



# Financial concerns and working intentions of incoming Level 4 students

The potential implications for applicants and students in 2020/21 due to Covid19

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## Foreword

This report investigates the financial concerns and working intentions of Level 4 students entering higher education and the implications of Covid19 in 2020/21. It examines existing research and publishes the student expectation finance findings on entry from the Pre-arrival Academic Questionnaire undertaken across a Post 1992 university in 2019/20.

Covid19 requires us to look at applicants' intentions to study in 2020/21 and beyond very differently to how it has done. We must not make assumptions that the research findings Pre-Covid19 and the temperature-check surveys undertaken during the pandemic crisis that are highlighted in this report, will be an accurate reflection of the financial concerns and patterns of study and work participation of applicants and students this coming year. Covid19 has created extensive economic, social, and educational challenges that have affected individuals massively, and it is not known how long those challenges will continue.

This report considers what is known and unknown about applicant and student thinking, and the decisions they could make in 2020/21 and beyond. It suggests actions for consideration by institutions on how to address the financial pressures that applicants and students are likely to face. More than ever, if we are to keep students (prospective and current) engaged in their learning, improve and support their learning experience in, through and out of the student study journey, we have to understand their prior learning experiences, their study expectations and their financial, emotional and personal concerns.

The first report from the Pre-arrival Academic Questionnaire for new Level entrants undertaken across a Post 1992 university in 2019/20 entitled '*Bridging the gap between secondary and tertiary education*' (published in February 2020), focused on the prior learning experiences of incoming students, their study concerns, and expectations. The report highlights the major learning challenges faced by certain students. With the secondary and tertiary shutdown in March, bridging the learning and confidence gaps of our students entering and returning to higher education will be critical this coming year in encouraging them to attend, and in supporting their progression and attainment. Making assumptions that schools continued their teaching online, and that young people are learning digital natives because many are social ones, needs to be minimised. The leap in learning and life responsibilities between school and college and higher education can be quite wide especially for students with different entry qualifications and other demographic characteristics as the first report and this one report highlights. Covid19 has further complicated this transition.

This report covers the rationale behind the Pre-arrival Academic Questionnaire, which is academic focused, as opposed to an 'arrival' satisfaction survey commonly undertaken within institutions. I have been undertaking Undergraduate (UG) and Postgraduate Taught (PGT) Pre-arrival Academic Questionnaires (PAQ) for many years. I formalised the Postgraduate Taught PAQ at national level when I created, led, and managed the Postgraduate Experience Project (PEP) ( HEFCE funded £2.7m) which consisted of 11 UK universities.

In preparing this report, the ambition has been to address the urgent and serious challenges that face universities this Autumn. Arranged in themed sections to enable ready identification of areas of individual interest, it is envisaged as being a useful guide to enable planning for immediate and critical decision making.

**Dr Michelle Morgan**  
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# Dedication

***The right to learn throughout life  
is a human right***

Professor Sir David Watson  
1949–2015

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## Abbreviations and acronyms

Below are the common abbreviations and acronyms used in this report.

**Aggregate sample:** Total number of respondents of a survey under analysis. The aggregate sample creates a dataset.

**Chi square tests:** A test that explores the relationship between categorical variables (e.g. gender, discipline) by comparing the frequencies observed in certain categories to the frequencies expected to get in those categories by chance.

**Dataset:** A collection of related sets of information that is composed of separate elements and that can be manipulated as a unit by a computer. In this report, the different datasets correspond to different surveys.

**Domiciled status:** The country where a student's permanent residence is when they are not studying. It can assume the following categories: United Kingdom (UK), Other European Country (EU and Overseas (OS).

**Generational status:** A student whose parents (or guardians) have not been to university is described as a first generation student and those that have had one or both parents attend is known as second generation.

**Post-1992:** Former polytechnics, central institutions or colleges of higher education that were given university status in 1992 through the Further and Higher Education Act 1992.

**Pre-arrival Academic Questionnaire (PAQ):** The survey that new incoming students into the academic year 2018 and 19 were invited to complete. It contained questions about their previous learning experiences, their PGT expectations and expected outcomes.

**Qualitative:** Qualitative methods are ways of collecting data that are concerned with describing meaning, rather than with drawing statistical inferences. They provide a more in-depth and rich description than statistical data.

**Quantitative:** The term quantitative data is used to describe a type of information that can be counted or expressed numerically. This type of data can be manipulated and statistically analysed, and is represented visually in graphs, histograms, tables, and charts.

**SPSS:** SPSS is the acronym of Statistical Package for the Social Science. SPSS is one of the most popular statistical packages that can perform highly complex data manipulation and analysis with simple instructions.

**SurveyMonkey:** SurveyMonkey is a web-based survey tool that provides free, online, and customisable surveys, as well as a suite of paid back-end programs that include data analysis, sample selection, bias elimination, and data representation tools. <https://www.surveymonkey.com>

**Variables:** A variable is defined as anything that has a quantity or quality that varies. The dependent variable is the variable a researcher is interested in and an independent variable is a variable believed to affect the dependent variable.

## Part 1 Existing research into the financial concerns and participation

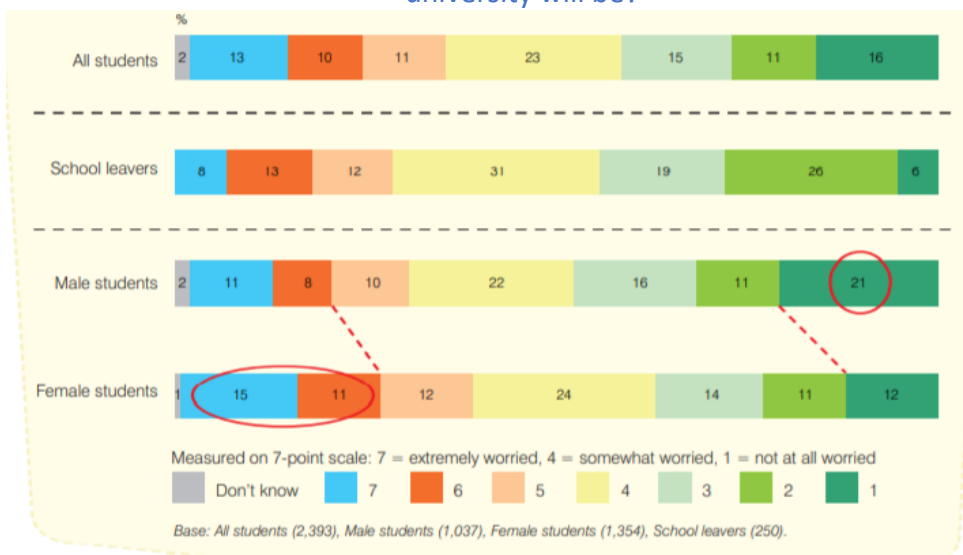
In the last 16 years, research into understanding the financial concerns of applicants and students has grown and been framed by the increase in tuition fees, a rise in cost of living expenses and an increase in participation. The major themes emerging from the key research undertaken are reported below.

### Concern about study related debt

The available research clearly highlights that study related debt has become an increasing worry for applicants and new and returning students. In the past 16 years, study related debt has dramatically increased due to tuition fees at undergraduate level increasing threefold. In 2006/7 the fee cap was raised to £3,000. In 2012, after a judicial review, fees were capped at £9,000. Since 2017/18, fees were supposed to rise with inflation, but they have been capped at £9,250 for the past two years.

In 2008, The National Union of Students published their 'Student Experience Report' just over a year after the fee cap rose to £3,000. It was an important report because the student voice was central to it. For 57% of the respondents, their financial situation was a concern, and for prospective students it was higher with 64% (see Figure 1). Females expressed more concern than males.

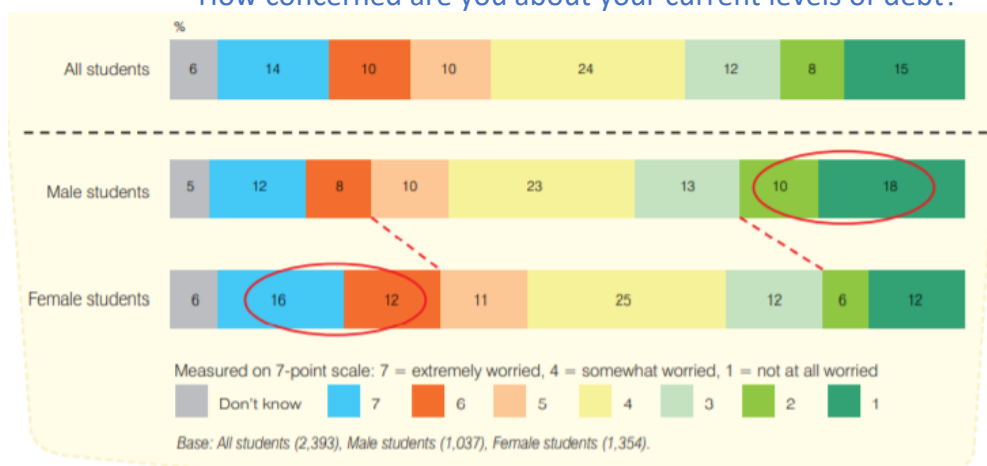
Figure 1 How worried are you about your financial situation/what your financial situation at university will be?



Source: NUS, 2008 (Chart 41, p29)

They also found that of the students surveyed, current debt levels were a concern of 'some kind' for 68% of all respondents (see Figure 2). Again, females expressed more concern than males.

Figure 2 How concerned are you about your current levels of debt?



Source: NUS, 2008 (Chart 42, p30)

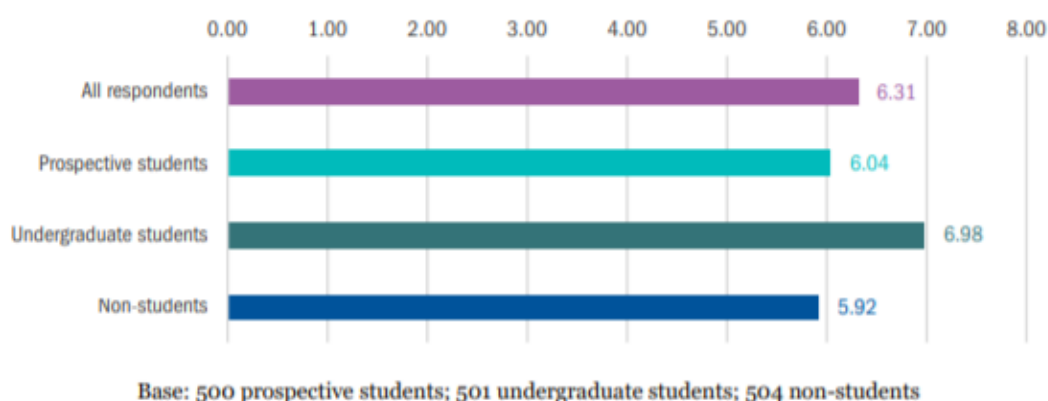


Ten year’s later, YouthSight’s 2018 extensive report on the ‘Influence of finance on higher education decision-making’ by Fagence and Hansom, looked at applicant concerns. They found that around half of the applicants in their study (54%) said they were ‘put off’ to some extent by the costs associated with university. Of those, tuition fees were considered to be a greater issue than living costs (Fagence and Hanson, 2018).

However, the YouthSight report also found that applicants in their study were generally comfortable getting loans to cover their studies. Only a minority had shown concern about getting into debt and had still decided to apply to higher education. They found that some demographic characteristics such as being female, non-white, disabled or an older applicant generated more concern about debt (Fagence and Hansom, 2018).

In 2018, NEON also published a finance report entitled ‘The Financial Concerns of Students’, which surveyed prospective, current and non-students. Again, they found that a high number of respondents surveyed were concerned about the levels of debt and living costs associated with university degrees. However, unlike YouthSight’s report, they found that living costs were more of a concern than tuition fees especially for the respondents who were current students (see Figure 3).

Figure 3 Which of the following are/were bigger concerns for you about attending university? The level of fees (0) VS. Living costs whilst at university (10)



Source: NEON, 2018 (Fig 7, p17)

UCAS’s 2016 report ‘Through the lens of students: how perceptions of higher education influence applicants’ choices’ found financial considerations (including expense of applying and cost of living at university) to be a barrier, and was selected by more than a fifth of applicants of why individuals chose not go to university (UCAS, 2016). A significant finding was that these two issues applied to disadvantaged applicants 24% and 33 % respectively. They also found that of the 22% who did not want to move away from home, it was more common among disadvantaged applicants with them being 42% more likely to select this option. The report stated that:

*‘Financial issues were a recurrent theme and it was clear that cost and fear of debt are perceived to be deterrents to HE progression’ and ‘This view comes not just from the most disadvantaged groups, but also from a ‘squeezed middle’ who do not qualify for any financial aid. Some talked about worrying that their parents would struggle to support them financially, and/or about paying back loans. There was a lot of feedback about debt. If debt was the reality, they questioned if it would be worthwhile. Some admitted that specific universities were ruled out because of cost’ (UCAS, 2016, p23).*

UCAS also asked 6,500 young applicants who had not made an application to higher tariff universities about their reasons for not doing so. They found that 20% thought it would be too expensive to live where these universities listed were located, but for those from the most disadvantaged backgrounds, the figure was 50% (UCAS, 2016).

