



UNIVERSITY OF OXFORD

Review of the Institutional Undergraduate Financial Support Package

22nd February 2019

This document was submitted to the Office for Students in support of the development of the University of Oxford's 2020-21 Access and Participation Plan. For further information about Oxford's financial support package for UK undergraduate students, go to www.ox.ac.uk/funding.

Access and Participation Plan Review of the Oxford Undergraduate Financial Support Package 2018/2019

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1. EXECUTIVE SUMMARY

- 1.1 The University of Oxford is committed to attracting and supporting students with exceptional academic potential, regardless of their background or personal circumstances. Its financial support package is crucial in reducing the risk that living costs act as a barrier to application, and in enabling undergraduates from lower income households to engage fully in, and benefit from, their Oxford experience. UK first-degree students are currently eligible for either a Moritz-Heyman Scholarship or an Oxford Bursary if their household incomes are less than £16k or £16k-£42,875 respectively.
- 1.2. This review considered the demographic characteristics of undergraduates by household income and data relating to each stage of the student life-cycle including admission, on-course attainment and career progression. Recommendations arising from the process were approved in December 2018 for inclusion in the 2020 Access and Participation Plan. Changes will provide higher living-cost support to students who are most in need and will increase Moritz-Heyman Scholarship numbers by two-thirds. Supplements will be provided to target groups including UK undergraduates with a household income of less than £5k, those who are care leavers, and estranged students.
- 1.3 Fee reductions will cease, following feedback from students and a review of sector and government practices. Universities are no longer encouraged to offer fee reductions (as they were) and spend on fee reductions by English universities has fallen from £160.5m in 2013/14 to an expected £10m in 2018/19 (of which £2m is Oxford). There was no strong evidence that increased fees reduced higher education participation by underrepresented groups. The Welsh Government, for example, concluded that increased means-tested grants were a better use of resources and removed its fee grants in 2018. Considerable support was expressed by current undergraduates for living-cost assistance over fee reductions. Changes to the package allow for more targeted provision, without reducing recipient numbers or increasing expenditure.
- 1.4 Main findings of the review of Oxford's undergraduate financial support arrangements were as follows:
 - About 3% of Oxford's UK undergraduates had household incomes of <£5k p.a., 9% had incomes up to £16k, 14% up to £25k and 23% up to £42k. Typically, a population might include 45 mature bursary holders, 10 care leavers, and 5-10 estranged students (verified by the Student Loans Company). Most students in these groups had household incomes of <£5k and may well incur additional living costs.
 - Compared to non-bursary students, Moritz-Heyman Scholars and Oxford Bursary holders were significantly more likely to have contextual admissions flags for all indicators of disadvantage used (POLAR3, ACORN, pre-16 and post-16 education, Widening Participation flag). 40% of 2018 entrants who attended the 2017 UNIQ Summer School had household incomes of £27.5k or less.
 - Significantly more Moritz-Heyman Scholars and Oxford Bursary Holders were educated in state schools (c. 75%) compared to non-bursary students (50%). A-level profiles were similar across the groups, but non-bursary students were significantly more likely to have achieved A*A*A* or better.
 - Slightly more recipients of financial support were from BME backgrounds, but differences were not significant. There was no difference in gender composition between the groups.
 - There were no differences between the proportions of bursary holders (including Moritz-Heyman) and non-bursary students with a declared disability, though non-bursary students were more likely to have a Specific Learning Difficulty and Oxford Bursary holders were more likely to have an 'other disability'.
 - 98% of all undergraduates progressed to year two of their degree. Although Moritz-Heyman Scholars were slightly less likely to do so, this was partly explained by other factors (including a higher concentration of Scholars within the university's disciplinary areas with the lowest progression rates).
 - Differences between bursary holders and non-bursary students for degree completion within 5 years and for achieving a First/2.1 were extremely small. The probability of getting a First differed between

bursary holders (28%) and non-bursary students (32%) with four possible factors being significant (academic division, gender, bursary and POLAR3), though these explained virtually none of the gap. A-level attainment, when included, changed the model and explained up to 12% of the variability.

- Six months after graduation, 85% of undergraduates were employed or in further study. There was a small difference between bursary holders and non-bursary students for DLHE positive outcome, but no significant differences for mean salary, unemployment rate, or proportion in graduate-level employment comparing those in the lowest household income bands (up to £35k) with all other UK undergraduates.
- An Oxford undergraduate survey showed that bursary holders were less likely to use family funds for university costs and were more aware of their household income. Three-quarters of Moritz-Heyman Scholars indicated that financial assistance was very important for on-course continuation compared to only one-third of non-bursary students. Half of respondents had been aware of living cost variations at different universities but financial support had a greater influence on choice, particularly for those from lower-income families. Bursary provision appeared to alleviate some financial challenges, enabling full participation in student life and reducing monetary concerns.

1.5 In conclusion, recipients of Oxford's financial support package were more likely to be from backgrounds that were underrepresented. Once on course, attainment and progression were very similar to the wider population, suggesting that financial and other support helped maintain a level playing field. Recruiting more students from lower-income backgrounds assists Oxford's equality ambitions and helps advance progress towards access targets. As bursary provision was an important factor in university choice for students from lower-income families, a more generous scheme with targeted enhancements aims to incentivise more applications from underrepresented groups and reduce on-course financial pressures. In recruitment activities, these changes will also signal Oxford's desire to diversify its student body.

1.6 This review report outlines the findings in detail that lead to the following outcomes:

- (i) In the light of a lack of evidence that fee reductions were effective in supporting access, fee reductions should be removed from Moritz-Heyman Scholarships;
- (ii) The household income threshold for Moritz-Heyman Scholarships should be increased from £16k to £27.5k p.a. (a figure reflecting the national median household income);
- (iii) The Moritz-Heyman Bursary should be increased from £3,700 to £4,200 p.a.
- (iv) Supplements of £800-£3,000 p.a. should be awarded to particular target groups including students with household incomes of <£5k, care leavers and estranged students;
- (v) A new Student Support Fund should be created to which undergraduates can apply for additional financial assistance;
- (vi) Oxford Bursary amounts should be adjusted to levels between £500 and £3,200, for students whose household income is up to 42,875 p.a.

1.7 New arrangements will provide generous bursaries and enhanced, targeted funding to those most in need. Recruitment activities will continue to highlight on-course support, and strengthened communication will help to more fully integrate the financial package with wider ambitions of the Access and Participation Plan. Changes will also allow £1.2m of Moritz-Heyman Programme funding to be used for Oxford's flagship UNIQ access programme. A further £0.5m of funding, previously earmarked for financial support, will also become available for effective, coordinated access activities.

1.8 The university is committed to ongoing monitoring and evaluation of its financial support arrangements to ensure that they meet the needs of future cohorts. Regular review will be particularly important given the uncertain funding landscape for post-18 education in which this review took place.

February 2019

2. BACKGROUND

(i) Oxford's Widening Participation Objectives and Context

- 2.1.1 The University of Oxford is committed to attracting, recruiting and supporting the most academically able students from a diverse range of backgrounds. It seeks to assist new students' transition into higher education and to provide an outstanding educational environment from which all can benefit. The University offers an undergraduate financial support package to UK and EU students which is strategically important as a means of:-
- Enhancing the recruitment of students from disadvantaged/underrepresented backgrounds by sending clear messages to prospective applicants, teachers, and parents/carers, about the help available and the candidates that Oxford wishes to attract and support.
 - Enhancing students' on-course experience by providing funding to enable those from disadvantaged/underrepresented backgrounds to engage fully in all aspects of university life.
 - Promoting the retention and success of students from disadvantaged/underrepresented backgrounds.
 - Facilitating, by means of access to internships and other career-related opportunities, progression to graduate-level employment or further study.
 - Offering financial support to the most deserving undergraduates at levels that alleviate funding concerns which might otherwise act as a barrier to access, success and/or progression.
 - Offering levels of financial support that are meaningful and reflect a range of different measures of disadvantage.
 - Helping to create diverse and representative communities and networks of scholars who are able to support one another throughout and beyond their studies.
- 2.1.2 The undergraduate financial support package is a crucial element in reinforcing Oxford's widening participation and diversity ambitions, and in helping the University to align with expectations of the UK's Office for Students (OfS) as they relate to access, on-course success and progression. Each student's educational and personal journey is unique and all areas of support must recognise variations in prior educational experiences, and socio-economic and cultural backgrounds. The University of Oxford strives to ensure that its practices enhance equality of opportunity and enable undergraduates to participate in the life of the collegiate university, to succeed academically, and to reach their on-course and career potential. Over the last five years, Oxford has made some progress with improving access and there have been small increases in the proportions of students admitted who are Black and Minority Ethnic, from socio-economically disadvantaged areas, educated in the state sector, from regions with low progression to higher education, and who have declared a disability¹. However, these increases have typically been small (2-4%) and progress has not been as rapid as Oxford would wish. Although the pool of potential applicants is affected by the number of UK students who are likely to achieve the necessary entry qualifications, and by students' A-level subject and degree choices² (see Annexe 1) there is a strong institutional desire to make more significant headway with access targets.
- 2.1.3 Encouraging applications to the University and supporting underrepresented groups of students into, and throughout their studies, are complex issues of which the financial support package is only one

¹ <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

² <https://www.icq.org.uk/examination-results/a-levels/2018/main-results-tables>

element. However, in reviewing Oxford's arrangements and considering future alternatives, there has been widespread recognition of the benefits that funding can have during the recruitment phase as well as for the on-course experience.

- 2.1.4 Oxford's Access and Participation Plans, and before that its Access Agreements with the Office for Fair Access, set out the widening participation objectives of the collegiate university in detail. They indicate the ways in which the University's outreach, on-course and financial practices can help to increase the prevalence of underrepresented student groups in the population of UK domiciled undergraduates.

The University of Oxford's Strategic Plan 2018-23 includes the following commitments:-

- To attract and admit students from all backgrounds with outstanding academic potential and the ability to benefit from an Oxford education.
- To offer an excellent academic experience for all our students, and ensure that Oxford fully equips graduates to excel in whatever they choose to do.
- To retain and refresh the collegiate University's rich academic environment.

Underpinning these overarching commitments are a number of institutional priorities including:

Education Priority 1.

Set ambitious targets by April 2019 to substantially increase by 2023 the number of undergraduate places offered to students from groups who are currently underrepresented by Oxford.

Education Priority 3.

Set ambitious targets by April 2019 to reduce by 2023 gaps in attainment by gender, ethnic origin and socio-economic background.

- 2.1.5 Development of the new financial support package has taken these institutional strategic commitments and priorities into account, not only as they relate to admissions but also to the student journey and progression into careers.
- 2.1.6 The Public Sector Equality Duty requires institutions to have due regard to the aims of the General Equality Duty and the potential and actual impact on equality of their policies, procedures, decisions and practices. It is considered that the proposals arising from this review could have a positive impact on equality by removing financial barriers to participation, thereby increasing the diversity of the UK undergraduate population, including for those who share protected characteristics.

(ii) Priorities of the Office for Students

- 2.2.1 In 2012, the maximum tuition fees for UK/EU undergraduate students increased from £3,465 p.a. to £9k p.a.. Universities were able to charge fees in excess of £6k if they had an Access Agreement in place that was approved by the then Office for Fair Access (OFFA). The OfS was founded in January 2018 as the new independent non-departmental public body of the Department for Education, and now acts as the regulator and competition authority for England's higher education sector. The OfS and its regulatory frameworks aim to:-
- Help students get into and succeed in higher education, including supporting students from disadvantaged/underrepresented backgrounds.

- Help students to stay informed through the provision of excellent information and guidance to help them make good choices about where to study.
- Ensure that students receive a high-quality education that prepares them for the future.
- Protect students' interests, ensuring that higher education providers deliver value for money.

2.2.2 Development of Access and Participation Plans (APPs) for submission to the OfS require each university to identify groups amongst its own student body that are underrepresented. In some cases, national data informs the definition of underrepresentation in the context of higher education. The OfS has recently published specific targets to eliminate inequality³, and which will need to be addressed in submissions along with locally defined targets. The OfS intends to:-

- Eliminate the gap in entry rates at higher tariff providers between the most and least represented groups.
- Eliminate the gap in non-continuation between the most and least represented groups.
- Eliminate the gap in degree outcomes between white and black students.
- Eliminate the gap in degree outcomes between disabled and non-disabled students.

2.2.3 There are some groups of protected characteristics under the Equality Act 2010 (e.g. relating to religion and belief or sexual orientation) where national-level data collection and/or disclosure have meant that the OfS has not yet been able to determine formally whether they are underrepresented.

2.2.4 The OfS has defined strategic objectives for 2018-21 that relate to each of three stages of the student lifecycle, namely participation, experience and outcomes⁴.

(i) Participation

All students, from all backgrounds, with the ability and desire to undertake higher education, are supported to access, succeed in, and progress from higher education.

- Access, success and progression are not limited by background and identity, and gaps are significantly reduced.
- All access and participation activity is underpinned by evidence and 'what works'.

(ii) Experience

All students, from all backgrounds, receive a high quality academic experience, and their interests are protected while they study or in the event of provider, campus or course closure.

- Students are able to choose from a diverse range of high quality higher education provision, which is responsive to the preferences and needs of students from all backgrounds and to the shifting national and global environment.
- Students have a positive experience of higher education and are highly satisfied with the quality of teaching, learning, wider experience and outcomes.
- Students' knowledge and skills are improved during their higher education experience.

³ <https://www.officeforstudents.org.uk/advice-and-guidance/promoting-equal-opportunities/our-new-approach-to-access-and-participation/>

⁴ <https://www.officeforstudents.org.uk/media/465d993d-daa8-42d2-a875-4a5fe63b211b/ofs-strategy-2018-21.pdf>

- Students' interests are protected when events have a material negative impact on their ability to continue to study on a course, at a campus, or with a provider.

(iii) Outcomes

All students, from all backgrounds, are able to progress into employment, further study, and fulfilling lives, and their qualifications hold their value over time.

- Graduates and postgraduates leave with the knowledge and skills that will contribute to their national and local economies and communities, and drive productivity.
- Students' lives are improved and enriched by their time in higher education.
- Qualifications hold their value over time, and students are able to use them long after leaving higher education.

2.2.5 Through assessment of Access and Participation Plans, the OfS aims to apply pressure on higher education providers to 'reduce the gaps in access, success and progression, and to improve and sustain practice in this area'⁵. Each university's plan must articulate its ambition for improving equality of opportunity for underrepresented and disadvantaged groups, identify appropriate targets and milestones to widen access, and indicate its on-course financial support arrangements. There are expectations of year-on-year improvements in targets and this review therefore looks ahead to the impact of changes to Oxford's financial support arrangements on the levels of underrepresented groups in the student body.

2.2.6 The OfS uses the term 'underrepresented groups' to include all groups of potential or current students where gaps can be identified in equality of opportunity in different parts of the student lifecycle. For 2019/20⁶, these groups include students who share the following characteristics:-

- Students from areas of low higher education participation, low household income and/or low socioeconomic status.
- Students of particular ethnicities
- Mature students
- Students with disabilities
- Care leavers

2.2.7 The OfS also identifies groups where there is specific evidence that barriers exist that may prevent equality of opportunity and which are included in their definition of underrepresentation. These are:-

- Carers
- People who are estranged from their families
- People from Gypsy, Roma and Traveller communities
- Refugees
- People with specific learning difficulties and mental health problems
- Children of military families

⁵ https://www.officeforstudents.org.uk/media/1093/ofs2018_03.pdf

⁶ https://www.officeforstudents.org.uk/media/1105/ofs2018_06.pdf

(iii) Oxford's Undergraduate Support Package

(a) Pre-2012 Awards

- 2.3.1 An undergraduate financial support package was first introduced in 2002/03, when tuition fees were £1,000 per year and paid upfront. Oxford Bursaries were funded entirely by collegiate university contributions and provided benefits that were in line with government Opportunity Bursaries (available in limited numbers for 2001-2003 entrants) but to a larger proportion of the undergraduate body. Oxford's provision was available to any student who received full fee remission (household income <£20k) and who was not already in receipt of a government-funded Opportunity Bursary.
- 2.3.2 From 2006, when tuition fees increased to £3,000 per year, new UK students were offered Oxford Opportunity Bursaries. Small adjustments to annual bursary levels were made over time and household income thresholds were linked to income eligibility thresholds for maintenance grants, increasing over time to around £50,705 for pre-2012 entrants. Figure 1 below summarises Oxford's pre-2012 financial support package.

Figure 1: Pre-2012 Oxford financial support package for UK first-degree students

| Household Income | Pre-2012 Oxford Bursary levels |
|-------------------|--------------------------------|
| £16,000 or less | £3,225 |
| £16,001 - £20,000 | |
| £20,001 - £22,500 | |
| £22,501 - £25,000 | |
| £25,001 - £27,500 | £3,108 - £2,166 |
| £27,501 - £30,000 | |
| £30,001 - £32,500 | £1,947 - £1,128 |
| £32,501 - £35,000 | |
| £35,001 - £37,500 | £1,000 - £750 |
| £37,501 - £40,000 | |
| £40,001 - £42,645 | £500 |
| £42,646 - £50,705 | |
| £50,706 + | £0 |

(b) Moritz-Heyman Scholarships

- 2.3.3 When tuition fees for Home/EU students were increased to £9,000 per year in 2012/13, universities were permitted to charge fees in excess of £6,000 per year only if they had an approved Access Agreement in place. These set out the financial support, outreach measures, targets and milestones that would help to widen access. Oxford added tuition fee reductions to its package, in line with OFFA's guidance and expressed preference for this as a means of support at the time. New Moritz-Heyman Scholarships were created for undergraduates whose annual household income was £16,000 or less. Initially, these provided an annual bursary of £5,500 and a tuition fee reduction of £5,500 p.a.. In 2015, in line with the withdrawal of National Scholarship Programme funding, Oxford removed tuition fee reductions from its standard financial support package and reduced the Moritz-Heyman tuition fee reduction to £3,000. Further changes were made over time (see figure 2 below) taking into account students' likely living costs, availability of government loan support, and the relationship between provision for Moritz-Heyman Scholars and Oxford Bursary recipients. In addition to the bursary and tuition fee components, Moritz-Heyman awards provided, and continue to provide, funded internship opportunities. Moritz-Heyman Scholars are encouraged to attend events and activities that help build

the community of scholars and they are expected to engage in volunteering, thereby contributing to the University's outreach and access work (see also 3(vi)(c) below).

