

Finding 3: All ethnic groups, except for students from Pakistan, are less likely to complete their degree than their white peers. The largest gap is between White students and

⁶ NS refers to statistical findings which were Non-Significant, meaning results for the statistical test yielded a value that could be attributed to chance.

Bangladeshi students, with the latter being 28.8% less likely to complete their degree ($p < .001$)⁷.

Finding 4: Students from IMD Quintile 4 are 14.7% more likely (NS) and IMD Quintile 5 are 48.7% ($p < .05$) more likely to complete their degree than students from IMD Quintile 1.

Finding 5: Disabled students who received DSA are 11.1% less likely to complete their degree than their peers, though this is not statistically significant (NS).

Finding 6: Students who received financial support (in addition to the Northampton 'Perks' bursary) were 11.8% more likely to complete their degree than students who did not receive support (NS).

5.2.2. Degree Results (2017/18 Cohort)

Finding 1: Female students are 66.5% more likely to be awarded a first or upper second-degree classification than their male counterparts ($p < .001$).

Finding 2: The older the student is at the beginning of their course, the more likely they are to be awarded a first or upper second degree classification. For example, students aged over 30 years are 238% more likely to be awarded a first or upper second degree classification than students aged 20 years or under ($p < .001$)

Finding 3: All ethnic groups, bar Indian students, are less likely to attain a first or upper second degree classification compared to white groups. Bangladeshi students are 78.7% less likely to attain these classifications ($p < .001$). Indian students are 18.0% more likely to attain a first or upper second degree classification (NS).

Finding 4: Students who are disabled but do not receive DSA are 33.3% more likely to attain a first or second degree classification compared to non-disabled students (NS).

Finding 5: In general, the lower the entry tariff score, the less likely a student is to attain a first or upper secondary degree classification. Students with A levels/Scottish Highers

⁷ This means that for every 100 white students completing their degree, only 29 Bangladeshi students will do so when starting samples are equivalent.

with grades of ABB/AABBC and above are at least 41.6% more likely to receive a first or upper second degree classification than any other tariff group. Students with a Higher Education qualification (excluding foundation at HE level) are only 11.0% as likely⁸ to receive a first or upper second degree classification ($p < .001$).

Finding 6: If a student is from a less deprived area, they are more likely to receive a first or upper second degree classification. The highest gaps are between students from IMD Quintile 5 and Quintile 1, with the former being 71.4% more likely to receive higher classifications ($p < .01$). The smallest gap is between IMD Quintile 3 and Quintile 1, with the former being 24.4% more likely to receive higher classifications.

Finding 7: Students who received financial support were less likely to attain a first or upper second degree classification by 13.8% (NS)

5.2.3. Positive Destination (2017/18 Cohort)

Finding 1: Female students are slightly less likely to have a positive destination than their male peers (NS).

Finding 2: Students aged between 21 and 24 years are 227.1% more likely to have a positive postgraduate destination ($p = .292$), and students over the age of 30 years are 178.1% more likely ($p = .156$) than students the age of 18 or under.

Finding 3: Students with a mixed ethnic background are 23.1% as likely to have a positive postgraduate destination than their White peers ($p < .05$).

Finding 4: Students who were disabled, but did not receive DSA were 41.4% as likely to have a positive postgraduate destination than their non-disabled peers but this is not statistically significant ($p = .511$).

Finding 5: Students from IMD Quintiles 3 (38.1% more likely), 4 (124.3% more likely), and 5 (59.9% more likely) to have a positive postgraduate destination compared to those from

⁸ 'As likely' is a descriptor referring to the chance a student has to achieve equivalent results.

IMD Quintile 1 (NS). Students from IMD Quintile 2 were 13.9% less likely to have a positive postgraduate destination (NS).

Finding 6: Students who received financial support were less likely to have a positive postgraduate destination than their peers ($p < .05$)

5.2.4. Continuation (2020/21 Cohort)

Finding 1: Female students were 57.4% more likely to continue into their second year of study compared to their male peers ($p < .01$).