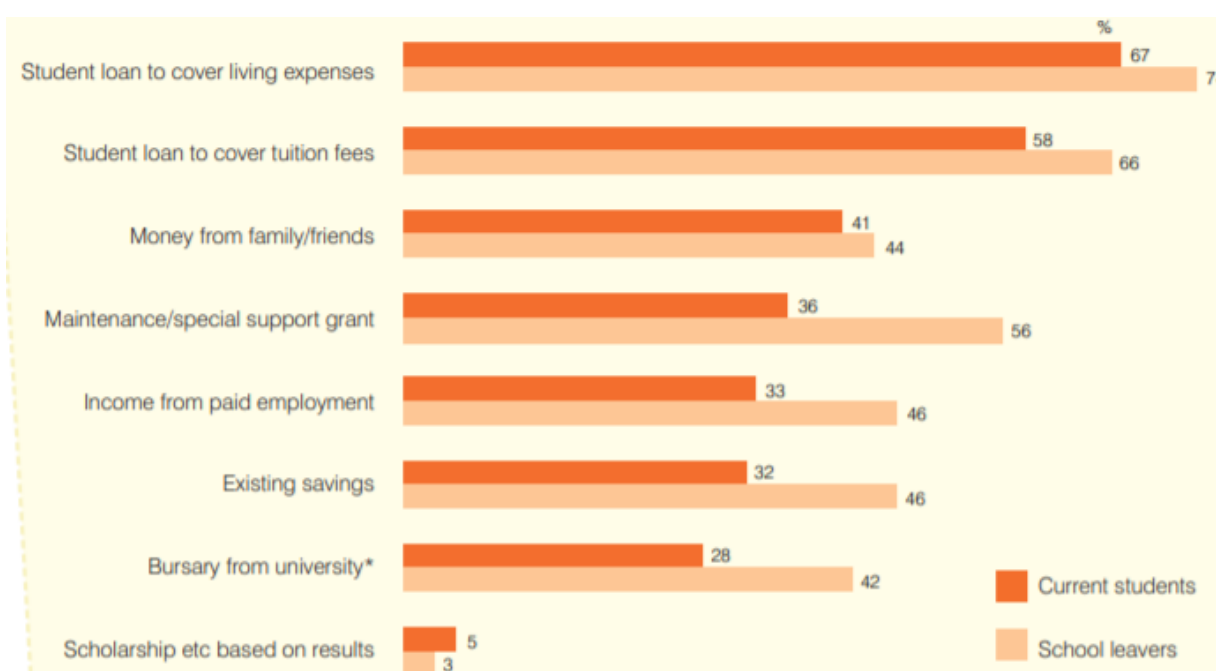
Callender and Mason’s (2017) research into debt aversion found that in particular, lower social class individuals were more likely not to participate in higher education because they were more debt adverse.

*‘Lower-class students are still far more likely than students from other social classes to be deterred from planning to enter higher education because of fear of debt. This applies both to the comparison between lower- and upper-class students and between lower- and middle-class students even though levels of debt aversion are similar among middle-class and lower-class students. Debt aversion seems more likely to deter anticipated higher education participation among lower-class students in 2015 than in 2002’ (Callender and Mason, 2017, p27-28).*

### Funding sources when at university

The NUS 2008 Student Experience report found that financial support from family and friends was expected to be a source of funding for 44% of prospective students and 41% for current students (see Figure 4). Income from paid employment was a much higher expected source amongst the prospective students with 46% than the current students surveyed with 33%. However, at the time of the survey, it is important to note that fees were much lower and there was more funding available through grants and bursaries. Furthermore, it is known that intentions to work can change once a student starts study.

Figure 4 Applicants’ anticipated sources of funding- NUS, 2008

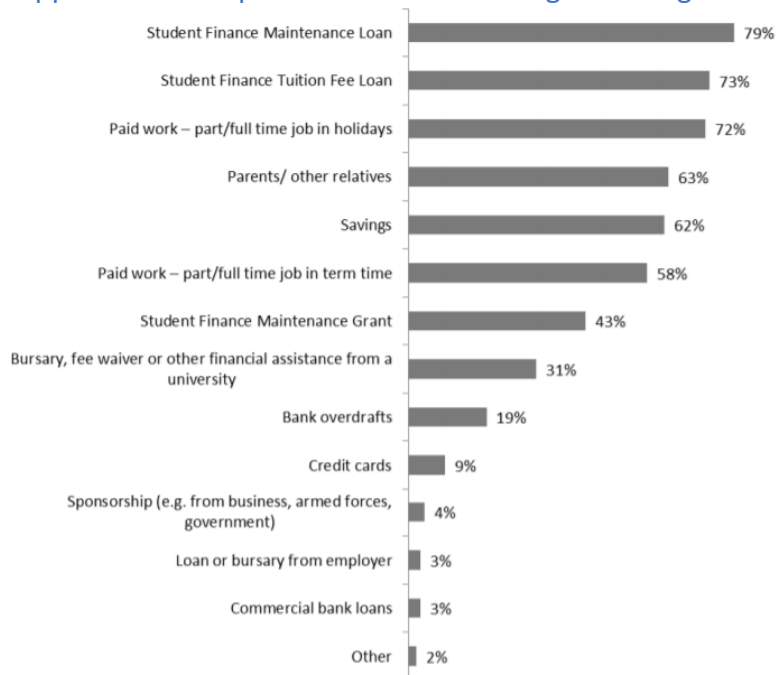


Source: NUS, 2008 (Chart 43, p31)

The YouthSight 2018 report found that excluding maintenance and tuition fee loans, the intention to undertake paid work was much higher than the NUS 2008 report. For respondents, working during the holidays was an expected source of funding for 72% of applicants and 58% during term time (see Figure 5). They also found that lower socio-economic applicants were slightly more likely than higher socio-economic applicants to anticipate holiday working (73% versus 70%), but no more likely to consider term-time working.

The next most common source of funding by 63% of applicants was parental/relative financial assistance followed by 62% using savings (see Figure 5). The NUS and YouthSight findings highlight the increase in reliance on parents and family by applicants and students as an expected source of financial help.

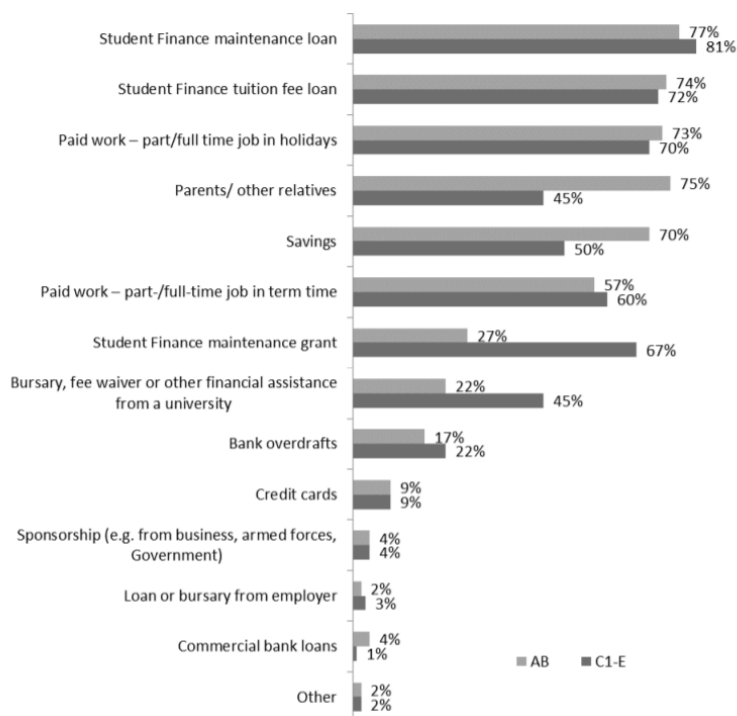
Figure 5 Applicants’ anticipated sources of funding- YouthSight 2018



Source: Fagence and Hansom, 2018 (Fig 1, p31)

When analysed by socioeconomic group, of those from the higher socioeconomic group, 75% expected to receive parental/relative support whereas it was 45% for those from the lower socioeconomic groups (see Figure 6). A similar finding was found when savings was analysed with 70% versus 50%. Applicants from the lower social-economic groups were more likely to anticipate accessing grants (67%) compared to their higher socioeconomic counterparts (27%) and university funding (45% and 22% respectively) (Fagence and Hansom, 2018).

Figure 6 Applicants’ anticipated sources of funding by socioeconomic group

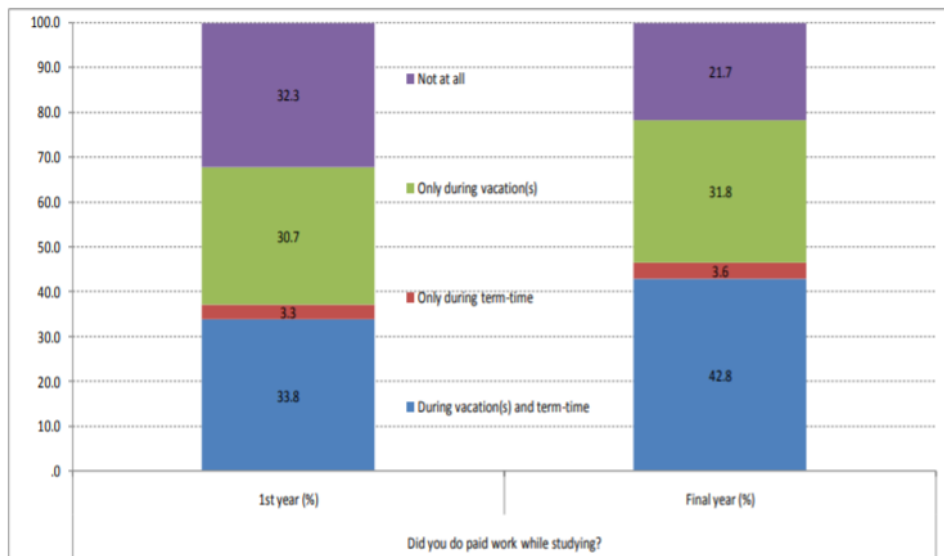


Source: Fagence and Hansom, 2018 (Fig 2, p32)

### Intentions to work versus reality

For applicants and students, although they may have an intention to work during term time, once they commence or enter the next year of their studies, the contact hours and expected independent study can make this exceedingly difficult as a Futuretrack report by Purcell and Elias in 2010 found. Overall, work during term time by students was less anticipated than working during the holidays. Term time working intention was most common amongst those from routine and manual occupational backgrounds, during the holidays most common amongst those from a managerial and professional occupational background. However, the proportions of applicants indicating that they did not intend to work either during study or during holidays was constant across all backgrounds. Also, students living at home were likely to have regular employment that they maintained from prior to HE entry throughout their university and college careers. A key finding was that it is essential not to assume that students in the early years of study are more likely to work than those in the later years as Figure 7 highlights from the report.

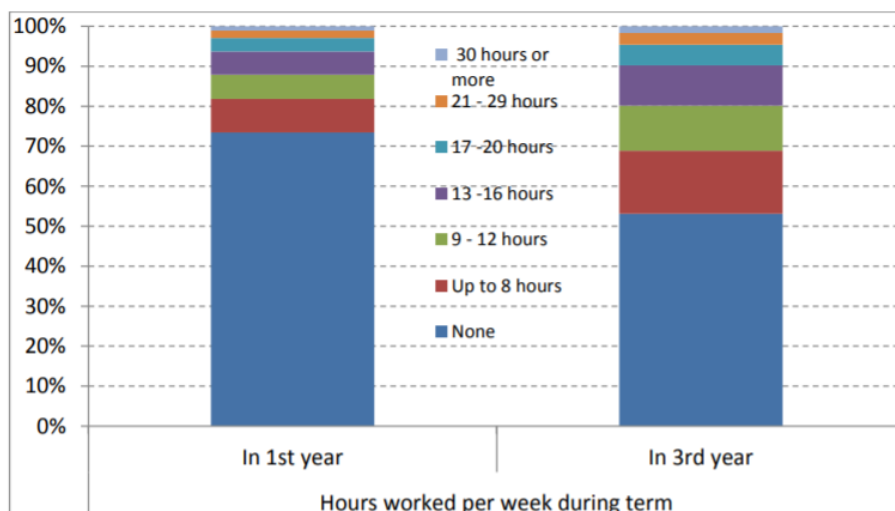
Figure 7 Patterns of participation in employment comparing 1st and 3rd year responses



Source: Purcell and Elias, 2010, (Fig 1, p3)

However, the report did find noticeable differences between different years of study and the number of hours work (see Figure 8). The report highlighted differences in working behaviour by region, gender, ethnicity, and institution.

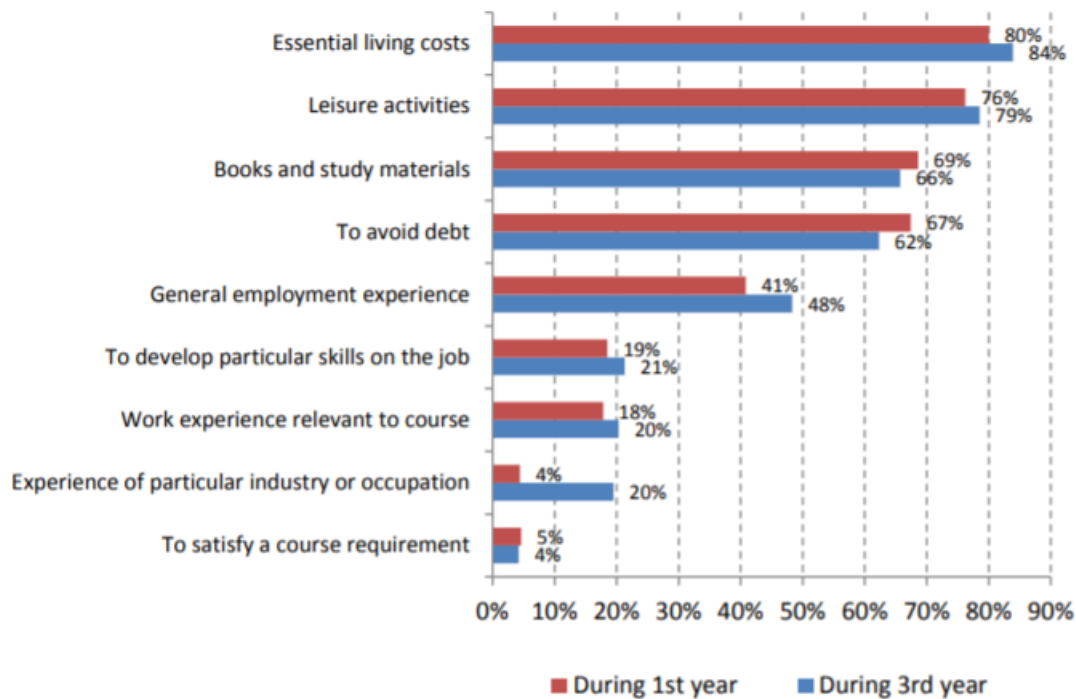
Figure 8 Incidence of term-time employment comparing 1st and 3rd year responses



Source: Purcell and Elias, 2010, (Fig 2, p5)

The report found that although the reasons for paid work during term time did not change between first and final year respondents, there was a slight but important shift in that the desire to build up work experience increased. For both, costs relating to study were top and avoiding debt was cited as the fourth highest reason (see Figure 9).