Figure 2: Summary of the Moritz-Heyman Scholarship Package 2012-2018

| Entry year | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
|-------------------------------------|---------|---------|---------|--------|--------|--------|--------|
| Size of year intake | 100 | 100 | 100 | 160 | 175 | 175 | 223 |
| Bursary amount | £5,500 | £5,500 | £5,500 | £4,500 | £3,700 | £3,700 | £3,700 |
| Tuition Fee reduction amount | £5,500 | £5,500 | £5,500 | £3,000 | £3,000 | £3,000 | £3,000 |
| Total package value | £11,000 | £11,000 | £11,000 | £7,500 | £6,700 | £6,700 | £6,700 |

- 2.3.4 Funding for the Moritz-Heyman Programme has been provided by a generous donation from Sir Michael Moritz and his wife Ms Harriet Heyman, which is matched by collegiate university contributions, in particular a ring-fenced endowment fund. Endowed restricted funds cover three-quarters of the costs of Oxford's bursary provision and provide funding for Moritz-Heyman internships and events. Agreement has recently been reached that from 2018/19 the Moritz-Heyman Programme will contribute up to £1.2m p.a. towards the university's UNIQ Summer School (see also section 3 (iv)(a) below). This will benefit over 2,300 participants per year, including those who engage through UNIQ's digital experience. Additional funds are also being made available to increase the number of paid internships that are exclusively available for Moritz-Heyman Scholars, from 25 in 2017/18 to 100 by 2021/22. By supporting UNIQ, on-course awards and internship opportunities, funding from the Moritz-Heyman programme contributes to enhancing each stage of the student journey from recruitment and admission through to career progression.
- 2.3.5 Available funding originally limited the number of Moritz-Heyman Scholarships to 100 per intake, with STEM subjects and undergraduates with contextual admissions flags being given priority. As endowment levels increased, sufficient funds were available to increase the number of Moritz-Heyman awards to students without contextual flags, though undergraduates with contextual flags and STEM degrees continued to be given priority. From October 2018, it was possible to offer Moritz-Heyman awards to all eligible UK students with a household income of £16k or under. As of the end of January 2018, 223 first-year undergraduates had accepted Moritz-Heyman Scholarships.
- 2.3.6 As highlighted above, there have been a number of adjustments over time to the value of the Moritz-Heyman bursaries and fee reductions. These reflect the regular work undertaken to review the financial support package. In addition to consideration of internal and external contexts, these reviews also take account of Oxford's need to ensure that funds are used in pursuit of its charitable objectives. In establishing the nature of its financial support package, the institution has therefore balanced the need to offer effective and attractive provision, but at levels that are appropriate to known likely living costs.

(c) Post-2012 Oxford Bursaries

- 2.3.7 Alongside the Moritz-Heyman Scholarships, Oxford has continued to offer its own bursary package to eligible UK undergraduates whose household income is £42,875⁷ or less. The level for eligibility was reduced from £50,705 to £42,600 (now £42,875) to align with the OfS (previously OFFA) threshold for countable spend. Bursaries are also offered to those who are in the £0-16k household income band but who do not receive Moritz-Heyman awards (EU students, PGCE and Graduate Entry Medicine students,

⁷ For ease, this figure will subsequently be presented as £42k.

and those who did not receive, or who declined, Moritz-Heyman Scholarship offers). Figure 3 below shows the evolution of the bursary scheme between 2012 and 2019.

Figure 3: Oxford Bursary Package 2012 onwards (excluding Moritz-Heyman Scholars)

| Household Income | Tuition Fee Reductions (2012-14 only) | Annual Oxford Bursary for year of entry | | |
|---------------------------------------|---------------------------------------|---|--------|--------------|
| | | 2012, 2013 or 2014* | 2015 | 2016 to 2019 |
| £16,000 or less | £3,000 | £3,300 | £4,500 | £3,700 |
| £16,001 - £20,000 | £2,000 | £3,000 | £3,500 | £2,700 |
| £20,001 - £22,500 | £1,000 | £2,500 | £3,000 | £2,500 |
| £22,501 - £25,000 | | | | £2,200 |
| £25,001 - £27,500 | £0 | £2,000 | £2,000 | £1,700 |
| £27,501 - £30,000 | | | | £1,400 |
| £30,001 - £32,500 | | £1,500 | £1,500 | £1,100 |
| £32,501 - £35,000 | | | | £1,000 |
| £35,001 - £37,500 | | £1,000 | £1,000 | £800 |
| £37,501 - £40,000 | | | | £600 |
| £40,001 - £42,875 (current levels) | | £500 | £500 | £200 |
| £42,646 - £50,705 | | £0 | £0 | £0 |
| £50,706 + | | £0 | £0 | £0 |

**2012, 2013 and 2014 entrants also received an additional start-up bursary payment in their first year (£1k for those with household income up to £16k and £500 for those with a household income of £16-42k).*

- 2.3.8 As can be seen, Oxford removed tuition fee reductions from its financial support offering from 2015 entry, as did a number of other UK higher education institutions. This timing coincided with the end of the National Scholarship Programme, which ran for three cohorts of students starting university from 2012/13. From 2016, the lowest Oxford Bursary value was reduced from £500 to £200, with bursary amounts then phased up to the maximum of £3,700 for non-Moritz-Heyman Scholars whose household income band was <£16k p.a..

(d) Current UK Government Support Arrangements

- 2.3.9 Figures 4-7 below show the current Oxford Bursary provision alongside maintenance loan and grant levels (where applicable), for UK students in different household income bands. All UK first-degree students, irrespective of their household income, are eligible for a tuition fee loan (currently £9,250 p.a.). For the 2018/19 academic year, the average living cost for an undergraduate in Oxford was estimated to be approximately £11.6k for a 9-month period, with figures for 2020/21 expected to reach levels of c. £12.5k.
- 2.3.10 It should be noted that this review was carried out during a period of some uncertainty about future government funding arrangements, which may be changed as a result of the outcomes of the Department for Education's Review of Post-18 Education and Funding. Any adjustments arising from that review are, however, likely to be made after the deadline for determining 2020/21 undergraduate financial support arrangements for the forthcoming Access and Participation Plan.

Figure 4: Bursary and maintenance loan levels at household income bands £0-£62,215+ (students from England)

| Household Income Band | Annual Oxford Bursary | Maintenance Loan (repayable), Students from England |
|-----------------------|-----------------------|---|
| £16,000 or less | £3,700 | £8,700 |
| £16,001 - £20,000 | £2,700 | £8,700 |
| £20,001 - £22,500 | £2,500 | £8,700 |
| £22,501 - £25,000 | £2,200 | £8,700 |
| £25,001 - £27,500 | £1,700 | £8,700 - £8,388 |
| £27,501 - £30,000 | £1,400 | £8,388 - £8,076 |
| £30,001 - £32,500 | £1,100 | £8,076 - £7,764 |
| £32,501 - £35,000 | £1,000 | £7,764 - £7,452 |
| £35,001 - £37,500 | £800 | £7,452 - £7,140 |
| £37,501 - £40,000 | £600 | £7,140 - £6,828 |
| £40,001 - £42,875 | £200 | £6,828 - £6,469 |
| £42,875 - £62,215 | £0 | £6,469 - £4,054 |
| £62,215+ | £0 | £4,054 |

Figure 5: Bursary, maintenance fund (loans and grants) levels at household income bands £0-£53,035+ (students from Northern Ireland (NI))

| Household Income Band | Annual Oxford Bursary | Maintenance Loan (repayable), students from NI | Maintenance grant (non-repayable), students from NI |
|-----------------------|-----------------------|--|---|
| £0 - £19,203 | £3,700-£2,700 | £2,953 | £3,475 |
| £19,203 - £30,000 | £2,700- £1,400 | £2,953 - £3,625 | £3,475 - £1,215 |
| £30,000 - £41,065 | £1,400-£200 | £3,625 - £4,790 | £1,215 - £50 |
| £41,065 - £53,035 | £200-£0 | £4,840 - £3,630 | £0 |
| £53,035+ | £0 | £3,630 | £0 |

Figure 6: Bursary, maintenance loan and maintenance grant levels at household income bands £0-£42,875+ (students from Scotland)

| Household Income Band | Annual Oxford Bursary | Maintenance Loan (repayable) students from Scotland | Maintenance grant (non-repayable) students from Scotland |
|-----------------------|-----------------------|---|--|
| £0 - £18,999 | £3,700-£2,700 | £5,750 | £1,875 |
| £19,000 - £23,999 | £2,700-£2,200 | £5,750 | £1,125 |
| £24,000 - £33,999 | £2,200-£1,000 | £5,750 | £500 |
| £34,000 - £42,875 | £1,000-£200 | £4,750 | £0 |
| £42,875+ | £0 | £4,750 | £0 |

Figure 7: Bursary, maintenance loan and maintenance grant levels at household income bands £0-£59,200+ (students from Wales)

| Household Income Band | Annual Oxford Bursary | Maintenance Loan (repayable), students from Wales | Maintenance grant (non-repayable) students from Wales |
|-----------------------|-----------------------|---|---|
| £0 - £18,370 | £3,700-£2,700 | £900 | £8,100 |
| £18,370 - £30,000 | £2,700-£1,400 | £900 - £2,922 | £8,100 - £6,078 |
| £30,000 - £50,000 | £1,400-£0 | £2,922 - £6,400 | £6,078 - £2,600 |
| £50,000 - £59,200 | £0 | £6,400 - £8,000 | £2,600 - £1,000 |
| £59,200 + | £0 | £8,000 | £1,000 |

(e) Levels of Expenditure on Oxford's Schemes

- 2.3.11 OfS guidance for 2019/20 Access and Participation Plans included suggested levels of investment (as a percentage of higher fee income above the basic rate) by institutions with varying proportions of students from under-represented groups (see figure 8 below).

Figure 8. OfS Guideline Investment Levels for 2019/20 Access and Participation Plans⁸

| Proportion of students from underrepresented groups | Guidelines for investment |
|---|---------------------------|
| Low | 30% |
| Average | 22.5% |
| High | 15% |
| Postgraduate ITT (any proportion*) | 10% |

* By definition, postgraduate initial teacher training (ITT) trainees already have experience of higher education, and many postgraduate trainees will be entitled to training bursaries.

- 2.3.12 The 30% suggested level of spend for universities with low proportions of underrepresented groups has been considered to be an important indicator of commitment to achieving stated targets. To date, APPs have included information about total investment (in cash terms and as a proportion of higher fee income) and expenditure on access, success, progression and financial support. Universities are also currently asked to include projected expenditure over five years and details of the investment that will be made in access and participation beyond that identified in the APP. Providers are not expected to decrease levels of investment from 2018/19 agreements, unless there is strong evidence of reducing gaps in access, success and progression for underrepresented groups. The funding balance across the different stages of the student lifecycle should reflect the priorities identified through assessment of performance. Financial support included in APPs must be targeted at underrepresented student groups.
- 2.3.13 As part of Oxford's annual consideration of its financial support package, the University's Joint Fees and Student Support Advisory Group (JFSSAG) agreed in 2015/16 to set the additional fee income expenditure level at 40%-48%. This was to support work in changing applicant perceptions and enable the institution to continue to remain one of the most generous bursary providers. For 2019/20, Oxford is forecast to spend c. £13.2m on OfS-countable activities, representing around 44% of additional fee income. Approximately 25.3% of additional fee income relates to financial support expenditure. Modelling of the financial support package arising from this review suggests a small increase in annual

⁸ https://www.officeforstudents.org.uk/media/1093/ofs2018_03.pdf

spend to c. 49% on OfS-countable activities in steady state in 2023/24, of which around 26% of additional fee income spend relates to financial support.

- 2.3.14 Indications from the recently published outcomes on the APP consultation⁹ suggest that some changes are to be expected to the way in which institutional spend is captured in the future. Spending will be disaggregated by pre-16 and post-16 activity and by work with adults and communities. Information will also be collected on the financial support given to students but HEIs will no longer be asked to report on spending on success and progression. Until the final guidance is issued for 2020/21 APPs, it is unclear whether the OfS will continue to monitor spend as a proportion of higher fee income. Over time, aspects of reporting may also be contingent on the outcomes of the ongoing government review of post-18 education and funding.

3. REVIEW OF THE UNDERGRADUATE SUPPORT PACKAGE

(i) Introduction

- 3.1.1 In June 2018, ahead of preparation for the 2020/21 Access and Participation Plan, a working group was convened by the University's Joint Fees and Student Support Advisory Group to undertake a detailed review of Oxford's undergraduate financial support package. The group, chaired by the Pro-Vice-Chancellor for Education, included two Conference of Colleges representatives (a Senior Tutor and a College Bursar), the Academic Registrar, the Director of Student Fees and Funding and the Head of Student Fees and Funding.
- 3.1.2 A communication was received in July 2018 from the OfS indicating its concern about Oxford's high level of spend on financial support, where robust evaluation had not been delivered. It imposed a specific ongoing condition of registration requiring the submission of a report by 28 February 2019. The condition (copied below) brought forward the deadline for needing to agree recommendations arising from the review and ahead of production of the full APP. It reads:-

A1A.1 The provider must comply with all of the following requirements:

a. it must conduct and complete, within the Relevant Timeframe, an evaluation of the impact of its financial support for students in accordance with the commitments of its Approved 2019-20 Access and Participation Plan; and

b. it must produce a report containing the results and outcomes of that evaluation (including, where applicable, any actions it intends to take) and submit the final and complete version of that report to the Director for Fair Access and Participation by 28 February 2019.

- 3.1.3 Throughout the review process, meetings were held with Oxford Student Union (SU) representatives including the Oxford SU President, Vice-President (Access and Academic Affairs) and Vice-President (Welfare and Equal Opportunities). Committees considering emerging proposals also included student representation. Regular discussions also took place between members of the Student Fees and Funding Team and the Undergraduate Admissions Office. Statistical analyses were carried out by the University's central Student Data Management and Analysis team (SDMA), which also created a number of the datasets used for the review. The work was also reviewed by a Professor of Higher Education at the University's Department of Education.

⁹ https://www.officeforstudents.org.uk/media/546d1a52-5ba7-4d70-8ce7-c7a936aa3997/ofs2018_53.pdf

3.1.4 The working group's recommendations were informed by a range of data and use of the OfS Financial Support Evaluation Toolkit¹⁰ (see also Annexe 2). These considered each stage of the student lifecycle from pre-admission, through selection and on-course progress, to progression into careers. Outcomes from applicant, parent and on-course student surveys, including qualitative data, were also taken into account. The review's recommendations were discussed in a number of committees across the collegiate university including:

- Joint Fees and Student Support Advisory Group (Joint university and college membership)
- The Admissions Executive (Joint university and college membership)
- The Admissions Committee (Colleges Tutors for Admissions and Subject Admissions Coordinators)
- Senior Tutors' Committee (College Senior Tutors)
- Estates Bursars' Committee (College Estates Bursars)
- Education Committee (Joint university and college membership)
- Planning and Resources Allocation Committee (Joint university and college membership)
- Conference of Colleges (Heads of Colleges)
- University Council (Joint university and college membership)

3.1.5 Final approval of the recommendations from the review was by binding vote of the Conference of Colleges at its meeting on 4 December 2018 and by Oxford University Council on 26 November 2018.

(ii) Overview of Russell Group Practices

3.2.1 As part of the review process, a benchmarking exercise, with particular focus on the Russell Group universities, was undertaken. This considered:

- a) The range of household income bands over which students received non-repayable bursary support
- b) Maximum bursary levels and the associated household income band
- c) Minimum bursary levels and the associated household income band
- d) Whether additional funding was offered to particular groups of students and, if so, which groups and at what levels

3.2.2 Benchmarking was initially carried out before universities updated their application material in the summer vacation ahead of the 2019 admissions cycle. It was repeated in September 2018 to capture any between-year changes. However, there was some variability in the way that information was presented such that the details below represent a combination of 2018/19 and 2019/20 packages. Where it was possible to compare packages between these two academic years, differences were typically small or non-existent.

3.2.3 Maximum bursary levels for those in the lowest household income groups ranged from £416 p.a. for those with a household income of <£19,203 (Queen's, Belfast) to £8,500 p.a. for English students whose household income was £0 (Edinburgh). Only five Russell Group universities had maximum bursary levels of more than £3k p.a.: Cambridge (£3,500), Oxford (£3,700), LSE (£4,000), Imperial (£5,000) and Edinburgh (£8,500 for English students). The average maximum bursary level was just under £2,500 (median £2,000). Apart from Edinburgh (which has separate categories for students with household incomes of £0 and £1-16k household incomes), the household income threshold for receipt of the maximum standard bursary ranged from £16k (6 universities) to £35k (Cardiff). The mean household income threshold for maximum bursaries was £21,400 (median £25,000). Seventeen of the 24 Russell

¹⁰ <https://www.officeforstudents.org.uk/advice-and-guidance/promoting-equal-opportunities/using-evidence-and-evaluation-to-improve-outcomes/financial-support-evaluation-toolkit/>

Group universities had higher household income thresholds than Oxford for their maximum bursary, and 14 had a threshold for the maximum bursary of £25k or over.

- 3.2.4 Bursary levels for students in the highest eligible household income band ranged from £200 (Oxford) to £2,000 (e.g. Imperial). In some instances (e.g. York, Glasgow), a larger sum of £2,000 was paid in year one, but reduced in subsequent years to £1,000. Excluding those with variable amounts by year, the average minimum bursary level was just under £850 p.a. (median £1k p.a.). The household income threshold for minimum bursary amounts ranged from £19,203 (Queen's Belfast) to £60,000 (Imperial). The mean value of the threshold was just under £37.3k (median £35.5k).
- 3.2.5 It was noted that Oxford was unusual amongst Russell Group HEIs in not offering differential support through its financial package to particular groups of underrepresented students. For example, fifteen offered special arrangements for care leavers (including early disbursement so that funds were available before term starts). Supplementary awards ranged from £1-3k p.a. and were targeted at specific groups including students who had participated in local access programmes, those from low participation postcodes, estranged/independent students, carers, mature students, armed forces veterans, students in receipt of a Disabled Students Allowance, and those progressing from FE and/or who had faced particular barriers to education.

(iii) Fee reductions

Summary of main findings

- There was no strong empirical evidence that tuition fee reductions were effective in supporting access or that increased fees had reduced participation in higher education by students from underrepresented backgrounds.
- The Government's Office for Fair Access (the regulatory body tasked with safeguarding and monitoring access to HE) ceased to encourage universities to consider fee reductions in 2013.
- Across the sector, fee reduction support has fallen from £160.5m in 2013/14 to a predicted £10m in 2018/19 (of which £2m is Oxford).
- In 2018, the Welsh Government removed non-repayable fee grants in favour of increased means-tested maintenance grants. This followed a review of higher education funding by an independent expert panel that concluded that fee grants were not as effective a use of resources.
- Fee reductions were unlikely to affect graduates' repayments in the years immediately following completion of study and individual benefits were likely to be long-deferred.
- Models using 5% annual salary increases suggested that graduates would need to have a starting salary of c. £50k to fully repay loans and accrued interest. The Oxford undergraduate median starting salary was c. £25k.
- Increases to the salary threshold at which student debt repayments commence have caused a drop in the percentage of undergraduates projected to repay. The Institute for Fiscal Studies (2017) projected that only 17% would fully repay their loans. London Economics (2018) estimated that 14% would repay in full.
- Student surveys have repeatedly shown preferences for support with living costs over tuition fee reductions.

On the basis of a lack of evidence that tuition fee reductions are effective in supporting access, students' clear preferences for living cost support to enable them to engage fully in university life, and because all UK/EU students could access tuition fee loans, there was consensus that Oxford should remove the £3k per year fee reductions from its Moritz-Heyman package. This would save c. £685k in year 1 and £2.35m per year in steady state, enabling funding for living costs to be specifically targeted to particular groups of underrepresented/disadvantaged students.

