

Evaluating the Role of Bursaries in Widening Participation in Higher Education: A review of the literature and evidence

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Word count: 8,891 (not including title, abstract or references)

Evaluating the Role of Bursaries in Widening Participation in Higher Education: A review of the literature and evidence

The publication of the long-awaited Augar Report into post-18 education and funding provides a timely opportunity to examine the literature and evidence on the role of bursaries in widening participation (WP) in higher education. WP policies have sought to address discrepancies in the take-up of HE between different social groups, and the differential experiences (and outcomes) of students from different backgrounds, once they are at university. The effectiveness of bursaries to address this depends not only on their ability to compensate for financial disadvantage, but also on the impact their provision can have on young people's attitudes and students' integration at university. This systematic review takes into account not only recent academic research undertaken in the area, but also acknowledges the vast amount of research that governmental and non-governmental organisations undertake in relation to WP. The findings highlight the persistence of socioeconomic disparities in HE participation and, even amongst lower-income students who do attend, emphasise the continuing challenges they face to 'fit in' to university life. Before provision of financial support can be effective, a consistent method to identify the most vulnerable groups of students is necessary. Whilst bursaries can overcome the financial barriers to participation, other non-financial challenges remain and the effectiveness of bursaries alone to promote greater diversity in HE is not yet proven. The strength-in-diversity the WP agenda aims to support will only be realised with a fairer distribution of quality and prestige across the sector and a more thorough 'de-classing' of the institution of the university.

Keywords: bursaries; widening participation; higher education; student financial aid; access to education; decision making

Introduction

Successive UK governments have introduced measures aimed at widening participation in higher education in response to the recognition that certain groups of young people have historically been under-represented at universities and other HE providers (Burke, 2013; Lewis, 2002). Widening participation (WP) policies seek to address the

discrepancies in the take-up of higher education between different social groups, with evidence suggesting that young people from lower socioeconomic backgrounds, those who live in areas with historically low rates of higher education participation and those who are the first generation in their families to go to university being amongst the most under-represented groups (OfS, 2018a; Mountford-Zimdars et al., 2015). Nonetheless, there is no uniformly-applied definition used to denote the ‘WP student’ across the sector. Whilst there is a focus on young people from low-socioeconomic-status or ‘non-traditional’ backgrounds, how this is operationalised varies according to the indicator(s) used by individual institutions.

Currently, HE institutions are mandated by the *Higher Education and Research Act 2017*, to submit annual ‘access and participation plans’ to the sector-wide regulator, the Office for Students (OfS). These plans require universities to “set out how [they] will improve equality of opportunity for under-represented groups to access, succeed in and progress from higher education” (OfS, 2019). They detail the use of financial support, outreach activities, targets and milestones, and other interventions to evidence their promotion of equal opportunities amongst applicants and students.

The focus of this review is on the use of institutional financial support – in the form of bursaries – to improve HE participation and attainment amongst under-represented groups in England. For bursaries to be effective, there needs first to be a clear and consistent definition as to where inequalities in access and participation lie, which groups are particularly vulnerable to under-representation in higher education, and the extent to which providing additional financial support can overcome the barriers.

Academic research into inequalities within post-compulsory education have sought to highlight both the persistence of structural disadvantages affecting young

people's chances of getting into higher education, and the differential experiences (and outcomes) of students from different backgrounds once they are at university. The extent to which bursaries can be effective in widening participation depends not only on their ability to compensate for financial disadvantage, but also on the impact their provision can have in changing attitudes around young people's decision making and students' integration at university.

Recent changes to the student finance regime have raised tuition fees and seen the replacement of maintenance grants for the most disadvantaged with loans, placing an even greater importance on institutional bursaries. Furthermore, the publication of the long-awaited Augar Report on post-18 education and funding (Augar, 2019) means that a review of the evidence and literature on the effectiveness of financial support represents a timely contribution to the on-going design and implementation of universities' WP activities.

The paper proceeds as follows: first, I provide a brief overview of the changes to the student finance regime in the UK in the last 20 years. Following this, I outline the methodology employed in undertaking a systematic review of the evidence and literature in this area. The findings are detailed according to three main themes arising from this review, examining the inequalities that exist in access and participation, the current use of financial support mechanisms, and the effect of students' attitudes and decision making on WP. The final sections provide a discussion of the key messages highlighted in the literature and concludes by summarising where practitioners, policy makers and academics ought next to focus their attentions.

Timeline of student finance and institutional bursaries

Widening participation has been a strategic priority across the HE sector since the landmark Dearing Report (Dearing, 1997), which introduced the notion of asking

students to contribute to the cost of their university tuition. Since then, incremental changes¹ have increased tuition fees from £1,000 in 1998/99 to £3,000 in 2006/07 and to £9,000 per year in 2012/13 (increasing to allow for inflation to £9,250 from 2017/18) (Bolton, 2018). Alongside these increases in tuition fees, a system of student finance has developed including access to student loans, maintenance grants (latterly, maintenance loans), and bursaries. To mitigate the substantial rise in tuition fees to £9,000 in 2012/13², a National Scholarship Programme (NSP), co-funded by universities and the government, allocated a fixed number of scholarships to students meeting a raft of eligibility criteria (Callender & Wilkinson, 2013, pp. 285-286). This existed alongside a parallel system of institutional bursaries. However, the discontinuation of the NSP from 2015 and the abolition of maintenance grants for students from low-income families from 2016 negatively impacted low-income students in more recent HE cohorts. The primary sources of student finance remain, then, a system of tuition fee and maintenance loans (repayable once graduates reach an earnings threshold), along with variously-sized institutional bursaries provided according to individual universities' eligibility criteria to young people fitting a number of WP contextual indicators.