Finding 2: Students aged between 21 and 24 years were 151.2% more likely than those aged 20 years and under to continue into their second year ($p < .05$).

Finding 3: Students aged between 24 and 29 years were 34.3% less likely to continue into their second year of study compared to students aged under 20 years (NS); students aged over 30 years were 57.6% less likely ($p < .01$).

Finding 4: All ethnic groups, except for Pakistani and Bangladeshi students, were more likely to continue into their second year compared to their White peers. Pakistani students were 19.7% less likely (NS), and Bangladeshi students 83.3% less likely ($p < .001$).

Finding 5: Disabled students receiving DSA were 282.2% more likely to continue into their second year of study than students with no registered disability ($p < .05$). Disabled students who did not receive DSA were 69.5% more likely to continue into their second year (NS).

Finding 6: The higher the entry tariff score of a student, the more likely they are to continue into their second year of study.

Finding 7: A student's IMD Quintile is related to their likelihood to continue into their second year of study; for example, students from IMD Quintile 3 are 21.1% more likely to continue into their second year of study (NS) and students from IMD Quintile 5 are 54.0% more likely to continue into their second year of study (NS) than students from IMD Quintile 1. The exception to this is IMD Quintile 2 who are 27.5% less likely to continue into their second year of study compared to students in IMD Quintile 1 (NS).

Finding 8: Regarding the 'Perks' Bursary, the accommodation bursary is correlated to students being 33.6% more likely to continue into their second year than those who received a laptop (NS). Students who took the on-campus credit (Food and rent support) were 123.9% more likely to continue into their second year than those who received a laptop (NS).

Finding 9: There is limited data on the value of the bursary students received, due to unforeseen circumstances, where only fiscal amounts are available. There is a statistically significant correlation between continuation and financial support. Students who received £500 were twice as likely to continue into their second year of study ($p < .001$); however, students who received less were 1.8% less likely to progress ($p < .001$). Context is required on the support received, which may indicate the differences in continuation.

5.3. Statistical Tool Summary

The statistical analysis is based on an examination of two cohorts of students, those who commenced their studies in 2017/18, and those who commenced in 2020/21. It is important to note that the first cohort would have experienced two years of the COVID-19 pandemic and lockdown which would have impacted on both their studies and postgraduate destinations. Making comparisons to previous years is difficult due the impact of the COVID-19 pandemic; however, parallels have been drawn where appropriate. The evaluation of the 2017/18 cohort should, therefore, be considered within the wider environmental context, along with the Access and Participation Plan interventions.

The results from degree completion show a **growing gap between male and female students**. Last year's report showed female students were 13.8% more likely to complete their degree; however, this has risen to 108.1%. **Gaps between students from different ethnic groups have additionally continued to expand**, for example, Black Caribbean students were 38.7% less likely to complete their degree in 2016/17; however, this has now risen to 65.0%. **Disabled students receiving DSA were 120.9% more likely to complete their degree** in last year's report than non-disabled students, a figure that has declined this year to 11.1% less likely.

Gaps have closed between IMD quintiles. Whereas previously IMD Quintile 3 students were 55.5% more likely to complete their degree than students from IMD Quintile 1, this year's data suggests the gap has reduced with IMD Quintile 3 now being 7.2% less likely to complete their degree. There have additionally been reductions in the gap between IMD Quintile 1 and IMD Quintile 4, reducing from a 40.4% gap to a 14.7% gap in successful degree completion. There was a statistically significant relationship between financial support and degree completion, with **students who received financial support (up to £500) being 11.8% more likely to complete their degree than their peers**, which comparatively indicates more success for students who received £500 (who were less likely to complete), than those who received no support or more than £500.