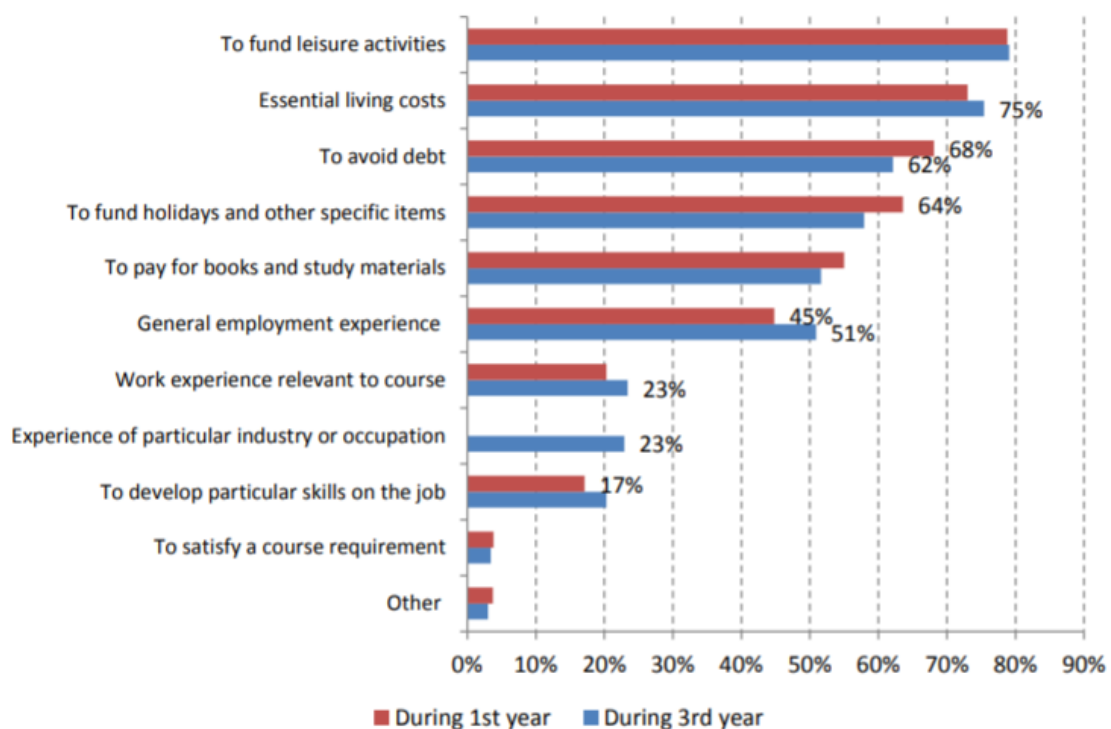
Figure 9 Reasons for paid work during term during 1st and 3rd years



Source: Purcell and Elias, 2010, (Fig 7, p8)

When comparing the reasons for undertaking paid work during the vacation period, the same reasons were provided (see Figure 10).

Figure 10 Reasons for paid work during vacations comparing 1st and 3rd year responses

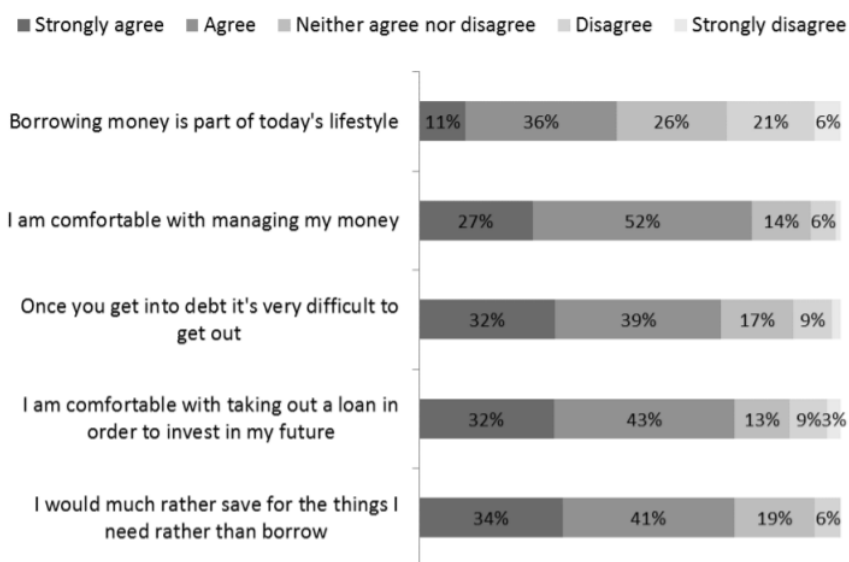


Source: Purcell and Elias, 2010, (Fig 8 p9)

### Attitude to student debt

The YouthSight 2018 research asked respondents about their attitude to student debt and asked them to agree or disagree with a number of statements. As Figure 11 highlights, they found that 47% strongly agreed/agreed that borrowing money was part of today's lifestyle, but 28% disagreed/strongly disagreed. They found no significant differences in level of agreement by socio-economic group, university tariff or age. A large proportion of the respondents (71%) felt that once you get into debt, it would be hard to get out of. They found that Asian applicants (79%), females (75%), and those expecting a full grant (75%) were most likely to agree with this statement.

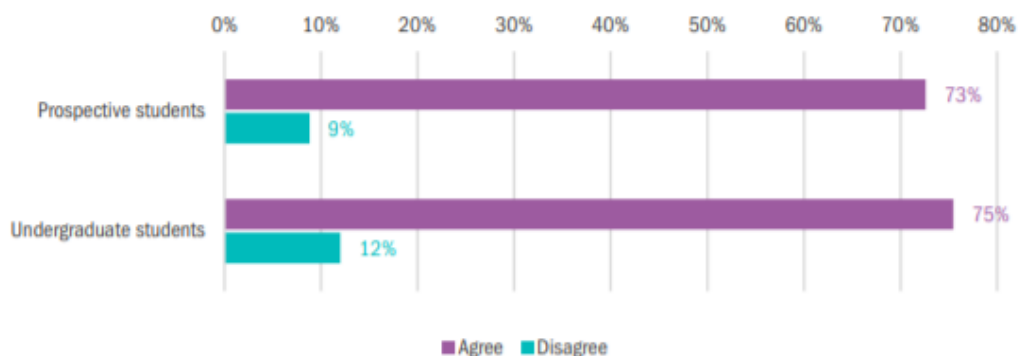
Figure 11 Extent to which applicants agreed with each of the following statements concerning attitudes to debt



Source: Fagence and Hansom, 2018, (Fig 5 p36)

NEON in their 2018 study found there was a lot of concern about total debt as a result of undergraduate study amongst both prospective and undergraduate students (see Figure 12). In their focus groups, they found that a lot conversation focused on living expenses while at university, and for some students, living expenses were a deciding factor in choosing to stay at home.

Figure 12 I worry/was worried about the total amount of debt I will be in from student loans



Source: NEON, 2018 (Fig 8, p18)

## Student maintenance loans

Since 2012/13 and the introduction of £9,000 fees, there have been a number of changes to undergraduate student funding especially from 2014/15 onwards.

The changes include:

- 2014/15 was the final year of the National Scholarship Programme designed to offer additional financial support via the university. From 2015/16, this funding was repurposed through the Postgraduate Support Scheme to support postgraduate students that was an area of the sector which until then had received little or no public funding.
- New students starting full-time courses from 1 August 2016 did not qualify for maintenance grants or special support grants. Both were entitled to an increase in maintenance loan, but there were many entitlement conditions.
- The Government also announced further changes to Disabled Students' Allowances (DSAs) to *'rebalance responsibilities between institutions and DSAs. DSAs will continue to be available, and the aim was to ensure that institutions are fully and consistently meeting their duties under the Equality Act to be making reasonable'* (NatCen and IES, 2018, p42).

The level of maintenance loan is dependent on where the student goes to university, age and household income. The maximum entitlement for 2019/20 and the coming academic year are listed in Table 1.

Table 1 Maximum maintenance loan entitlement

Full-time student	2019 to 2020 academic year	2020 to 2021 academic year
Living at home	Up to £7,529	Up to £7,747
Living away from home, outside London	Up to £8,944	Up to £9,203
Living away from home, in London	Up to £11,672	Up to £12,010
You spend a year of a UK course studying abroad	Up to £10,242	Up to £10,539

(Gov.uk, 2020)

What counts as household income includes:

- Parents' income if they are under 25 and live with them or depend on them financially.
- The combined income of one of their parents and their partner, if they are under 25 and live with them or depend on them financially.
- Their partner's income, if they are over 25 and live with them (even if they spend most of their time abroad).
- Income they get from their own savings, investments, or property, for example dividends or rent
- If they had supported themselves financially for at least 3 years or had no contact with their parents for over a year, they 'might' be able to apply as an 'independent student'.

(Gov.uk, 2020)

## Student expenditure

Many of the sources of funding reported above were also reported in the 'Student Income and Expenditure Survey 2014 to 2015' published in March 2018 by NatCen Social Research and The Institute for Employment Studies. The aim of the survey was to provide an authoritative report on the financial position of HE students in England and Wales in the academic year 2014/15, and to measure the impact of changes to the student financial support package introduced in the 2012/13 academic year. The survey found:

- The composition of student income varied significantly between those studying full-time and part-time. Full-time relied predominantly on student support sources such as maintenance loans and grants whilst part-time depended mainly on their earnings from paid work.
- For full-time students, expenditure in most areas had increased, except for living costs which remained largely static. Among part-time students, all expenditure other than that relating to participation costs appeared to have decreased.
- Among both full-time and part-time students, average total incomes and their composition, varied considerably according to student and study characteristics. The key factors associated with different total income levels for full-time students were: age, ethnicity, type of institution attended, family type, and whether students lived with their parents during term-time. For part-time students the key factors were: age, socio-economic group, ethnicity, subject studied, family type, whether living in London or elsewhere, or whether living with parents.
- Of the full-time students, 52% did some form of paid work during the academic year and earned on average £3,314. A similar finding was found in 2011/12 with 52% in work and earning on average £3,367 (after adjusting for increases in average earnings).
- For full-time students, working was most common among females, those living with their parents during term-time, students of independent status, and those studying education subjects. Among those working, the highest earnings were associated with those with children, who were older, of independent status, studying towards other undergraduate qualifications, and studying in a further education college. Full-time students in work, worked on average just over 10 hours per week but those with higher earnings tended to work longer hours.
- The vast majority of part-time students (83%) combined studying with work. These students earned on average £15,128 and most of these had continuous rather than casual jobs. Again, a similar finding as found in the 2011/12 survey. The part-time students least likely to do paid work were: 40 or older, had previously worked in routine/manual jobs, from Black and minority ethnic backgrounds, lone parent students, and those in the middle years of their course.
- Those full-time students who gained the most financial support from families tended to be from more 'traditional' student backgrounds – single with no children, white, dependent students living away from home to study, from managerial/professional socio-economic backgrounds and whose parents had attended university. The pattern was different for part-time students with them contributing income to, rather than receiving income from, their families (-£825 on average). Variation between part-time students was largely driven by gender and family type/life-stage and work background.

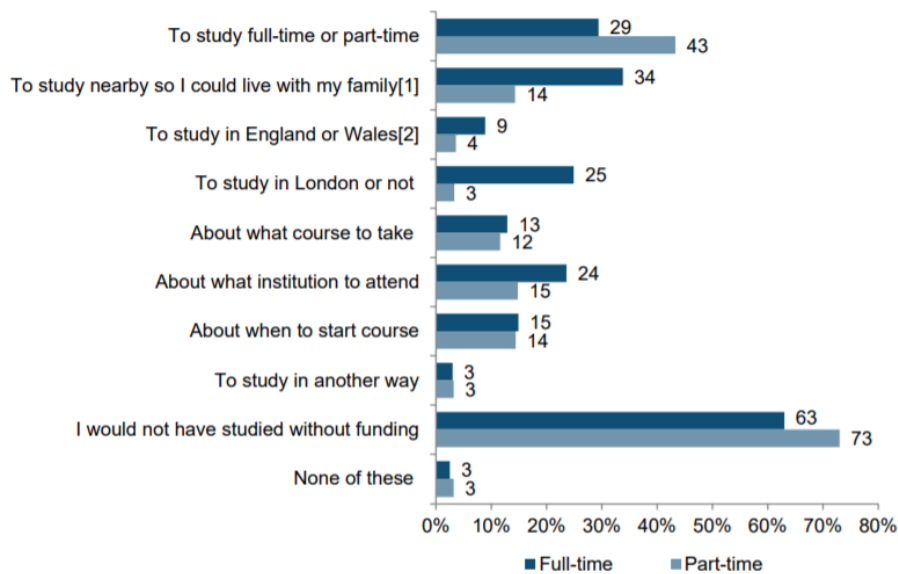


- Full-time and part-time students' expenditure on housing costs was very similar at £3,610 and £3,621 respectively. This was different to the findings in the 2011/12 survey where part-time students' housing expenditure was higher. The report suggested that this could be explained by the shift in the profile of part time students, who in the 2014/15 survey were more likely to be younger, single, and living with their parents and thus incurred lower housing costs.

(NatCen and IES, 2018)

Students were asked whether the student funding and financial support available to them had affected their decisions about HE study in any way. This was the case for 41% of full-time students and 48% of part-time students (see Figure 13).