Methodology

A systematic review of the academic literature was undertaken using two of the largest

¹ These rises refer to England and Wales; tuition fees were abolished in Scotland from 2001 and in Northern Ireland, fees were capped at £4,160 in 2018/19 for NI-based students (Gunson et al., 2018)

² These reforms also brought in fees for part-time students (capped at £6,750 per year) and extended tuition fee loans to cover these (Hubble & Bolton, 2019). See Callender and Thomson (2018) for a more detailed discussion.

online databases of social science citations: Scopus and Social Science Citation Index (SSCI). The same search strategy was employed for both databases, consisting of the following search terms in various combinations:

‘Bursaries’, ‘financial support’, ‘widening participation’, ‘fair access’, ‘university admissions’ ‘university applications’, ‘university choice’, ‘educational decisions’, ‘entry to higher education’, ‘student progression’, ‘student debt’, ‘student loans’, ‘students financial need’

Articles, books and chapters that were returned from these searches were further narrowed down on the basis that they satisfied additional parameters: First, they were published at least as recently as 2006 (when tuition fees saw their first significant increase). Additionally, studies were prioritised if they referred to work undertaken in England, although some research from the rest of the UK, US, Australia, and other European countries was included if the subject was suitably relevant to the English context (e.g. they referred to the effect of institutional bursaries on HE participation). The focus was on empirical research, including quantitative, qualitative and mixed-methods research, with relevant review articles and discussion papers being seen as more marginal to the purposes of this evidence review.

A total of 2,056 articles were returned with this search strategy using the Scopus database; SSCI returned 934 studies. Duplicate hits from the two database searches were removed for a final total of 2,158 studies. A first screening of the returns sought to eliminate articles that did not fit the inclusion parameters, did not have full-text available or were not relevant to the specific focus of the review. This returned 133 studies. A second, more thorough screening of the abstracts and full-text content of these references removed a further twelve studies, which were considered not relevant to the specific subject of the review. Of the final 121 academic articles included in this

review, 98 were empirical studies, with 23 works being books, monographs, discussion papers, review articles or theoretical papers.

In addition to the academic work that can be searched through online citation databases, this review recognises the vast amount of research that governmental and non-governmental organisations undertake in relation to issues surrounding WP. A number of the largest and most relevant organisations were selected³, and a search of their organisational websites returned several publicly-available reports and evaluations relevant to this review.

The parameters for inclusion in this review were narrower than for the search of the academic literature: reports were included only if they focus on the English context and were published subsequent to the latest significant revisions to the student finance regime in 2012. A total of 27 publications were returned from this sweep of organisational websites.

Whilst several previous review articles and discussion papers have sought broadly to examine the role of higher education in widening participation and promoting social justice – both in England (Archer, 2007; Bowers-Brown, 2006; Mountford-Zimdars & Sabbagh, 2013) and elsewhere (Leach, 2013; Hemsley-Brown & Oplatka, 2015; Oreopoulos & Petronijevic, 2013), the primary focus of this review is to examine the evidence in relation to the effectiveness of financial support to achieve this.

³ UK Department for Education (DfE); UK Department for Business, Energy and Industrial Strategy (BEIS); Office for Students (OfS) – and its predecessor body, the Office for Fair Access (OFFA); the Russell Group; the Sutton Trust; the Social Market Foundation (SMF); Higher Education Funding Council for England (HEFCE); Institute for Fiscal Studies (IFS); Universities UK (UUK).

The main aim, therefore, is to build on such reviews in order to focus on recent empirical developments in the field.

Of course, an examination of the existing literature and evidence necessarily considers a much broader spectrum of studies, including those conducted with sixth-form students, school leavers and undergraduates and covering a wide range of topics and methodologies. The content of the papers and reports included in the final analysis were summarised and analysed thematically to facilitate an overall interpretation of the state-of-the-art in this area and focusing of financial support and bursaries.

Findings

The findings of this systematic review are discussed below, first outlining in brief current research into existing inequalities between different groups of young people in relation to their entry to and progression through higher education (theme 1). This is followed by a more in-depth discussion of the use of bursaries and financial support in the HE sector at present (theme 2). Theme 3 examines the extent to which bursaries are able to overcome the barriers in relation to widening participation and presents the role that students' attitudes and decision making around HE plays in terms of applying to university.

Theme 1: Where do inequalities in access and participation lie?

The under-representation of certain groups in higher education has been seen as evidence of structural disadvantage, with inequalities persisting in both the take-up of university places and in terms of the successful progression of students through higher education.

In its role as safeguard of fair access and equality for students, the OfS (previously OFFA) has undertaken research to monitor the trends in HE admissions amongst under-represented groups (e.g. OfS, 2018b).

Mountford-Zimdars et al.'s (2015) extensive analysis – commissioned by OFFA – explored why different groups of students achieve different outcomes at university, looking in particular at students from low-socioeconomic backgrounds, those with a disability, and Black and minority ethnic (BME) students. They highlight that the causes of inequalities can arise at the macro- (relating to the HE system and the wider socio-cultural structures that exist in our society), meso- (the context of individual institutions and student environments) and micro- (the individual interactions that students experience during their time in higher education) level. Highlighting the gaps that persist in attainment amongst different groups, the report's authors see this as a further symptom of the global disadvantage that some groups continue to face.

To this end, the sector has sought to implement strategies to ameliorate these inequalities, focusing primarily on *fair access* – that is, ensuring that there is nothing that unfairly prejudices potential applicants to the university – and *widening participation*: the active promotion of participation in higher education amongst students from a broader range of backgrounds. The provision of financial support through bursaries has formed a key pillar of institutional strategies for WP as a means of removing the financial barrier to participating in higher education for students from less-well-off backgrounds. WP initiatives also include the use of contextualised admissions to guarantee greater diversity amongst the student body and through increased levels of outreach by universities to assuage the fears of some students that university is not 'for people like me'.