- 3.3.1 As indicated above, tuition fee reductions were introduced in 2012 when fee levels for new Home/EU students increased to £9,000 per year. At the time, OFFA guidance promoted fee reductions, and these were then common across the sector. They were also a key element of financial support available through the government's National Scholarship Programme (NSP), targeted at students from household incomes of £25k or less. The NSP was available to undergraduates starting degrees between 2012 and 2014, and during that time Oxford offered fee reductions to all Home/EU students whose household income was £25k or less.
- 3.3.2 In more recent years, emphasis by OFFA (and subsequently the OfS) has moved away from tuition fee reductions and a greater focus has been placed on spending on access, outreach and direct financial support, which are seen as more effective. A 2015 survey of Oxford National Scholarship Programme students concluded that recipients preferred bursary support over tuition fee reductions, and 2012 and 2013 freshers' surveys also found that bursaries had more impact than fee reductions on individuals' decisions to apply. A survey conducted using the OfS Financial Support Evaluation Toolkit in the autumn of 2018 (see section 3(v)(j) below) highlighted strong preference by respondents for support with living costs over fee reductions, whether directly or indirectly (e.g. through reduced accommodation charges).
- 3.3.3 As a barrier to progressing to higher education, it is generally accepted amongst academics in the field (e.g. Centre for Evaluation and Monitoring, Durham and OFFA 2016: Student Finance Conference; Crawford, C., Dearden, L., Micklethwaite, J. and Vignoles, A. (2016), *Family Background and University Success*, IFS paper¹¹) that school attainment is a particularly significant factor in participation rates amongst students from disadvantaged backgrounds. While there is evidence that poorer students leave university with more debt and might be more debt averse, there is no strong empirical evidence that higher tuition fees have reduced the relative engagement in higher education by students from lower income backgrounds. A 2018 Department for Education report on the *Influence of finance on higher education decision-making*¹² showed that some applicants were put off attending university by costs (including of tuition fees) but that three-quarters considered university to be a worthwhile investment. For those who might be deterred, tuition fee loans, the repayment threshold and maintenance loans were the most important aspects of the student finance package that helped persuade them to apply.
- 3.3.4 UCAS data for the 2018 cycle (UK application rates by the January deadline)¹³ (figure 9 below) show that university applications by UK 18 year olds living in POLAR3 (quintile 1) areas (the most disadvantaged) have been increasing since fee levels rose in 2012. Oxford figures for the 2014-17 UCAS cycles (figure 10), show that POLAR3 quintile 1 applications have increased by 20.7% across the 4 years, compared to 6.7% for quintile 5 applications. These changes are worth noting in the context of reductions over time

¹¹ <https://www.ifs.org.uk/uploads/Presentations/Family%20Background%20and%20University%20Success.pdf>

¹² https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/693188/Influence_of_finance_on_higher_education_decision-making.pdf

¹³ <https://www.ucas.com/file/147891/download?token=sjxwG1wA>

in the sums spent by HEIs on fee reductions. OFFA monitoring returns¹⁴ showed that in 2013/14, £160.5m was spent on fee reductions by UK HEIs, which fell to £42m in 2016-17. Spend for 2018-19 is projected to be c. £10m, of which £2m would be the University of Oxford¹⁵.

Figure 9. UK application rates of 18 year olds by POLAR3 quintiles 2006-2018 (Figure 13 of UCAS UK application rates by the January deadline, 2018 cycle)

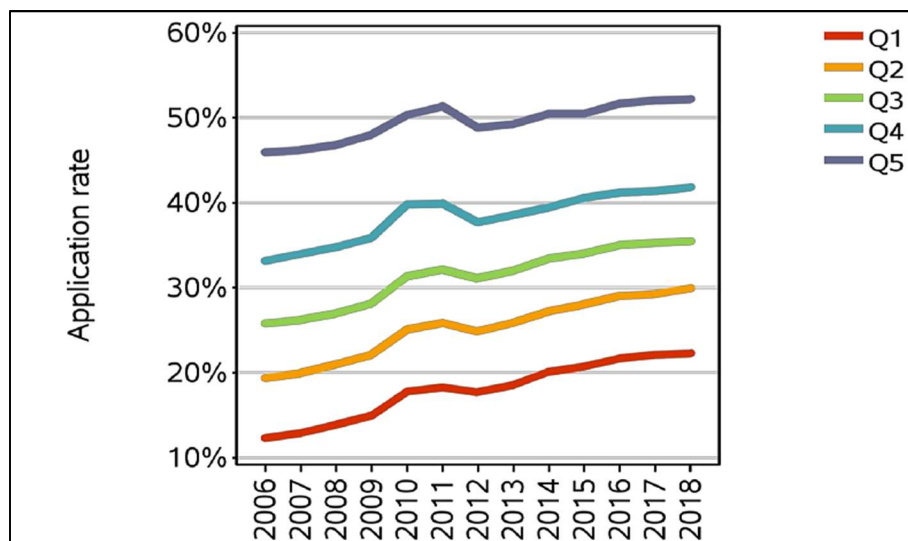


Figure 10: Oxford applicants by POLAR3 quintile for UCAS cycles 2014-2017

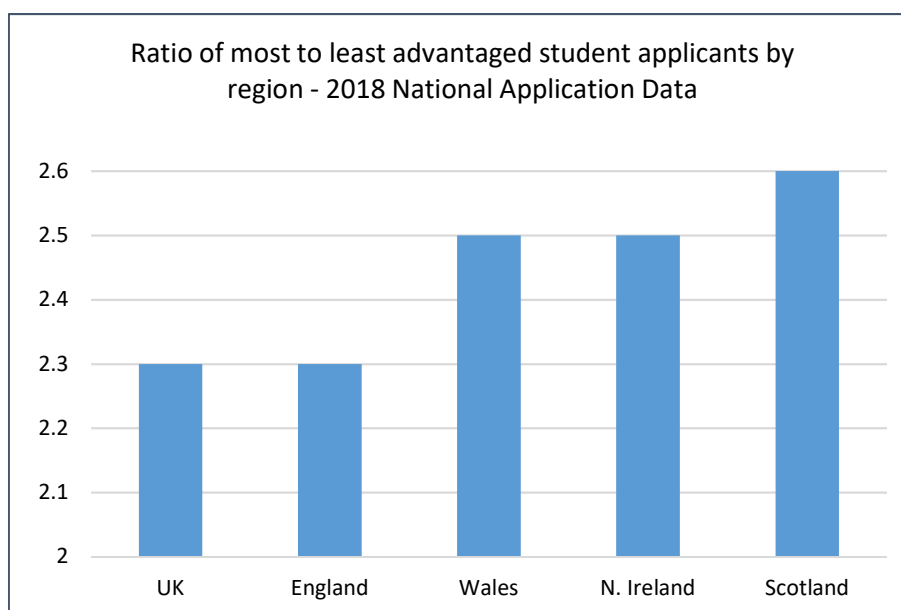
| UCAS application cycle | POLAR3 Q1 | POLAR3 Q2 | POLAR3 Q3 | POLAR3 Q4 | POLAR3 Q5 |
|------------------------|-----------|-----------|-----------|-----------|-----------|
| 2014 | 482 | 964 | 1,665 | 2,609 | 5,611 |
| 2015 | 483 | 976 | 1,516 | 2,785 | 5,843 |
| 2016 | 495 | 1,004 | 1,678 | 2,799 | 6,076 |
| 2017 | 582 | 1,120 | 1,856 | 2,835 | 5,987 |
| % increase | 20.7 | 16.2 | 11.5 | 8.7 | 6.7 |

3.3.5 The UCAS data shows that 18-year old application rates for POLAR3 quintile 1 reached their highest recorded levels in 2018 in England (23%), with levels also increasing in Northern Ireland (to 25%) and remaining constant in Wales (at 20%). Universities within these three regions all charge tuition fees and applications have increased despite the need for students to take out fee loans and the significant reductions between 2012 and 2018 in tuition fee support. The ratio of application rates between the most and least advantaged applicants in these regions (Q5:Q1) has decreased, with advantaged UK 18 year olds being 2.3 times more likely to apply to higher education compared to 2.4 in 2017. In Scotland, however, where Scottish students can receive free tuition, participation rates (measured by the Scottish Index of Multiple Deprivation) have fallen slightly to 17%. Despite differential fee landscapes between the UK regions, Scotland has the widest application gap between the most and least advantaged 18-year olds, as determined by POLAR3 (see figure 11 below).

¹⁴ <http://www.nationalarchives.gov.uk/webarchive/>

¹⁵ For APP projected spend, fee reductions are not split by HEI and FEC, as OFFA monitoring returns are. However, in both the 2013/14 data and the 2016-17 data, HEIs were responsible for > 98% of spend on fee reductions and thus it is likely that most of the projected £10.2m will be linked to HEIs.

Figure 11: Ratio of most and least advantaged student applicants (Q5:Q1 POLAR3) by UK region (2018 January admissions, UCAS)



- 3.3.6 The Diamond Review of Higher Education Funding in Wales¹⁶, carried out by an independent national expert panel, concluded that tuition fee grants (i.e. non-repayable contributions towards fee costs) were not an effective use of resources. It stated that:

‘Our key recommendation on student finance reflects the evidence that we have received indicating that, given the existence of loans for fees, it is support for living costs that would, for students, be the highest priority...’.

The report also noted that improving maintenance levels would ‘support widening access and retention of students from all backgrounds, including those from poorer backgrounds...’. The Welsh government subsequently removed fee grants in favour of providing increased means-tested maintenance grants. Russell Group universities have also removed tuition fee support over time. Imperial removed fee reductions in 2014, and Cambridge, LSE and Oxford (excluding Moritz-Heyman Scholarships) removed them in 2015. Fee reductions currently offered by HEIs, are typically either available only to particular groups of undergraduates (e.g. to care leavers or access scheme participants) or are offered as a choice of support type (i.e. students decide between a fee reduction, cash payment or reduced accommodation charges).

- 3.3.7 Assuming that Oxford’s graduates go on to earn enough to repay their debts in full, fee reductions would save them some money in the future and may appeal to certain undergraduates who are more debt averse. However, there are no upfront fees for students from lower income families and any direct individual benefit is likely to be long-deferred, since it may mean paying off debts in, for example, 25 rather than 30 years. There is likely to be no effect on repayments in the years immediately after graduation. Students who enter modestly-paid careers are unlikely to repay loans in full and may not benefit from the lower debt. A model produced by MoneySavingExpert.com¹⁷ suggests that only those with starting salaries over about £50k p.a. are likely to repay loans in full over a period of 29 years. The Oxford median is £27k. Following an increase in the salary threshold at which student debt repayments commence, modelling by the Institute for Fiscal Studies¹⁸ in 2017 estimated that only 17% of graduates

¹⁶ <https://beta.gov.wales/sites/default/files/publications/2018-02/higher-education-funding-final-report-en.pdf>

¹⁷ <https://www.moneysavingexpert.com/students/student-loans-tuition-fees-changes/>

¹⁸ <https://www.ifs.org.uk/publications/9964>

would repay their loans in full. A similar exercise by London Economics¹⁹ (2018) showed that c. 14% would repay loans in full, 24% would repay none of their loans and 62% would partially repay loans.

(iv) Application-stage Data

(a) UNIQ Programme

Summary of main findings:

- Oxford applicants who applied for admission in 2018 having participated in the UNIQ access programme were 1.3 times more likely than non-UNIQ state-school candidates to be shortlisted and 1.4 times more likely to be accepted, when controlling for gender, contextual admissions flags, school type, ethnicity and prior attainment. However, a higher proportion of UNIQ applicants failed their final offer than non-UNIQ students.
- Participants of Oxford's 2017 UNIQ Summer School had an acceptance rate of 27% for 2018 entry, compared to an acceptance rate for all applicants of 16%.
- 30% of 2018 entrants who attended the 2017 UNIQ Summer School access programme had household incomes of <£16k and 56% were from households of £42k or less. Comparable household income profiles for all 2018 UK entrants were 9% and 22% respectively.

The University's UNIQ Programme is an access initiative that enables prospective applicants to learn about studying at, and applying to, Oxford. Priority for participation is given to students from underrepresented/disadvantaged backgrounds. Those who have taken part in the scheme have a higher acceptance rate than the university-wide average. Data showed that there were higher proportions of students from lower income households in the group of 2018 entrants who had attended the UNIQ summer school compared to the wider population. This suggests a good correlation between the criteria used for selecting UNIQ participants and individuals' household incomes. The decision to expand the UNIQ programme therefore offers an opportunity to increase the number of applicants, and offer-holders, who come from lower income households and who would benefit from enhanced bursary provision.

- 3.4.1 The Oxford UNIQ Programme is a highly successful outreach and access activity. It helps students from state schools to make informed decisions about higher education and, by giving them the experience of studying their chosen subject in Oxford, aims to encourage more applications from target groups. Priority is given to pupils from low socio-economic status backgrounds and/or from areas with lower progression to higher education. Account is also taken of free school meals status, and whether a student has been in care or is a young carer. Students who participate have a higher than average success rate for admission to the University.
- 3.4.2 An external evaluation of the UNIQ programme by the Institute of Employment Studies concluded that UNIQ 'has had a beneficial impact on the satisfaction, behaviours and HE outcomes of participants, in comparison both with all those who applied to UNIQ but did not gain a place, and the wider pool of

¹⁹ <https://londonconomics.co.uk/wp-content/uploads/2018/07/LE-WONKHE-Student-support-modelling-02-07-2018.pdf>

applicants to the University from state schools'. A number of changes were implemented in 2017 to more closely align the summer school's outcomes with Oxford's OFFA/OfS access targets. The number of students participating in the residential UNIQ programme has risen from 500 in 2010 to an expected 1,350 participants in 2018/19, thanks to agreement by Sir Michael Moritz and Ms Harriet Heyman that £1.2m of Moritz-Heyman Programme funding can be used to support this activity. Recognising that in some subject areas demand exceeds the number of residential places available, a digital element of the programme was also piloted in 2017/18. A further 1,000 prospective applicants will, from 2018, be able to engage with this virtual experience.

3.4.3 For 2018 entry, 491 pupils applied to Oxford having previously taken part in the 2017 UNIQ Summer School. Of this group, 27% (135 students) were successful in their applications and enrolled in October 2018. By comparison, the acceptance rate for all applicants for the 2017 UCAS cycle was notably lower at 16%.

3.4.4 Figure 12 below shows the distribution of 2018 entrants who participated in the UNIQ summer school compared to the total UK population admitted that year. 30% of UNIQ Summer School participants who were admitted were in the lowest household income band (£0-16k), 42% were in the household income bands £0-£27.5k, and 56% were in household income bands up to £42k. 44% were from household income bands higher than £42k or were non-means tested. By comparison, for all 2018 UK entrants, 9% were in the household income band of <£16k, 15% were from household income bands up to £27.5k and 22% were from household income bands of <£42k. 78% were from household income bands higher than £42k or were non-means tested.

Figure 12. 2018 UK undergraduate entrants, UNIQ participants and all UK first-degree entrants by household income²⁰ (HI)

| 2018 first-degree entrants (2017 UNIQ Summer School Participants) | | | 2018 first-degree entrants (all UK undergraduates) | | |
|---|-----------------|----------------------|--|-----------------|----------------------|
| Bursary Holders HI (£) | No. of Students | Of which MH Scholars | Bursary Holders HI (£) | No. of students | Of which MH Scholars |
| 0-16,000 | 41 | 35 | 0-16,000 | 239 | 222 |
| 16,001-20,000 | 7 | | 16,001-20,000 | 42 | |
| 20,001-27,500 | 8 | | 20,001-22,500 | 40 | |
| 27,501-35,000 | 5 | | 22,501-25,000 | 37 | |
| 35,001-42,875 | 14 | | 25,001-27,500 | 21 | |
| TOTAL | 75 | 35 | 27,501-30,000 | 25 | |
| | | | 30,001-32,500 | 25 | |
| | | | 32,501-35,000 | 26 | |
| | | | 35,001-37,500 | 40 | |
| | | | 37,501-40,000 | 36 | |
| | | | 40,001-42,875 | 35 | |
| | | | TOTAL | 566 | 222 |
| Non-bursary holders | | | Non-bursary holders | | |
| 42,876-62,181 | 24 | | 42,876-62,181 | 197 | |
| 62182+ | 8 | | 62182+ | 112 | |
| No HI data | 28 | | No HI data | 1,673 | |
| TOTAL | 60 | | TOTAL | 1,982 | |
| Grand Total | 135 | 35 | Grand Total | 2,548 | 222 |

²⁰ Data included for 2018 entrants are in-year figures. The number of Moritz-Heyman Scholars may increase slightly given the May deadline for awards being made.

- 3.4.5 Although the acceptance rate for UNIQ participants was better than for all applicants, the proportion failing to meet their offer conditions was also higher than for those who had not engaged with UNIQ (5.9% and 2.9% respectively). This highlighted the importance of current work being undertaken by the university to identify any additional steps that could support students in the transition from school to university, providing a link between recruitment, entry into higher education, on-course support and career progression.

(b) Contextual Flags

Summary of main findings

- Contextual admissions flags were most prevalent amongst students in the lowest household income band (<£16k) and least evident for those with household incomes of more than £42k.
- Higher proportions of Oxford Bursary holders (up to £42k) had contextual flags than for those above £42k.
- Moritz-Heyman Scholars and Oxford Bursary holders were both significantly more likely to have POLAR3 or ACORN flags than the non-bursary students.
- Moritz-Heyman Scholars and Oxford Bursary holders were both significantly more likely to have pre-16 and post-16 education flags than the non-bursary students.
- The largest difference in the proportion of students with flags between Moritz-Heyman Scholars, Oxford Bursary holders and the non-bursary cohort was for ACORN, with 39%, 19% and 5% of students having this flag respectively.
- There were statistically significant differences between the groups for the overall widening participation (WP) flag, with one-third of Moritz-Heyman Scholars, one-fifth of Oxford Bursary holders and only 6% of the non-bursary students being flagged.

There was strong evidence of a link between the measures of disadvantage used by Oxford in its admissions processes and students' household income. This was particularly the case for the overall Widening Participation flag and the ACORN and POLAR flags. Data showed that students in receipt of Moritz-Heyman Scholarships or Oxford Bursaries were more likely to be from disadvantaged socio-economic areas or areas with lower progression to higher education. These are groups that Oxford particularly wishes to attract. Reducing financial barriers by increasing on-course financial help could positively influence applicant numbers and the proportions of underrepresented students within the undergraduate population. Data also showed the importance of retaining the eligibility threshold at £42k in order to maximise the impact of the bursary schemes on student diversity.

- 3.4.6 Oxford uses contextual flags in undergraduate selection, including to identify students from areas of lower higher education participation or low socio-economic status. The OfS includes in its definition of underrepresented groups those from low household income families, but this data is not available for applicants and is known only once students have undergone a household income assessment prior to enrolment. The absence of household income data or free school meal eligibility at the point of selection prevents these aspects of an individual's background from being considered as a contextual factor.

Research shows that individual-level indicators of disadvantage (e.g. free school meals, parental education) are generally the most suitable as contextual indicators compared to school characteristics or area-based measures such as POLAR and ACORN²¹. For this reason, there would be considerable support across the institution for these data being made available for applicants as an additional contextual admissions measure, recognising that free school meal eligibility could potentially be easier to achieve.

- 3.4.7 In the current selection process, three aspects of contextual data are considered; prior education, residential postcode and care background. Oxford currently also uses an 'OfS target school' flag to identify students from schools that have little or no school history of applications to Oxford. However, as this measure applies to a school rather than the individual, this was not included in analyses for this review. Students are flagged to highlight less advantaged backgrounds across for the following:
- Home postcode in ACORN group 4 or 5 (a measure of socio-economic disadvantage);
 - Home postcode in POLAR3 groups 1 or 2 (a measure of low participation in HE);
 - School performance at or below national average attainment at KS4 (GCSE level ('pre-16'))
 - School performance at or below national average attainment at KS5 (A level ('post-16'))
 - Having been in care for more than three months.
- 3.4.8 Oxford is particularly mindful of 'double disadvantage' affecting some applicants. It therefore also uses an overall Widening Participation (WP) flag, which is generated for students with a care flag or a combination of at least one school performance flag (pre- or post-16) and one geographical flag (ACORN or POLAR). The WP flag prompts a presumption of shortlisting if the applicant is predicted to achieve the required grades and performs at an appropriate level in any required pre-interview admissions test.
- 3.4.9 Two sets of analyses were undertaken to review the relationship between household income and contextual flags. The first looked at UK-domiciled accepts for the 2015-2017 UCAS cycles combined, where data could be matched to household income information on entry²² (n= 2,532). Income data was available for only 33% of UK-domiciled accepts and results would therefore underrepresent students with higher household incomes who may have chosen not to be assessed. A second analysis reviewed the prevalence of flags for UK domiciled students in offer years 2015-2017 combined. Data were grouped for Moritz-Heyman Scholars, Oxford Bursary holders and non-bursary students. In line with advice on use of the OfS Financial Support Evaluation Toolkit, those without a household income assessment were assumed to have a high income threshold. This second approach allowed for consideration of the larger UK domiciled undergraduate population.