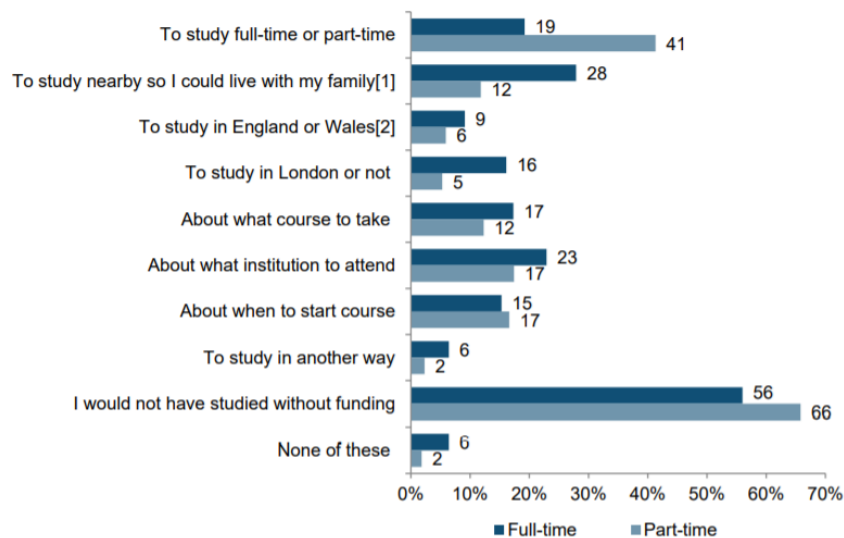
Figure 13 Influences of financial support on study decisions for English-domiciled students (per cent). It affected my decision ...



Source: NatCen and IES, 2018, (Fig 2.6, p85)

Students were also asked whether the cost of fees had affected their decisions about HE study in any way. For 25% of full-time and 29% of part-time students, they stated that it had (see Figure 14).

Figure 14 Influences of cost of fees on study decisions for English-domiciled students (per cent). It affected my decision ...



Source: NatCen and IES, 2018, (Fig 2.8, p91)

## The impact of paid work on student retention, progression, and attainment

With the increase in students undertaking paid work in the late 1990s and early 2000s, and the changes in fees and loans, research started to explore if there was an impact on the retention, progression, and attainment of students. When examining the timeline of research undertaken, consistent themes arise.

In 2005, Carney et al. suggested that that being in debt and part time working both had a very slight (though significant), detrimental effect on both mental and physical health of students (Carney, et al., 2005). Purcell et al. (2005) found longer term consequences of term time working for graduates in their study. Students who had to work, which impacted on degree attainment results, led to lower paid jobs on graduation and harmed their careers, especially those from the lowest social classes. They suggested that paid term-time work potentially perpetuated existing disadvantages among both students and graduates and could also contribute towards a differing experience of student, at university and beyond (e.g. along class and ethnic lines).

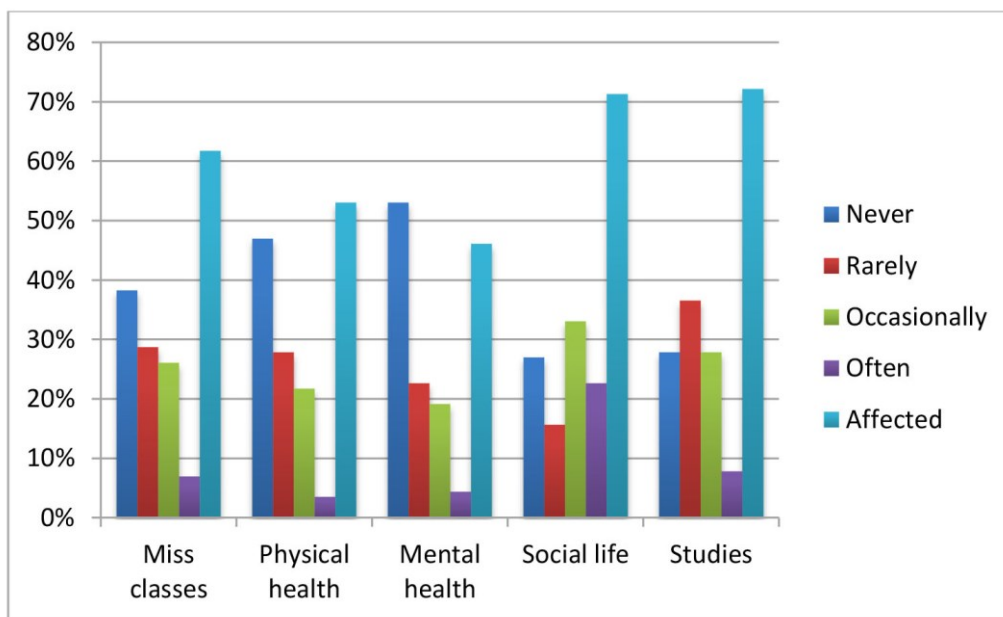
Callender (2008) presented the findings of data derived from 1000 students across six UK universities that looked at the impact of students' paid work on their actual marks and degree results. Academic attainment on entry to higher education and other factors including their hours of work were considered. Females, minority ethnic groups, students with non-traditional entry qualifications and those with lower A level point scores were more likely to undertake term time work. Her research found that irrespective of the university attended, term-time working had a detrimental effect on both a student's final year marks and their degree results. Callender's conclusion was that the more hours spent working resulted in a greater negative effect on attainment. She suggested that students who worked an average number of hours were a third less likely to get a good degree compared to a student who did not undertake paid work. Callender argued that as a result, some of the least qualified and poorest students who had no choice but to work to help fund their studies, would be adversely affected. She concluded that this would result in the inequalities in higher education continuing.

Jewell (2014) found that that term-time employment played more than one role in higher education. Firstly, it provided income to enable an individual to study, but potentially diverted time from study thus affecting academic performance. Secondly, it could develop additional skills that are valuable in the labour market especially post study. Jewell suggested that degree-related work experience and unpaid work experience increased the likelihood of getting a graduate job, but term-time employment itself had no impact, except for students working at 'very high intensity'.

Hovdhaugen (2015) suggested that students who work full time alongside studying full-time are less likely to complete their programme than students working short part-time or not working at all. She suggested that there was a threshold and students working more than 20 hours a week (long part-time work) increased the drop out risk as if they worked full-time. In the past ten years, many universities, recognising that students need to work, have advised that working no more than 16 hours is essential.

McGregor in his 2015 study looked at whether students felt that term-time paid work affected their higher education. The majority of students (83%) when asked about the positive aspects of working stated money, with 21% citing that it provided a change from their studies (see Figure 15). The negative aspects included lack of time (77%) followed by tiredness (18%) then stress (17%). Fifty-three percent of students reported that their marks had not been affected by working during term time, 5% felt that their marks had improved, but 41% that their marks had fallen.

Figure 15 Effect of working during term time upon attendance, physical health, mental health, social life, and studies



Source: McGregor, 2015 (Fig 2, p7)

Physical health was negatively affected by working during term time for 53% of students, mental health was negatively affected by working for 46% of students with 39% experiencing stress. Seventy-one percent of students felt their social life had been affected by their term-time work and for 72%, it had negatively affected their studies.

Thomas and Jones in their 2017 on commuter students also found that students who chose to stay at home to reduce costs and debt (commuter students) experienced a range of issues (Thomas and Jones, 2017). These included:

- Travelling being tiring, expensive and stressful.
- Parking entitlement and availability problematic.
- Lack of a 'place' on campus where they can store belongings (e.g. books, sports equipment).
- Lack of acknowledgement of the challenges in being a commuter student (e.g. making trips to campus viable due to cost, time taken for travel).
- Impact on attendance (e.g. delayed or cancelled public transport).
- Lack of time for social activities.

### Summary of existing research

The research highlights the necessity for many students in higher education need to work whilst studying to afford essentials. Debt is clearly a major concern for not only current students, but applicants when deciding to go to university. Certain groups of students are disadvantaged due to financial pressures. These concerns are also prevalent in the findings from the Pre-arrival Academic Questionnaire undertaken across a Post 1992 institution in 2019/20 that are highlighted in Parts 3 and 4.

## Part 2 Introduction to the Pre-arrival Academic Questionnaire at Level 4

### A case study at a Post 1992 University

#### Rationale for the Pre-Arrival Academic Questionnaire (PAQ)

There are three broad aims behind the Pre-Arrival Academic Questionnaire (PAQ). Firstly, it is to assist in the evaluation of the prior learning experiences and future study expectations of students on entry to tertiary level study. If we understand these on entry, we are better placed to manage all stakeholders' expectations and provide targeted support in, through and out of the study journey (Morgan, 2013).

Secondly, the PAQ is designed to take entrants through a reflective learning journey to get them to start thinking about their upcoming studies. It also provides a meaningful pre-arrival activity and a parity of initial academic experience for all students across courses.

Thirdly, it is to provide staff across academic and professional support spheres with vital information that will assist them in developing, and evolving their provision, in order to bridge the perceived and actual skill and knowledge gaps of students. In the development of the PAQ at UG and PGT level over the years, student representatives have been involved in refining and enhancing the structure and order of questions.

At Bournemouth University, the PAQ was piloted in 2018 and rolled out with ethical approval in September 2019. This report highlights the key financial and intention to work findings from the data. The first report produced from the data entitled 'Bridging the gap between secondary and tertiary education' can be accessed by the link provided in the reference section.

#### Structure of the questionnaire

The questionnaire comprised open and closed questions. It collected pertinent biographical data to check the representation of the sample and to provide detailed analysis of the questions asked with different student characteristics such as gender, domiciled status, generational status, and entry route to study. It contained seven sections designed to obtain as much information as possible as to their prior experiences of higher education and their undergraduate expectations and aspirations. The sections were as follows:

- Previous study qualifications
- Previous study experience
- Motivations and challenges of undergraduate study
- Undergraduate study expectations
- Current learning expectations
- Attitudes towards undergraduate study
- Biographical details.

The sections of the questionnaire were designed to make completion easy and to take respondents systematically through a logical set of questions that would be of benefit to them as well as the faculties. The questionnaire consisted of 51 questions (inclusive of 11 biographical questions) thus providing an extensive amount of information. The survey was executed using Survey Monkey.

#### Collection of Data

Data was collected across four faculties at a post 1992 institution during the pre-arrival period and arrival week in 2019/20. Respondents characteristics that were collected included age, generational status, ethnicity, gender, and domiciled status, but not socioeconomic status. The questionnaire was anonymous at the point of completion so identification of an individual would not be possible. This approach was adopted to encourage engagement and honest answers by the respondents especially when providing the qualitative comments.

## Quantitative and qualitative questionnaire analysis

The majority of the data collected was nominal which consists of items/values/responses assigned to well-defined classes or labels (e.g. gender: female and male). They are presented as a proportion or percentage of the total. Descriptive statistics plus a range of appropriate statistic tests were undertaken (mainly frequencies and Chi Square tests) using the Statistical Package for Social Sciences (SPSS) to compare the difference in percentage between groups. The findings of this report highlight different nominal variables such as mode of study, route into study, discipline, generational status, domicile status, age, and gender. Due to the small sample sizes, no analysis was undertaken by mode of study and ethnicity. Gender analysis was only undertaken with those who identified as female or male which comprised 99% of the aggregate sample. Key nominal variables reported include gender, generational status, highest qualification, and age for UK domiciled respondents. For the purpose of analysis, only completed questionnaires were used which total 1003.

**Table 2** Sample representation and basic respondent characteristics

<b>Characteristic</b>	<b>Percentage</b>	<b>Frequency</b>	
<i>Qualification</i>	A-Level	63.8%	640
	BTEC/Level 3/Access	25.8%	259
<i>Gender</i>	Female	58.7	589
	Male	40.3%	404
	Non-Binary	0.4%	4
	Transgender	0.4%	4
	Prefer not to say	0.2%	2
<i>Generational status</i>	First generation	58.1%	583
	Second generation	39.2%	393
	Unsure	27.7%	27
<i>Entered through clearing</i>	Yes	16.7%	168
	No	83.3%	835
<i>Age</i>	Under 18	0.2%	2
	18	51.4%	516
	19	25.3%	253
	20	7.6%	76
	21	3.7%	37
	22-25	4.1%	41
	26-30	3.5%	35
	31-40	2.4%	24
	41-50	1.1%	11
	51-60	0.8%	8
<i>Ethnicity</i>	Asian	4.5%	45
	Black	3.3%	33
	Mixed	4.9%	50
	White	85.0%	852
	Other	2.3%	23
<i>Accommodation</i>	Staying at home and attending University	19.7%	198
	Staying local but moving into university accommodation	8.5%	85
	Staying local and moving into private rented accommodation	2.0%	20
	Moving into the area and into university accommodation	63.8%	640
	Moving to the area and into private rented accommodation	5.5%	55
	Other	0.5%	5

### Part 3      **Headline finance concerns and work intention findings from the Pre-arrival Academic Questionnaire Level 4 2019/20 at a Post 1992 University**

The Pre-arrival Academic Questionnaire headline findings provided below focus on ascertaining new Level 4 students overall concerns on entry to university, level of concern about debt and sufficient funding, sources of funding, and what support would help them. More detail for each area can be found in Part 4.

#### ***Overall concerns on entry to university***

The top three concerns were *coping with the level of study*, *fitting in with new class mates* and *lack of confidence about ability to study*. However, *debt* and *sufficient funding* was specifically a UK domiciled issue with 29.5% of all respondents concerned about debt and concerned about having sufficient funding 24.0%. There was no difference between the 16.7% of respondents who had obtained a place through clearing and the 83.3% that had not. A-Level and BTEC/Lev 3 respondents were equally concerned about *getting into debt* and having *sufficient funding*.

#### ***Concern about getting into debt and sufficient funding***

Those who were more likely to have higher levels of anxiety for both *debt* and *sufficient funding* concerns included 18 to 21 year olds, females and first generation respondents. There were some differences when analysed by qualification.

#### ***Sources of funding***

The top five sources of funding in order were student loan, parental financial support, savings, salary or personal income then overdraft. Those who were more likely to receive parental financial support included second generation respondents (especially those whose parents had both attended university), those who had A-Levels, or were between the ages of 18-20 years. There were no gender differences.

#### ***Intention to undertake paid work during their studies***

Three fifths of the aggregate sample intended undertaking work during their studies. Those more likely to work were females, those between the ages 18-25 years of age and second generation. When second generation status was examined by the number of parents who had attended university, those whose parents had both attended university were least likely to undertake paid work and those whose mother was the only attendee had the highest intention of undertaking paid work.

#### ***Concerns about studying and working***

The three themes that were generated by the qualitative comments were *time demand and flexibility*, *advice and support*, and *work as requirement* in being able to study.

## Part 4 All finance concerns and work intention findings

The findings reported below are the aggregate responses, and where there are noticeable differences between student characteristics, these are also reported. The analysis by highest qualification focuses on the dominant entry qualifications of the aggregate sample, which were A-Level and BTEC/Level 3 Diploma. For the purpose of analysis, BTEC, Level 3 Diplomas and Access highest qualifications have been combined for all analysis. They are shown as BTEC/Lev 3 hereafter. Notable statistical findings are highlighted in red in the tables.

