

ACCESSIBLE BURSARIES REPORT 23/24



CITY
STUDENTS'
UNION

Background

At City, there are recorded figures for over half of City's home undergraduate student population being from areas of high levels of deprivation. Bursaries are a fundamental type of financial support offered by City University to students in financial need to cover the minimum necessities for living and studying. However, students who may not be from a zero-income household yet are financially struggling on a low-income household may be limited for the types of bursaries available to them, making bursaries inaccessible to a large group of students at City who may often require financial support.

Currently at City, fifteen bursaries are offered as funding options for students including two hardship funds, *The City, University of London Hardship fund* and the recent introduction of the *Futures Fund Undergraduate bursaries*.

The Hardship fund is offered as emergency financial support in priority to students who will experience unexpected financial hardship, with all other eligible sources of funding having to be exhausted including Student Finance loans and welfare benefits. The recently introduced Futures Fund Undergraduate bursaries in the ongoing of this project is offered to home undergraduate students from low-income households with a mix of other eligibility requirements including academic grades and borough locality. While both of these financial support options are open to those in hardship and for City students collectively that is not exclusive to course or schools, students may still be faced with barriers when accessing bursaries due to the selective eligibility criteria.

The main steering for this Students' Union Officer-led project is due to the increased eligibility criteria for the means-tested City Education Grant for students on zero-income households, previously including students from low-income households as assessed by Student Finance. By lowering the household income threshold applicable for this home undergraduate bursary, this leaves limited bursary options students from low-income households can apply to, which can be layered with additional requirements mentioned above that not all low-income household students at City may meet.

In this context, the Students' Union notices an obvious gap in financial aid for students from low-income households who may not meet additional criteria that is confined within current bursaries, i.e. course requirements, borough locality requirements, academic grade requirements and more. This suggests that bursaries aren't completely accessible to students who may be financially struggling from low-income households without meeting additional eligibility criteria that may not apply to them. As a result, **there is a concern that students from households of low-income who are struggling financially may fall through the cracks of the current bursaries system at City.**

The Union's research aims to present the experiences and feedback of students in financial need who have previously tried to seek financial support through bursaries at City and did not meet eligibility criteria. The SU has conducted a survey from 304 students during term 2 of the academic year 2023/24 in order to provide insight into the accessibility of bursaries at City for students seeking financial support.

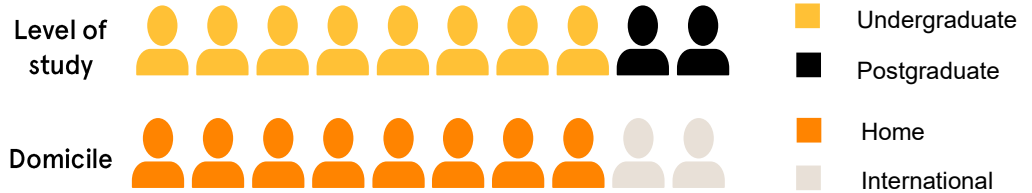
While we were unable to source eligibility and non-eligibility outcomes for current bursaries from the University, we are aware that there is current evaluation work on City's bursaries provision; we are grateful that this may include calculating comparative costing models of household income eligibility at zero-income and multiple low-income options for specifically the City Education Grant.

Summary findings

The Accessible Bursaries survey invited feedback from City students who have had experience with applying for financial support bursaries at City including students who were eligible and ineligible. The survey launched term 2 of the academic year 2023/24, collecting a total of 304 responses from the following student demographics. 80% of respondents were from undergraduate level and 80% of respondents had a home fee status.

304

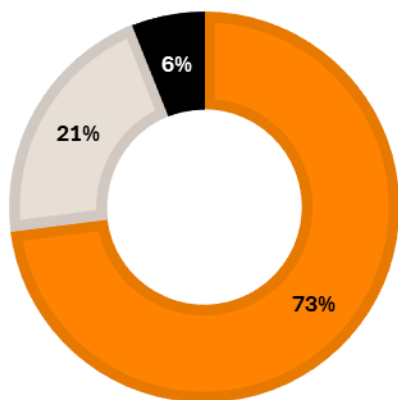
responses from the survey



Accessing bursaries and ineligible criteria

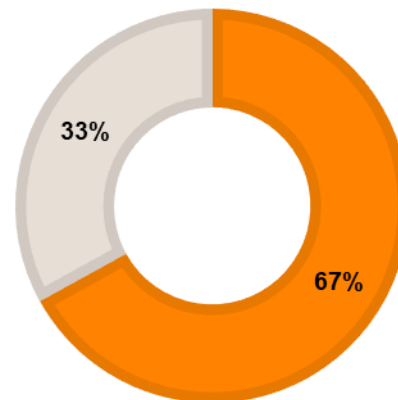
73% of students who took the survey stated they had previously looked into bursaries at City, with the two-thirds of students (**67%**) **stating they were unsuccessful in meeting the eligibility criteria**. Upon enquiring with various university teams, we are unaware whether this eligibility success rate is proportional across total bursaries students have applied to.