General assessments of the success, or otherwise, of university-level policies (e.g. Boliver, 2013; Chowdry et al., 2013; Harrison, 2011; Harrison, 2013; Hoare & Johnson, 2011; Ianelli, 2007) have shown that students from lower social classes and state-school backgrounds (as opposed to having an independent school education) are less likely to apply to the elite Russell Group of universities, as are those from certain ethnic backgrounds (Boliver, 2013). The persistence of a large socioeconomic gradient within HE has been also shown to exist, with Chowdry et al. (2013) finding a significant social class effect on HE participation. Their study shows that attainment gaps emerge as early as age 11 and can explain away a vast proportion of the SES-driven gap in HE access.

Smaller-scale analyses of student participation have reinforced the notion of a significant socioeconomic gradient, particularly in relation to the take-up of high-prestige, high-tariff courses, such as medicine (Steven et al., 2016; Do et al., 2006; Owen et al., 2018) or accounting and finance (Rowbottom, 2017).

Despite this, students who are admitted on the basis of WP initiatives can perform at least as well – if not better – than their peers at university (Rowbottom, 2017) – even at Russell Group universities (Hoare & Johnson, 2011). Nonetheless, analyses of academic performance indicators (Benson-Egglenton, 2018; Callender, 2008; Smith & White, 2015; Thiele et al., 2016, Crawford et al., 2016) have shown that this is not necessarily the norm. Studies have highlighted the effect on student outcomes of a whole range of contextual factors, such as gender and age, socioeconomic factors like family background or residential location and factors relating to students' educational trajectories – type of school, prior attainment and choice of subjects.

Geographic patterns of structural inequalities in access to universities have also been found within the UK, with Ianelli (2007) finding the social class gap in HE

participation to be wider in Scotland than in England and Wales, despite typically higher rates of participation in Scotland. More recently, Riddell and Weedon (2018) have reinforced the finding that the absence of tuition fees in Scotland has not produced a more socially-inclusive system of higher education. They conclude that the removal of financial support associated with a tuition-fees regime exacerbate the structural inequalities that negatively impact upon the prior attainment of those from more disadvantaged backgrounds (p. 283).

Beyond these persistent structural inequalities, the experience of students from different backgrounds in HE can vary greatly and inequalities in social class, income levels, ethnic or cultural background can have a profound impact on how students navigate through their university life.

Low-income students have been found to experience considerable financial stress (Halliday-Wynes & Nguyen, 2014), having to ask family or friends to help out financially or, in a large number of cases, having to save up prior to entering HE and/or continue to undertake part-time employment alongside their studies (Hordosy & Clark, 2018). Whilst for some students, they see increasing debt and financial difficulties as an integral part of participating in higher education, for others even small disruptions to their budgets can exert a high degree of financial stress.

Harrison's (2011) review finds modest improvements in HE participation amongst low-SES and state-school educated students across the sector as a whole. However, he emphasises that this increased participation has primarily been seen in non-Russell Group universities. By contrast, the most prestigious universities have seen a relative decline in increasing the socioeconomic diversity of their student body (pp. 462-463).

Subsequent evaluations (e.g, the OfS's Equality Impact Assessment, 2018a) highlight that, whilst opportunity has increased, the regulatory framework currently in place has not yet secured absolute 'equality of opportunity'. It concludes that "the imperative for the new regulatory regime is to address the sustained gaps in access between under-represented and other groups... focusing more on addressing gaps in attainment within and progression from higher education for students from ethnic minority groups, disabled students and students from under-represented groups" (p. 17). Furthermore, this needs to be done both at the level of individual institutions and across the HE sector as a whole.

Despite these recommendations, how students are defined as being eligible for targeting through WP strategies is still not consistently applied across the sector. Whilst the majority of academic research focuses on inequalities in HE entry in terms of socioeconomic class (e.g. Castleman & Page, 2014; Castleman et al., 2012; O'Connell et al., 2006; Kettley & Whitehead, 2012), the basis on which students are identified as being 'low social class' has been the subject of academic scrutiny.

Harrison and McCaig (2015) are highly critical of area-based measures of disadvantage, such as POLAR⁴, seeing them as an unfair 'postcode lottery' that are of questionable diagnostic value in and of themselves. Despite their use to monitor university admissions, allocate funds and target resources, they could, by contrast, negatively impact university policies around outreach and WP by misdirecting funds.

A recent review of the use of contextual indicators (Gorard et al., 2019) highlights that using area data "appears to be widespread merely because it is currently

⁴ Participation of Local Areas: an area-based measure indicating the relative proportion of young people participating in HE.

convenient, relatively simple and addresses one symptom of widening participation – increasing the number of participants from deprived areas (regardless of whether the individual is deprived or not)” (p. 119).

Moreover, school-based inequalities can be seen in the greater tendency of independent-school students to apply to higher-prestige universities. This has much to do with independent schools’ assumption of an HE career for their students, their ability to invest more resources, to start the process earlier, and to be more proactive in increasing their students’ capital and aspiration to get their students into higher-status universities and courses (Dunne et al., 2014, p. 1664).

This being said, Gorard et al., (2019) find no clear relationship between institutional factors and students’ achievement at university and cast doubt over the efficacy of using school-based factors as a tool to monitor and promote WP. Their review concludes that “despite some limitations, eligibility for or receipt of, FSM [free school meals] is clearly the best indicator of economic circumstances available at the individual level” (Ibid., p. 118). This is an indicator to which all HE institutions should have access as it is reported universally by schools and which has been shown to be a clear indicator for socioeconomic disadvantage (Gorard, 2012). This is a view that is further supported in the recent Augar review of post-18 education.

The Augar Report (2019) “notes with surprise the absence of any over-arching assessment of the impact of different approaches to widening participation” (p. 77). This is even more shocking given that universities spend more than £1bn annually to support access and participation of disadvantaged students (Ibid., p. 76). The report goes so far as to condemn the current system as failing to support social mobility and recommends better-targeted funding at higher levels for those in need and with a greater emphasis on institutional accountability (Ibid., pp. 97-98).