The attainment gap between students who received a first and upper second degree classification has increased between female students and male students. Whereas in 2016/17 there was a 10.3% gap, this has increased to 66.5% in 2017/18. **The gap between White students and GEM students has additionally grown**, for example, in 2016/17 Bangladeshi cohorts were 43.9% less likely to receive a first or upper second classification, which has now risen to 79.7%. **Disabled students who did not receive DSA were 33.3% more likely to attain a first or upper second degree classification**, a reduction from being 50% more likely in the previous year. Students who arrived at university with **higher tariff scores were more likely to attain higher degree results**, suggesting the academic gap remained in place across the evaluation periods. This was the same for students from less deprived areas attaining higher degree classifications. **Financial support seemingly had no impact on degree results**, similar to last year where support of £500 and £750 was correlated with lower attainment, whereas higher amounts had no impact.

Regarding positive destinations, there was no significant difference between male and female students. **Older students were significantly more likely to have a positive postgraduate destination** than their peers, with those aged between 21 and 24 years being 227.1% more likely, and those over the age of 30 years being 178.1% more likely, to have a positive postgraduate destination than students aged 18. The most significant

gap for GEM students was between Mixed and White ethnic groups, with the former being 76.9% less likely to have a positive destination than the latter.

There is a correlation between IMD Quintiles and positive postgraduate destination, with IMD Quintile 3, 4, and 5 being more likely to have a positive destination compared to IMD Quintile 1 and 2. **Students who received financial support were less likely to have a positive destination** than those who did not. This is similar to last year's data, which showed a negative correlation, unless the student received £1000, with no statistically significant differences for sums higher than £1000, and £500 bursaries having a significantly lower likelihood of a positive postgraduate destination.

For the continuation rates of the 2020/21 cohort, **the gap has grown between male and female students**. Whereas last year it was not significant, this year female students were 57.4% more likely to continue into their second year compared to their male counterparts. Additionally, whereas age did not play a significant role in continuation last year, this year **older students were less likely to continue into their second year** compared to students aged 20 years and under. Except for Pakistani and Bangladeshi students, all **GEM groups were more likely to continue into their second year** compared to their White counterparts, a finding that is aligned with last year's data. There has been a significant change in the likelihood of disabled students who received DSA support continuing their studies, as in 2019/20 they were 58.8% less likely to continue; however, in 2020/21 they are 282.8% more likely to continue. Regarding IMD Quintiles, whereas students from IMD Quintile 2 are less likely to continue into their second year (25.7% less likely), all other IMD Quintiles are more likely to continue. **Students who chose one of the perks bursaries related to the essential costs of study (accommodation discount or campus food vouchers) were more likely to continue into their second year** of study compared to those who chose the laptop, though this is not statistically significant.

6. Summary

The three tools provided by the OfS are balanced against one another to offer insight into the lived financial experiences of students in higher education. The results show the impact of the cost-of-living on students and the differing approaches to handle the additional financial stresses facing them. There have been significant increases in the number of students who work over 16 hours a week to support their studies, including work during both term-time and holiday periods. A total of 37.4% of Year 2 students and 43% of Year 3 students relied on work to fund their participation in higher education and were more reliant on additional loans from both family and private sources., 93.9% of students relied on work to cover essential living costs, compared to 37.14% of students last year. This was supported by the interview data where students noted that they struggled to pay rent or food shopping due to the low maintenance loan. There are also indications from the 2020/21 cohort that bursaries related directly to essential costs (i.e., accommodation or on-campus costs) were correlated with continuation into the second year of study. This was further compounded by an area mentioned in previous reports, the hidden costs of study associated with Waterside Campus, with students noting high food, parking and travel costs.

This shows the importance of financial support for students, with £500 in financial support being significantly correlated to continuation into the second year of study, suggesting it aids the ability to stay in higher education, even if results and positive destination are not impacted. Financial support may not be covering other continuation gaps, with significant differences related to age, ethnicity, and IMD Quintile. One of the barriers noted in the interviews was the difficulty students had with applying for financial support, and their perception of ineligibility. This tied into the idea that the University was not adept at communicating its support, leaving students unsure of where to look or what they are allowed to apply for. This may mean that the difficulty in locating sources of financial support can be related to a lack of continuation into the second year of study.