(i) ACORN Flag

- 3.4.10 Nationally, of those students who achieved AAA or better at A-level, 11% of the 2015 intake at all UK universities were from ACORN groups 4 and 5 (the least advantaged). For the 2017 intake, Oxford admitted 10.6% of students from these socio-economic areas²³. By course, differences in the percentage of intake from ACORN groups 4 and 5 ranged from 15.8% (Computer Science) to 5.2% (Classics) (see also Annex 1).
- 3.4.11 For Oxford students with a household income assessment (figure 13), 41% of ACORN flagged students were in the lowest household income band (£0-£16k), compared to 22% of non-flagged undergraduates. The proportion of students in the household income bands eligible for a Moritz-Heyman Scholarship or Oxford Bursary (i.e. up to a household income of £42k) was significantly higher for those with an ACORN flag (81%) compared to non-flagged students (59%) (chi-square, $p < 0.000$).

²¹ See for example Gorard et al, 'Which are the most suitable contextual indicators for use in widening participation in HE?' (2017) (<https://www.tandfonline.com/doi/full/10.1080/02671522.2017.1402083>)

²² As shown in 3(v)(a) household income can change over the course of a student's degree

²³ <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

3.4.12 Including non-assessed students in the £62k+ household income group (figure 14) shows a substantial decrease in the prevalence of ACORN flags between the Moritz-Heyman Scholars (39%), Oxford Bursary holders (19%) and the non-bursary cohort (5%).

Figure 13: % ACORN flagged and non-flagged, 2015-17 UCAS cycle accepts (UK domiciled where household income information is available)

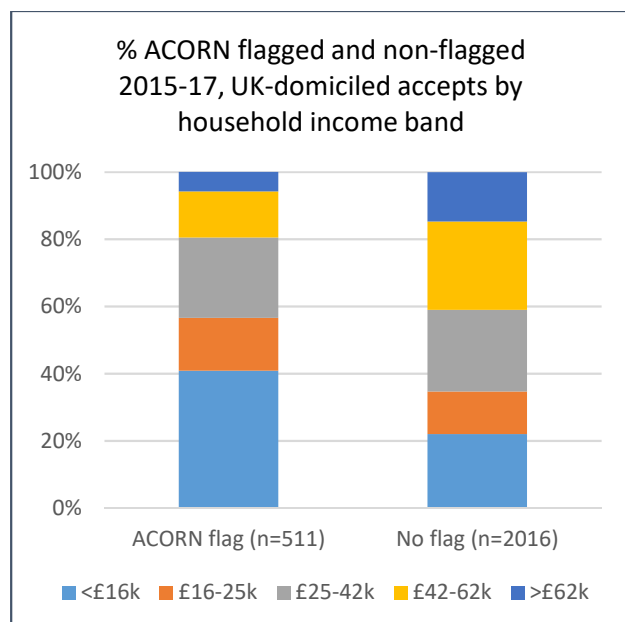
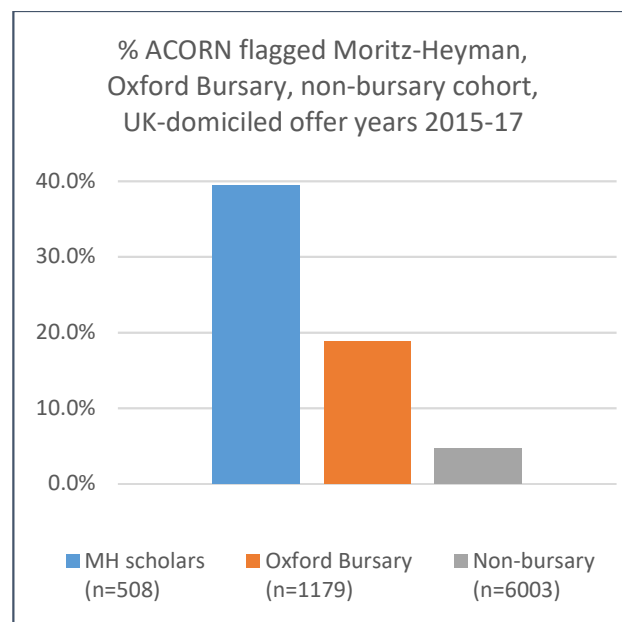
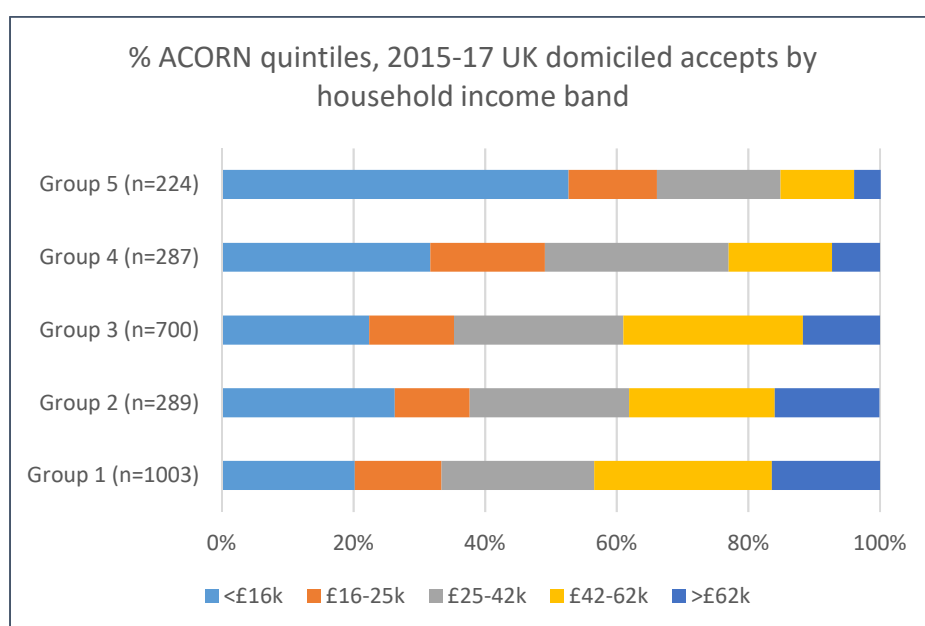


Figure 14: % ACORN flagged Moritz-Heyman, Oxford Bursary and non-bursary students (UK domiciled, offer years 2015-17)



3.4.13 Of students from ACORN group 5 backgrounds (the most disadvantaged), 53% had household incomes of less than £16k and 85% had incomes of less than £42k. The equivalent figures for group 1 (the most advantaged) were 20% and 56% respectively (see Figure 15 below).

Figure 15: % students by ACORN group and household income band, 2015-2017 UCAS accepts (UK domiciled where household income information is available).



(ii) POLAR3 Flag

- 3.4.14 Nationally, of those students who achieve AAA or better at A-level, 13.6% of the 2015 intake at all UK universities were from POLAR3 quintiles 1 and 2 (those with lower likelihood of progression to higher education). For the 2017 intake, Oxford admitted 13.0% of students from these socio-economic areas²⁴. By course, differences in the % of intake from POLAR3 quintiles 1 and 2 ranged from 19.5% (Biomedical Sciences) to 5.2% (Oriental Studies) (see also Annexe 1).
- 3.4.15 For Oxford undergraduates with a household income assessment (figure 16 below), 30% of POLAR flagged students were in the lowest household income band (£0-£16k), compared to 25% of non-flagged undergraduates. The proportions of students in the household income bands eligible for bursary support (i.e. with household incomes up to £42k) were similar for those with a POLAR flag (68%) and those without (62%).
- 3.4.16 Including non-assessed students in the £62k+ household income group (figure 17) showed that as household income increased, the proportion of POLAR flagged students in the population fell from 32% (Moritz-Heyman Scholars), to 20% (Oxford Bursary holders) and only 9% for non-bursary students. Moritz-Heyman Scholars and Oxford Bursary recipients were both statistically significantly more likely to be flagged for POLAR3 compared to non-bursary students (chi-square, $p < 0.000$).

Figure 16: % POLAR flagged and non-flagged, 2015-17 UCAS cycle accepts (UK domiciled where household income information was available).

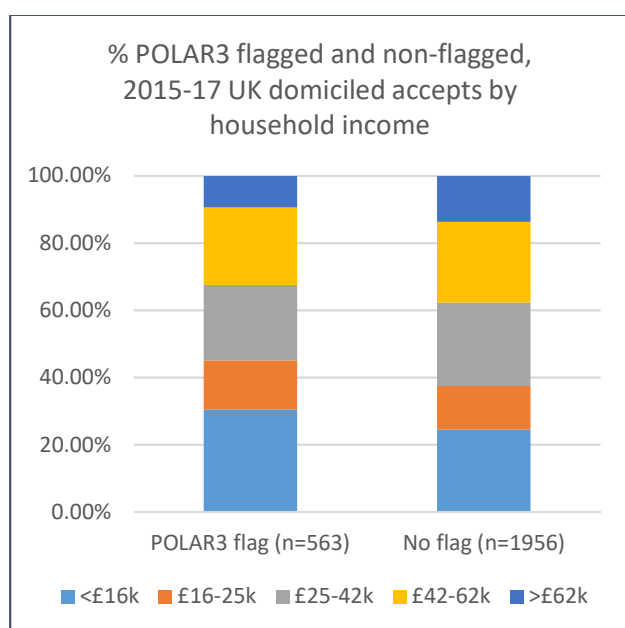
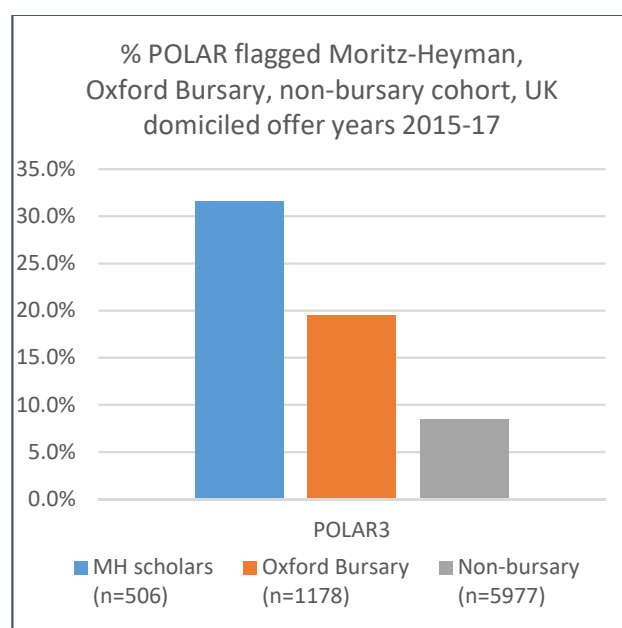


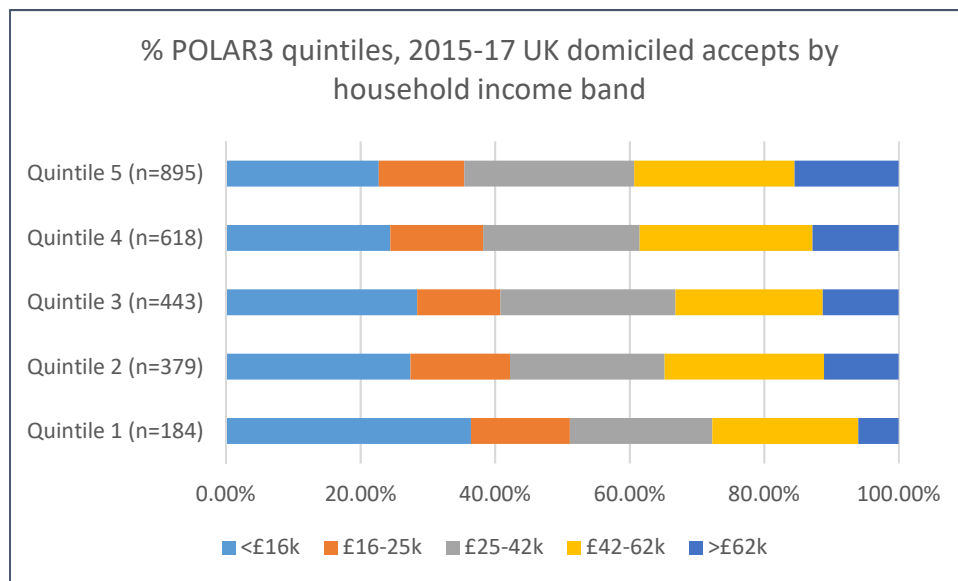
Figure 17: % POLAR flagged Moritz-Heyman, Oxford Bursary and non-bursary students (UK domiciled, offer years 2015-17)



- 3.4.17 Figure 18 below shows that for POLAR3 flags, 36% of students in quintile 1 (the most disadvantaged) had household incomes of less than £16k and 72% had incomes of less than £42k. For quintile 5 (the least disadvantaged) the equivalent figures were 23% for household incomes of < £16k and 61% for incomes of < £42k.

²⁴ <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

Figure 18: % students by POLAR quintile and household income band, 2015-2017 UCAS accepts (UK domiciled where household income information was available).



(iii) Pre-16 Education Flag

- 3.4.18 For Oxford UK undergraduates with a household income assessment (figure 19 below), 33% of students with a pre-16 flag were in the lowest household income band (£0-£16k), compared to 24% of non-flagged undergraduates. The proportion of students with household incomes up to £42k was slightly higher for those with a pre-16 flag (68%) compared to non-flagged students (62%).
- 3.4.19 Including non-assessed students in the £62k+ household income group (figure 20) showed decreasing proportions of pre-16 flags as household incomes rose. A quarter of Moritz-Heyman Scholars were flagged, compared to 13% of Oxford Bursary holders, and only 8% of those whose household income was over £62k. Moritz-Heyman Scholars and Oxford Bursary recipients were both statistically significantly more likely to have a pre-16 education flag than non-bursary students (chi-square, $p < 0.000$).

Figure 19: % Pre-16 flagged and non-flagged, 2015-17 UCAS cycle accepts (UK domiciled where household income information was available).

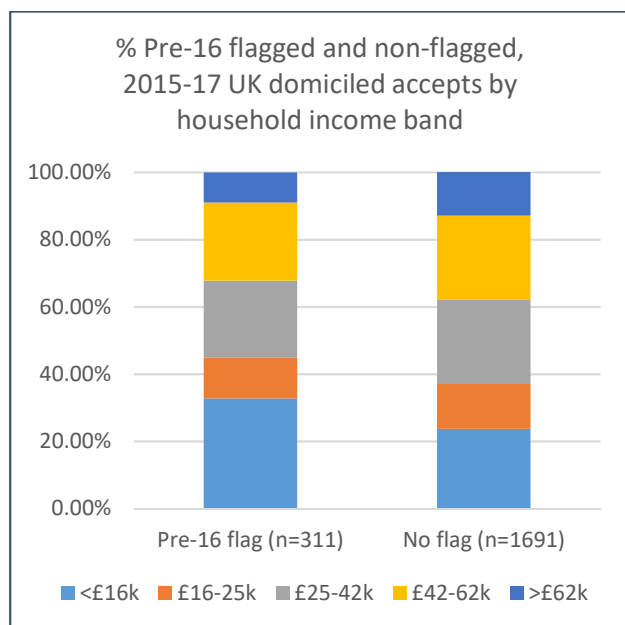
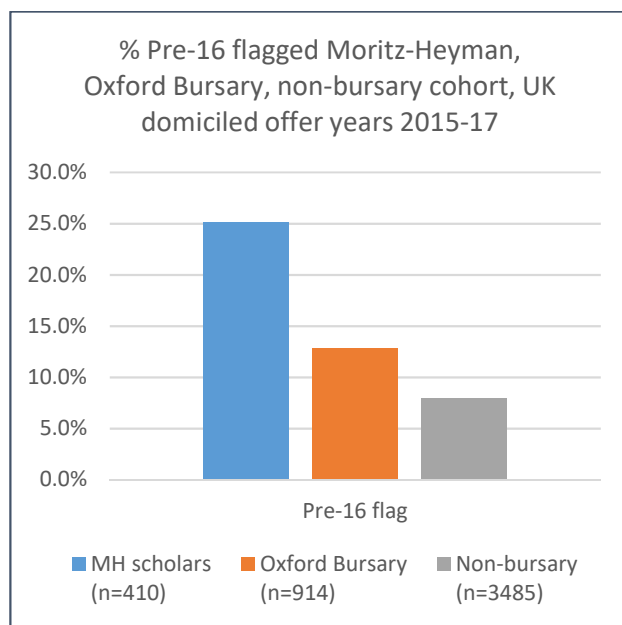


Figure 20: % Pre-16 flagged Moritz-Heyman, Oxford Bursary and non-bursary students (UK domiciled, offer years 2015-17)



(iv) Post-16 Education Flag

- 3.4.20 Where household information was available, 24% of post-16 flagged students had a household income of less than £16k and 62% had a household income of less than £42k. The equivalent figures for the non-flagged group were similar at 26% and 63% respectively (figure 21).
- 3.4.21 Inclusion of non-assessed students in the £62k+ household income group (figure 22) showed decreasing percentages of post-16 flagged students as household income increases, though the scale of the reduction was smaller than for pre-16 flags. The percentages of flagged students for Moritz-Heyman Scholars, Oxford Bursary Holders and non-bursary students were 35%, 28% and 15% respectively. Moritz-Heyman Scholars and Oxford Bursary recipients were both statistically significantly more likely to have a post-16 education flag than non-bursary students (chi-square, $p < 0.000$).

Figure 21: % Post-16 flagged and non-flagged, 2015-17 UCAS cycle accepts (UK domiciled where household income information was available).