Mountford-Zimdars et al. (2015) highlight that prior attainment on entry to HE is the main driver of progression and performance at university, which implies that more needs to be done earlier on in the education system. Their report presents a raft of recommendations, which emphasise the need to enhance the evidence base around ‘what works’, to raise awareness and share information across the education sector and beyond, and to embed the ‘reducing inequalities’ agenda within the sector as a whole at a regulatory oversight and individual institutional level.

How this is achieved, however, is not straightforward. Research has highlighted that the purpose of financial support and bursaries has been expanded from its use as a key tool to overcome the barriers to wider participation to ‘a more generalised tool supporting retention and success’ (Harrison & McCaig, 2017, p. 304). The primary role of bursaries is to alleviate the financial burden facing low-income families and to encourage a greater number to apply to and participate in higher education.. However, as the role of bursaries appears to have changed, their impact needs to be gauged against a broader measure of success, such that they can support under-represented groups in all aspects of integration within higher education. The next theme examines how these initiatives contribute to the WP strategy at universities and across the sector, and to support more broadly the participation and success of disadvantaged students.

Theme 2: What impact do bursaries and financial support have?

In order to address these inequalities in the HE system, bursaries and financial aid have been used to mitigate the financial cost of participating in HE for students from less-well-off backgrounds. Broadly speaking, intuitional financial support seeks to remove financial barriers for students who might otherwise be put off from applying to university and to support them success through higher education. Nonetheless, the specific goals of such policies cover a number of overlapping, yet distinct aims,

supporting wider access, improved retention and greater success. As Malcolm (2015) asserts, “different policy actors place different priorities on these areas, and as such the purpose of student finance can become confused or unclear” (p. 33). This lack of clarity makes it difficult to evaluate the effectiveness of specific support measures, such as bursaries, and individual institutions may be aiming to address different aspects of the broader issue.

Whilst there have been attempts to assess the impact of financial support policies internationally (e.g. Boatman & Long, 2016; Mendoza & Mendez, 2012; Reed & Hurd, 2016), the highly context-specific nature of the student finance system and the constant changes within individual national regimes provide significant challenges to undertaking a universal analysis of their effectiveness.

In the English context, the impact of mandatory institutional bursaries for HE providers from 2006 has been seen at the level of students, institutions and across the sector as a whole. Academic research has sought to examine how the current system of bursaries and financial support is working in practice to overcome the inequalities discussed above and the extent to which the benefits of such provision can be empirically supported. Moreover, the response of the sector to these significant changes has been monitored, as a move towards a system of institution-only bursaries is resulting in greater competition in recruitment and admissions.

Since the introduction of mandatory financial support, the impact of its receipt has gained empirical attention. West et al. (2009) found that bursary receipt can increase retention of undergraduates in their first year of study. Matching bursary recipients with similar students whose bursary applications were unsuccessful, their study also found that those receiving support saw lower levels of ‘liquid debt’ and relied less heavily on financial support from their parents. Murphy and Wyness’s (2016) attempt to quantify

the additional benefit of means-tested aid at universities concludes that receipt of financial support is associated with a significantly higher likelihood of attaining a 'good' degree result. However, the authors emphasise that the relationship between parental income and bursary receipt is highly non-linear and there is a decreasing marginal impact of financial aid as support increases (Murphy & Wyness, 2016, p. 27).

In its role as safeguard of under-represented groups, the OFFA/OfS, has also sought to evaluate the effect of bursary support on students' access and outcomes. A first attempt to evaluate the bursaries regime between 2006 and 2011 (i.e. before changes to student financial provisions in 2012), was commissioned in 2014 and concluded that a lack of sufficient data at an individual level precluded the authors from being able "to find evidence that the core bursary schemes delivered between 2006-07 and 2010-11 had any effect on the retention rates of the students that received them" (OFFA, 2014, p. 20). A further review of the evidence on financial support and its impact on student access and experiences looked at both the academic literature and research that had been undertaken by individual institutions in this area (OFFA, 2015). The authors concluded that, in the main, financial support was not the most significant determinant in students' decision to apply to higher education or on their choice of institution. However, there was evidence to support the fact that there is a sizeable minority of students for whom this was the case (p. 36). The report also highlighted an overall acceptance of the inevitability of student debt amongst most students, yet it found that the complexity of individual circumstances necessitated more nuanced and further research to find out which groups in particular were most in need and whether they were being helped sufficiently.

One of the biggest criticisms of the current financial support system is the lack of awareness amongst prospective students. Survey data on students' knowledge of the

system (Callender & Wilkinson, 2013) has found that new undergraduates, not being well-informed about the level of financial support available to them, do not feel that bursaries affected their choice of university. Whilst those who were more aware of the availability of financial support are shown to take this into account when deciding about their HE institution, the perceived lack of awareness and understanding appears to be particularly pronounced amongst some of the poorest students, Black students, and those attending post-1992 universities (p. 300). This clearly has implications for the persistence of inequalities on the basis of socioeconomic status and ethnicity, as discussed above. The system, as it currently exists, appears to be reinforcing inequalities at an individual level through asymmetries in access to information regarding the availability of bursary support.

Subsequent research by Wyness (2016), moreover, highlights that, even above and beyond information asymmetries, the nature of the bursary system in itself creates income inequalities in bursary receipt. Poorer students tend to be concentrated in less-elite institutions and therefore have recourse to less-generous financial support packages. By contrast, better-off students may receive more bursary monies simply by virtue of the institution they attend. Analysis of data from a range of institutions finds that, in contrast to West et al.'s earlier study, students from poorer backgrounds are more likely to drop out or perform poorly in their degrees (Wyness, 2016, p. 17). Nonetheless, the paper concludes that much more detailed research would be required to understand the causal impact of bursaries on student outcomes across different HE institutions.

