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Collaborative HE by Applied Inspiration



# SEER SYNTHESIS: EVALUATION OF THE IMPACT OF FINANCIAL SUPPORT ACROSS MULTIPLE PROVIDERS

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## INTRODUCTION

Financial support is widely used across the higher education sector to support retention, success and progression of undergraduate students, particularly those from underrepresented backgrounds (OfS, 2020). According to the Office for Students (OfS), financial support forms the ‘largest investment forecast in access agreements and access and participation plans’ (OfS, 2020, p.3). During the academic year 2016-17, access agreements across the sector detailed £418.4m to be spent on financial support including hardship funds (ibid.). In 2017-2018, this figure was £395.6m (ibid.).

The OfS expects providers to be evidence-led in their access and participation work, including committing resources to financial support. Where this is the case, the OfS requires providers to “*provide strong evidence of how this financial support will help to improve outcomes for those from underrepresented groups*”. Providers are strongly encouraged to use the OfS Evaluation of the Impact of Financial Support Toolkit, consisting of a survey tool, statistical tool, and interview tool.

Our SEER toolkit for evaluating the impact of financial support makes use of the OfS toolkit, with a particular focus on meeting the needs of and responding to the specific contexts of small and specialist providers. Many SEER members have committed to the evaluation of the impact of financial support in their APPs, and SEER has been able to support our members in fulfilling this commitment. Since early 2020, we have worked with the following providers (all but one, University of Worcester, are SEER members) supporting them in providing an evidence-led, robust, and responsive evaluation of the impact of financial support:

- New College of the Humanities (NCH)
- University of Worcester
- Academy of Contemporary Music (ACM)
- London School of Management Education (LSME)

- Falmouth University
- Writtle University College (WUC)
- Point Blank Music School (PBMS)
- SAE

Consequently, SEER are now in a position to share a pooled resource of evidence in this area, as well as valuable insights into interpretation of findings, recommendations for change, and important understandings of the use and impact of financial support in access and participation work in contexts of small and specialist providers.

In this issue of “SEER Spotlight”, rather than focusing on a particular programme of support measure from a SEER member, we have chosen to share our research and evidence base around evaluating the impact of financial support for access and participation work. We start outlining the contexts, challenges, and strengths for small and specialist providers both in supporting students with financial support and in evaluating the impact with small population sizes. We then present some common threads from our evaluation findings to date, drawing on statistical analyses in relation to access, success, and progression, student survey findings, and student voice through interviews and focus groups. We also present some findings where staff have been interviewed about the impact of financial support.

We conclude this Spotlight focusing on recommendations made following evaluations of the impact of financial support, with indications of next steps upon which providers have embarked.

## CONTEXTS, CHALLENGES, AND STRENGTHS FOR SMALL AND SPECIALIST PROVIDERS

### **Data, Population Sizes, and Standards of Evidence**

SEER members are all too aware of the challenges of evaluation for small and specialist providers. Our members range in size, some with fewer than 100 students. Some are new to APP and are in the process of developing robust and high-quality data systems that are required for the OfS toolkit. Some may have only provided financial support for one or two years, again forming challenges in reaching data thresholds necessary for statistical significance. OfS’ Standards of Evidence give greater weight to causality (type 3), and empirical enquiry (type 2), over narrative. Causal evaluation in particular allows providers to make stronger claims with regard to their evaluation findings.

The SEER service has provided members with the expertise and skills in data manipulation and analysis to allow for an application of the statistical tool for some of our larger SEER members. In these cases, we have been able to evaluate the impact of financial support with regard to student outcomes using experimental and quasi-experimental design.

### Student Engagement

Student engagement and consultation is a key priority for all SEER members. At the same time, demands for feedback and evaluation from students can lead to a level of fatigue. Many students who are recipients of financial support may also be facing additional demands, such as paid-work and caring responsibilities. The SEER service prizes student consultation, and the use of student focus groups or interviews is an important method in evaluating the impact of financial support. In our evaluations to date, we have gathered this data remotely, allowing students flexibility in being able to take part at home, on campus, even on public transport. Cognizant of the sensitive nature of personal finance, we advocated for one-to-one interviews rather than focus groups. This also provided participants with more flexibility, as we could find a time that was mutually convenient with relative ease.

Overwhelmingly, we found students were keen to participate and were thankful for the opportunity to talk through some of the challenges in their student journeys and to give testimony to the importance of financial support in facilitating success, particularly during the additional challenges stemming from Covid-19, such as loss of income.

### Small, Specialist, and Relationships

Throughout our evaluations to date, the strength of small and specialist providers in terms of their relationships with their students has been very clear. Many students, and indeed staff, spoke of the sense of community afforded by the closeness of their institution, with praise for particular staff members who often went above and beyond in terms of pastoral care and just “checking in” with students. This has served, not only to encourage student engagement, but to allow staff to understand first-hand some of the challenges faced by their students, and to witness the impact financial support can have in mitigating some of these challenges.