Proportion of students who have explored City's financial bursaries



- Have explored bursary options at City
- Have never explored bursary options at City
- Prefer not to say

Eligibility success rates of students who have accessed bursaries.



- Did not meet eligibility requirements
- Met eligibility requirements

More than half of students (62%) who had sought financial help but did not meet the eligibility criteria of any City bursaries reported that ineligibility was due to not being from a zero-income household. Students were also likely to be found ineligible based on not being from a specific course, borough residency or grade requirements (A-levels or equivalent). Other bursary criteria requirements that students reported as not meeting includes not having claimed all other means of support such as Student Finance maintenance loans as well as being a postgraduate or international student.

Common unmet eligibility criteria



Where students recalled which bursaries they may previously had been ineligible for after exploring financial support at City, the top two bursaries students named were the City Education Grant and the Hardship fund.



students found ineligible for bursaries were able to turn to other sources of financial support

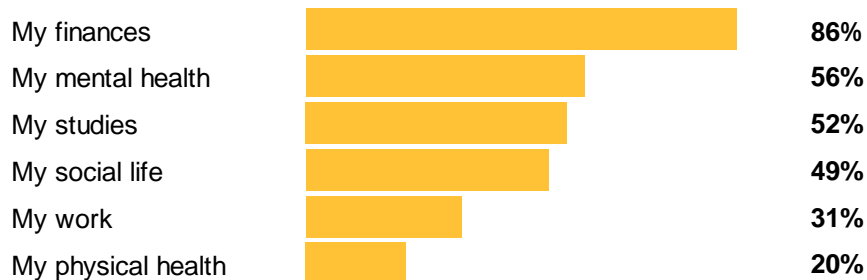
Of the two-thirds of students in our survey who were ineligible for bursaries while financial struggling, **71% of students reported they were unable to access any other sources of financial support or income.** This suggests that the majority of students ineligible for bursaries, especially those who are from low-income households, may not have any other means of support to fall back on.

Students who were able to turn to other means of financial support outside of City bursaries included accessing Student Finance loans, NHS bursary, part-time work income, or borrowing from friends and family.

Impact of bursary ineligibility

5% of students reported that being found ineligible for a bursary(ies) had not impacted them in any way. Contrastingly, the remaining 95% of students in the survey highlighting its impact widely affecting their finances, mental health and studies, to their social life, work and physical health.

How has ineligibility or a lack of access to bursaries offered at City impacted you?



Key themes in student's experience of accessing bursaries

The following section explores wider themes of student's experiences with eligibility and ineligibility of bursaries.

- Students have noted the significant difference a bursary makes to their financial state if received. For example, where students noted they may not have been applicable for a larger bursary, they may have still had an option for receiving some financial support

“A lot of the times I just don't hit the criteria so I can't receive the bursary, I would love to even receive a tiny amount of bursary...”

“The grant I received from SFE has allowed me to fully engage with my coursework, participate in extracurricular activities, and take advantage of valuable learning opportunities. However, unforeseen circumstances and rising expenses necessitate further assistance to ensure I can continue my education uninterrupted.”

through vouchers or other bursaries like the NHS support fund. However, a noticeable theme in comments shows that while any access to bursary funding is helpful, **it still may not be enough to cover student's needs**. While students agree the priority of bursaries should be for students who are in most financial need, feedback from students agreed that raising the eligibility for current bursaries can overlook students who may be from a lower-income household and still be financially struggling in the rising cost of living. Some shared experiences of such students included having to cut back on basic necessities such as toiletries, food and travelling into campus.