The statistical tool highlights the impact of the COVID-19 pandemic on the 2017/18 cohort. Whereas the last year's reported highlighted the closing of gaps, this year suggests a significant widening, the gender gap has increased for completion, award, and

continuation, as has the GEM gap, for example, the lowest performing group saw their likelihood of similar attainment to their white peers slip from 43.9% less likely to receive a first or upper second-degree classification to 79.7% less likely. For 2020/21, the gap has grown between male and female students; however, the age gap has remained non-significant. Last year's report indicated no difference in ethnicity on continuation, which remains so for large parts this year, though gaps have emerged for Pakistani and Bangladeshi students who are less likely to continue. One positive change to note around continuation has been improvements for disabled students.

6.1. Recommendations

The report makes the following five recommendations:

- 1. Clearer Communication of Financial Support:** There is a continuing need for the University of Northampton to better communicate sources of financial support and eligibility. This year's report has highlighted a soft barrier which needs addressing, that students have preconceived notions of what they are not eligible for, thus halting potential applications. This may be a harder barrier to overcome for the institution and may require a wider normalising of the concept of seeking financial support throughout the University.
- 2. Cost-of-Living support:** The cost-of-living crisis continues to impact students, and themes from last year's reports, such as costs related to studying on campus, remain. This year has also highlighted the significant pressures on students to work whilst studying, including the increase in students working over 16 hours, with 93.9% of students now working to cover essential living costs.
- 3. Impact of the Perks Bursary:** The perks bursaries that were linked to the essential costs of living (accommodation and on-campus discounts) were correlated to students continuing into the second year of study. As suggested in last year's report, through the concept of 'mental accounting', consideration should be given to financial support that helps students with this dimension of education and whether similar directed support would be effective.
- 4. Understanding the needs of students:** While the students receive maintenance loan from the Government, this does not necessarily mean that they have enough

money to cover their essential needs, such as rent and groceries. The students who receive the lower end of the maintenance loan seem to struggle the most. Assuming that students' families earn enough to support their studies, these students get lost in the system and the students struggle to make ends meet.

- 5. University parking and food:** One of the key issues the students pointed out was the cost of food and parking at the campus. Helping the students with parking would encourage them to come to the University more often, they would be less likely to miss their classes, and they would build a stronger sense of belonging. Food prices at the Waterside Campus, (campus shop and university food outlets) could be reviewed to understand if there are ways to support the students more regarding on-campus costs.

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8. Appendices

8.1. Regression Tables

The below offers a guide to reading the raw Binary Regression Tables. For the key findings, please refer to Section 4.2.3..

Exp(B)

Exp(B) represents predicted change. In each table, the first entry is the baseline predictor. For example, in Degree Completion, 'No Financial Support' is the baseline predictor, the category representing students who received no financial support and the likelihood of them completing their degree. The statistical test then measures the odds of the other categories for obtaining those results. In this research, students who received £1750 in financial support were 1.482 times as likely to complete their degree (as a percentage, 48.2% more likely) in 2017/18.

Financial Support	Exp(B)	95% CI	p-value
£1750 Financial Support	1.482	0.948/2.312	0.085

95% CI

'95% CI' refers to the confidence interval, a measure of probability. The statistical test adopted a 95% Confidence interval, meaning that 95 out of 100 times the estimated outcome for a student will be between 0.948 (94.8%) and 2.313 (131.3%).

Financial Support	Exp(B)	95% CI	p-value
£1750 Financial Support	1.482	.948/2.312	0.085

p-value

In statistics, the p-value is the number calculated from the statistical test that is used to describe whether a set of observations support or reject the null hypothesis (whether the focused upon circumstance has no effect on the measured population).