In order to try to close this information gap and to better understand the impact of institutional financial support on undergraduate student success of those from under-represented student groups in English higher education, OFFA commissioned a research

consortium of universities (led by Sheffield Hallam University) to develop a robust methodological approach with which to analyse the effectiveness of institutions' financial support packages (OFFA, 2016). The resulting statistical models, interview and survey questions now form part of the OfS Financial Support Evaluation Toolkit and it is a requirement of universities' access and participation plans to evaluate their use of financial support to ensure that it is effective in improving outcomes for students from under-represented groups (see, for example, Ilie et al., 2019).

In relation to the post-2012 reforms to the student finance regime, research commissioned by the Institute for Fiscal Studies (Dearden et al., 2014) again highlighted a lack of empirical evidence of the effect of bursaries and financial support. Furthermore, the report raised the issue of universities diverting funds from bursaries to more long-term outreach programmes (a further strategy of competitive recruitment, as highlighted above), which would have a negative impact on the availability of financial support for disadvantaged students, at least in the short run.

The Augar Report (Augar, 2019), moreover, concludes that disadvantaged students need better financial support beyond institution-provided bursaries. The recommendations of the review seek to re-introduce maintenance grants for students from low-income households, to increase government funding for disadvantaged students, and to target this funding more effectively (p. 85).

The introduction of bursaries and changes to student finance system have also had a profound effect on how universities operate in regards to recruitment and admissions, and a number of academic studies have sought to capture how institutions are adapting these significant reforms. Within the context of widening participation, national programmes supporting students from less-well-off backgrounds – *AimHigher* and the National Scholarship Programme (NSP) – were discontinued and replaced with

a system of institutional-level bursaries alone. Whilst it was recognised that the NSP, for example, lacked clear objectives as to its purpose and measurable outcomes (Bowes et al., 2016), this programme provided an important source of additional government funding.

Callender (2010) has highlighted how institutional aid in higher education in England has introduced a quasi-market in bursary provision, whilst academic reviews of institutional policies and Access and Participation Plans (McCaig & Adnett, 2009; Bowl & Hughes, 2016; McCaig, 2016; Wyness, 2016) seem to concur that universities seek to use the competitive market in bursary provision as a way of recruiting students. The targeting of specific cohorts appears to reinforce the stratification of universities within the HE sector, which serves to further entrench pre-existing patterns of participation rather than to 'widen' access to more prestigious institutions. Indeed, there has been no genuine attempt to address the apparent inconsistency inherent in the simultaneous drive towards widening participation across the sector, whilst maintaining a number of 'prestigious' institutions with an 'elite' student body.

Qualitative studies, such as Rainford's (2017) analysis of one Russell Group university's WP programme, highlight that little has changed in terms of the admission of students from under-represented backgrounds entering the university. Nahai's (2013) study attempts further to unpick the framework and values that underpin the admissions process at more prestigious universities by interviewing admissions tutors at Oxford University. She concludes that the overriding factor appears to be one of prior academic excellence, with social diversity only of marginal concern when making decisions on university admissions.

Further research commissioned by OFFA (Thomas, 2017) also provides an institutional perspective on strategies for widening participation in HE. The small-scale

exploratory study sought primarily to understand how HE providers could embed a ‘whole-institution’ approach to WP and fair access. The findings of the research emphasise that institutions ought to strive, as a minimum requirement, towards a whole-lifecycle approach – from pre-entry, to on-course success, to post-graduate progression – involving staff from across the institution. Moreover, within the context of increasing tuition fees, it is incumbent on universities to demonstrate a shared commitment to WP across all departments and embed this within institutional policies and practices. This goes far beyond the simple use of bursaries (a practice that often operates in parallel with other WP activities, rather than being integrated), and seeks to move away from the potentially detrimental impact of a quasi-market in bursary provision, as noted above.

Whilst the report also develops an evaluation model for assessing institutional progress towards a whole-institutional approach to WP, to date this toolkit has not been widely implemented by institutions across the sector. Nevertheless, the OfS has included the adoption of a whole-institution approach as part of its most recent good practice advice on the preparation of access and participation plans (OfS, 2018c).

The extent to which bursaries can be effective in widening participation depends not only on their ability to compensate for financial disadvantage, but also on the impact their provision can have in changing attitudes around young people’s decision making and students’ integration at university. The next theme examines this in more detail, considering the body of literature that focuses on young people’s attitudes to student debt and access to information and how these contribute to the impact that financial support can have on achieving WP in higher education contexts.

Theme 3: Student attitudes and decision making

For financial support to be effective in widening participation in HE, it must be shown

that the provision of institutional bursaries positively affects student attitudes and decision making. This is especially important against a backdrop of increasing student debt (Bachan, 2014), with young people's attitudes towards the acquisition of debt being seen as a major barrier to participation.

The fear of debt amongst low-income families has been found to drive both the likelihood of students to apply for a university with a low cost of living, and the likelihood of them to apply to universities with good opportunities for term-time employment (Callender & Jackson, 2008, p. 426). This can be seen as a 'double deficit' whereby lower income students, whose disadvantaged financial situation is exacerbated by the increasing cost of going to university seek part-time employment that negatively impacts on their studies (Hordósy et al., 2018).

Jones (2016) has further emphasised that for low-SES students the 'price' and 'cost' of participation were very different considerations: whilst the headline price of going to university might act as a deterrent in itself, for students from working-class backgrounds, participating in HE represents a greater risk in terms of its perceived 'cost' to their self-identity (p. 287).