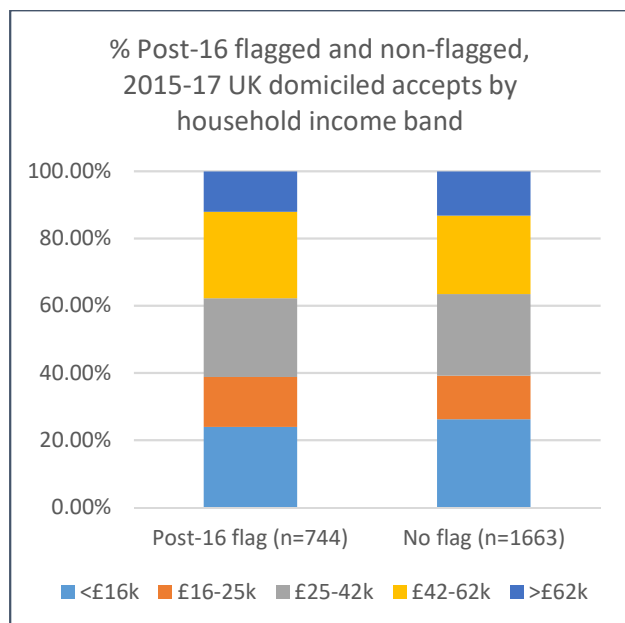
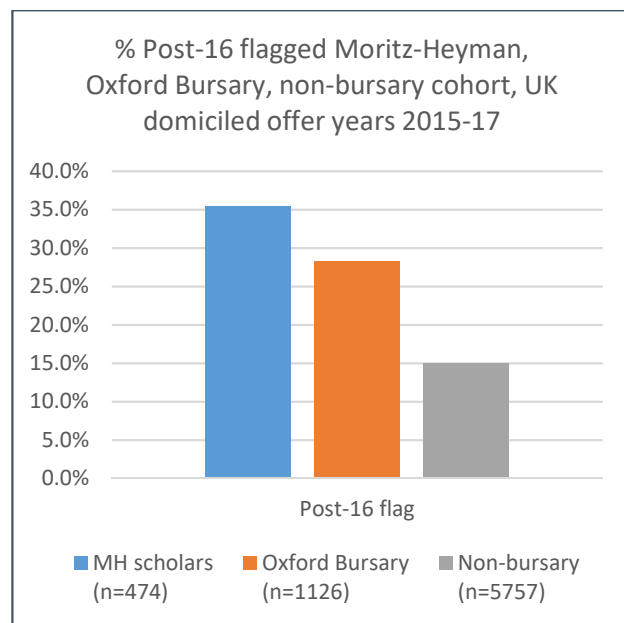


Figure 22: % Post-16 flagged Moritz-Heyman, Oxford Bursary and non-bursary students (UK domiciled, offer years 2015-17)



(e) Overall Widening Participation Flag

- 3.4.22 The overall widening participation (WP) flag is important in the selection process as a means of identifying those who may either have been in care or who may have experienced both socio-economic and educational disadvantage. Its use also reduces the risk of single measures unduly influencing consideration, for example where there may be a risk that characteristics of geographic areas do not accurately reflect individual circumstances.
- 3.4.23 As can be seen from figure 23 below, for students with household income data, 32% of overall WP flagged students were in the lowest household income band (£0-£16k), compared to 24% of non-flagged undergraduates. The proportion of students with household incomes up to £42k who were flagged was 71% compared to 61% for non-flagged students.
- 3.4.24 Figure 24, which includes non-assessed students in the £62k+ household income group, shows a strong trend in declining proportions of WP flagged students as household income rises. Over one-third of Moritz-Heyman Scholars had this flag, compared to one-fifth of Oxford Bursary holders and 6% of non-bursary students. Moritz-Heyman Scholars and Oxford Bursary recipients were both statistically significantly more likely to have an overall widening participation flag than non-bursary students (chi-square, $p < 0.000$).

Figure 23: Overall WP flagged and non-flagged, 2015-17 UCAS cycle accepts (UK domiciled where household income information was available).

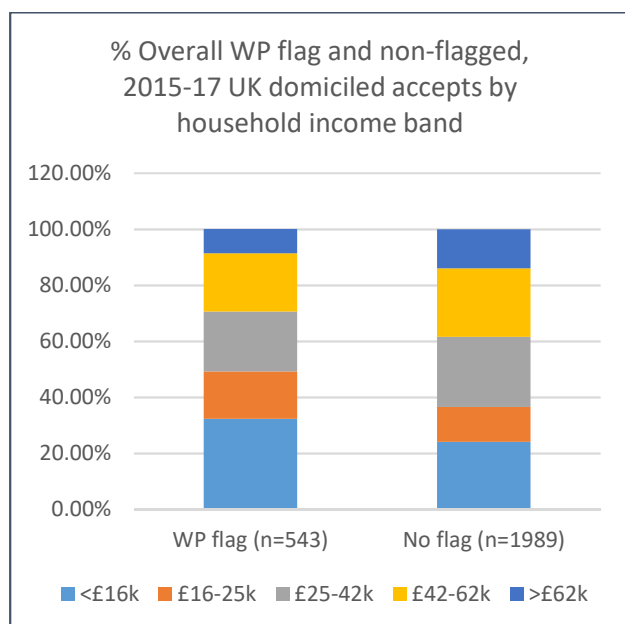
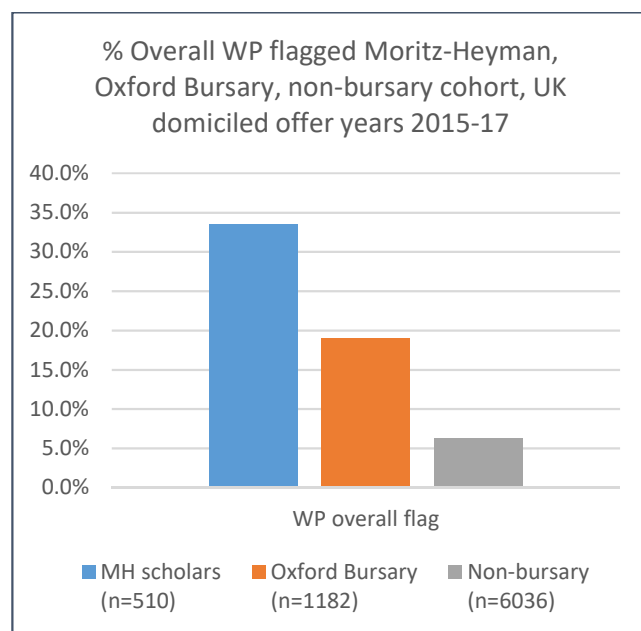


Figure 24: % Overall WP flagged Moritz-Heyman, Oxford Bursary and non-bursary students (UK domiciled, offer years 2015-17)



(f) Population-level analyses and summary

3.4.25 As indicated above, the household income profiles that excluded students for whom no financial information was available (figures 13, 15, 16, 18, 19, 21, 23) were likely to have substantially underrepresented the proportion of undergraduates from higher income households. The population-level analyses using data that included non-assessed students in the £62k+ household income group were therefore valuable in understanding the relationship between different measures of disadvantage as they related to household income. Figure 25 below summarises the findings across the contextual flags for Moritz-Heyman Scholars, Oxford Bursary recipients and all other UK domiciled students.

Figure 25: % flagged Moritz-Heyman, Oxford Bursary and non-bursary students (UK domiciled, offer years 2015-17)

| POPULATION | ACORN FLAG | POLAR FLAG | PRE-16 FLAG | POST-16 FLAG | OVERALL WP FLAG |
|--------------------------------|------------|------------|-------------|--------------|-----------------|
| MH Scholars (HI < £16k) | 39% | 32% | 25% | 35% | 34% |
| Oxford Bursary (HI up to £42k) | 19% | 20% | 13% | 28% | 19% |
| Non-Bursary (HI >£42k) | 5% | 8% | 8% | 15% | 6% |

3.4.26 As can be seen, the prevalence of flagged candidates for each contextual measure decreased as household income increased, with the most highly flagged group being those with household incomes of <£16k and the least flagged being those whose household income was over £42k (and including students without a household income assessment). The contextual flag with the largest difference between these three groups was ACORN, with nearly 40% of Moritz-Heyman Scholars being flagged compared to only 5% for those with the highest household incomes. There was also a significant

difference between the groups for overall WP flag, with one-third of Moritz-Heyman Scholars, one-fifth of Oxford Bursary holders and only 6% of the non-bursary students being flagged.

- 3.4.27 There was substantial evidence from the patterns of contextual admissions flags of a strong link between the measures of disadvantage used by Oxford in its undergraduate admissions processes and a student's household income. This was particularly the case for overall WP, ACORN and POLAR flags. Data showed that those in receipt of Moritz-Heyman Scholarships and Oxford Bursaries were more likely to be from the more disadvantaged socio-economic areas or areas with lower higher education participation, and amongst the groups that Oxford particularly wishes to attract. The analyses suggest that targeting students from lower household incomes could positively influence the proportions of underrepresented students. They were also useful in informing the upper threshold for receipt of an Oxford Bursary and agreement was reached that this should remain unchanged at £42k p.a. rather than being increased or lowered.

(c) Impressions of Financial Support – Prospective applicant and parent surveys

Summary of main findings

- Most students and parents thought that the cost of studying at Oxford was about the same or less expensive than other Russell Group universities.
- There was a notable difference between where students and parents considered that information about financial support should be promoted. Students highlighted online resources, while parents felt that schools should play a more prominent role. Both emphasised the importance of multiple sources.
- Of those who considered that financial support information applied to them, most students and parents (62% and 60% respectively) thought that Oxford's awards were more generous than expected. 13% of parents considered that levels were less generous than expected compared to 4% of students.

A survey of June 2018 Open Day attendees showed that about one-third of students thought that studying at Oxford would be more expensive than at other Russell Group universities. Overall, there was good awareness that the University offered a financial support package, but about 60% of students and parents who thought they would be eligible indicated that levels were more generous than expected. All respondents expected to find financial information through multiple routes but particularly online. Parents were, however, more likely to consider that schools should promote information about funding. Overall, results suggested that the families of students who would be eligible for financial support were aware that Oxford offered bursaries but they were less clear about the amounts available. Findings highlighted the benefit of strengthening communications about living costs and financial support to prospective applicants, parents/carers and teachers in order to reduce the risk that concerns about expense prevented applications from being made. Greater clarity about the interaction between financial support and the assistance it provided with living costs would also be desirable.

- 3.4.28 Student and parent attendees of two open days held in June 2018, were invited to complete a survey about their experience and views, which included a number of financial questions. Responses to these are summarised below.

3.4.29 **Q1. How would you rate the financial cost (in terms of living costs) of pursuing an Oxford degree compared to degrees from other Russell Group universities?**

| Student Response | % | Sample size |
|-----------------------------------|------|-------------|
| More expensive at Oxford | 8.5 | 85 |
| Somewhat more expensive at Oxford | 23.5 | 234 |
| About the same cost at both | 37.5 | 373 |
| Somewhat less expensive at Oxford | 21.7 | 216 |
| Less expensive at Oxford | 8.9 | 89 |

32% of student respondents were of the view that studying at Oxford would be more expensive than other Russell Group universities, while all others considered that it would be about the same or cheaper.

| Parent Response | % | Sample size |
|-----------------------------------|------|-------------|
| More expensive at Oxford | 12 | 18 |
| Somewhat more expensive at Oxford | 15.3 | 23 |
| About the same cost at both | 48 | 72 |
| Somewhat less expensive at Oxford | 20 | 30 |
| Less expensive at Oxford | 4.7 | 7 |

Slightly fewer parents than students thought that Oxford would be more expensive (27%) than other Russell group universities. Overall, however, differences between the perceptions of students and parents were small (within 5%), with about three-quarters of respondents considering that costs would be similar for Oxford and other Russell Group universities.

3.4.30 **Q2. Are you aware that Oxford provides financial support to students from low-income households? i.e. money given to students by Oxford University in addition to loans available from the government.**

| Student Response | % | Sample size |
|----------------------------------|------|-------------|
| Yes | 50.3 | 523 |
| No | 5.1 | 53 |
| I don't think this applies to me | 44.6 | 464 |

Only 5.1% of students were unaware that Oxford offered support to students from low-income households, though 44.6% of applicants did not consider that this applied to them. Excluding those who indicated that support would not apply to them, 91% of student respondents and 89% of parents were aware of the financial support available.

| Parent Response | % | Sample size |
|----------------------------------|------|-------------|
| Yes | 50.3 | 80 |
| No | 6.3 | 10 |
| I don't think this applies to me | 43.4 | 69 |

Parental responses showed very similar levels of awareness as the students.

Of the students who provided information about where they had learnt about Oxford's financial support package (n=573), the three most common responses were online (33%), a talk/event (which included some Oxford departmental open day talks) (18%), and a college/accommodation tour (12%). For parents (n=81), the top three responses were online (30%), open day (21%), and college tour (16%). A further 10% of parents indicated that they had learnt about provision from a brochure/prospectus. There was a

sense from the free text answers that both students and parents had found the open days extremely important in increasing awareness of the financial support available.

3.4.31 **Q3. Where would you expect to find information?**

The most common response to where students would expect to find information about the financial support package was online (76% of 54 respondents). By contrast only 30% of parent/carer respondents indicated that they would expect their main source of information to be online, though the numbers of respondents was very small (10).

3.4.32 **Q4. In fact, the financial support Oxford offers to students from low-income households is amongst the most generous available in the UK. For example, those from households with an annual income less than £16k may be eligible for an annual bursary of £3,700 towards living costs and a £3k reduction in tuition fees. This support is in addition to any loans from the government. Could you tell us if this is in line with your expectations?**

| Student Response | % | Sample size |
|---|------|-------------|
| This is more generous financial support than I expected | 37.8 | 392 |
| This is the level of financial support I expected | 20.7 | 215 |
| This is less generous financial support than I expected | 2.2 | 23 |
| I don't think this applies to me | 39.2 | 407 |

62% of prospective students who indicated that this information applied to them, thought the levels indicated were more generous than expected, while 34% indicated that they were at expected levels. Only 4% thought levels were less than expected.

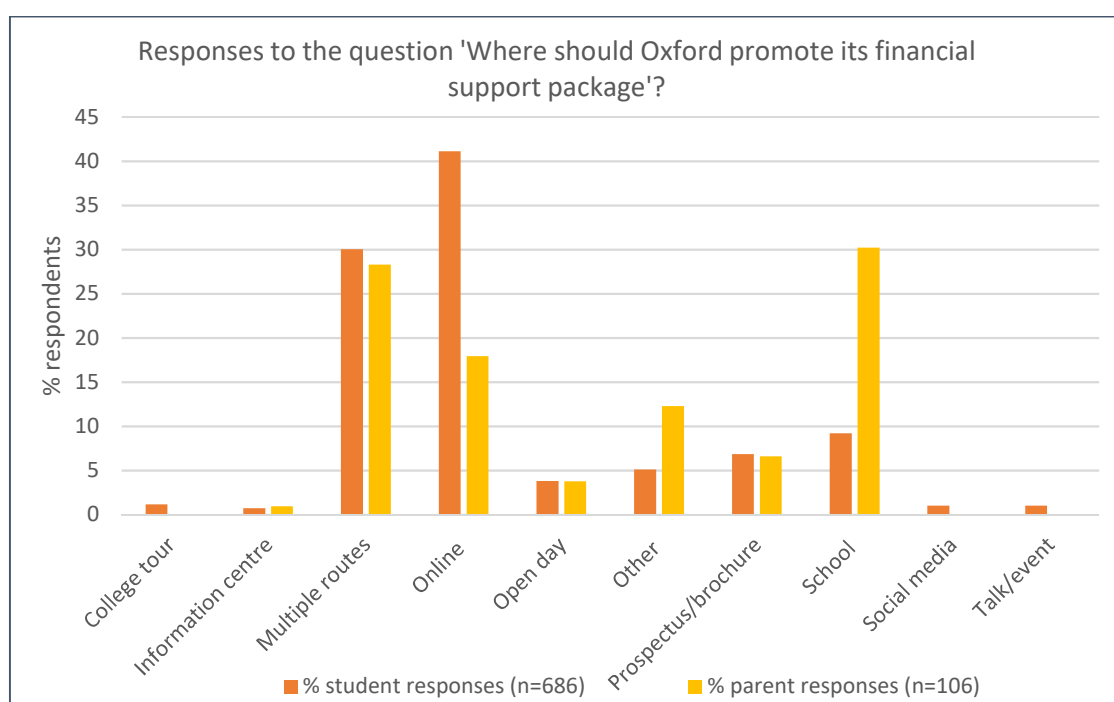
| Parent Response | % | Sample size |
|---|------|-------------|
| This is more generous financial support than I expected | 28.1 | 45 |
| This is the level of financial support I expected | 12.5 | 20 |
| This is less generous financial support than I expected | 6.3 | 10 |
| I don't think this applies to me | 53.1 | 85 |

Of those parents who considered that this information applied to them, 60% thought the levels indicated were more generous than expected (very similar to students' responses). A slightly lower proportion, however, thought they were at expected levels (27%) and a slightly higher proportion of parents than students (13% and 4% respectively) considered that levels were less generous than expected.

3.4.33 **Q5. Where should Oxford promote this information?**

Most of the 686 students who responded indicated that material should be online (41%), though a reasonable proportion (30%) indicated that multiple approaches should be used. Only 9% of students said that they would expect schools/outreach activities to promote financial information. The most common response from the 106 parents who answered this question was that information should be delivered in schools (30%), followed by multiple routes (28%) and online (18%). Figure 26 below shows the responses from students and parents to this question, highlighting differences in their views about where information should be promoted, but indicating the importance to both groups of multiple routes.

Figure 26: % respondents to the June open day survey (students and parents) to the question about where Oxford should promote its financial support package.



3.4.34 **Q6. Do you feel that the financial support offered to students from low-income households by Oxford University is sufficient?**

| Student Response | % | Sample size |
|------------------|------|-------------|
| Yes | 84.9 | 767 |
| No | 15.1 | 136 |
| Parent Response | % | Sample size |
| Yes | 71.4 | 95 |
| No | 28.6 | 38 |

A higher percentage of students than parents (85% and 71% respectively) considered that Oxford's financial support was sufficient. It is worth noting, however, that when current students were asked about their awareness as applicants of the variation between living costs at different universities, only between 42% (non-bursary holders) and 50% (Moritz-Heyman Scholars) of respondents were very aware or aware of differences (see also 3 (v) (j)).

(v) On-course student cohorts

- 3.5.1 Information is provided below about the composition of Oxford's first-degree undergraduate population, including in relation to particular groups of underrepresented students. Unless otherwise stated, data used the admissions definitive dataset for UK domiciled undergraduates at the University, reported by year of offer (rather than UCAS cycle). The annual datasets, therefore include a small number of students whose entry was deferred, though the two data sets of offer year and UCAS cycle were virtually identical. Admissions definitive data was matched to data from Student Fees and Funding, which receives household income information from the Student Loans Company and processes Moritz-Heyman Scholarships and Oxford Bursaries. The two datasets matched exactly, with one

exception. Information about contextual admissions flagging, A-level band and ethnicity were not available for all accepted students and thus totals in these analyses were smaller. The non-bursary cohort included UK domiciled undergraduates with a household income of more than £42k and those who did not have a household income assessment. This group therefore represents the social and other characteristics of Oxford's population as described in sections 3(v) and 3(vi) against which strategy in relation to targeted groups was developed.

(a) Undergraduate Profile by Household Income

Summary of main findings

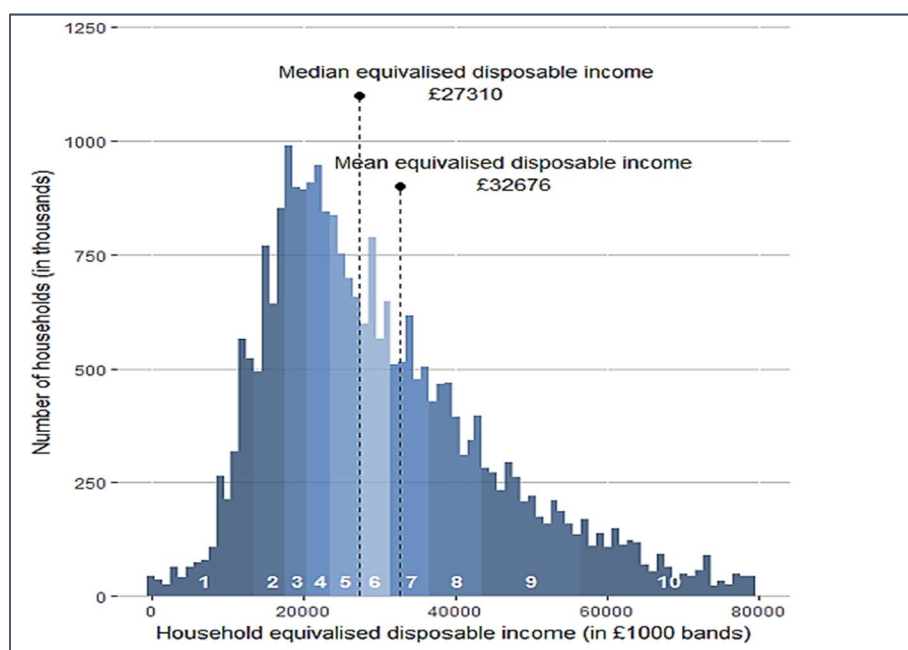
- The Office for National Statistics reported the median UK household disposable income for the 2017 financial year to be £27,310 (mean £32,676).
- The household income threshold for eligibility for Moritz-Heyman Scholarships has not been increased from £16k since 2012.
- Increasing the threshold for Moritz-Heyman Scholarships from £16k to £27.5k (a level reflecting the UK median) would increase the numbers of recipients of Moritz-Heyman Scholarships by approximately 150 per intake cohort and increase the proportion of Scholars within the UK undergraduate population to approximately 14% in steady state.
- There would be value in aligning the new threshold with a nationally recognised figure to enable Oxford to review levels annually against an externally-defined measure of household income.
- It is expected that c. 80 students per intake would be admitted whose household income was £0-5k.
- Average household income was generally slightly higher than household income assessed in year one.