## EVALUATION FINDINGS: COMMON THREADS

### STATISTICAL ANALYSES: ACCESS, SUCCESS, AND PROGRESSION

There is limited evidence to demonstrate that the financial support influences the decisions of disadvantaged students to attend one HE provider over another (Corver, 2010; Diamond, Jones, Vorley and Roberts, 2012; Callender and Wilkinson, 2013; Crockford, Hordósy and Simms, 2015). The statistical tool developed by the OfS is used to evaluate the impact of financial support in terms of continuation (retention in Year 2), degree completion within 5 years, degree attainment, and graduate outcomes. Due to small population sizes and absence of longitudinal data, our evaluations with SEER members have tended to rely on data from survey and interview tools. However, in some cases, we have been able to run statistical analyses, although we have not been able to establish causality.

In the case of one provider, we were able to use binary logistic regression analysis, conducted on one year’s worth of data, to ascertain that **bursary recipients were 23% more likely to continue into the second year**

**than non-recipients. This was the case for bursaries valued under £1000 and over £1000 pa.** It is important to note, however, that sample size was neither optimal nor randomized.

With another provider, we were able to analyse 5 years' worth of data in order to ascertain any relationship between receiving financial support and successful completion and attainment. We found the following:

- **Those in receipt of a bursary are more likely to successfully complete than those not in receipt.**
- **Disability status, accommodation type and POLAR4 quintile were also significant factors in predicting successful completion.**
- **The likelihood of getting a “good degree” increases for those receiving a medium bursary (£250-£1000 range) by 10.5%.**

Analyses from providers across the sector have revealed **that those in receipt of a bursary are more likely to attain a ‘good’ degree than those not in receipt of financial support.** However, results were mixed across and within providers, with some recipients of financial support showing worse outcomes than those not receiving financial support.

This mixed pattern of findings is found more broadly across the literature. Results from a range of providers who have used the OfS toolkit do show that bursaries may provide a ‘levelling effect’ between recipients and their peers, with bursary recipients performing as well or better than their comparison group for at least one of the following outcomes:

- Retention into second year,
- Degree completion within 5 years,
- Achieving a ‘good’ degree,
- Positive graduate outcome within six months (OfS, 2020)

However, in some cases, providers showed a negative impact of financial support on student outcomes, cautioning against generalisation and revealing a need to take into account the context of the individual institution before drawing conclusions (ibid.).

Nevertheless, statistical analyses conducted for SEER members are a useful indicator of potential impact which, when triangulated with findings from the survey and interview tool and with findings from the broader literature, allow providers to not only evidence good practice but to make positive changes to provision where appropriate.

## SURVEY FINDINGS AND INTERVIEW FINDINGS: STUDENT VOICE

Findings from those providers who have used the survey tool from the OfS toolkit show considerable variation between providers and between student groups. High rates of recipients identified their bursary as either important or very important for their capacity to continue studying, although there was considerable range between providers (55%-95%). Bursary provision also reduced the number of hours of paid work recipients

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Date: April 2022

undertook, reduced feelings of anxiety and stress that were provoked by financial concerns and reduced the need for students to borrow money either from family or in the form of bank overdrafts. Receipt of financial support also meant that some students could take a fuller part in social activities that would otherwise have not been available to them, entailing a more positive experience of higher education overall (OfS, 2020).

In our work with SEER members, we have been able to tailor the survey tool in response to specific contexts. Most notably, the Covid-19 pandemic and its fallout were of particular significance for many students, and for the institutions seeking to support them. We were able, therefore, to capture student voice in relation to lost earnings, access to Covid-19 relief funds, and managing personal finances during the pandemic. We were also able to evidence the impact of receiving financial support in terms of a reduction in hours of paid work, some improvements in terms of feelings of wellbeing, and capacity for greater engagement with the provider, both in terms of academic and social engagement.

### **Survey Findings across SEER Members**

- **Across providers, recipients of financial support overwhelmingly relied on income from paid work alongside their studies to pay for essentials such as food and accommodation. In some cases (notably those based in London, where accommodation is particularly expensive), students were working in excess of 16 hours a week even with additional support for bursaries.**
- **Several students across different providers reported lower levels of anxiety and more time to focus on studies when financial support was offered.**
- **Many students were relying on overdrafts and other loans to fund their studies, although receiving financial support reduced this reliance.**
- **Receiving financial support was particularly important for students during Covid-19, particularly periods of lockdown, when income was compromised.**

Some SEER members also requested their evaluation of the impact of financial support also include student interviews. In general, findings from these interviews confirmed much of what we saw in student survey findings: financial support was considered very important in allowing students to continue and to engage more with student life, both academically and socially. Feedback on the process of receiving financial support was mixed across providers.