Recent examinations of the experiences of undergraduates have explored how their attitudes to debt have impacted upon their expected and actual levels of debt, parental financial support and psychological stress. The literature paints a mixed picture of this relationship, with some finding a clear link between attitudes to debt and levels of debt (Chisholm-Burns et al., 2017) and others finding that any significant relationship disappears once demographic and socioeconomic factors have been controlled for (Bachan, 2014). West and her colleagues (2015) find that, amongst more affluent families, parents are able to – and do – mitigate the impacts of student loan debt on their children. The amount of parental support received by students varies

considerably according to their family background. Whilst on average, it represents around 14% of total student income (Pollard et al., 2013), amongst students from lower class backgrounds⁵ it accounts for just 4.3% whilst for those whose parents work in managerial/professional occupations, the average is 21.4% (Ibid. – author’s own calculations). It is likely that, as the student financial regime continues to change, intergenerational remittances are likely to exacerbate the inequalities that persist in the system, rather than to encourage socioeconomic diversity in HE participation.

A report commissioned by the DfE subsequent to the latest significant increase in student tuition fees concluded that there was little evidence that this “increase in HE fees and associated student debt level, have had a significant impact in deterring participation in higher education amongst disadvantaged groups of students” (DfE, 2018, p. 28). Nonetheless, the report also highlights that debt aversion is not uniformly distributed within the population, citing evidence that people from disadvantaged and BME backgrounds, as well as women and mature students, tend to be more debt averse (Ibid., p. 27).

Changes to the student loans system have inevitably led to changes in students’ attitudes to debt. Callender and Mason’s (2017) study finds that whilst, on average, between 2002 and 2015, students have become less debt-averse, levels of debt-aversion amongst lower-class⁶ students have increased relative to the attitudes of upper-class students (although they remain broadly similar compared to middle-class students). The study also found that lower-class students are significantly more likely to be deterred from participating in higher education, compared to both upper- and middle-class

⁵ Parental occupation Routine/Manual

⁶ The study uses the NS-SEC classification to group their participants into upper-class (groups 1-2), middle-class (groups 3-4) and lower-class (groups 5-8).

students despite similar levels of debt-aversion with the latter group. The increased complexity of the bursary system as a result of these changes has also been found to be “disaffecting and [despite] the much-vaunted ‘safety net’ of non- or partial repayment ... the prospect of being a low-earning graduate is not sugared by the concession of repaying less money” (Jones, 2016, p. 289).

The mechanism by which students’ attitudes to debt impact upon decisions around HE has also undergone significant change. Evans and Donnelly’s (2018) qualitative examination of how secondary school students interpret the prospect of incurring financial debt as part of their HE participation show that there is a remarkable sense of ambivalence. They conclude that there was little evidence to suggest that working-class students are ‘put off’ university by the prospect of financial debt even when their school emphasised the spectre of debt in the process of trying to help them anticipate and deal with it (p. 1278).

Despite changes to the level of tuition fees, students feel that there are a lack of viable alternatives to going to university. Thus, they construct student debt as either an immediate or distant concern, choosing to minimise levels of debt now or to dismiss the debt as a future concern (Clark et al., 2017, p. 8). Minty (2015) concludes that school pupils in England appear to have internalised the government’s message that higher education delivers private benefit and, thus, individuals ought to contribute to its costs. Even the low-income participants in her study appear unfazed by the prospect of emerging from university with very high financial liabilities, expecting that they would not have to pay back the debt in full. By contrast, in Scotland (where there are no tuition fees), students from a low-socioeconomic background appear to be more debt-averse than their English counterparts. They were more likely to choose a local HE institution

on the basis of reducing costs and intended to avoid student debt as much as possible (Minty, 2015, p. 14).

Nonetheless, whilst students (in England) appear to see acquiring high levels of debt as a necessary evil, the reforms to the student financial regime have had a further impact that works against the move towards WP. The increase of tuition fees and changes to the loans and bursaries system have meant that students may well be making ill-informed decisions with regards to their potential entry to HE and studies of sixth-form students and new university entrants have found that many do not take into account the 'financial package' when making decisions on whether to apply to university (Adnett & Tlupova, 2008; Mangan et al., 2014; Wilkins et al., 2013). Mangan et al.'s (2014) study of school leavers notes that a large proportion of students with a perceived family income that would have entitled them to a full or partial maintenance grant (soon to be replaced with loans) did not consider themselves eligible and they conclude that the impact the lack of knowledge has on decision making means that efforts to widen participation cannot be effective. Focusing on the so-called 'marginal student' – those who are unsure about whether they will apply to university or not – Davies et al. (2009) find that these young people tend to be the least well-informed and the most pessimistic about the potential benefits of HE (p.202).

The effect of this lack of information has been assessed through randomised controlled trials (RCTs) (McGuigan et al., 2016; Ehlert et al., 2017) whereby a 'treatment' of an informational campaign is 'administered' to a group of students and their application intentions are compared to an otherwise-similar 'control' group. Whilst both studies found positive and significant effects for the 'treatment', they both highlight that increased intentions to apply for university do not necessarily translate into behavioural change (actual applications) or positive results (increased admissions).

Furthermore, McGuigan et al.'s study in London found that, whilst the largest effect sizes were seen for low SES students and boys (the groups who were least likely to apply to university), these were the students who were least likely to access the information when given the option not to.

Which information students use and whose advice they choose to heed in making decisions about applications to HE is also key in understanding how and why students make the choices they do. Slack et al.'s (2014) study of more than 1,500 prospective students and first-year undergraduates found that whilst many students were mistrustful of so-called 'cold' information – content from websites and official sources – they were more likely to heed advice that was provided by personal contacts (so-called 'hot' information). The perceived trustworthiness of information provided by personal contacts persisted even when the individuals involved were not close family or friends but were individual student volunteers at university open days. This 'warm' information was seen as more trustworthy than the 'cold' information, despite the fact that its neutrality may be compromised. The study highlights that this has implications for those students whose own personal social networks have less access to experiences of HE.