### Overall concerns on entry to university

Respondents were asked to identify any concerns they had on entry to the university. There were 22 options relating to 'concerns about starting university study'. Respondents were asked to select any that applied to them. The top eight concerns of the UK domiciled sample are listed in Table 3. Two of the top three concerns related to study capability which are examined in the main report. However, *concern about getting into debt* was cited by 29.5% of respondents and concerns about having *sufficient funding* by 24.0%. There was no difference between the 16.7% of respondents who had obtained a place through clearing and the 83.3% that had not.

Concern about *debt* and *sufficient funding* was specifically a UK domiciled concern as Table 3 highlights and low on the concerns of EU and OS domiciled respondents. *Getting used to living in a new country* was a major concern for EU and OS respondents. *High family expectations* were a concern for EU and OS domiciled respondents. *Fitting in with new class mates* was a concern for all domiciled groups.

Table 3 Overall concerns about starting university study by domiciled status

Top UK domiciled concerns	n=1003	Top EU domiciled concerns	n=53	Top OS domiciled concerns	n=48
Coping with the level of study	56.2% 564	Getting used to living in a new country	56.6% 30	Lack of confidence about ability to study	54.0% 21
Fitting in with new class mates	44.8% 449	Fitting in with new class mates	51.0% 27	Getting used to living in a new country	48.0% 23
Lack of confidence about ability to study	40.9% 410	Lack of information about how to study at university	51.0% 27	Fitting in with new class mates	48.0% 23
Getting used to moving away from home for the first time	40.1% 402	Lack of confidence about ability to study	39.6% 21	Lack of information about how to study at university	41.6% 20
Lack of information about how to study at university	35.0% 351	Getting used to moving away from home for the first time	37.7% 20	Coping with the level of study	35.4% 17
Concerns about getting into debt	29.3% 294	Coping with the level of study	37.7% 20	Getting used to moving away from home for the first time	25.0% 12
Sufficient funding	24.0% 241	Getting on with fellow students	32.0% 17	High expectations from family and friends	23.0% 11
Concerns about committing time to study	15.6% 157	High expectations from family and friends	22.6% 12	Unsure if the course is right for me	16.6% 8

When examined by A-Level and BTEC/Lev 3 qualifications there were some similarities and differences (see Table 4). A-Level and BTEC/Lev 3 respondents were equally concerned about *getting into debt* and having *sufficient funding*. However, A-Level respondents were slightly more concerned about *getting into debt* than BTEC/Lev3, and BTEC/Lev 3 were more concerned about having *sufficient funding*. These findings may relate to type of accommodation and related expenses. A much higher percentage of A-Level respondents (44.8%) reported concern about *getting used to moving away from home for the first time*. However, this is likely due to a higher percentage of BTEC/Lev 3 respondents staying at home whilst attending the university (30.5%) compared to A Level respondents (13.1%).

Table 4 Overall concerns about starting university study by A-Level and BTEC/Lev 3

A level top 8 concerns	n=641	BTEC/Lev 3 top 8 concerns	n=259
Coping with the level of study	57.0% 365	Coping with the level of study	53.7% 139
Fitting in with new class mates	47.7% 305	Fitting in with new class mates	42.9% 111
Getting used to moving away from home for the first time	44.8% 287	Lack of confidence about ability to study	39.0% 101
Lack of confidence about ability to study	40.8% 261	Getting used to moving away from home for the first time	32.8% 85
Lack of information about how to study at university	38.8% 248	Getting on with fellow students	30.5% 79
Getting on with fellow students	34.1% 218	Lack of information about how to study at university	27.4% 71
Concerns about getting into debt	30.8% 197	Concerns about getting into debt	25.1% 65
Sufficient funding	22.5% 144	Sufficient funding	25.1% 65

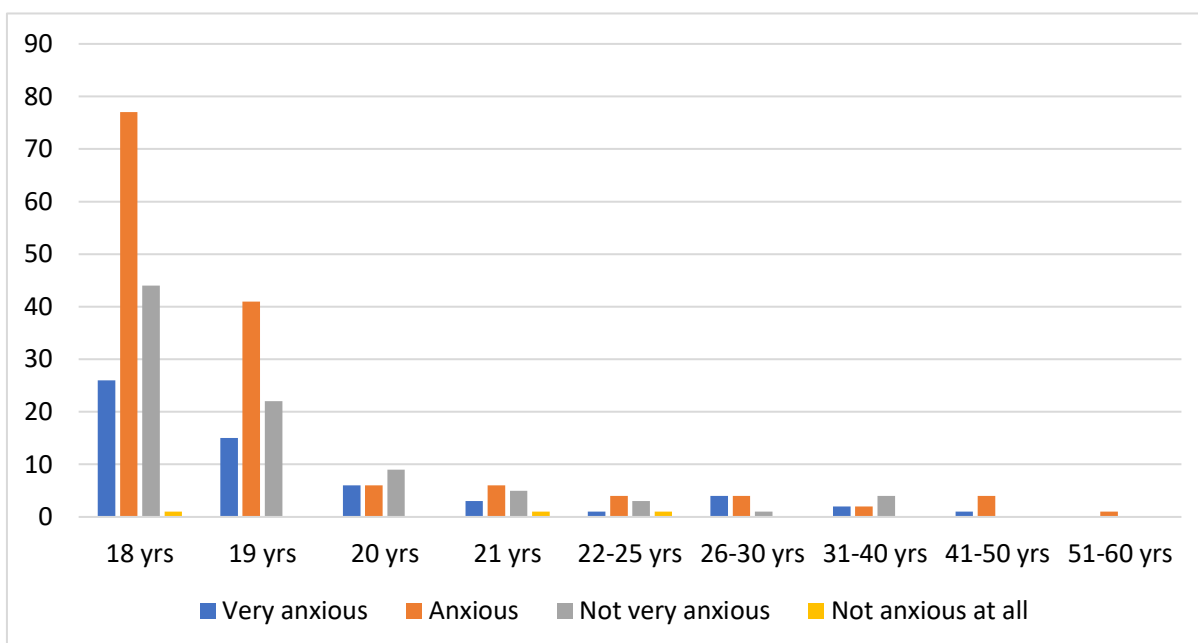
**Concern about getting into debt**

The 29.3% of UK domiciled respondents who expressed concern about getting into debt, were asked to state their level of anxiety. Of the respondents, 19.7% (58) said they were *very anxious*, 49.3% (145) *anxious*, 29.9% *not very anxious* (88) and 1.0% (3) were *not anxious at all*.

When examined by gender, 31% of females were concerned about getting into debt, and of those, 70.8% (129) were *anxious/very anxious*. This equates to 22.0% of the female UK domiciled sample. Of males, 26.5% expressed concern with 64.4% (69) saying they were *anxious/very anxious*. This equates to 17.1% of the UK domiciled male sample.

When examined by age, the number of respondents across each age group who were *anxious* or *very anxious* was substantially higher than those who are *not anxious* or *not anxious at all* (see Figure 16).

Figure 16 Concern about getting into debt of the aggregate sample by age





Although the number of respondents reduces substantially by age, a pattern emerges when the level of anxiety is examined within each age group. The level of anxiety increases from 18 to 20 years of age then starts to decline up to 25 years of age (see Table 5). Although the numbers are small, after 26 years of age, respondents' levels of anxiety increased.

**Table 5** Level of anxiety of getting into debt by age

Age	Very anxious	Anxious	Not very anxious	Not anxious at all
18	17.6% (26)	52.0% (77)	29.7% (44)	0.7% (1)
19	19.2% (15)	52.6% (41)	28.2% (22)	0
20	28.6% (6)	28.6% (6)	42.9% (9)	0
21	20.0% (3)	40.0% (6)	33.3% (5)	6.7% (1)
22-25	11.1% (1)	44.4% (4)	33.3% (3)	11.1% (1)

When examined by generational status, there were no noticeable differences between first and second generation respondents who expressed concern about getting into debt. However, with the second generational sample, there was a small difference between respondents who had one parent or both attend university. For those whose 'mother only' had attended, level of concern was expressed by 30.0% of respondents, 'father only' was 31.7% whereas for respondents whose parents both attended, it was 25.2%.

When examined by level of anxiety about getting into debt within each group, respondents whose parents had both attended university, expressed noticeably lower levels of feeling *very anxious* (see Table 6).

**Table 6** Level of anxiety of getting into debt within generational status

Generational status	Very anxious	Anxious	Not very anxious	Not anxious at all
1st	20.5% (35)	48.5% (83)	29.8% (51)	1.2% (2)
2 <sup>nd</sup> Mother only	21.4% (9)	45.2% (19)	33.3% (14)	0
2 <sup>nd</sup> Father only	24.2% (8)	48.5% (16)	27.3% (9)	0
Both parents	10.5% (4)	55.3% (21)	31.6% (12)	2.6% (1)

When examined by A-Level and BTEC/Lev 3 qualifications, although concerns about getting into debt was slightly higher for A-Level (30.8%) respondents compared to BTEC/Lev 3 (25.1%), when level of anxiety was explored there were some differences. Of the BTEC/Lev 3 respondents, 23.1% reported being *very anxious* and 47.7% *anxious* compared to 16.8% and 51.3% respectively by their A Level counterparts.

### Concern about sufficient funding

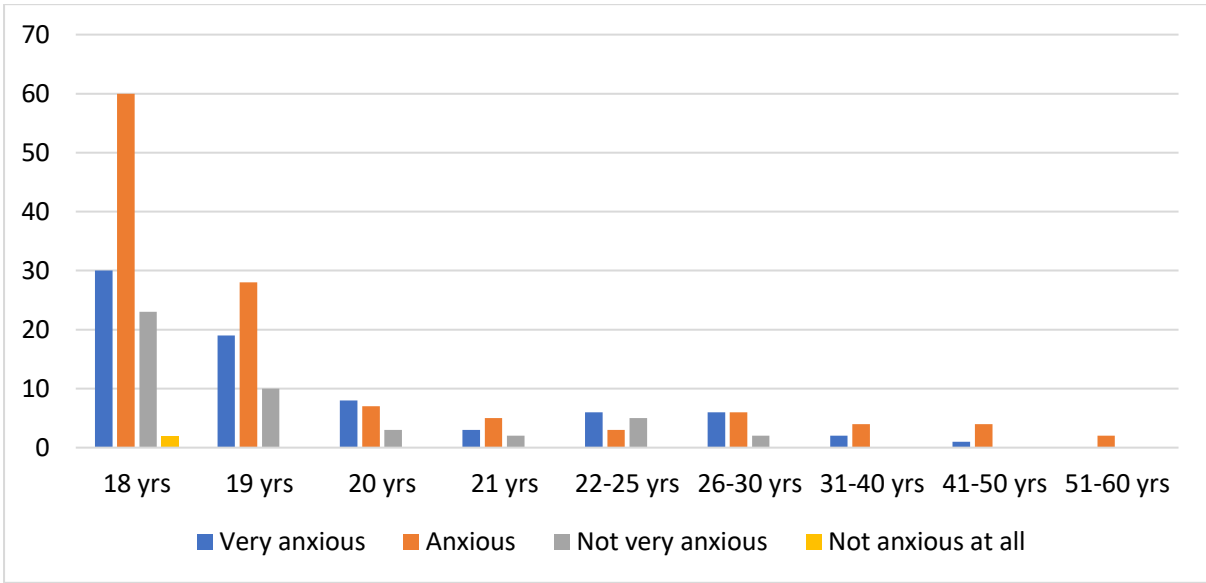
The 24.0% of UK domiciled respondents who had expressed concern about sufficient funding were asked to state their level of anxiety. Of the respondents, 31.1% (75) said they were *very anxious*, 49.4% (119) *anxious*, 18.7% *not very anxious* (45) and 0.8% (2) were *not anxious at all*.

When examined by gender, 24.8% of females expressed concern about having sufficient funding, and of those, 83.5% (122) were *anxious/very anxious*. This represents 20.7% of the female UK domiciled sample. Of males, 23.3% expressed concern with 75% (71) saying they were *anxious/very anxious*. This represents 17.5% of the UK domiciled male sample.

There were no noticeable differences between A-Level and BTEC/Lev 3 respondents regarding concerns about sufficient funding.

When examined by age, across all age groups, the number of respondents who were *anxious* or *very anxious* about having sufficient funding is substantially higher than those who are *not anxious* or *not anxious at all* (see Figure 17).

Figure 17 Concern about having sufficient funding of the aggregate sample by age



In contrast to concerns about debt, when the levels of anxiety about sufficient funding is explored within each age group, the number of respondents feeling *very anxious* generally increases as the age increases (see Figure 18 and Table 7).