A p-value of less than 0.05 is considered statistically significant. For example, in this report students from IMD Quintile 5, one of the lesser deprived areas of the UK, are more than

3 times as likely to have a positive destination post-graduation, with a p-value of less than .001 (reported in the Binary Regression table as <.001). This would support the hypothesis that students from less deprived areas are more likely to have positive graduation outcomes than other students. Higher p-values suggest that the results of the test are less significant. An example of this is students from POLAR 2 are 34% more likely to receive better degree results. With a p-value of 0.231 this would suggest the hypothesis that students from POLAR4 Quintile 2 requires further validation. Higher p-values do not necessitate the rejection of the chosen hypothesis, but suggest further data is required to confirm or deny.

Characteristic	Exp(B)	p-value	95% CI
IMD Quintile 5	3.197	<.001	2.025/5.047
POLAR Quintile 2	0.743	0.231	.457/1.207

8.1.1. Degree Result

Gender	Exp(B)	p-value	95% CI
Male	-	-	-
Female	.1665	<.001	1.278/2.169
Age Upon Entry	Exp(B)	p-value	95% CI
20 and under	-	-	-
Between 21 and 24	1.793	.006	1.182/2.720
Between 24 and 29	2.869	<.001	1.696/4.582
Over 30	3.387	<.001	2.110/5.437
Ethnicity	Exp(B)	p-value	95% CI
White	-	-	-
Black Caribbean	.169	<.001	.066/.433
Black African	.262	<.001	.182/.377
Indian	1.180	.672	.550/2.531
Pakistani	.632	.299	.266/1.502
Bangladeshi	.213	<.001	.088/.516
Chinese	.696	.662	.137/3.538
Mixed	.662	.117	.395/1.108
Other	.436	.014	.225/.844
Unknown	1.358	.450	.613/3.008
Disability	Exp(B)	p-value	95% CI
No known disability	-	-	-
Disability and receiving DSA	.904	.687	.554/1.476

Disability and not receiving DSA	1.333	.397	.685/2.593
Disability and DSA unknown	.818	.455	.484/1.385
Entry Tariff Score	Exp(B)	p-value	95% CI
A levels / Scottish Highers with grades ABB / AABBC and above	-	-	-
A levels / Scottish Highers with grades BBC / AABBC and above	.594	.279	.231/1.525
A levels / Scottish Highers with grades CCC / CCCCC and above	.420	.069	.165/1.070
Level 3 tariffable qualifications with over 260 tariff points	.359	.028	.144/.894
Level 3 tariffable qualifications with up to 200 tariff points	.220	<.001	.090/.534
Combination of level 3 qualifications with unknown or not applicable points	.146	<.001	.061/.349
Access qualification and foundation level	.191	<.001	.073/.500
BTEC qualification	.166	<.001	.065/.425
Other, including none and unknown	.146	<.001	.063/.339
Higher Education qualification (HE) (excluding foundation at HE level)	.110	<.001	0.43/.282
International Baccalaureate Diplomas and Certificates	.119	<.001	0.35/.404
IMD Quintile	Exp(B)	p-value	95% CI
Quintile 1	-	-	-
Quintile 2	1.270	.121	.872/1.850
Quintile 3	1.244	.282	.836/1.850
Quintile 4	1.664	.009	1.134/2.443
Quintile 5	1.714	.007	1.156/2.541
Financial Support	Exp(B)	p-value	95% CI
No Financial Support	-	-	-
Received Financial Support	.878	.233	.708/1.087

8.1.2. Degree Competition

Gender	Exp(B)	p-value	95% CI
Male	-	-	-
Female	2.081	<.001	1.707/2.536
Age Upon Entry	Exp(B)	p-value	95% CI
20 and under	-	-	-
Between 21 and 24	1.287	.003	.893/1.855
Between 24 and 29	2.015	.176	1.185/3.425
Over 30	2.184	.010	1.415/3.371
Ethnicity	Exp(B)	p-value	95% CI
White	-	-	-