Despite – or perhaps because of – the increased complexity in the system of financial support and asymmetries in access to clear, impartial information on the availability of provision, the primary motivating factors for university applicants remain related to the specific course and institution. Analysis of students' decision making has shown that, whatever their background and despite any prospective rise in fees, course and university reputation are by far the most important factors influencing students' choice of university (Dunnett et al., 2012). These findings appear to corroborate

previous studies on the importance of institutional prestige and course reputation as motivational factors for university applicants (Whitehead et al., 2006).

Importantly, whilst Dunnett et al.'s (2012) study finds there to be little overall effect of prospective student fee increases on students' choice of university, the authors emphasise that 'non-traditional' students (whose parents had not attended university) experience a higher loss of utility as a result of higher fees. It appears that these non-traditional students, whilst not deterred from participating in HE, nevertheless are put off from applying to the most prestigious universities for fear of 'not fitting in'.

This moves the conversation around WP on from one concerned with overcoming the financial barriers to participation in HE to one relating to the social barriers to integration for young people from less-well-off backgrounds.

Whilst institutional policies – including the provision of financial support – have sought to reduce the inequalities that persist between certain groups in relation to their entry into HE, it has been shown that, nonetheless, the experience of students from different backgrounds in HE can vary greatly and inequalities in social class, income levels, ethnic or cultural background can have a profound impact on how students navigate through their university life. Reay (2017) and Coulson et al.'s (2017) interviews with 'non-traditional' students at universities illustrate how the experience of lower-social class participants in HE can represent a barrier to their success. In particular, Coulson and her colleagues highlight how universities' admissions policies fail to recognise the importance of class, leading to its 'invisibilisation' in the selection process, and a lack of support structures for non-traditional students. Furthermore Reay, describing the university as a 'middle-class institution', emphasises the challenge of working-class success in this environment, highlighting the importance of these

students' habitus to adapt and develop in response to immersion in the field of HE (pp. 95-96).

From the perspective of potential university applicants, O'Sullivan et al.'s (2018) qualitative study of low-SES students accepted onto a Foundation course at Oxford University found that participants did not feel sufficiently supported in making the step from school to university. They recommend that prestigious institutions in particular need to ensure that schools have the information, knowledge and cultural capital "to support students' application in an equitable way" (p.13).

An alternative view, however, has been shown also to exist: Baker and Brown's (2007) investigation of non-traditional students' influences in choosing a university found that anecdotally-pervasive narratives of snobbery and alienation failed to materialise amongst the study's participants. Instead, they expressed positive views on the romanticism of traditional universities, and, although admitting to experiencing some degree of dialectic of terror and ambition, they reported being equipped and able to respond effectively to any potential snobbery. Nevertheless, the literature on students' educational decision making around HE participation is clear that non-academic factors are as important as (or even more important than) academic considerations.

Discussion

This systematic review of the evidence highlights that, despite several decades of policy and institutional practice towards widening participation, socioeconomic disparities in HE participation still persist. Whilst there have been modest improvements in widening participation, these have largely been seen in non-Russell Group universities with the stratification seen across the sector showing little sign of reducing. Despite this, research has shown that students entering high-prestige universities in the context of

WP programmes perform at least as well as students educated in the independent sector once they arrive at university.

Qualitative research has, furthermore, explored the differential experiences of students at university from low-income or lower-socioeconomic-class backgrounds. These students face a considerable challenge to ‘fit into’ what can be seen as the ‘middle-class institution’ of the university and – even beyond the financial stress they may be under – those from lower-SES backgrounds are under considerable pressure to adapt and develop their cultural ‘habitus’ in response to immersion in the field of HE.

From the perspective of the university, it is incumbent on institutions to adapt their practices and policies to cater for a more socially-, culturally- and ethnically-diverse student body. This includes, not only the use of contextualised admissions (see Gazeley, 2019; Gorard et al., 2019; Owen et al., 2018) – to ensure that the cumulative effects of socioeconomic disadvantage earlier on in the education system are taken into account when making decisions around student recruitment – but also increased engagement by universities to support ‘non-traditional’ students (i.e. those whose parents did not go to university) once they are at university (Cotton et al., 2017), including more personal tutoring, targeted study support and greater assistance with social and academic integration. At the moment, this does not appear to be sufficient to overcome the gaps in attainment that persist amongst certain groups of students – notably low-socioeconomic groups and ethnic minority groups.

Two further points of interest arise from a detailed examination of inequalities in higher education. First, it has been emphasised that by far the most important driver of progression and performance at university is prior attainment on entry to HE. Within this context, it should be acknowledged that the socioeconomic gap in attainment

appears well before the point of university admission – it can already be seen amongst primary-school aged children (Chowdry et al., 2013).

The second important caveat to note is that many authors (Gorard et al., 2019; Harrison & McCaig, 2015) are sceptical of the use of different markers of socioeconomic deprivation. This includes the use of parental occupation but also, significantly, area-based measures such as POLAR, that form the backbone of the sector's oversight, monitoring and resource-targeting for WP. The use of such imperfect measures risks negatively impacting university policies around outreach and WP by misdirecting funds. Identifying which students are amongst the most vulnerable to under-representation in HE is the first step towards an efficient and coherent strategy towards widening participation.

In order to mitigate the *financial* cost of participating in HE for students from less-well-off backgrounds institutions have sought to provide them with bursaries and financial aid. The evidence suggests, however, that new undergraduates appear not to be well-informed about the level of financial support available to them, and this is particularly acute amongst students from minority and socioeconomically-disadvantaged backgrounds. Whilst those who are more aware of the availability of financial support are shown to take this into account when deciding about their HE institution, the lack of awareness and understanding of available support seems to be concentrated amongst some of the poorest students, Black students, and those attending post-1992 universities (Callendar & Wilkinson, 2013).