- Many students reported finding the **application process** difficult to complete with regards to providing evidence as well as it being a stressful experience to thoroughly investigate their personal finances. Some highlighted the eligibility criteria list as being generally clear and straightforward. Other comments related to the response time of correspondence on outcomes being longer than expected or not hearing back at all. On the other hand, communications for students who successfully met eligibility criteria generally responded positively on being informed of outcomes and details.
- Where many students have had to evidence living on insufficient funds with rigorous evidence sourcing, the rejection process can be very difficult, especially not knowing what to do next. Many of the students who were ineligible for a bursary at City felt **there were limited or no other ways they could raise funds**. Others highlight that paid work while studying has been the only option to fund themselves which can shift their priorities from dedicating time to their studies and overall experience at City.
- Students similarly mentioned access to essential bursaries such as the **travel bursary** is not easily accessible by all students who may still have low means of covering their costs and high travel expenses. This includes the exclusion of travel bursaries for postgraduate and international students. Consistent with other Union reports on student's experience with commuting, travel costs are a major financial strain for students to afford and an area that students would prioritise for bursary support. There have been recurring comments of students in difficult financial positions of not being able to afford attending their lectures.
- **Hard deadlines** to bursary applications can be easily missed for those who have enquired later about financial support, with little flexibility of receiving funding despite meeting all other eligibility criteria. Other delays may come from confirmation of household income information from Student Finance. Missing the opportunity to apply to bursaries during the first year of study was another common obstacle in meeting eligibility faced by students in latter years of study.

Satisfaction with financial support

Based on the feedback from students who have experienced accessing bursaries, eligible or ineligible, the vast majority of students generally felt low levels of support when needing financial help. On a scale of 1 to 5 with 1 indicating feeling 'not at all supported' and 5 indicating 'very supported', 61% of students had an overall score of 1 or 2 out of 5. Collectively 11% of students expressed higher levels of support when it comes to accessing bursaries at City. This figure was higher among students who were ineligible of receiving a voucher.



Across the following areas relating to accessing bursaries, students express satisfaction and dissatisfaction in their experiences regarding communication, the application process and accessibility of bursaries overall. While the majority of students have disagreed with the following statements, up to a third were neutral with the statements.

The bursary support available at City is widely communicated with students.

The process of the applying for bursaries at City is easy.



of students agreed, 26% neither agreed nor disagreed, and 62% disagreed.



of students agreed, 32% neither agreed nor disagreed, and 50% disagreed.

There is good financial support available to access from City.

Bursaries are accessible for City students who are in need of financial help when needed.



of students agreed, 33% neither agreed nor disagreed, and 51% disagreed.



of students agreed, 33% neither agreed nor disagreed, and 46% disagreed.

Research on other bursary provisions from other London universities

Another key area of this research was to explore bursary provisions provided by other London universities, with a particular focus on household income criteria. City currently offers the City Education Grant to students which must meet the criteria of a total household income of zero assessed by SFE. This change in household income criteria from 'low' to zero is unusual as most universities provide students with bursaries from different levels of household income thresholds that are easily accessible without additional requirements needing to be met.

Students enrolled through SFE are automatically considered for a bursary based on their household income and are most likely successful in securing the bursary. We have found that many other London universities offer bursaries for various household levels. The criteria listed of below examples are standard across almost all bursaries with the main eligibility requirement being for UK home student (and for most undergraduate) and applying through SFE.

- Brunel University awards £1k - £3k where it is increasing by 1k every year to students with a household income of less than £25k.
- Imperial College of London awards up to £5k which the amount decreases as the household income increases ranging from £0 - £70k.
- Kings College of London awards up to £1.6k and lowest £1.2k to students with a household income between £0 - £42,875.
- Kingston University awards at least 400 bursaries of £2k to students with a household income of £25k or less.
- London School of Economics awards between £500 - £4k per year to students with a household income ranging from £0 - £42,875.
- Queen Mary University awards up to £1.7k with a household income ranging from £0 - £35k.
- SOAS University awards £4.5k for the whole duration of a student's degree to students with a household income of £25k or less.
- St Georges University awards between £750 - £1.7k to students in the first year of study and for the subsequent years they are awarded between £500 - £1k. You must have a household income between £0 - £30k.
- St Mary's University Twickenham awards £2k to students with a household income of £15k or less.
- UCL awards up to £3k to students with a household income between £0 - £42,875.
- University of Greenwich awards £700 to students in the first or foundation year of their degree with a household income of £25k or less.
- Roehampton University awards £1k to all students who are in full receipt of maintenance loan for their first year of university.
- UAL awards £1.3k to all students with a home fee status with no household income criteria.
- University of Westminster is the only other university who has a criteria of household income of zero assessed and awards £500 a year with a maximum for 3 years.
- University of West London awards £1k a year to students with a household income of £25k or less.

Not many universities adopt the criteria of “zero” household income and we would urge City to revise their bursary provisions similarly. Our research concludes that we have many students financially struggling yet can't access support due to not meeting eligibility criteria.