



A Comparison of the Financial Situation of Bursary and Non-Bursary Students at the University of Brighton 2016

Introduction

This report, using the findings from a 2016 online survey of the financial circumstances of students at the University of Brighton, presents an analysis and comparison of students who received a University of Brighton bursary and those who did not receive a bursary during their first year of study. The objective of the report is to compare the attitudes, experiences and financial situation of students who received a bursary, and those who did not.

The 446 respondents (response rate 12%) were second year full-time UK/ Home students who completed the survey between 26th February and 25th March 2016. The data was collected using Bristol Online Surveys (BOS) and analysed with the Statistical Package for the Social Sciences (SPSS).

In this report, the term 'bursary' refers to the University of Brighton bursary for undergraduate students whose household income was under £25,000. Students who started in the year 2014/15 and qualified for the standard NSP bursary, received £3,000, of which £2,000 was cash, and £1000 was available as a choice between Unicard credits, rent reduction (for official University of Brighton accommodation only), or tuition fee reduction.

Of the 446 respondents of the survey, 160 students (35.9% of the sample) received a University of Brighton bursary in their first year of study, and 286 (64.1% of the sample) did not. The following analysis will make comparisons between these two groups.

Analysis

Sample Characteristics

Those in receipt of a University of Brighton bursary:

- Were more likely to be mature students (aged 21+ when enrolling on a university course) compared to students who were not in receipt of a bursary were more likely to be aged 18-20 years when enrolling on a university course (see table 1). The difference between bursary and non-bursary receivers was statistically significant ($\chi^2=18.385$, $df=3$, $p=.000$).
- Were more likely to be carers for a child or family member (11.5%), compared to those not in receipt of a bursary (5.5%). The difference was statistically significant ($\chi^2=5.197$, $df=1$, $p=.023$).

- More responded that they had children under the age of 19 (11.3%), compared to those not in receipt of a bursary (6.3%). The difference was not statistically significant.
- Were less likely to be of white ethnic origin (74.2%), compared to those not in receipt of a bursary (82.2%). This result was statistically significant. ($\chi^2=13.707, df=4, p=.008$)
- Were less likely to be admitted through clearing (22.6%), compared to those not in receipt of a bursary (25.5%). This difference was statistically significant ($\chi^2=6.920, df=1, p=.031$).
- Showed a higher proportion of declaring a disability (23.8%), compared to those not in receipt of a bursary (16.4%). However this difference was not statistically significant.
- Were most likely to be from the Medical School (BSMS) (54%); Computing Engineering and Mathematics (CEM) (48%) or Education (45%). Those least likely to receive a bursary were from Health Science (10%) or Pharmacy and Biomolecular Science (PABS) (25%) (see table 2). The result was statistically significant ($\chi^2=21.945, df=11, p=.025$).

Table 1: Crosstabulation of Age Group with bursary and non-bursary receivers

Age Group	Bursary	Non-Bursary	Total
18-20	63	167	230
	39.6%	58.4%	51.7%
21-24	48	75	123
	30.2%	26.2%	27.6%
25-29	20	18	38
	12.6%	6.3%	8.5%
30 and over	28	26	54
	17.6	9.1%	12.1%
TOTAL	241	205	446
	100%	100%	100%

($\chi^2=18.385, df=3, p=.000$)

Table 2: Crosstabulation of department with bursary and non-bursary students

Site of Study	Bursary	Non-Bursary	Total
Brighton and Sussex Medical School	14	12	26
	8.8%	4.2%	5.8%
Brighton Business School	16	36	52
	10.0 %	12.6%	11.7%
Social Science	24	36	60
	15.0%	12.6%	13.5%
Art, Design and Media	23	36	59
	14.4%	12.6%	13.2%
Computing/Engineering/Mathematics	15	16	31
	9.4%	5.6%	7.0%
Education	9	11	20
	11%	100%	100%
Environment/Technology	15	23	38
	9.4%	7.3%	8.1%
Health Sciences	4	35	39
	2.5%	12.2%	8.7%
Humanities	15	21	36
	9.4%	7.3%	8.1%
Pharmacy/Biomolecular Sciences	9	27	36
	5.6%	9.4%	8.1%
Sport and Service Management	14	27	41
	8.8%	9.4%	9.2%
Hastings	2	6	8
	1.3%	2.1%	1.8%
TOTAL	160	286	446
	100%	100%	100%

$\chi^2=21.945$, $p=.025$

Financial Help for Students

Those in receipt of a University of Brighton bursary:

- Were more likely to apply for a tuition fee loan (96.6%) compared to non-bursary students (82.2%). The difference was statistically significant ($\chi^2=16.424$, $df=1$, $p=.000$).
- Were more likely to apply for a maintenance loan (99.4%) compared to non-bursary students (90.6%). The difference was statistically significant ($\chi^2=13.551$, $df=11$, $p=.000$).
- Were less likely to receive monthly regular parental contributions towards accommodation costs (16.3%) compared to non-bursary students (53.1%). The difference was statistically significant ($\chi^2=58.243$, $p=.000$).
- Those who received regular contributions toward accommodation costs, on average less money was received per months (£265.96, $SD=331.69$), compared to non-bursary students (£318.42, $SD=270.84$). This difference was not statistically significant.
- Were less likely to receive one-off financial gifts (17.5%) compared to non-bursary students (29.4%). The difference was statistically significant ($\chi^2=7.688$, $df=1$, $p=.006$).
- Those who received a one-off financial gift, on average a smaller amount had been given since the start of the course (£748.57, $SD=671.56$), compared to non-bursary students (£1,201.90, $SD=3278.31$). However this difference was not statistically significant.
- Were less likely having used savings to fund their university experience (48.1%) compared to non-bursary students (65.7%). The difference was statistically significant ($\chi^2=13.194$, $df=1$, $p=.000$).
- Of those who used savings since the start of the course, on average more savings were spent (£1,994.81, $SD=3,181.81$), compared to non-bursary students (£1,803.44, $SD=2,682.52$). This difference was not statistically significant.
- Reported fewer proportions that have received other forms of financial contributions (19%) (e. g. payment of phone bills; car running costs; groceries etc.), compared to non-bursary students (26%). The difference was not statistically significant.

- Those who received other forms of financial contributions, on average had been given much higher amounts of money (£1,372.87, SD=1,588.21), compared to non-bursary students (£513.56, SD=633.83). This difference was statistically significant ($t(84)=2.523$, $p=.019$).
- Indicated a slightly greater awareness of hardship or support funds from the University (36.3%), compared to non-bursary students (32.9%). However the difference was not statistically significant.

Attitudes to Student Finance

Those in receipt of a University of Brighton bursary:

- Were more likely to disagree or strongly disagree with the statement 'students should contribute to living expenses because graduates will earn above average salaries' (55%), compared with non-bursary students (42%). The difference was not statistically significant.
- Were more likely to agree or strongly agree that tuition fees should be means tested on parents income (41%) compared to non-bursary students (38%). The difference was not statistically significant.
- Were more likely to strongly agree with the statement 'student loans help to increase students' financial responsibility' (24%) than those not in receipt of the bursary (20%). The difference was not statistically significant.
- Were more likely to agree or strongly agree with the statement 'students should not be expected to take on debts to finance their living expenses' (72%), compared to non-bursary students (68.5%). The difference was not statistically significant.
- Were more likely to disagree or strongly disagree (56%) with the statement 'in principle students should pay tuition fees for university education', compared to non-bursary students (48%). The difference was not statistically significant.
- Were more likely to disagree or strongly disagree (64%) with the statement 'students should contribute to their tuition fees, because most graduates eventually earn above average salaries, compared to non-bursary students (57%). The difference was not statistically significant.
- Were more likely to disagree or strongly disagree (47.5%) with the statement 'All students should pay tuition fees which is paid back through a loan after they have left

university' compared to non-bursary students (38.5%). The difference was not statistically significant.

Employment

- There were no differences between bursary and non-bursary students and the uptake of regular term-time jobs (38.6%); casual jobs (13.4%); or vacation employment (71.1%).
- Slightly more students who were in receipt of a bursary worked for the university in casual jobs (36.6), compared to non-bursary students (30.3%). The difference was not statistically significant.

Those in receipt of a University of Brighton bursary:

- Reported higher proportions of working less than 9 hours per week (36%), and less likely to regularly work 25 hours and above per week (7%) in term-time, compared with non-bursary students (27% under 9 hours; 9% worked 25 hours and above). The differences were not statistically significant.
- Students who worked in a casual job, worked on average more hours during the academic year in this job (81.34 hours, SD=121.23) and on average earned more money (£729.06, SD=1,276.89), compared to non-bursary students who worked less hours (61.21 hours, SD=80.21) and earned less during the academic year (£453.50, SD=580.91). These differences were not statistically significant.
- Disagreed or strongly disagreed that their term-time job had given them useful work experience (25%) compared to non-bursary students (19%). The difference was not statistically significant.

Attitudes to employment

Those in receipt of a University of Brighton bursary:

- Were more likely to disagree or strongly disagree that they would like to do more academic work in term time, but that their paid job prevented it (29.5%), compared with non-bursary students (24%). The difference was not statistically significant.
- Were more likely to agree or strongly agree that their term-time job had reduced the time available for social activities (80%) compared to non-bursary students (74%). The difference was not statistically significant.