Moreover, evidence for the effectiveness of bursaries is scarce and inconsistent: some studies have found that they can improve retention of undergraduates and reduce levels of debt and reliance of parental financial support. Other studies, by contrast, have found that, despite the bursary system in place, students from poorer backgrounds are

still more likely to drop out or perform badly in their degrees. Realistically, it is far from a straightforward relationship and the financial support students may receive is just one of a number of considerations that contribute to an individual's circumstances during their studies.

A lack of sufficient empirical data has been highlighted by the OFFA/OfS, the Institute for Fiscal Studies, and in the recent Augar Report, and is the primary motivation behind the development of the OfS's Financial Support Evaluation Toolkit, which aims to collect systematic data from HE providers as to the effectiveness of bursary provision in improving outcomes for students from under-represented groups.

The fear is that, at an institutional level, universities are using financial support programmes as part of a strategy of competitive recruitment of students, which, far from widening participation to a broader studentship, is compounding and reproducing the existing divisions or inequalities within and across the sector. The quasi-market in bursary provision perpetuates the stratification of universities seen within the HE sector and entrenches pre-existing patterns of participation rather than 'widening' access to more prestigious universities. Social diversity is of only marginal concern in the context of 'fair' access admissions processes focused principally on academic excellence. This masks, however, the fact that socioeconomic gaps in attainment appear well before the point of university admission. There has, therefore, been little genuine attempt to open out the most prestigious institutions to a large number of students from low-income backgrounds. Instead, the most selective institutions have used their resources to support a small number of disadvantaged students through very generous bursaries, whilst simultaneously seeking to maintain a high-attaining 'elite' student body.

This is clearly counterproductive to policies aimed towards widening access and supporting the participation of a greater number of socioeconomic disadvantaged

students. If the most prestigious institutions are unable or unwilling to commit to breaking open their doors, then the imposition of a centralised distribution of financial support may be the only real alternative to the perpetuation of the quasi-market in bursaries.

Moreover, institutions are advised to embed a whole-institution approach to WP and to consider students' whole lifecycle – from pre-entry to on-course success, to post-graduate progression – and involving staff from across the institution. This would move practices and policies aimed at promoting WP away from an over-reliance on bursaries and the potentially detrimental impact of the quasi-market in financial support provision.

Against a backdrop of rising student debt, it is interesting to note that many studies have found that the trend on average has been one of decreasing debt aversion amongst prospective university students. There appears to be a reluctant acceptance of the inevitability of student indebtedness with the majority of young people appearing to have internalised the government's message that higher education delivers private benefit and thus requires a personal contribution to its costs. Nonetheless, whilst there is little evidence that working-class students are put off from applying to university by the prospect of financial debt, studies have found that fear of debt drives the likelihood of low-SES students to apply to universities with a low cost of living and those with good opportunities for term-time employment. Indeed, it has been highlighted that debt aversion, whilst falling overall, is not uniformly distributed within the population and some groups of students – socioeconomically disadvantaged groups, BME students, women and mature students – are more likely to be debt-averse.

Tackling misinformation or a lack of information around the financial costs and potential sources of financial support available amongst young people and their parents

has been shown to reduce the perceived risks associated with HE participation. However, parental financial support has always been seen as an important source of assistance for students from more socioeconomically-disadvantaged backgrounds (it represents, on average, around 14% of total student income – Pollard et al., 2013). It is likely that, as the student financial regime continues to change, intergenerational remittances are likely to exacerbate the inequalities that persist in the system, rather than to encourage socioeconomic diversity in HE participation.

Beyond decisions around *whether* to apply to university, there has been more limited analysis of the influences that affect to *which* institution prospective students decide to apply. Whilst where students live and what school they went to have been shown to exert some influence, several studies have shown that the most important factors for students are institutional prestige and course reputation. This appears to be true regardless of students' background and despite rises in tuition fees. Nevertheless, non-traditional students do appear to be put off from applying to the most prestigious universities for fear of 'not fitting in' and, in relation to the support available at school, they feel that they are not sufficiently supported in making the step up to university. It is clear that here lies an opportunity for further collaboration between universities and schools to ensure that schools have the information, knowledge and cultural capital to support students' applications in an equitable way. The over-riding importance that students place on non-academic factors when making decisions around HE participation provides clear evidence that support in this area can have a beneficial impact in terms of widening participation at institutional level and across the HE sector.

Conclusions

This review represents a timely attempt to distil the latest empirical developments relating to the use of institutional financial support to widen participation in higher

education. The publication of the Augur Report's review of funding in post-18 education has provided policy makers the opportunity to take stock of the available evidence and to adapt the current system of student finance better to effect genuine, consistent and effective support for students historically under-represented at HE institutions.

Moreover, by taking into account non-academic sources, the scope of the review includes research undertaken by governmental and non-governmental organisations in the sector and, thus, broadens the debate and seeks to engage practitioners, policy makers and academics alike.

By synthesising the main findings of research from across the sector, the current review provides insights into the use of bursaries for WP and highlights gaps in the present policy discourse where a more nuanced and targeted approach is necessary. First, there is a need for a consistent method to identify those groups of students who are most vulnerable to being under-represented in HE before provision of financial support can be effective. Beyond this, it is also important to acknowledge that bursaries can overcome the financial barriers to participation, whilst other non-financial challenges remain. The effectiveness for bursaries alone to promote greater diversity in HE is not yet proven (Dearden et al., 2014; ONS, 2018a). To this end institutional provision of financial support is a necessary yet not sufficient pre-condition for effective WP strategies. In addition, changes to university policy and practices are also required, most notably, in terms of wider use of contextualised admissions and greater levels of support for applicants and new starters.

Therefore, the strength-in-diversity that the WP agenda aims to support will only be fully realised with a fairer distribution of quality and prestige across the sector and a more thorough 'de-classing' of the institution of the university.

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