Figure 18 Level of anxiety about sufficient funding within each age group

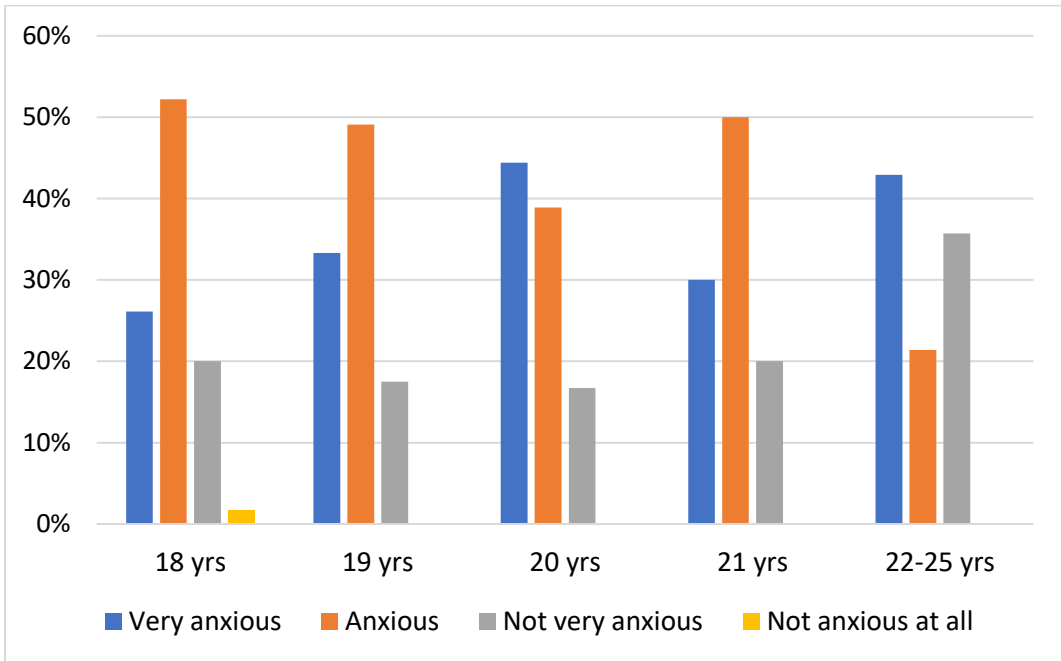


Table 7 Level of anxiety of having sufficient funding within each age group

Age	Very anxious	Anxious	Not very anxious	Not anxious at all
18	26.1% (30)	52.2% (60)	21.7% (25)	0
19	33.3% (19)	49.1% (28)	17.5% (10)	0
20	44.4% (8)	38.9% (7)	16.7% (3)	0
21	30.0% (3)	50.0% (5)	20.0% (2)	0
22-25	42.9% (6)	21.4% (3)	35.7% (5)	0

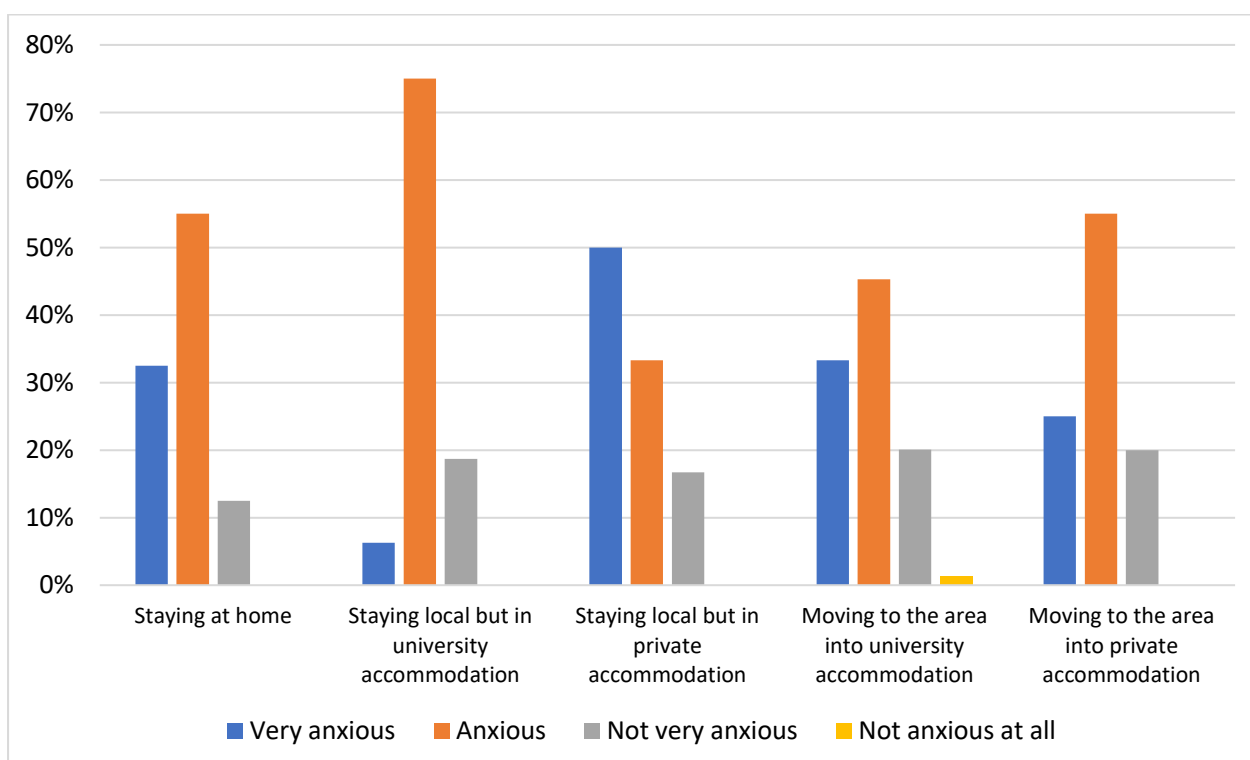
When examined by generational status, first generation respondents had slightly higher levels of anxiety than their second generation counterparts with 32.5% (49) being *very anxious* compared to 27.5% of second generation, and 51.0% (77) being *anxious* compared to 47.2% (41) of second generation. When second generation respondents are examined by level of anxiety about sufficient funding by parental attendance, respondents whose parents had both attended university expressed lower *very anxious* levels (see Table 8).

Table 8 Level of anxiety of having sufficient funding by generational status

Generational status	Very anxious	Anxious	Not very anxious	Not anxious at all
1st	32.5% (49)	51.0% (77)	16.5% (25)	0
2 <sup>nd</sup> Mother only	36.4% (12)	45.5% (19)	15.1% (5)	3.0% (1)
2 <sup>nd</sup> Father only	26.1% (6)	34.8% (16)	39.1% (9)	0
Both parents	19.4% (6)	58.1% (21)	19.4% (6)	3.1% (1)

When examined by type of accommodation, respondents who intended staying local, but moving into private accommodation, were noticeably more *very anxious* than other accommodation type respondents (see Figure 19). Those staying local and in university accommodation were more *anxious* than the others.

Figure 19 Level of anxiety by type of accommodation



### Sources of funding

Respondents were asked to list all their sources of funding for their undergraduate degree. Of the 11 choices provided, the top five were student loan with 95.8% (961), 37% (371) parental/guardian financial support, 28.8% (289) savings, 22.9% (230) salary or personal income and 14% (140) overdraft.

#### Parental/Guardian support

When parental financial support was examined, there were no gender differences with 36.5% (215) of females and 37.1% (150) of male respondents expecting to receive parental financial assistance. However, there were noticeable differences by generational status, highest qualification, and age.

When examined by generational status 30.2% of first generation respondents stated they were getting financial support from parents/guardians compared to 46.5% of second generation. When the second generation status is examined, there were noticeable differences (see Table 9). Where both parents had attended university, respondents were more likely to receive parental assistance.

Table 9 Parental/guardian financial support by second generational status

Attendance at university	Funding
No parent attended university	30.2% (176)
Mother only attended university	40.6% (56)
Father only attended university	48.1% (50)
Both parents attended university	51.0% (77)

When looking at A Level and BTEC/Lev 3 qualifications, of the respondents with A-Levels, 42.5% stated they were receiving parental financial support compared to 27.4% of BTEC/Lev 3 respondents.

When examined by age, parental financial support decreases as the age increases (see Table 10).

Table 10 Parental/guardian funding 18-25 years of age

18 yrs (n=516)	19 yrs (n=253)	20 yrs (n=76)	21 yrs (n=37)	22-25 yrs (n=41)
43.4% (224)	40.7% (103)	34.2% (26)	24.3% (9)	14.6% (6)

#### Savings

Of the sample, 28.8% (289) stated that *savings* would be a source of funding. When examined within each age group, 18-21 years olds were more likely to have savings as a source compared to those 26 years and above (see Table 11).

Table 11 Savings as a source of funding within the 18-25 years of age groups

18 yrs (n=516)	19 yrs (n=253)	20 yrs (n=76)	21 yrs (n=37)	22-25 yrs (n=41)
27.5% (142)	38.0% (96)	27.6% (21)	24.0% (9)	19.0% (8)

When examined by generational status, 32.1% of second generation respondents stated they would be using *savings* compared to 26.9% of first generation respondents. However, when analysed by second generation parental university attendance levels, respondents who parents had both been to university were less likely to use *savings* compared to if a mother or father only had attended (see Table 10).

Table 12 Savings as a source of funding by second generational status

Attendance at university	Funding
No parent/guardian attended university	26.9% (157)
Mother only attended university	36.2% (50)
Father only attended university	32.7% (34)
Both parents/guardians attended university	27.8% (42)

**Intention to undertake paid work during study**

Respondents were asked if they intended undertaking paid work during their studies. Of the UK domiciled aggregate sample, 60.6% (608) stated that they intended to work, 6.3% (63) said no and 33.1% (332) were unsure. There was a slight difference between A-Level and BTEC/Lev 3 qualifications (see Table 13). A-Level respondents (63.6%) were noticeably more likely to intend working than those who held BTEC/Lev 3 only qualifications (53.3%), but BTEC/Lev 3 respondents had a higher level of uncertainty. This may be related to them having higher levels of concern about copying with study.

Table 13 Intention to work by highest qualification

	Yes, working part-time	No, not working	Unsure
A Level	63.6% (407)	4.2% (27)	32.2% (206)
BTEC/Lev 3	53.3% (138)	7.7% (20)	39.0% (101)

Second generation respondents (63.1%) were more likely to say they intended working compared to those who were first generation (see Table 14).

Table 14 Intention to work by highest qualification and generational status

	Yes, working part-time	No, not working	Unsure
First generation	59.3% (346)	8.1% (47)	32.6% (190)
Second generation	63.1% (248)	3.6% (14)	33.3% (131)

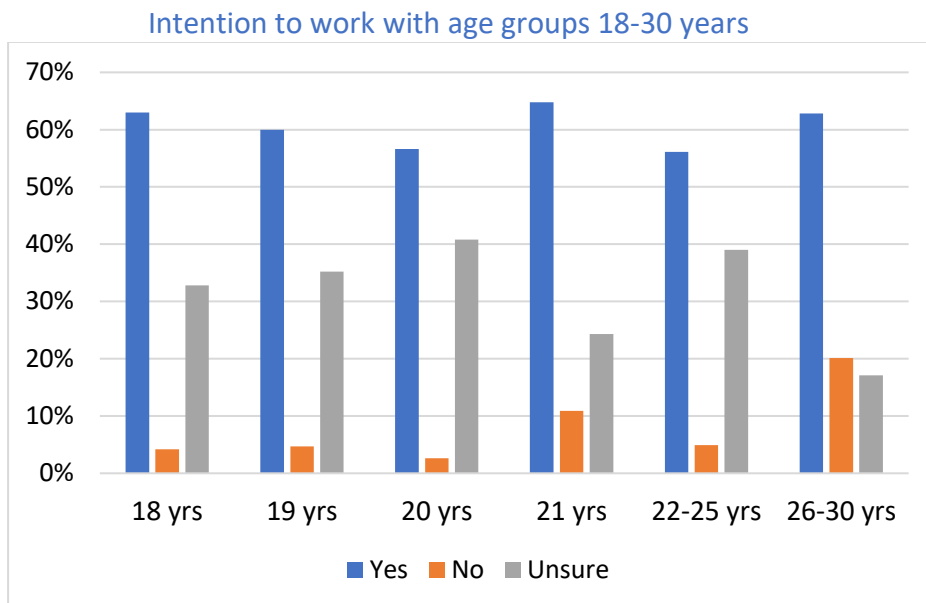
However, when second generation status was examined by the number of parents who had attended university, there were noticeable differences (see Table 15). Respondents whose parents had both attended university were the least likely to undertake paid work. Respondents whose mother was the only attendee had the highest intention of undertaking paid work.

Table 15 Intention to work by second generation status

Attendance at university	Yes, working part-time	No, not working	Unsure
No parent/guardian attended university	59.3% (346)	8.1% (47)	32.6% (190)
Mother only attended university	71.7% (99)	1.4% (2)	26.8% (37)
Father only attended university	60.6% (63)	5.8% (6)	33.7% (35)
Both parents/guardians attended university	57.0% (86)	4.0% (6)	39.1% (59)

When examined by age there was a higher expectation of respondents between the ages of 18 and 25 years intending to work (see Figure 20).

Figure 20



When examined by gender, females were noticeably more likely to state they intended undertaking paid work with 64% (377) compared to males with 55.2% (223).

**Concerns about studying and working**

Respondents were concerned about managing to balance paid work and study. For many respondents, working was not just about having a good student life, but a necessity to enable them to study. Help on finding work and money management advice were considered to be important support by their university. When asked what support services they expected to use, academic support and careers services were the top two cited with 49% and 47% respectively. Financial advice was the fifth most cited with 28.5%. Of the 29.3% (294) who stated that debt was a concern, 49.3% (145) stated that they expected to use financial advice services.

Three themes were generated from the comments provided by respondents. The comments highlight to the issues facing students and the decision they have to make. The themes are *Time demands and flexibility*, *Advice and support* and *Work as requirement in order to be able to study*.

**Time demands and flexibility**

*My work depends on the timetable and where I can work with my employer.*

*This is about fitting work in as well as my study and there is no way to change this.....*

*Finding a job that has flexible hours is critical.*

*I need to find an employer that understands my limited flexibility.*

*I may need to change seminar or lecture groups looking at the timetable I was given from February 2020 onwards.*

*I need my timetable to sort out hours with my employer which I have not been able to access, even after enrolling.*

## **Advice and support**

*I would really value advice on how to balance my time.*

*Advise from staff and other students on how to balance study and work.*

*Advice on finding the right balance between work and other commitments.*

*Having a timetable set in stone would help so I can implement work commitments around it easily.*

*Being transparent with any costs on the course at the start of the year so it's not a surprise, support available at the uni on how to manage money etc.*

*Helping me figure out how to get more funding because I am unable to fund myself alone on my current student loans.*

*Is there any other ways of improving my funding? My student loan is not complete yet as things keep going wrong.*

*More information about support available such as ideas for budgeting.*

## **Work as a requirement in order to be able to study**

*I don't want to risk unemployment due to not having any time to attend work because of study.*

*I've been taking steps to take the workload off of myself in preparation for my studies as those should be my priority, but since I'm using this job as my main source of funding I worry about the stress levels that will come with trying to work less and also earn more in this way. As far as solutions go, I just want teachers and faculty to be aware of my situation so I can find it easy to get support should I need to.*

*I am not getting any money from my parents, so all funding is from myself, student loans and anything the uni provides. I want to be able to live these years comfortably and not have to worry and money when buying food or paying rent. I want to take this opportunity to live a more healthy lifestyle than I previously had but this requires money. You could maybe give classes on budgeting and how to deal with money as an adult. Adulting classes basically.*

*I have applied to for a scholarship and worked all summer to save up.*

*I require a laptop with a suitable processor in order to accommodate the assistive software for my disability (as granted by my disabled students allowance). My current laptop is unsuitable and I will need to pay £200 towards a new one. It is imperative that I am able to access my assistive software in order to continue studying at university and therefore imperative that I have the means to do so via a laptop with a suitable processor. If there is any funding/part funding available this would be a preferable outcome. If there are other ways to help with this I will be happy to hear back.*

*If sufficient funding was available, I wouldn't have to work 4 nights a week to afford childcare!*

*Not taking into consideration household income as my step-parent refuses to contribute to me and I've had to save £2000 myself by participating in full-time work AND full-time education while doing an access course in college.*

*Work part-time to assist me throughout my studies and then will have to deal with the debt of my student loan once I have left University.*

## Part 5 Discussion of the existing research and PAQ findings in light of Covid19

### What do we know Pre-Covid19 about student financial concerns and intention to work?

The existing research highlighted earlier in this report combined with the findings from the Pre-arrival Academic Questionnaire highlight the real concerns applicants and students have about sufficient funding during their studies, and accrued debt during and post study. The research demonstrates that both can impact on decisions on whether to go to university, and which university. Both can impact on the university learning and student experience, and the concern about the level of debt continues in, through and out of the student study lifecycle. For many applicants and students, especially those who are from widening participation backgrounds, working part-time during term time or holidays is not an option, but a requirement if they are to participate in higher education. This is due to not having access to financial support from family or relatives, but also that certain groups of students have debt averse attitudes.