Black Caribbean	.350	<.001	.230/531
Black African	.500	<.001	.388/.645
Indian	.699	.361	.324/1.508
Pakistani	1.020	.962	.425/2.302
Bangladeshi	.288	<.001	.176/.472
Chinese	.873	.870	.168/4.529
Mixed	.559	.009	.362/.957
Other	.609	.031	.387/.957
Unknown	.519	.107	.234/1.152
Disability	Exp(B)	p-value	95% CI
No known disability	-	-	-
Disability and receiving DSA	.889	.626	.886/.549
Disability and not receiving DSA	1.018	.961	.1018/.490
Disability and DSA unknown	.883	.581	.883/.569
IMD Quintile	Exp(B)	p-value	95% CI
Quintile 1	-	-	-
Quintile 2	.928	.571	.719/1.202
Quintile 3	.962	.798	.713/1.297
Quintile 4	1.147	.471	.824/1.595
Quintile 5	1.487	.032	1.034/2.138
Financial Support	Exp(B)	p-value	95% CI
No Financial Support	-	-	-
Received Financial Support	1.118	.234	.930/1.344

8.1.3. Positive Postgraduate Destination

Gender	Exp(B)	p-value	95% CI
Male	-	-	-
Female	.970	.927	.505/1.862
Age Upon Entry	Exp(B)	p-value	95% CI
20 and under	-	-	-
Between 21 and 24	.807	.677	.294/2.214
Between 24 and 29	3.271	.292	.361/29.630
Over 30	2.781	.156	.676/11.432
Ethnicity	Exp(B)	p-value	95% CI
White	-	-	-
Black Caribbean	1.650	.639	.204/13.367
Black African	.373	.009	.179/.779
Indian	.885	.910	.106/7.362
Pakistani	.461	.484	.053/4.038
Bangladeshi	.397	.275	.076/2.081
Chinese	-	.999	-
Mixed	.231	.012	.073/.727

Other	.696	.655	.143/3.398
Unknown	-	.999	-
Disability	Exp(B)	p-value	95% CI
No known disability	-	-	-
Disability and receiving DSA	.936	.932	.205/4.270
Disability and not receiving DSA	.596	.511	.127/2.798
Disability and DSA unknown	1.116	.887	.246/5.055
IMD Quintile	Exp(B)	p-value	95% CI
Quintile 1	-	-	-
Quintile 2	.861	.687	.415/1.787
Quintile 3	1.381	.525	.511/3.732
Quintile 4	2.243	.152	.744/6.766
Quintile 5	1.599	.362	.583/4.388
Financial Support	Exp(B)	p-value	95% CI
No Financial Support	-	-	-
Received Financial Support	.520	.020	.300/.901

8.1.4. Degree Continuation

Gender	Exp(B)	p-value	95% CI
Male	-	-	-
Female	1.574	.004	1.155/2.145
Other	-	1.000	-
Age Upon Entry	Exp(B)	p-value	95% CI
20 and under	-	-	-
Between 21 and 24	2.512	.016	1.189/5.307
Between 24 and 29	.757	.462	.360/1.591
Over 30	.424	.003	.239/.752
Ethnicity	Exp(B)	p-value	95% CI
White	-	-	-
Black Caribbean	2.796	.036	1.067/7.325
Black African	3.485	<.001	2.233/5.439
Indian	2.642	.148	.709/9.841
Pakistani	.813	.722	.260/2.542
Bangladeshi	.177	<.001	.093/.336
Chinese	-	.999	
Mixed	1.325	.408	.680/2.584
Other	1.225	.531	.617/2.549
Unknown	1.556	.695	.170/14.205
Disability	Exp(B)	p-value	95% CI
No known disability	-	-	-
Disability and receiving DSA	3.822	.016	1.284/11.382
Disability and not receiving DSA	1.695	.078	.943/3.048