### **Student Interview Findings across SEER Members**

- **Some participants were drawn to some institutions who offered accelerated programmes for financial reasons. Others were drawn to certain areas of the country where the cost of living was cheaper than London and the Southeast.**
- **Many participants relied on paid work to supplement their income, although periods of lockdown meant that these opportunities were limited. Financial support became even more important at this time, with one student reporting he would not have been able to pay rent without it.**

- **Some participants were deterred from seeking hardships funds as they felt their personal finances would come under scrutiny. However, most students accepted their needed to be some checks in place for access to hardship funds.**
- **Many participants spoke positively of individuals within their institutions who were very kind and supportive, including in relation to financial support. Participants were very appreciative of these staff members.**
- **Participant responses in terms of the process of receiving financial support were mixed, with most feeling that the process could have been simplified, and some saying they had to conduct their own research in order to find out what they might have been eligible for. None were aware of their eligibility or entitlements prior to enrolling.**

In interpreting these findings, however, we provide a note of caution. Sample sizes for both student surveys and interviews were varied, and often sub-optimal. In part, this was due to the timing of data gathering during periods of lockdown; our interviews were conducted remotely, and many students were suffering from “Zoom fatigue” at this time. Where participation rates were relatively high, this was due to providers themselves incentivising participation.

## FINDINGS FROM STAFF FOCUS GROUPS

Whilst the OfS toolkit does not include a staff focus group, SEER have been asked to include this method in four of our evaluations. Capturing staff voice was particularly important for institutions who were already considering making changes to their model of financial support. SEER therefore conducted focus groups from academic, pastoral, and professional staff, seeking to gain knowledge and understanding about staff confidence in signposting students to relevant services and colleagues, staff experiences of challenges and success in relation to target and under-represented students, and discipline-specific challenges and successes.

### Staff Focus Group Findings across SEER Members

- **Staff showed high levels of awareness of the varied financial challenges facing students, some of which were exacerbated for target students (e.g., mature students and students with disabilities).**
- **Some felt that students were not always cognizant of the rationale for hardship support. In some cases, students were reluctant to ask for help, for reasons of stigma or because individuals were not conscious that their situation could be justifiably classified as hardship. In other cases, some students were approaching hardship funds for non-essential items.**
- **Staff felt that many students were not aware of the financial help they can receive, and that this could be communicated more effectively.**
- **Staff felt that financial support was incredibly important for students in terms of outcomes but also in terms of the wider student experience.**
- **Alongside financial challenges, staff were aware of the high demand for emotional and mental health support from a large proportion of the student body.**

## RECOMMENDATIONS, EVIDENCE-INFORMED PRACTICE, AND NEXT STEPS

We know from existing literature and research that financial support is not in itself an effective access tool. In most cases, students are not aware they are to receive financial support prior to enrolling, and in other cases, students feel they will get much of the same support in other institutions. Instead, students are motivated to attend a particular institution for other reasons, such as location (e.g., being near family), course specialisms, and availability of particular course structures (e.g., accelerated degrees). However, evidence from our evaluations and from the wider sector does show that students would benefit from knowing of their eligibility for financial support in advance of enrolling. This can help with financial planning and can also help students feel a greater sense of belonging.

The optimal value of award is contextually dependent. Our recommendations to providers in this area have relied upon findings from provider-specific data analysis. In some cases, we have been able to identify a value range we can understand as the “sweet spot” in terms of maximum positive impact on student outcomes. Other institutions have sought to make changes to the value of awards to bring provision into alignment with practice across the sector. Again, this varies by identified comparator institutions, but best practice does point to a targeting of provision.

Our analysis to date leads us to conclude that targeting on the basis of household income alone is too crude a measure. Instead, we recommend to providers that any change to provision is informed by target student populations. This may involve a combination of eligibility criteria; for example, household income below a set threshold AND IMD quintile. We would also caution providers against a “first come, first serve” model of allocation. Where possible, awards should be automated. Where this is not possible, we would suggest that providers consider a targeted model of allocation, based on several eligibility criteria if necessary.

Our evidence shows that many students are facing real immediate hardship. In this situation, fee-waivers are not appropriate, particularly as the vast majority APP countable students can access Student Finance. Cash bursaries make a real difference to students in the short and medium term, and these have been found to have the most impact in terms of outcomes and also in terms of student engagement and wellbeing.

We recommend to providers that, in addition to financial support, a programme of support in-kind can be beneficial. Such mechanisms might include access to debt advice, support with year-round accommodation for care experienced students, and access to financial literacy programmes and services. Along with a culture of open discussion and sensitivity around financial matters, these “softer” measures can bring a number of benefits to the student body alongside financial support.

Finally, we highlight the importance of data capacity and data quality, particularly where evaluation strength is limited in this area. SEER’s programme of support for data capability is especially beneficial in this area, and we continue to offer bespoke consultation for providers seeking to develop their practice.



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