It is also known from existing research that certain student characteristics can impact on the progression, retention, and attainment of students at university such as gender, generational status, age and entry qualification (Thomas, 2012; Morgan, 2013; Stephens, 2013, Rouncefield-Swales, 2014, Woodfield, 2014; Thomas and Jones, 2017). The Higher Education Statistics Agency data highlights that students entering university with certain qualifications are more likely to withdraw from university study than others (HESA, 2019). In 2016, the withdrawal from higher education of UK domiciled students (one year after starting university) holding the following qualifications on entry was:

- 11.6% for BTEC
- 10.8% for Access
- 6.7% for a foundation course
- 4.4% for A-Levels with at least BBC
- 2.5% for A-levels with at least AAB.

This may in part be explained by the differences in teaching and assessment approaches between A-Levels and BTEC and other Lev 3 qualifications (Morgan, 2020a), but it could also be the challenge of these students requiring to work and the impact on their studies (e.g. Callender, 2008; McGregor, 2015; NEON, 2018). The PAQ clearly highlights the differences between A-Level respondents and BTEC, Level 3 and Access respondents in terms of levels of anxiety and the requirement to work.

### University applications for 2020/21 during Covid19

UCAS announced in July that a record 40.5% of all UK 18 year olds had applied to university compared to last year's equivalent figure of 38.9% (UCAS, 2020). It was stated that for the first time, over a quarter (25.4%) of young people from disadvantaged backgrounds (using the POLAR4 measure) across the UK had applied to university of college by the 30 June deadline (UCAS, 2020). This may look positive, but caution needs to be applied when looking at these figures as the reasons provided below highlight.

### Covid19 and beyond

So, what is not known about 2020/21 and beyond? Covid19 requires the sector to look at applicants' intentions to study in 2020/21 and beyond very differently to how it has done. In planning for the coming academic year, assumptions cannot be made that the financial concerns and patterns of study and work participation of applicants and students highlighted in this report, will remain unchanged as a result of Covid19. The pandemic has created extensive UK and global economic challenges that have affected individuals massively, and long-term uncertainty. The surveys that have been undertaken in recent months that aim to provide a temperature check of applicant and current student intentions this coming academic year, can only provide insights. As a result, we need to think differently and quickly in planning for the best and worst case scenario.



## *Applicant uptake and returning student deferrals and withdrawals in 2020/21*

Covid19 has created uncertainty and it may well be that the increase in applications is due to individuals wanting to create some certainty by having options. Confirmation and clearing when applicants commit to attending a specific university, can be when the reality of the challenges and concerns about starting university really come to the fore. This year, those concerns will be magnified along with increased financial worries and the possibility of a second wave of Covid19 especially amongst the youth. As a result, prediction of applicants' taking up their places this Autumn is far from certain. What must be perplexing for applicants, students and their families is the lack of a collaborative and coordinated approach to the start of the academic year across higher education sector. Below are some of the issues facing applicants and students for which universities need to plan.

### 1. Changes in qualification assessment

The cancellation of A-Level exams in March and the subsequent announcement by Ofqual in April of a sector-wide approach how results will be calculated (Ofqual, 2020), has created concern especially about certain groups such as widening participation students, being disadvantaged. A-Level qualifications that would ordinarily be based on examinations only, will now be assessed on a range of metrics including mocks, coursework and predicted grades with students being ranked. Applicants will be given the chance to appeal their grades and an opportunity to sit their exams in the Autumn if they are unhappy with their grades. However, in the absence of a sector wide staggered return approach where new students start in January (Morgan, 2020b), this means that these students will miss out on going to university in 2020/21 if they choose either of these routes.

### 2. Limited deferrals

There is widespread reporting that universities are not allowing applicants (or students) to defer their place unless they have medical grounds to do so, and that it is being suggested to applicants that if they do not go to university this year, they may not obtain a place next year due to the anticipated increase in the 18 year old population. Will applicants feel happy about being pushed into a corner by their chosen institution? This approach is not helpful either for them or the sector. It could affect their loyalty to the university, their morale and mental health. Applicants and students need options and choices, and they will be comparing how they are treated by their 'chosen' university with their friends. Just as social media is a powerful way to strengthen a university brand, applicants and students could use it to harm it.

### 3. Changes in expectations

Across the sector many institutions have understandably been and are still, watching how Covid19 plays out as it will affect their delivery. As a result, universities are still working out how to deliver the upcoming academic year for applicants and their returning students. A major challenge for applicants, who have had their expectations of starting university shaped by institutional marketing strategies, is whether they are prepared to have a quite different experience to the one they thought they would get. This year, as well as the usual concerns, applicants have to consider whether they want to start their university study 'online' or 'blended', whether they are prepared to have initially, a non-traditional student experience, and whether to potentially pay for unused accommodation.

### 4. New 'Kickstart' Scheme

Will the recent announcement of the Government's new Kickstart scheme have an impact on an applicant or student's decision to defer? At the start of July, the Chancellor announced a £2bn 'kickstart scheme' to create more jobs for young people. The fund will subsidise six-month work placements for people on Universal Credit aged between 16 and 24, who are at risk of long-term unemployment. The aim is for young people to have the opportunity to build their skills in the workplace, and to gain experience that will improve their chances of going on to find long-term sustainable work. The scheme will open for applications in August (just before confirmation and clearing) with the first jobs expected to start in the Autumn and run until December 2021, with an option of them being extended. If applicants have a place confirmed before the outcome of a Kickstart application is known, could it result in late withdrawals?

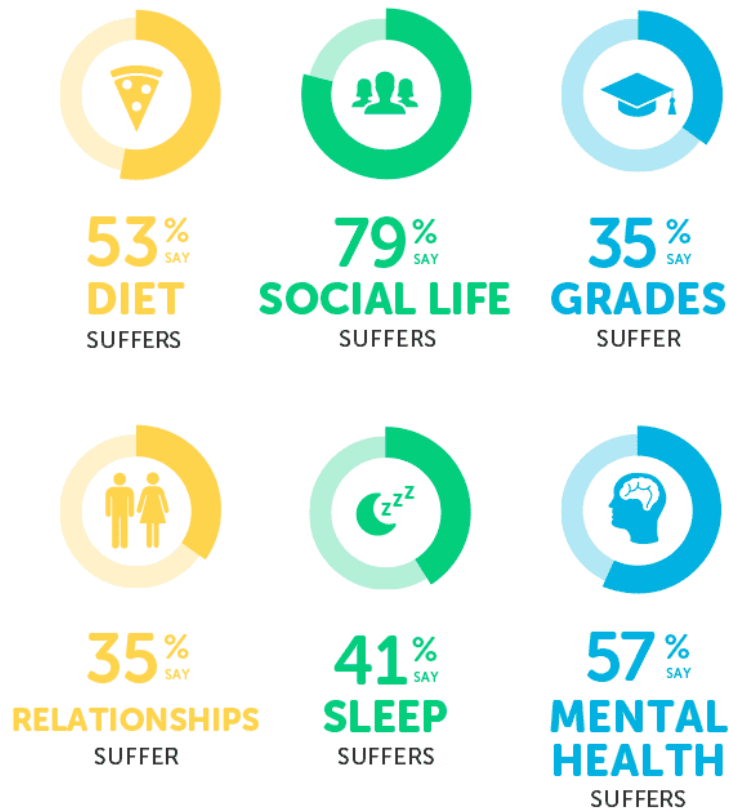
## 5. Existing financial concerns

Will the common financial concerns of applicants and students Pre-Covid 19 suddenly reduce due to the current exceptional circumstances? Or will concerns about debt and having sufficient funding increase for all applicants and students in 2020 due to the current employment situation and challenges in obtaining regular part-time work? Many part-time jobs undertaken by students are in hospitality, which has been particularly hard hit. The ability of parents or guardians to make financial contributions to their student child may also decrease as a result of monetary challenges they experienced due to Covid19 such as using savings and financial investments being affected. This is likely to impact on middle class students more dramatically than working class. Therefore, could this result in increased deferrals for both applicants and current undergraduate students, especially those who are middle class? Will applicants choose to study closer to home so they can commute? If they do, this will change the dynamic of their engagement in learning as they become 'commuter' students.

Research from the Association of Investment Companies (AIC) conducted by Opinium released on 28 July 2020 reported that 18% of young people aged 16 to 24 (in England) cite Covid-19 as a factor for not going to university. The most common reason stated for Covid-19 being a factor in their decision is that they would be concerned about costs due to the pandemic's financial impact, with parents from social grades C2DE (working class) being less likely to be able to help with the costs of university than better-off parents.

In its sixth year, the Student Money Survey also brings into sharp focus the concerns of students. Of the 3,385 students polled 79% worry about making ends meet and the impact on diet, social life, grades, relationships, sleep, and mental health is concerning as Figure 21 highlights. In the survey, 62% state that the maintenance loan is not enough. Covid19 is likely to exacerbate all of these stresses.

Figure 21 Impact of financial stresses



Source: Bushi, 2019

## 6. All the other concerns

As well as the financial challenges, Dickinson in his comment piece on Wonkhe, put forward a range of reasons that universities need to consider and address this coming academic year for applicants and current students wishing to defer. They include:

- Some students may be struggling with lockdown and want/need a break from study.
- For some students, online learning may not be part of their additional learning needs assessment.
- Some may live at home and commute and have, or family members have, an underlying health so they need to be extremely cautious about a 'blended' approach.
- Some have limited resources (e.g. accessible equipment for online learning and 24/7 internet access) and may not have quiet space in their home to study – and may want to defer.
- Some international students may want for the pandemic to settle more before returning.
- Some may be worried about quarantining arrangements.
- Some may be not be able to afford the cost of flights.
- If they study online, will the time difference allow it?
- Will universities insist on synchronous? Or if it is all asynchronous, how will they interact with fellow students?

(Dickinson, 2020)

## 7. What are students saying?

The latest report from The Student Hut (30 July 2020) highlights a number of concerns by current students. The report provides insights into how students expect their in-person teaching to take place and how they are feeling. Eight out of 10 want their lectures or tutors to wear PPE at least some of the time and 7 out of 10 want to wear masks in lectures. Over half feel their universities could support their mental health by providing more information on how Covid19 will affect the university and over half feel that the uncertainty of career prospects and the financial implications of Covid19 are impacting on their mental health. What is also evident from their data is that as time moves on, concern about Covid19 by their respondents has reduced in level of anxiety (see Figure22).

Figure 22 How concerned are you about Coronavirus?



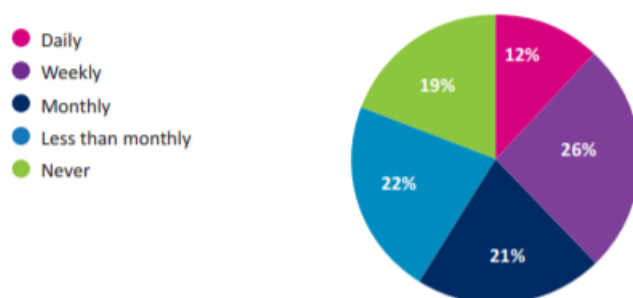
Source: The Student Hut, 2020

Only 2% of the current students surveyed were planning on deferring a year with 4% unsure whether they are going to defer or not. Of the prospective students, 14% said that their parental concerns about Covid19 had impacted their university choice. Of these, 29% students were applying for university closer to home, 19% have postponed applying to university, and 10% have applied to study a different subject than originally planned (The Student Hut, 2020).

In 2019, ‘Opportunity blocked: how student opportunities and SUs relate to student life, belonging and outcomes’ was published by Trendance UK (commissioned by Wonkhe). The research looked at student sense of belonging and loneliness at university. It also looked in detail at student involvement in activities examining the benefits for students of getting involved especially in terms of career, course and mental health benefits. It looked at who is and isn’t experiencing those benefits and what could be done about it. The survey was completed by 17,359 university students and 1,896 graduates.

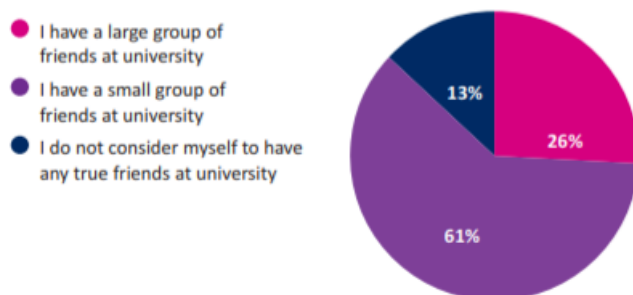
After controlling for key student characteristics, the research found major positive links between student wellbeing, course and career confidence and involvement. They highlighted that the students’ course is a key place to find friendship, reduce loneliness and increase a sense of belonging. The respondents reported feeling lonely on a regular basis (see Figure 23) and 13% stated they felt that they did not have any true friends at university (see Figure 24).