Approximately one in four of Oxford's UK undergraduates was eligible for a bursary, with 9% being eligible for a Moritz-Heyman Scholarship. Adjusting the eligibility threshold for Moritz-Heyman awards to £27.5K would extend the scheme to a further 150 students per intake, increasing the numbers benefiting not only from the most generous bursary levels but also from funded internships, volunteering and networking opportunities. It was agreed that the eligibility threshold for Oxford Bursaries should remain at £42k given the higher concentration of contextual flags to this threshold, which then tapers off (see also 3(iv)(b)).

- 3.5.2 As shown in figure 27 below, the Office for National Statistics²⁵ indicated that the UK median disposable household income for the financial year ending 2017 was £27,310. The free school meals threshold is currently set at an annual gross income of no more than £16,190 (close to the current Moritz-Heyman Scholarship eligibility threshold), while the disposable income of the top 20% is £65,542.

²⁵<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/householddisposableincomeandinequality/financialyearending2017>

Figure 27: Distribution of UK household disposable income, financial year 2017 (source Office for National Statistics²⁵).



3.5.3 Figure 28 below shows the distribution of 2017 entry UK first-degree undergraduates by household income. Data were combined to create bands each covering approximately £10k, though there were minor variations to take account of the Moritz-Heyman threshold (at £16k) and the upper bursary threshold (£42k). Between £20k and £42k, each band covering £2,500 included 1% of the student population, with the figure being 2% for £16k-£20k band.

Figure 28: % 2017 entry UK first-degree students by household income band

| Household income | Number of 2017 UK undergraduates | % of population |
|------------------|----------------------------------|-----------------|
| £0-5k | 80 | 3 |
| £5-£16k | 148 | 6 |
| £16-25k | 121 | 5 |
| £25-35k | 128 | 5 |
| £35-42k | 96 | 4 |
| > £42k | 1959 | 77 |
| TOTAL | 2532 | 100 |

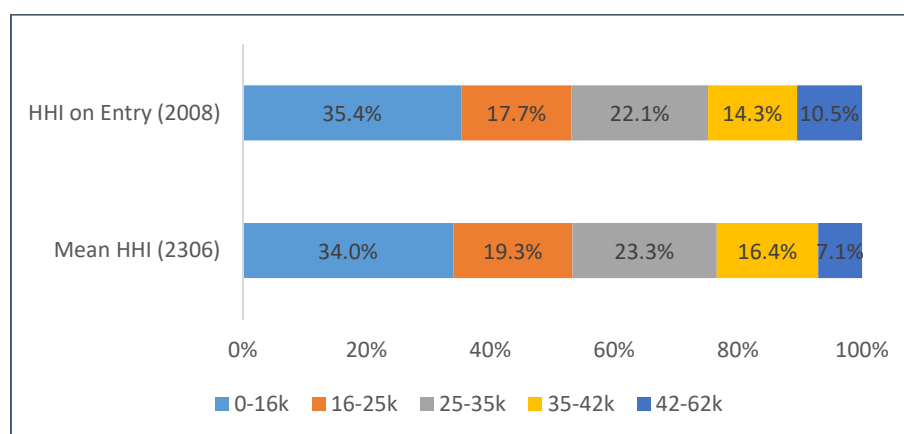
3.5.4 Use of the OfS Financial Support Evaluation Toolkit (see also Annexe 2) enabled a comparison to be made between household income on entry and mean household income over the duration of a student's course of study. The longitudinal dataset used in this analysis included 2,710 students for the period 2010-2012, of which about 30% received bursaries. This figure was higher than the 2017 data above shows, which was likely to reflect historic differences in the package, given that before 2012, bursaries were available to students whose household income was up to £50,705. The way in which household income data was recorded also differed in 2010/11 and 2011/12, when only information about bursary recipients was retained by the Student Fees and Funding team.

3.5.5 Most students in the longitudinal dataset who received a bursary did so in each year of their degree. The average bursary amount per student was calculated and grouped into three bands: up to £1k per year,

£1-3k per year and over £3k per year. Most bursary-holders (40%) were in the highest mean band, with 36% in the middle band and 23% in the lowest.

- 3.5.6 To capture the different eligibility thresholds for receipt of bursaries between the years, a number of caps were applied to the data²⁶. Comparisons were then made between household income on entry and mean household income. As figure 29 below shows, a slightly higher proportion of students in their year of entry were in the £0-16k household income band (35.4%) compared to mean levels (34%). The proportion of students in the £42-£62k household income group also fell from 10.5% on entry to a mean value of 7.1%, though it should be noted that this figure would have been artificially deflated by applying the caps described.

Figure 29: Differences between household income (HHI) on entry and mean household income (HESA longitudinal dataset for 2010-12)



- 3.5.7 Figure 30 below shows the proportion of on-course Moritz-Heyman Scholars (2012-2016) in different household income bands. The percentage of those in the lowest £0-5k band ranged from 54% (2012/13) to 31% (2015/16). This decrease would be likely to reflect the greater levels of restrictions on eligibility in the initial years of the scheme, which could have skewed profiles towards the lowest incomes (e.g. by application of widening participation criteria). The small numbers of students whose household income was over £16k would be those whose financial circumstances changed following admission. For the last 3 years, approximately one-third of Moritz-Heyman scholars have been from households with incomes of £0-5k band and two-thirds were from households with incomes less than £10k. Based on the most recent profiles, it is expected that in steady state around 80 students would be admitted annually whose household income was £0-5k p.a., though the University's aim would be to increase this figure over time.

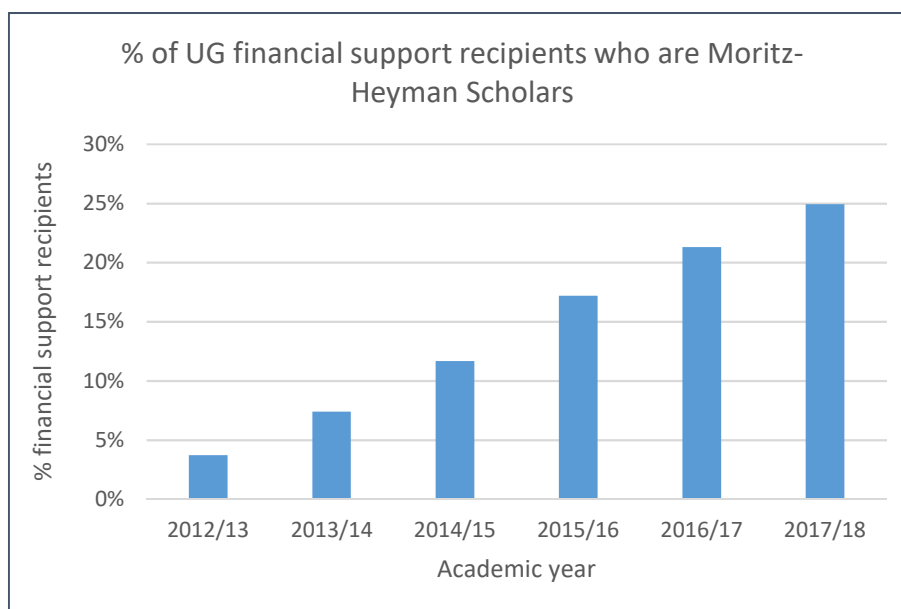
²⁶ For 2010 and 2011 starters, maximum reported household income was capped at 50k. For 2012 starters, maximum reported household income was capped at 42k. Household income reported in 2010/11 and 2011/12 was capped at 50k. Household income reported in 2012/13 was capped at 42k

Figure 30: Number and % of on-course Moritz-Heyman scholars in household income bands £0-£25k+ for academic years 2012/13-2017/18²⁷

| Academic year | No. on-course Moritz-Heyman Scholars | Household income band | | | | |
|---------------|--------------------------------------|-----------------------|-----------|------------|------------|---------|
| | | % £0-5k | % £5k-10k | % £10k-16k | % £16k-25k | % £25k+ |
| 2012/13 | 101 | 53 | 23 | 24 | 0 | 0 |
| 2013/14 | 195 | 41 | 28 | 27 | 3 | 1 |
| 2014/15 | 287 | 36 | 29 | 29 | 5 | 2 |
| 2015/16 | 388 | 31 | 27 | 29 | 11 | 2 |
| 2016/17 | 469 | 33 | 29 | 28 | 7 | 3 |
| 2017/18 | 556 | 34 | 26 | 27 | 8 | 4 |

3.5.8 Figure 31 below shows the proportion of UK undergraduates in receipt of Oxford bursary provision who were Moritz-Heyman Scholars. Numbers, and therefore proportions, were initially limited by funding availability, which is no longer the case.

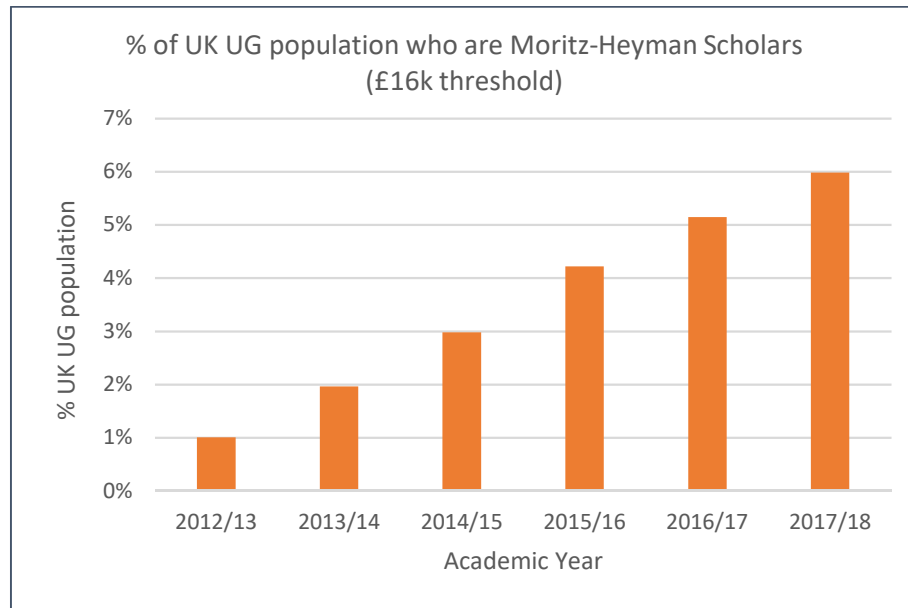
Figure 31: % of on-course bursary recipients who were Moritz-Heyman Scholars (2012-2017)



3.5.9 Figure 32 below shows the proportion of the UK undergraduate population who were Moritz-Heyman Scholars, which ranged from 1% in the scheme's first year to 6% in 2017/18.

²⁷ Moritz-Heyman cohorts can include a small number of students whose household income increased after year one to a figure above £16k p.a. In such cases, undergraduates retain their entitlement to internship support etc. and continue to part of the community of scholars.

Figure 32: % of UK undergraduate population who were Moritz-Heyman Scholars (2012-2017)



- 3.5.10 The review Working Group was conscious that the threshold for Moritz-Heyman Scholarships had not changed since 2012, despite rising living costs. With a 3% annual inflationary increase, the threshold might be expected to be in the region of £20.3k by 2020/21. Taking into account sector practices, and the desire to extend the reach of the Moritz-Heyman Scholarship scheme as far as possible, institutional discussions focused on increasing the threshold to levels of between £25k and 27.5k. The review considered that there would be value in the household income threshold reflecting the UK median (currently £27.3k). Aligning the threshold to a nationally recognised figure would enable Oxford to review the level annually against an externally-defined measure, with scope to increase levels, as appropriate. Furthermore, there would be an important and clear recruitment message of adopting this approach, namely that any candidate whose household income was close to, or below, the UK median level would be eligible to receive a Moritz-Heyman Scholarship, with its generous bursary provision, funded internships, and community-building activities.
- 3.5.11 Raising the Moritz-Heyman eligibility threshold to £27.5k would increase the number of Scholars in the UK undergraduate body by approximately 150 per intake cohort, and the proportions from current levels (2018/19) of 7% to at least 14% in steady state (see figure 33 below). This change would also result in a larger percentage of bursary recipients (i.e. those whose household income was under £42k) being Moritz-Heyman Scholars (figure 34).

Figure 33: % of Moritz-Heyman Scholars amongst the UK undergraduate population with eligibility threshold increased to £27.5k

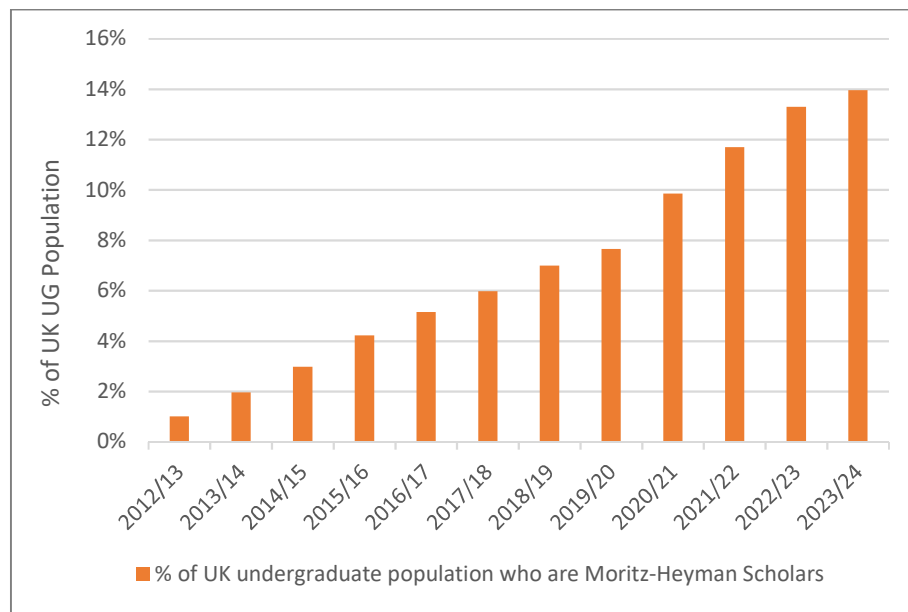
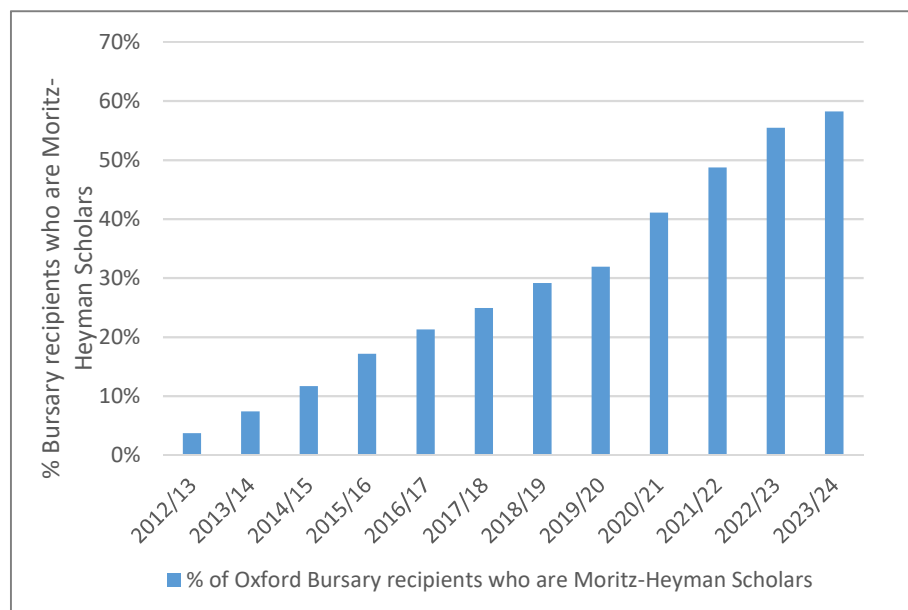


Figure 34: % of Moritz-Heyman Scholars amongst all bursary holders with eligibility threshold increased to £27.5k



3.5.12 The aim of adjusting the household income threshold for maximum bursary provision would be to encourage more applications from students from lower-income backgrounds and to provide more targeted on-course support to those most in need. Increases in the number of Moritz-Heyman Scholars would also enable more undergraduates from underrepresented backgrounds to benefit from funded internship opportunities, thus supporting their progression into careers.

(b) Independent students

3.5.13 Certain groups of students are considered by the Student Loans Company as being independent of their family. Where this is the case, parental income is not taken into account in the calculation of household income. There are a number of circumstances under which an undergraduate might formally be verified as independent, which are set out in the Independent Student Status practitioners' guidance²⁸. Without parental or family support, undergraduates may struggle to manage their finances and/or have additional costs such as needing private accommodation throughout vacation periods. For these reasons, the review Working Group considered the potential benefits of targeting more financial support to those students most in need. As evidenced by the following sections, a considerable number of students from groups with particular funding challenges had household incomes of £0-5k. It was therefore agreed in discussions about the new package that Moritz-Heyman Scholars whose household income was less than £5k should receive a bursary of £5k per year.

3.5.14 Eligibility criteria for Student Loans Company defined independent status include:

- Students who have supported themselves for at least three years before the start of their course.
- Students who were looked after by a local authority through any 3-month period ending on or after the date they turned 16.
- Students without living parents, who have not communicated with their parents for one year before the start of an academic year, or who are permanently estranged.
- Students whose parents cannot be traced or contacted or whose parents live outside the EU and an income assessment would put them in jeopardy or who could not reasonably send funds to the UK.
- Students who have the care of a person under the age of 18 on the first day of the academic year for which they are applying for support.
- Students who are over 25.
- Students who have been married or in a civil partnership before the start of the academic year.

3.5.15 Independent students with caring responsibilities may apply for dependents' grants, while independent students who are entitled to benefits can apply for enhanced loan levels. Figure 35 below shows the difference between the 2018/19 standard maintenance loan and the loan available to those eligible for additional benefits.

Figure 35: Maintenance loan figures by household income band for those eligible for a special support element through the Student Loans Company.

| Household income | Maintenance loan available to those qualifying for special support element (entitled to benefits) in 2018/19 | Standard maintenance loan in 2018/19 | Difference |
|------------------|--|--------------------------------------|------------|
| £25,000 | £9,916 | £8,700 | £1,216 |
| £30,000 | £8,952 | £8,076 | £876 |
| £35,000 | £7,988 | £7,452 | £536 |
| £40,000 | £7,024 | £6,828 | £196 |
| £42,875 | £6,469 | £6,469 | £0 |

²⁸ https://www.practitioners.slc.co.uk/media/1205/sfe_independent_student_fs_1718_d.pdf

3.5.16 Although there is some extra government support available to help independent students who are entitled to benefits, this is offered on a loan basis rather than as a non-repayable grant. Furthermore, the maximum available would be insufficient to meet costs for a full calendar year. Students in privately rented accommodation, for example, would be required to pay charges for 12 months. Living year-round in Oxford would cost an estimated £4k more per year than students who were able to budget for the 9-month period between October and June.