- Were more likely to agree or strongly agree that their term-time job had caused their academic work to suffer (57%) compared to non-bursary students (52%). The difference was not statistically significant.
- Were more likely to agree or strongly agree that their term-time job had a detrimental effect on their time available to study (70.5%) compared to non-bursary students (65%). The difference was not statistically significant.
- Were more likely to agree or strongly agree that they would like to take on more paid work, but that their academic work prevents it (67%) compared to non-bursary students (63%). The difference was not statistically significant.
- Were more likely to agree or strongly agree that they would only take on paid work if it fitted around their academic timetable (67%), compared to non-bursary students (58%). The difference was not statistically significant.
- Were more likely to strongly agree that the combination of academic and paid work during term time, means they are often very tired (62%), compared with non-bursary students (54%). The difference was not statistically significant.
- Were less likely to strongly agree that they had missed taught sessions (11.5%), compared to non-bursary students (21%). The difference was not statistically significant.

Accommodation

- A slightly higher proportion of students who received a bursary lived with their parents (8.8%), compared to students who had not received a bursary (7.3%). However the difference was not statistically significant.
- Bursary students paid on average more rent per month (£440-479) than non-bursary students (£400-439). This difference was not statistically significant.

Expenditure

- There were no differences between bursary and non-bursary students, and monthly expenditures on utility bills (broadband, gas, electric, water), both groups spent less than £40.
- Again no difference in expenditure per week on clothes and mobiles phones, for both the average was less than £10 and for Students' Union activities the average expenditure was nothing.

- Costs for the academic year did not differ for both groups on books (average £20-49) and compulsory course costs (average spent nothing).

Those in receipt of a University of Brighton bursary:

- Were less likely to own a smart phone (93.8%), compared to non-bursary students (98.6%). This result was statistically significant ($\chi^2=7.942$, $df=1$, $p=.005$).
- Were more likely to spend more on food at university or on the go, on average £10-£14 per week, compared to non-bursary students (less than £10). This difference was statistically significant ($U=17298$, $p=.000$)
- Were also more likely to spend more on food at home, on average £25-29 per week, compared to non-bursary students (£20-24). This difference was statistically significant ($U=18760$, $p=.001$)
- Reported that they spent slightly more for social activities (average £15-19 per week), compared to non-bursary students (average £10-14 per week). This result was not statistically significant.
- Were likely to spend more on travel to and from university (average £10-14 per week), compared to non-bursary students (average less than £10). This difference was statistically significant ($U=19969$, $p=.022$).
- Reported higher levels of travelling to and from university by car (21%) or by train (17.5%), and less students walked (34%) or took the bus (21%), compared to non-bursary students (17% car; 9% train; 41% walk; 27% bus). The differences were not statistically significant.
- Were likely to spend slightly more on photocopying for the academic year (average was between categories of less than £20 and £20-49), compared to non-bursary students (average less than £20). This difference was statistically significant ($U=177726$, $p=.000$).
- Were likely to spend more on computer equipment for the academic year (average less than £20) than non-bursary students (average spent nothing). This difference was statistically significant ($U=18133.5$, $p=.000$).
- Higher additional costs not anticipated but required for the course, e.g. items/materials (also DBS check, clothing for course) were reported (average less than £20), compared to non-bursary students (average spent nothing). This result was not statistically significant.

- Were more likely to use their Unicard to pay for discounted university services (58.1%) compared to non-bursary students (34.3%). The difference was statistically significant ($\chi^2=23.854$, $df=1$, $p=.000$).

Credit and Debt

Those in receipt of a University of Brighton bursary:

- Were more likely to have existing debts prior to starting their university course (19.4%), compared to non-bursary students (6.6%). The difference was statistically significant ($\chi^2=16.708$, $df=1$, $p=.000$).
- Were less likely to be in credit (46.9%) compared to non-bursary students (58.0%). The difference was statistically significant ($\chi^2=5.151$, $df=1$, $p=.023$).
- Reported higher proportions of being very worried about debt now (35.0%), compared to non-bursary students (25.9%). The difference was not statistically significant.
- Expressed that more students were very worried about debt on graduation (42.5%), compared to non-bursary students (34.6%). The difference was not statistically significant.
- Showed higher proportions that had taken out a payday loan since starting their course (7.5%), compared to non-bursary students (4.9%). The difference was not statistically significant.
- Reported being more aware of financial advice available through the university (55.0%), compared to non-bursary students (48.3%). The difference was not statistically significant.

Further information

For further information about this research please contact

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