Figure 23 How often, if ever, do you feel lonely?



Source: Trendance UK, 2020 (p6)

Figure 24 Which of the following best describes you?



Source: Trendance UK, 2020 (p6)

The data that was collected in 2019 by Trendance UK on ‘how often do you consider dropping out of your course’ was recently analysed. It is published here for the first time (see Table 16).

Table 16 How often do you think about dropping out?

	Average	Disability	No disability	Selective state school	Non-selective state school	Private school	Hetero	LGBT
Every day	15.3%	28.2%	13.5%	23.7%	17.9%	3.6%	14.9%	20.1%
Every week	29.6%	34.0%	30.9%	23.2%	39.8%	30.9%	31.5%	32.1%
Every month	28.6%	28.6%	26.1%	27.5%	28.7%	15.4%	26.7%	26.3%
Less than monthly	17.7%	8.0%	20.3%	16.5%	11.2%	45.3%	18.7%	18.7%
Never	8.8%	1.2%	9.1%	9.1%	2.4%	4.9%	8.2%	2.8%

The data highlights that respondents with a disability, or who are from a non-selective state school or LGBT have a higher daily and weekly prevalence of thinking about dropping out compared to respondents without a disability, those who attended a private or selective state school or who are heterosexual. The challenge for universities in 2020/21 is that the normal routes where friendships are built such as face to face learning on courses, through academic and social activities and within accommodation will be limited due to restrictions as a result of Covid19. It is highly likely that in 2020/21, students (across all student characteristics) will be thinking about dropping out earlier so it is important for universities to monitor this.

Post confirmation and clearing is when clarity on applicant thinking about their university offering will be fully understood. This is likely to be affected by circumstances at the time such as regional lockdowns and changes in social movement as has happened in recent weeks. If the sector faces high levels of deferrals in mid-August, it is likely to be too late to put in place a sector wide approach to the 2020/21 academic year to create stability and confidence.

The challenge for the higher education sector this coming academic year is how to mitigate these concerns and issues in light of a declining population under 18 years of age, an expected decline of international students, and loss of casual/temporary work usually undertaken by students to support them through their studies. A multifaceted sector-wide approach is required. Some actions for consideration are listed below.

### **Actions for consideration by institutions and the sector**

#### *Sector-wide staggered start to create confidence and stability*

**Issue:** At present, there is a lack of a coordinated approach across the sector in developing principles for the coming academic year. This is unlikely to help create confidence amongst applicants and students.

**Suggested action:** It is still not too late for the sector to agree a staggered return for new and returning students. The proposal outlining this approach, that was submitted as evidence to the Common's Education Committee in May and which they published on 10 June, can be accessed via the link in the references (Morgan, 2020b). The approach will provide universities with time to put in place, and slowly implement across the various years of study, effective blended learning approaches and safe processes on campus, in halls and on transport to the university. It will create student number controls at university and within the towns and cities in which they are based. It provides applicants, who wish to appeal their results or take exams in the Autumn time to do so and still come this academic year. It provides European and International students, who may be nervous about arriving this September or have travel restrictions due to the level of Covid19 in the UK or their own country, with the opportunity to delay their start. It allows time to plan for a larger final year if placement students are unable to obtain or take up their employment in 2020/21 and put in place mechanisms that enable them to undertake it at the end of their degree. The proposal lays out how the funding to universities could work so they have a regular income stream. This approach could assist in creating confidence amongst applicants, students and staff thus help participation stability across the sector (Morgan, 2020b). The staggered return for new and returning students will comprise:

- Final year, returning placement and direct entry students starting in October.
- Level 5, direct entry, and outgoing placement students unable to obtain a placement starting November.
- New Level 4 and postgraduate taught students starting in mid to late January.

Universities have great responsibility to their returning students, who have experienced the most upheaval in recent months. It is going to be essential to get them on track in their learning and provide the appropriate support to succeed. Although the overall NSS scores published in July 2020 showed stability in the results between 2018/19 and 2019/20, it is next year universities have to be concerned about as their Level 5 students going into Level 6 will experience 18 months of disruption.

### *Reduction in fees and an increase in maintenance loans*

**Issue:** In the past 2 years, there has been pressure for universities to be transparent in terms of where the tuition fee is spent (Hillman et al., 2018). The fee covers a range of services students may not necessarily choose to use. Due to Covid19 and the online or blended approach adopted by many universities, applicants may understandably feel that they may not obtain a good student experience or receive value for money. And for those who intended to work part-time during their studies, but are concerned they may not obtain work, they may feel that going to university this year is impossible.

**Suggested action:** A reduction in fees and an increase in the maintenance loan for 2020/21 for new and returning students at undergraduate (and postgraduate) level may act as incentives to encourage them, or as Dickinson says, '*to take the gamble*' (Dickinson, 2020). Ironically, a reduction in fees was an argument put forward by Augar to help reduce student debt and increase participation but one that was rejected by many vice-chancellors. Faced with a potential impending crisis of reduced numbers (especially international), a reduction in fees may be welcomed by VCs if it encourages participation. Universities are already cutting staff via voluntary severance schemes and not renewing yearly contracts in order to reduce the financial burden. The outcome of this approach will be that in 2021/22 when student numbers are expected to increase until 2030, unless there is forward planning, there will be fewer experienced staff in place to deliver a high quality student experience.

### *Clear information and advice*

**Issue:** University websites have been awash with general statements such as '*we are committed to providing you with a safe and high quality student experience*' and '*you will receive an excellent blended or online experience*', but with limited information that provides clarity.

**Suggested action:** Clear guidance needs to be provided on how learning and other activities will be delivered this coming academic year (see below) by mid August to avoid a potential increase in deferrals for both applicants and students, and complaints about poor value for money.

- How will learning happen?
  - What constitutes face to face? (e.g. in-person, webinar)
  - What contact hours can be expected?
  - How will learning gaps between school/college and inter university years be bridged?
  - How will lack of online resources, access and space be supported?
  - How will the lack of exam experience across all levels be supported?
  - How will student attendance be recorded, and engagement be measured?
  - How will delayed starts be dealt with process due to illness, local lockdown, flight cost etc?
- Safety on campus
  - What social distancing measures will be put in place in learning and social spaces?
  - Will masks and hand sanitizer be provided?
  - Will spaces be regularly cleaned?
  - Will there be Covid19 antibody testing available?
  - How can we identify the difference between Freshers Flu and Covid19
  - Are there quarantine plans for EU and international students?
- Accommodation
  - Will there be accommodation and study bubbles?
  - What is the illness protocol within university and private student accommodation?
- Social activities
  - Will sports and volunteering activities take place?
  - Will student union/university bars be open?

(Morgan, 2020d)

### *Building digital competency*

**Issue:** There is concern across the sector that firstly, there is limited time to develop further the emergency online teaching resources for 2020/21, and secondly, that applicants and students will not have the resources or skills to be able to engage. Many universities are developing schemes such as laptop loans and offering free software to help applicants and returning students. However, recent research indicates that this may be not suffice, as *'educating through the screen becomes the new normal in higher education, it is essential to support the student's digital competency journey as they transition to, and through, university and ensuring that no student is left behind'* (Holley, interview, 28 July 2020).

**Suggested action:** Holley suggests that a digital competence induction needs to take place in stages. Pre-arrival, applicants need clear guidance on what IT equipment and software is needed for their course, including minimum Wi-fi connection speeds in order to access all the university systems online as they progress in their studies. As part of their induction to study, sessions on setting up browsers, audio and webcams will be essential along with clear guidance about online safeguarding processes, alongside the usual academic induction activities. Building confidence in the use of different digital platforms and using technology to create social networks will be critical as will achieving a balance between real-life learning (e.g. short webinars, Q&A panels) and virtual or anytime learning (accessing recordings of lectures etc. Consideration of digital platforms can be used to facilitate social networking will be important to help with loneliness and sense of belonging (Holley, interview, 28 July 2020).

### *Study and financial pressure points information and advice*

**Issue:** Throughout the study lifecycle, there are typical study and financial pressure points. These are normal and create stress and anxiety for short periods of time (Morgan and Nutt, 2020c). A major issue within universities is that they are often not acknowledged or addressed, and students can feel that they are the only ones experiencing these challenges.

**Suggested action:** It is important for universities to provide advice and guidance on how to manage them and explain that if the stress and anxiety continues for long periods of time, they should seek help. Practical money management and budgeting advice, as part of induction to study for new students and reinduction for returners, is strongly advisable. However, it will be essential to drip feed information and not be tempted to overload students with information in the first few weeks.

### *Provision of more funding for hardship grants at key study pressure points*

**Issue:** As highlighted in this report, the maintenance loan is not considered enough by many students to cover all living costs especially when accommodation costs are so high. This forces students to undertake paid work if they do not have other forms of financial support. Student Union run foods banks are on the increase for both UK and international students (Murray, 2020).

**Suggested action:** In the past six months, some institutions have increased the amount of hardships grants available to students or have introduced them. Allocating more funds this coming academic year with signposting for students will be a critical safety-net for many, especially those who rely on part-time work that could be affected due to Covid19.

### *Health and wellbeing support*

**Issue:** The impact of lockdown on students (including staff) and how it will manifest itself when they return is unknown. It is not possible to forecast the fallout of the stress caused by Covid19 ( financial, emotional, professional, and personal) and the impact on mental health for the foreseeable future. However, what is known is that self-harm and suicide attempts have increased exponentially across the country during lock-down (Luce, interview, 29 July 2020). As a result, universities need to be prepared for this. Also, as the normal structures that support students with health and wellbeing and build cohort identity disappear (e.g. sport, clubs and societies, social and course activities), alternative mechanisms need to be put in place. Online learning and its associated issues (e.g. poor IT resources and inappropriate work spaces such as using the kitchen table as a desk) could create health problems and impact on assessments. Due to safety reasons, usual opportunities to move accommodation if a student doesn't get on with their flatmates, may not be permitted thus leading to wellbeing issues.

**Suggested action:** Adoption of the University Mental Health Charter (Hughes and Spanner, 2019) is a good framework on which to develop health and wellbeing support and advice. The creation of an online learning etiquette along with advice on how to re-engage safely with communal learning, whether in a lecture theatre or studying in a library, will help students. Extenuating circumstance policies need updating to consider the changes in study environment. Enabling students to help themselves by providing health and wellbeing sessions, and information on where they can obtain support (including national support lines) is advisable. Providing Applied Suicide Intervention Skills Training (ASIST) for staff to support students across the different spheres of university life (especially residential life teams), and training first aiders and course teams to be aware of mental health issues, will help reduce critical incidences.

### *Community collaboration*

**Issue:** Universities over the years have worked hard to connect with their local town or city. Many interact with them, influence the local community and are a positive force for change. Very often, universities are the main employer in the region. A reduction in students will impact on the economy of the area. Students have a responsibility to their university to abide by safe practice. University leadership teams have a responsibility to students and staff to provide a safe environment. The University community has a responsibility to the towns and cities in which they reside to act sensibly, and town/city leaders and government have a responsibility to all residents and visitors to put in place safety measures. However, requests, rules and requirements that aim to provide a safe environment can easily be disregarded as has been witnessed in recent weeks with mass gatherings and individuals feeling invincible.

**Suggested action:** Covid19 is going to require this relationship to be further developed and strengthened especially in terms of providing a safe environment. An agreed protocol of behaviour not just on campus but within the towns or cities a university resides could be developed and become part of the student charter.

### *Collection of withdrawal data in the twilight zone*

**Issue:** The UK HE sector gets participation data from two main sources: The Universities and Colleges Admissions Service (UCAS) and the Higher Educational Statistics Agency (HESA). Importantly, HESA provides data on undergraduate and postgraduate students who are in study in December of the current academic year through the compulsory institutional data returns (Morgan, 2019). However, there is a Twilight zone. No sector-wide data is available between confirmation and enrolment and also published data of those who withdraw between enrolment and the HESA return. HESA collects it but only publishes withdrawals after the return as it argues that there may be reasons for this, which are unconnected with the course or the HE provider. As a result, it is hard to ascertain who is actually participating, who withdraws, when and why.



**Suggested action:** Collecting and publishing this data will enable patterns in the data of the impact of Covid19 to be identified, and used to create strategy and policy, whether at national or institutional level, regarding recruitment, retention, attainment, widening participation and support requirements in 2021 onwards.

#### *Systematic and effective monitoring of students that withdraw via the Student Loan Company*

**Issue:** There is also a need for the sector to record student withdrawals more accurately from higher education study, especially this academic year. Currently, institutions record reasons for withdrawal very differently and the level of detail varies across both undergraduate and postgraduate study. It is challenging at institutional level to collect this data because often a student has already left before it is formally recognised that they have.

**Suggested action:** Having a standard template that all institutions are required to complete would enable sector comparison as well informing institutional and national strategy and policy. To ensure compliance, for UK and EU students, it could be tied to the student loan withdrawal process (Morgan, 2019). If designed well, it could also collect data relating to withdrawal such as debt levels incurred through study fees and accommodation costs. Through collecting this data, issues could be identified, and targeted advice provided throughout the study journey from first contact through to graduation.

#### *Thinking differently- Opportunities to come out of Covid19*

**Issue:** The challenges facing higher education in the coming few years, and the fall out that will take years to recover from, are numerous. Students in secondary and tertiary education in 2019/20 have spent more time out of a physical learning environment than in, so understanding and bridging the learning gap is critical. Getting the support right for every transition of new, current students and this year's graduates will be pivotal.

**Suggested action:** Covid19 provides the sector with the opportunity to think differently and change the future.

- A permanent move from traditional to blended learning.
- Increased focused training for staff development to deliver online.
- Refocus of funding due to the expected 2021/22 increase in 18-year old's.
- Management of expectations in terms of value for money.
- Changes in metric driven environment.
- Marketing stops driving recruitment.

#### **Concluding comments**

The sector faces many challenges as a result of Covid19 including financial survival. At present, higher education institutions are functioning unilaterally rather than collaboratively, and they are thinking top down, which is preventing clear principles of action, in terms of student participation in 2020/21 to be developed. If the challenges are approached bottom up and applicant and student needs are put at heart of the issue, principles developed and actioned across the sector could help create confidence and stability, leading to participation thus income and applicants and students feeling supported.

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