(c) Care leavers

Summary of main findings

- Nationally, only about 6% of young people with experience of the care system attend university, compared to almost 50% of the general population.
- Most 19-21 year old care leavers live independently, with only 12% living with parents or other relatives.
- In 2017/18, there were ten care leavers in Oxford's UK undergraduate population, all of whom had a household income of less than £5k. Only four were identified as Care Leavers through the Student Loans Company data set.
- Unlike other universities, Oxford has not previously offered standard financial supplements to care leavers, which recognise likely additional costs, for example of accommodation during vacation periods.

Information provided at the application stage, verified by Oxford's Undergraduate Admissions Office, enables the University to identify students in this underrepresented group. Within the 2017/18 population, all care leavers had household incomes of less than £5k, though only four were identified by the Student Loans Company as being Care Leavers. These figures suggested that enhanced targeted support could help to recognise the reduced likelihood that care leavers can secure financial support from family or others to assist with their study costs. For those without homes to return to in the vacation periods, a higher award would also go some way to meeting additional expenditure associated with accommodation needs.

3.5.17 A 2017 Department for Education Report²⁹, indicated that over the last 9 years, numbers of looked after children have increased to levels of 72,670 – a rise of 3% since 2016. 62% of looked after children in 2017 were in care because of abuse or neglect, with the next most common reasons being family dysfunction (15%), family in acute stress (8%) and absent parenting (7%). Looked after children were predominantly white, though non-white children were slightly over-represented in the population, in particular children of mixed and black ethnicity. 56% were male and 44% female. Local Authorities continue to remain in touch with care leavers, and 88% of 19-21 year olds were in contact in 2017 (n=23,780). Most commonly, individuals in this group were living independently (35%) and only 12%

²⁹https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/664995/SFR50_2017-Children_looked_after_in_England.pdf

lived with parents or other relatives. The remainder were in a variety of accommodation types. 25% of care leavers aged 19-21 were in education, although study type and level were not specified. Nationally, only about 6% of young people with experience of the care system attend university, compared to almost 50% of the general population³⁰.

- 3.5.18 Between 2012/13 and 2018/19, the university admitted an average of 6 students per year who had a care leaver flag (see figure 36 below). Annual intake varied from 3 to 11. 70% of care leavers in the dataset had a household income of less than £16k, and 65% had household incomes of less than £5k. Four students did not have household income assessments, with the remainder having household incomes of between £16k and £22k. Of the 10 care leavers starting in 2018, only 4 were identified as such by the Student Loans Company.

Figure 36: Number of students with a care leaver flag admitted 2012/13-2018/19

| | No. with Care Leavers Flag | Moritz-Heyman Scholars | Non Moritz-Heyman |
|-------------------------------|----------------------------|------------------------|-------------------|
| No. students admitted 2012-18 | 40 | 28 | 12 |
| Average admitted/year | 5.7 | 4 | 1.7 |

- 3.5.19 The University has already committed to supporting students who have been looked after children and its work in this area has been recognised by the Buttle UK³¹ Quality Mark. In addition to receiving the standard financial support package, assistance is given to care leavers by colleges in securing 365-day accommodation. A support coordinator is also available throughout students' time at the University to discuss any academic, accommodation or financial concerns and to act as a link between an individual and their Local Authority. While the collegiate system can be highly beneficial in enabling care leavers to access year-round accommodation, and in providing some supplementary financial assistance (e.g. through hardship schemes), Oxford has not previously offered a standard financial supplement that recognises the particular challenges of care leavers and their additional costs, including over the summer vacation. It was therefore agreed to offer supplements of up to £3k p.a. to care leavers to assist with their living costs, where these were more likely to fall to individual students than being reduced through family contributions (either financial or by the provision of a family home).

(d) Mature Students

Summary of main findings

- Approximately 45 students, out of 125 on-course mature undergraduates, received a bursary from Oxford.
- Two-thirds of Oxford's mature student bursary recipients were in the £0-5k household income band.

About one-third of Oxford's mature UK undergraduate students (i.e. those who were aged 21 or older at the start of their degree) had household incomes of less than £42k and two-thirds of this group had incomes of less than £5k. Increasing the numbers of mature students, who are known to be less engaged with higher education and who may be more debt averse, would be desirable for diversity and

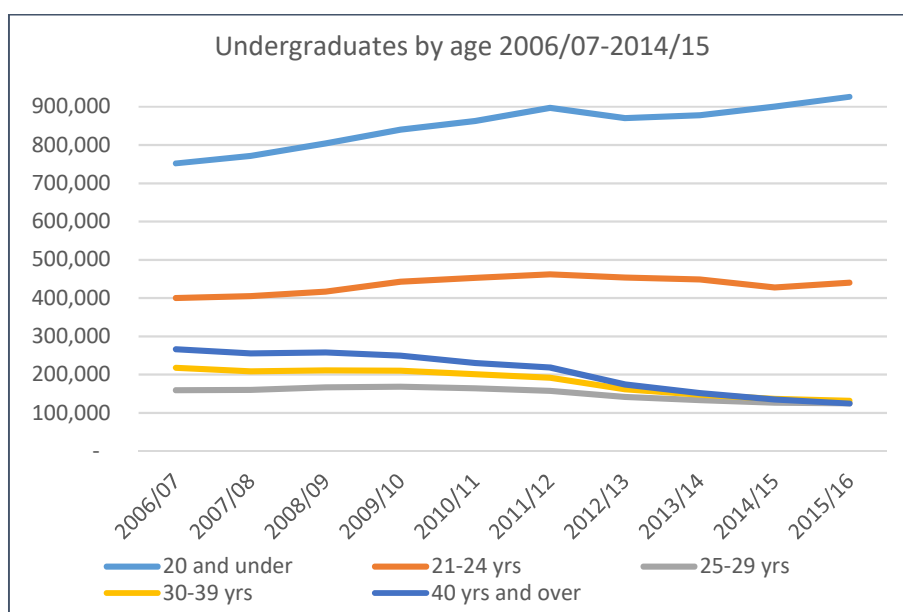
³⁰ <https://www.theguardian.com/teacher-network/2017/nov/07/6-per-cent-care-leavers-university-deserve-better-chances>

³¹ <https://www.buttleuk.org/>

pedagogic reasons. Due to students' other commitments, the need to live in Oxford to study may also act as a constraint for some. In particular, independent mature students (as defined by the Student Loans Company) who are self-supporting can face a range of living costs that they may struggle to meet if the government maintenance funding and Oxford financial support combined are not sufficient. Enhanced levels of awards for those with the lowest household incomes (£0-5k) would go some way to addressing the financial needs of independent mature students and may encourage more to consider making applications.

- 3.5.20 A 2017 Universities UK Publication³² showed that between 2006/07 and 2009/10, the number of undergraduates across all groups grew or remained reasonably constant. From 2010/11, however, numbers of undergraduates older than 25 years of age fell. These changes coincided with the introduction of the ELQ policy in England in 2008/09 and the 2012 changes to funding arrangements. Mature students are more likely to study on a part-time basis, and there is therefore also a link between numbers and declines in part-time proportions over the last ten years.

Figure 37: Undergraduate students by age group 2006/07-2015/16 (Source: HESA data included in Figure 14 of UUK report³²)



- 3.5.21 OfS data for 2013/14-2016/17 UK domiciled entrants³³ studying for a first-degree at an English higher education institution, show that the proportion of students who were under 21 years had increased by 1% from 2013/14 to 70% in 2016/17. The proportion of students between the age of 21 and 29 fell by 1% over the same period to 19% in 2016/17, as did the proportion of students who were 30 years and older (11% in 2016/17).
- 3.5.22 Within the 2018/19 UK domiciled undergraduate population there were 125 mature students (i.e. those who were aged 21 or older at the start of their degree). In the sub-set of those for whom Student Loans Company data was available, 45 were flagged as mature students and qualified for bursaries. Their distribution by household income band is provided in figure 38 below. Numbers of mature

³² <https://www.universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Documents/patterns-and-trends-2017.pdf>

³³ <https://www.officeforstudents.org.uk/data-and-analysis/equality-and-diversity/equality-and-diversity-data/>

undergraduates in Oxford may be constrained by the focus on full-time study, the need to reside in the city, and the increased likelihood of supporting dependants. None-the-less, increasing numbers in this group, who are known to be less engaged in higher education and who may be more debt averse, would be desirable for diversity and pedagogic reasons.

Figure 38: 2017/18 Oxford SLC verified mature students by household income band.

| Household income band (£) | Number on-course 2017/18 academic year | % mature students by household income band |
|---------------------------|--|--|
| 0-16k | 33 | 74 |
| 16-25k | 6 | 13 |
| 25-42.8k | 6 | 13 |
| TOTAL | 45 | 100 |

3.5.23 Two-thirds of mature students in receipt of a bursary were in the £0-5k household income band.

3.5.24 A number of Student Loans Company grants³⁴ are available, including some that may be particularly relevant to mature students. These are paid in addition to the standard maintenance loan.

Non-repayable Adult Dependants' Grant

This grant is awarded to full-time students in higher education where an adult is financially dependent on the student. Individuals may apply for an Adult Dependants' Grant of up to:

- £2,925 for the 2018 to 2019 academic year

Childcare Grant

Childcare grants are available for assistance with learning costs for full-time higher education students who have children under 15, or under 17 if they have special educational needs.

Eligible students can receive up to 85% of their childcare costs, with the amount varying according to household income, the cost of childcare, and the number of dependent children. The maximum grant available for 2018/19 is:

- up to £164.70 a week for 1 child
- up to £282.36 a week for 2 or more children

3.5.25 Targeted support for mature students, particularly those with childcare responsibilities, is an important factor in their success. A US study³⁵ showed that post-secondary students with preschool-age children took longer to complete their studies and were less likely to remain in education than their childless peers. The research concluded that lack of quantity and quality of time for study was a primary factor in degree completion, with two-thirds of the student parents surveyed indicating that childcare services did not provide them with sufficient time to complete coursework. The agreement to provide Moritz-Heyman Scholarships of £5k to those in the £0-5k household income band should impact positively on the majority of Oxford's mature students. Access to supplementary funding for others would, however, also be important.

³⁴ <https://www.practitioners.slc.co.uk/media/1653/sfe-grants-for-dependants-1819.pdf>

³⁵ <https://www.insidehighered.com/news/2018/10/02/student-parents-complete-degrees-more-slowly-drop-out-due-time-poverty>

(e) Estranged students

Summary of main findings

- Oxford has up to 10 students in residence at any one time who have been verified by the Student Loans Company as being estranged.
- There are a number of students within the population who do not have their estranged status formally recognised by the Student Loans Company but who nonetheless lack a sustained and prolonged communicative relationship with their family.
- A recent survey by Oxford's Student Union found that although bursary provision was beneficial, it was difficult for many estranged students to manage financially over both term and vacation periods at current funding levels.
- Some students were concerned about sharing financial and personal details with their colleges, which prevented them from making applications for hardship funding.
- Accommodation, including over the vacations, was highlighted by estranged students as the main area of financial concern.

Establishing likely numbers of estranged undergraduates was difficult, given that they were not specifically identified as such by the Student Loans Company. However, it was estimated that there would be up to 10 on course at any one time whose status could be verified by the Student Loans Company. A survey carried out by Oxford's Student Union identified around 40 undergraduates who were studying without the support of their family, and numbers could be higher. Given the range of circumstances that might lead to estrangement, and the different forms this may take, it was considered important to adopt an inclusive and flexible approach to supporting this group financially. In particular, this needed to recognise the impact of estrangement on students' ability to secure financial help from their families. It was therefore agreed that all estranged UK undergraduates (irrespective of whether their status was verified by the Student Loans Company) should be able to access supplementary support of up to £3k p.a. to help meet living costs, including during vacation periods. This provision would complement a broader commitment to supporting estranged students, made through the Standalone Pledge.

- 3.5.26 Amongst the Oxford population of UK undergraduates, there have been approximately 10 students at any one time, who could be verified by the Student Loans Company (SLC) as being estranged. These students are required to provide evidence of their status to the SLC, for example a letter from a social worker, Jobcentre Plus office, teacher/personal tutor or doctor. Students would normally be expected to show that they have had no contact with their parents for at least 12 months and that this is expected to be permanent. There are, however, also known to be other undergraduates who would not necessarily be identified as 'legally estranged' but who may, nonetheless, lack a sustained or prolonged communicative relationship (emotionally, financially and/or physically) with either of their biological parents and often their wider family networks.
- 3.5.27 The Oxford Student Union undertook a survey over the summer of 2018 to seek qualitative data about students who identified themselves as being estranged³⁶. Forty-one students (almost all of whom were undergraduates) responded, providing information about their experience of estrangement, how this

³⁶ <https://www.oxfordsu.org/asset/News/6013/Abridged-ES.pdf>

affected their university experience, what support they had received from their college and/or the university (including financial), and how estrangement had affected their ability to find housing. None of the testimonials were from those who had declared themselves as estranged before commencing study.

- 3.5.28 Oxford bursary provision was highlighted positively in approximately 50% of responses to the Student Union Survey, but many commented that even at the highest levels of award, it was difficult to manage financially over the course of a full calendar year. A lack of access to sufficient hardship funds was cited by 45% of respondents and some commented that they were reluctant to apply for hardship awards because of a fear of showing the college their bank details. For some estranged students, it was considered important to have a small amount of savings to provide a financial cushion during or after university, but concerns were raised that this would work against them in an application for additional support. Some students reported that lack of access to hardship funds resulted in them seeking money from parents, where this was difficult or could have unpredictable outcomes. 35% of respondents indicated that they worked in both term and in the vacations to make ends meet. Accommodation was identified by all respondents as the main area of concern, including arrangements over the summer vacation. 43% of students highlighted that securing and paying for college accommodation was difficult throughout their degree. Estranged students' mental health was also impacted by concerns about their ability to finance their studies.
- 3.5.29 In students' survey responses, concerns were raised about the Student Loans Company criteria, which were considered not to adequately reflect the range of circumstances under which students might be estranged. In particular, the criteria were not felt to be sufficiently flexible or recognise on-course changes of circumstance. Another concern raised was about the need for parents to agree to declare their incomes, which some might not be willing to do.
- 3.5.30 The work of the review highlighted that accommodation and financial assistance were extremely important elements of support for estranged students and, as for care leavers, that current funding levels did not sufficiently recognise their additional costs of living independently. It was therefore agreed to award automatic supplements of £2,200-£3,000 to students whose estranged status was verified by the SLC, with the maximum bursary payment for any student being £7.2k per year. Recognising that not all students who were estranged would, or could, seek verification of their status via the SLC, an extension to the eligibility was agreed whereby estranged UK undergraduates could apply for additional financial help of up to £3k p.a. A commitment by the University to additional support for estranged students, including enhanced funding, was made in December 2018 when Oxford took the Stand Alone Pledge³⁷.

³⁷ <https://www.standalone.org.uk/wp-content/uploads/2018/12/Oxford-University-Stand-Alone-Pledge-10-12-18.pdf>

Summary of main findings

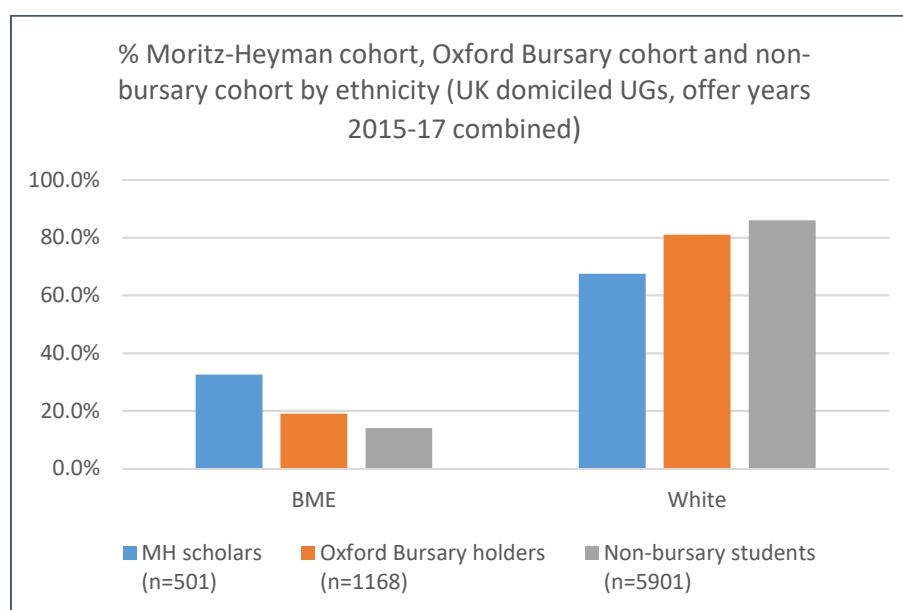
- There was a slightly higher representation of BME students amongst bursary holders (including Moritz-Heyman scholars) compared to the non-bursary cohort, mostly due to higher proportions of Black (Caribbean and African) and Mixed ethnicity undergraduates.
- For 2015-17 cohorts, 32% of Moritz-Heyman Scholars were BME, compared to 19% of Oxford Bursary recipients and 14% of non-bursary students.

Findings highlighted that Moritz-Heyman Scholars and Oxford Bursary holders were slightly more ethnically diverse compared to the wider undergraduate population. This suggested that increasing the number of applicants from household incomes up to £42k could have a positive impact on the proportions of BME students. Improving the visibility of Oxford's financial support package as a part of the university's access and recruitment activities would be important in encouraging more applicants from target groups and further strengthening their ability to engage in all aspects of university life on an equal footing, once admitted.

- 3.5.31 The Oxford *Annual Admissions Statistical Report*³⁸ showed that across all UK universities, 75.3% of 2015 entrants were White. The equivalent figure for the Russell Group as a whole was 79.5%, with Russell Group HEIs outside of London (an area of high ethnic diversity) having 83.5% White entrants (ie 16.5% Black and Minority Ethnic (BME)). Oxford's 2017 UK intake included 17.9% BME students (up from 13.9% in 2013). The cohort included 10% Asian students, 1.9% Black students and 6.6% mixed heritage students. There were, however, differences by course both in the applicant pools and those admitted (see Annexe 1).
- 3.5.32 Analyses combining cohorts of UK domiciled students by offer years 2015-17, showed that higher proportions of the Moritz-Heyman cohort (HI <£16k) were from BME backgrounds (33%), compared to the Oxford Bursary population (19%), and non-bursary cohort (14%) (see figure 39 below).

38 <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

Figure 39: % of Moritz-Heyman cohort, Oxford Bursary cohort and non-bursary cohort by ethnicity



3.5.33 Analysis using the OfS Financial Support Evaluation Toolkit (longitudinal population) showed there to be slight differences between bursary holders (including Moritz-Heyman) and the non-bursary cohort for ethnicity and division. There were slightly more bursary holders who from BME backgrounds (15.6%) compared to the wider population (12.4%), mainly due to a higher proportion of Black (Caribbean and African) and mixed ethnicity students.

3.5.34 Figure 40 below shows the number and percentage of UK domiciled Moritz-Heyman Scholars, Oxford Bursary holders and non-bursary cohort (offer years 2015-17 combined) by declared ethnicity. Slightly higher proportions of the Moritz-Heyman cohort were Asian, Black, Chinese, Mixed and Other than for either Oxford Bursary holders or the non-bursary cohort. Differences between the proportions of the Moritz-Heyman and Oxford Bursary cohorts ranged from 0.1% (Chinese) to 5.5% (Other). Both the Moritz-Heyman and Oxford Bursary groups had lower proportions of White students than the non-bursary population by 19% and 5% respectively.