Disability and DSA unknown	-	1.000	-
Entry Tariff Score	Exp(B)	p-value	95% CI
A levels / Scottish Highers with grades ABB / AABBC and above	-	-	-
A levels / Scottish Highers with grades BBC / AABBC and above	1.382	.728	.223/8.572
A levels / Scottish Highers with grades CCC / CCCCC and above	.426	.300	.085/2.142
Level 3 tariffable qualifications with over 260 tariff points	.620	.537	.136/2.828
Level 3 tariffable qualifications with up to 200 tariff points	.728	.688	.15/3.418
Combination of level 3 qualifications with unknown or not applicable points	.453	.299	.102/2.018
Access qualification and foundation level	.784	.783	.138/4.448
BTEC qualification	.612	.553	.121/3.097
Other, including none and unknown	.516	.374	.120/2.219
Higher Education qualification (HE) (excluding foundation at HE level)	.053	<.001	.012/.240
International Baccalaureate Diplomas and Certificates	.650	.642	.103/3.984
IMD Quintile	Exp(B)	p-value	95% CI
Quintile 1	-	-	-
Quintile 2	.762	.085	.559/1.039
Quintile 3	1.024	.895	.718/1.461
Quintile 4	1.571	.023	1.604/2.321
Quintile 5	2.435	<.001	1.545/3.840
Financial Support	Exp(B)	p-value	95% CI
£0	-	-	-
£200 to £400	.018	<.001	.011/.030
£500	2.025	<.001	.271/15.122
Perks Bursary	Exp(B)	p-value	95% CI
Laptop	-	-	-
Accommodation	1.336	.296	.776/2.298
On-Campus Costs	2.239	.112	.807/6.213

8.2. Interview Questions

Journey into higher education (the past)

1. Can you tell me a little about how you made the decision to study this course at the University of Northampton?
 - a. I am interested in knowing who helped you to make the decision to apply, and where and what to study?
2. Thinking about the costs of higher education, what if anything did you find out about costs or finances before you applied?
 - a. Who if anyone discussed this with you?
 - b. How did you find out other information about cost and finances?
 - c. What did you feel or think about the overall cost of getting a degree once you found out about the costs of studying?
3. Did anyone talk to you about additional funds for studying, such as a bursary or scholarship before you applied?
 - a. Or did you find this information out in other ways?
 - b. Or was it perhaps something you knew nothing about?
 - c. Had you even heard of the term's bursary or scholarship?
 - d. Did you think you might be eligible?
4. How important was the financial support available to you at Northampton in helping you make the decision to come here?
 - a. Do you think you would have still come if that financial support had not been offered?
5. OR If the student did not know about financial support before they enrolled: exploring how unexpected additional financial support is perceived. How did you find out you were eligible for additional financial support?
 - a. What were your first thoughts when you found out?
 - b. Do you know why you are eligible?
 - c. How does that make you feel?

Being in higher education (the present)

1. How did it feel when you first got your additional financial support?
 - a. Did you tell others about it or keep it to yourself - and why?
2. Have you spent it/used it on anything particular?
 - a. (If so what and why did you make that choice?)
3. Which financial support did you choose (laptop/£500 accommodation discount/£500 in vouchers to spend in campus outlets).

4. What difference, if any, has having the additional financial support made to you?
5. What would be different - maybe socially or academically or in other ways - if you did not have this support?
 - a. Has it made the difference between staying or, perhaps, thinking of leaving?
 - b. What has the specific importance been - if anything?

Being in higher education (the future)

1. Will you use your financial support differently next year? (if so, why would that be?)
2. Do you think Northampton has got its financial support right?
 - a. Why do you think that?
 - b. What might be done differently?
 - c. What advice would you to give to Northampton thinking of developing a financial support package based on your own experiences?

Closing

1. Is there anything else you would like to tell me about the impact of financial support on you?