Figure 40: Numbers and % of Moritz-Heyman Scholars, Oxford Bursary holders and non-bursary cohort by ethnicity (offer years 2015-17 combined, UK domiciled undergraduates)

| Ethnicity | No. Moritz-Heyman scholars | % Moritz-Heyman population | No. Oxford Bursary holders | % Oxford Bursary population | No. Non-bursary cohort | % Non-bursary population |
|-----------|----------------------------|----------------------------|----------------------------|-----------------------------|------------------------|--------------------------|
| Asian | 36 | 7 | 48 | 4 | 263 | 4 |
| Black | 34 | 7 | 28 | 2 | 54 | 1 |
| Chinese | 11 | 2 | 25 | 2 | 91 | 2 |
| Mixed | 31 | 6 | 66 | 6 | 263 | 4 |
| Other | 51 | 10 | 55 | 5 | 159 | 3 |
| White | 338 | 67 | 946 | 81 | 5071 | 86 |
| Total | 501 | 100 | 1168 | 100 | 5901 | 100 |

Summary of main findings

- There was no statistically significant difference between bursary holders (including Moritz-Heyman Scholars) and the non-bursary cohort for the proportion of students who declared a disability.
- A slightly higher proportion (20%) of Moritz-Heyman Scholars (household income of <£16k) had declared disabilities compared to other UK domiciled undergraduates (15%).
- Comparing Moritz-Heyman Scholars, Bursary holders and non-bursary undergraduates showed that non-bursary students were significantly more likely to have a Specific Learning Difficulty and Oxford Bursary holders were significantly more likely to have an 'other disability'.

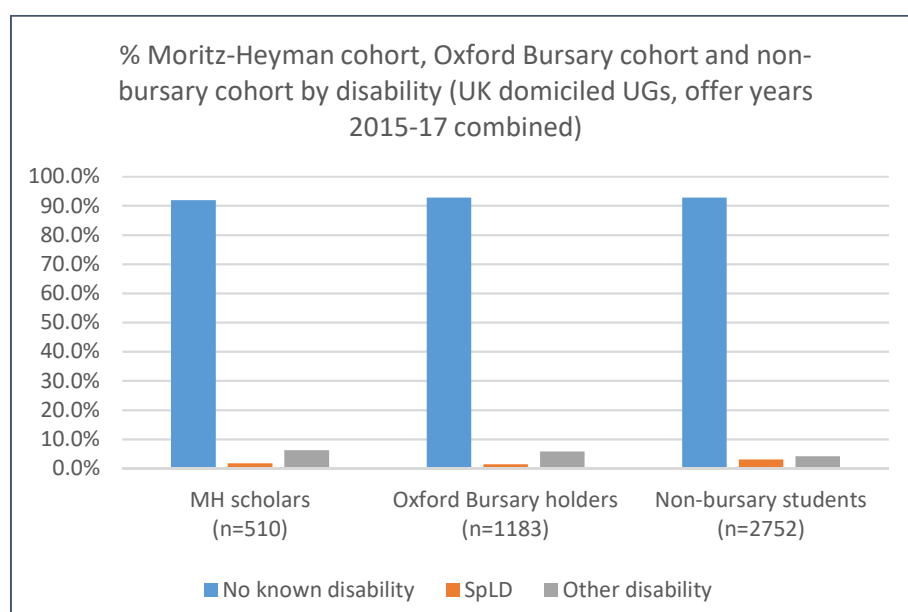
Overall, there was no difference in the proportion of students with a disability between those who received bursaries and those who did not, though there were some differences according to type of disability. Qualitative comments from an undergraduate survey (see also 3(v)(k) below) did, however, highlight some additional costs associated with students' disability/medical needs and higher levels of support than is currently available could be beneficial for these individuals.

3.5.35 For all UK universities, 13% of the UK-domiciled, first-degree 2015 entrants declared a disability. The equivalent figure for the Russell Group was 11%, with Oxford's 2017 intake figure being 7.7%³⁹.

3.5.36 Analysis undertaken as part of the OfS Financial Support Evaluation Toolkit indicated that bursary holders had demographic characteristics that were very similar to the broader population, and there was no statistically significant difference between bursary holders and the whole population for disability. Figure 41 shows the percentages of students with disabilities recorded on UCAS forms for Moritz-Heyman Scholars, Oxford Bursary holders and the non-bursary population. As can be seen, the proportions of students with no known disability were virtually identical across the groups, with differences in declared disabilities also being small. However, a chi-square test ($p=0.001$) showed that Oxford Bursary holders were significantly more likely than non-bursary students to have an 'other disability', while non-bursary students were slightly more likely to have a Specific Learning Difficult (SpLD) compared to Oxford Bursary holders.

³⁹ <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

Figure 41: Percentage students with disabilities declared through UCAS (OfS dataset 2012-15)



3.5.37 Figure 42 below shows that for 2017/18, there was a slightly higher proportion of Moritz-Heyman Scholars with a disability declared to the university than for the UK domiciled undergraduate population as a whole (20% compared to 15% respectively). For both groups, the proportion of students with a disability was noticeably higher than in the analysis using UCAS-declared information, which was likely to reflect the fact that a number of students declare their condition to the University only once they have started on course.

Figure 42: Numbers of Moritz-Heyman Scholars admitted each year with and without a declared disability and % within the on-course Moritz-Heyman cohort compared to the wider UK UG population.

| | Entry Cohort(s) | | | | Total on-course Moritz-Heyman Scholars 17/18 | Total UK domiciled UG population 17/18 |
|---------------------|-----------------|------------|------------|------------|--|--|
| | 2012/13-2014/15 | 2015/16 | 2016/17 | 2017/18 | | |
| Declared disability | 19 | 30 | 36 | 24 | 109 (20%) | 1386 (15%) |
| No known disability | 38 | 123 | 133 | 151 | 445 (80%) | 8021 (85%) |
| Total | 57 | 153 | 169 | 175 | 554 | 9407 |

(h) Gender

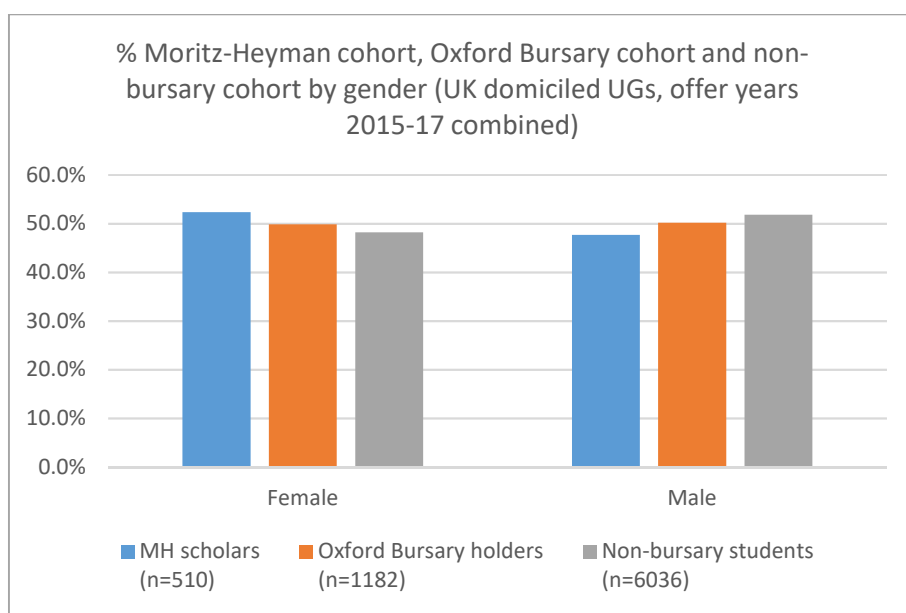
Summary of main findings

- There was no statistically significant difference between the proportions of male and female students with or without bursaries, or between Moritz-Heyman Scholars, Oxford Bursary holders and non-bursary students
- Between 2015 and 2017, there was an increase in the proportion of female Moritz-Heyman Scholars admitted per cohort from 47% to 59%.

There were no differences by gender for different household income groups and both bursary recipients and the wider population were approximately 50% male and 50% female.

- 3.5.38 Nationally, 56.7% of all first-degree entrants to UK HEIs in 2015 were women, with this figure falling to 54.9% for the Russell Group. In 2017, Oxford's intake was 50.1% female⁴⁰.
- 3.5.39 Data combining cohorts of UK domiciled students by offer years 2015-17, showed that slightly higher proportions of the Moritz-Heyman cohort were female (52%) compared to the Oxford Bursary cohort (50%) and non-bursary cohort (48%). Between the years, the proportion of female students amongst the non-bursary population has varied by only 2%, while there were differences of 7% for female Oxford Bursary holders and a 12% increase for female Moritz-Heyman Scholars. The gender profile of Moritz-Heyman students in particular was likely to have been affected by the initial restriction on Scholarship numbers and their priority for STEM subjects, which typically have higher percentages of male students⁴¹.

Figure 43: % of Moritz-Heyman cohort, Oxford Bursary cohort and non-bursary cohort by gender



- 3.5.40 OfS Financial Support Evaluation work found there to be no differences between bursary holders and the non-bursary cohort for gender (or age). Results of a chi-square test showed that there was no significant difference between any of these groups for gender.

⁴⁰ <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

⁴¹ Oxford data shows that approximately 32% of acceptances to the Division of Mathematical and Life Sciences are women.

Summary of main findings

- The highest proportions of Moritz-Heyman Scholars, Oxford Bursary holders and non-bursary students were from Greater London and the South East.
- Compared to non-bursary UK undergraduates, smaller proportions of the Moritz-Heyman cohort were from the regions of East of England, Greater London, Scotland and the South East.
- Compared to non-bursary students, higher proportions of Moritz-Heyman Scholars and Oxford Bursary holders were from the East Midlands, North East, North West, Northern Ireland, South West, Wales, West Midlands and Yorkshire and the Humber.

There were a number of regional differences between non-bursary holders and bursary recipients (including Moritz-Heyman scholars). Compared to regional populations, Oxford applicants and accepts were underrepresented for a number of areas including the North East and North West, Yorkshire and the Humber, East and West Midlands, Wales, Northern Ireland and Scotland. A higher proportion of the Moritz-Heyman Scholars and Oxford Bursary holders were from many of these regions compared to the non-bursary cohort. Targeting lower household income students by offering generous financial support packages could help to decrease differences seen in regional representation within the undergraduate body. Furthermore, higher bursary levels would go some way to offsetting the additional costs of moving between home and university locations that can be incurred by undergraduates who are travelling some distance to study each term.

- 3.5.41 A 2018 report on student mobility by the Sutton Trust⁴² showed that in 2014/15, 56% of students attended a university less than 55 miles from home but only 10% attended an institution more than 150 miles from home. Controlling for other factors, state school students were 2.6 times more likely to study locally and over three times more students in the lowest social class (NS-SEC 8) commuted to university from home than did so for the highest group. Differences were also seen by ethnicity, with British Pakistani and British Bangladeshi students being over six times more likely to stay at home and study locally compared to White students. The report highlighted the importance of financial assistance in helping young people from less affluent backgrounds to meet the increased costs of moving away from home. Universities were seen as needing to reassure families who may discourage their children from studying away from home for cultural reasons.
- 3.5.42 There were regional variations within Oxford's applicant and offer pool, with some geographical areas being under-represented compared to the region's share of UK population (e.g. East Midlands, North East, North West, and Yorkshire and the Humber), and others being over-represented (mainly London and the South East).
- 3.5.43 The regional distribution of Oxford undergraduates reflects population size, achievement in school and application numbers. London and the South East made up 46.7% of UK applications between 2015 and 2017, and 47.9% of students admitted. The rest of the UK made up 53.3% of applications and 52.1% of students admitted⁴³. For national context, 8% of students in London and 10.8% of students in the South

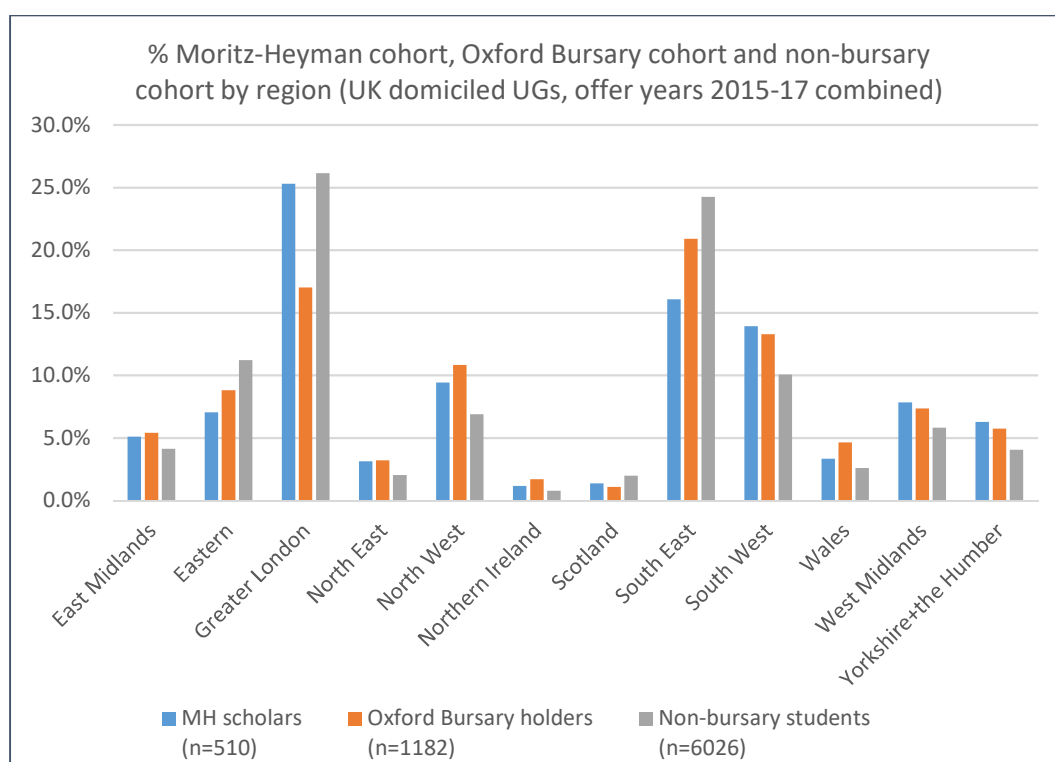
⁴² <https://www.suttontrust.com/research-paper/home-and-away-student-mobility>

⁴³ <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

East achieved grades AAA or better at A-level, with some regions in the UK having a considerably lower proportion (e.g. 4.4% in Scotland, 5.6% in the North East, and 5.7% in Wales).

- 3.5.44 Data combining cohorts of UK domiciled students by offer years 2015-17, showed that higher proportions of the Moritz-Heyman cohort were from the South West, West Midlands and Yorkshire and the Humber, than within either the Oxford Bursary cohort or the population of the non-bursary cohort (see figure 44 below). By comparison with Moritz-Heyman Scholars and Oxford Bursary holders, the non-bursary cohort were most represented in the following regions: Eastern England, Greater London, Scotland, and the South East. In some regions, differences across the three groups were small (e.g. 1.4%, 1.1% and 2% of Moritz-Heyman, Oxford Bursary and non-bursary cohorts respectively came from Scotland), while others were on a larger scale (e.g. 16.1%, 20.9% and 24.3% of the Moritz-Heyman, Oxford Bursary and non-bursary cohorts respectively were from the South East).

Figure 44: % of Moritz-Heyman cohort, Oxford Bursary cohort and non-bursary cohort by region



- 3.5.45 Of the Moritz-Heyman cohort, most students were from Greater London (25%), with the next most common home regions being the South East (16%) and South West (14%). The least represented regions amongst students from £0-16k household income bands were Northern Ireland, Scotland, and Wales, with only 1%, 1% and 3% respectively of the Moritz-Heyman cohort being from these areas.

Summary of main findings

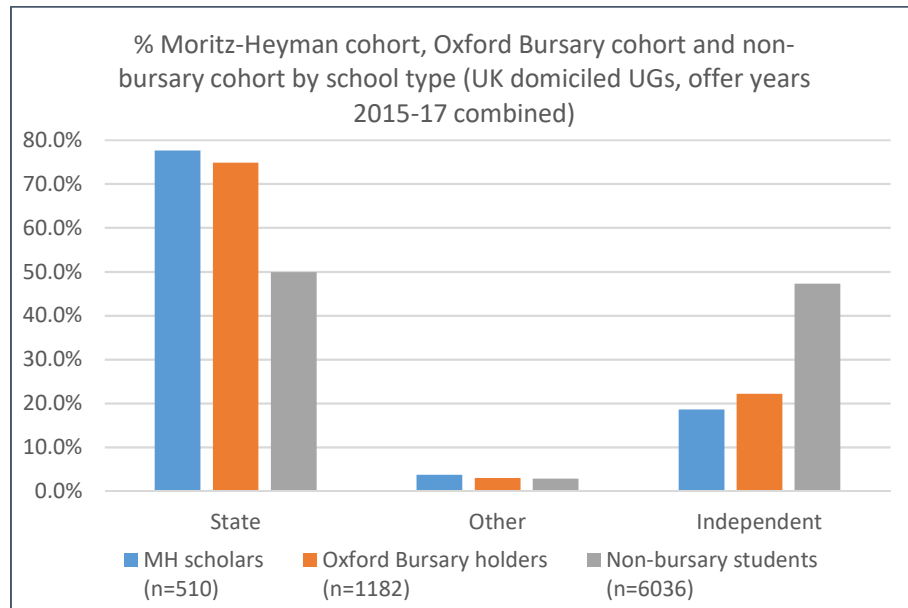
- Approximately three-quarters of Moritz-Heyman Scholars and Oxford Bursary Holders were educated in state schools, compared to half of non-bursary students. Both groups of bursary recipients were statistically more likely to be educated in the state sector.
- About one-fifth of Moritz-Heyman Scholars and Oxford Bursary holders were educated in independent schools, compared to double the level for non-bursary students.
- A-level profiles were similar for Moritz-Heyman Scholars, Oxford Bursary holders and non-bursary recipients, though non-bursary students were significantly more likely to achieve qualifications in the highest band (A*A*A* or better) than either bursary group.

Data showed that significantly higher proportions of students from lower income households were educated in state schools compared to non-bursary students. However, about 20% of bursary recipients attended independent schools, some of whom may have received scholarship support to do so. These figures will partly reflect the diversity of educational routes into higher education. The University has a commitment, along with other higher education providers, to increase the diversity of its student body, including the breadth of educational backgrounds represented. Encouraging more students to apply from lower income households would potentially help achieve this ambition by further adjusting the balance between undergraduates educated in the state and independent sectors.

- 3.5.46 Across all UK universities (2015 first-degree entrants), 72.6% of students achieving grades AAA or better at A-level were educated in the UK state sector⁴⁴. The equivalent figure for those achieving A*A*A (required for some Oxford degrees) was 69.8%. By comparison, Oxford admitted 58.2% of students from the state sector in 2017, representing an increase over the two previous years.
- 3.5.47 Data combining cohorts of UK-domiciled students by offer years 2015-17, show that higher proportions of the Moritz-Heyman cohort attended state schools (78%) compared to Oxford Bursary holders (75%) and non-bursary cohort (50%) (see figure 45 below). Only 19% of Moritz-Heyman Scholars attended an independent school, compared to 22% of Oxford Bursary holders and 47% of the non-bursary cohort. A chi-square analysis showed that both Moritz-Heyman Scholars and Oxford Bursary holders were significantly more likely to have been educated in state schools ($P < 0.000$).

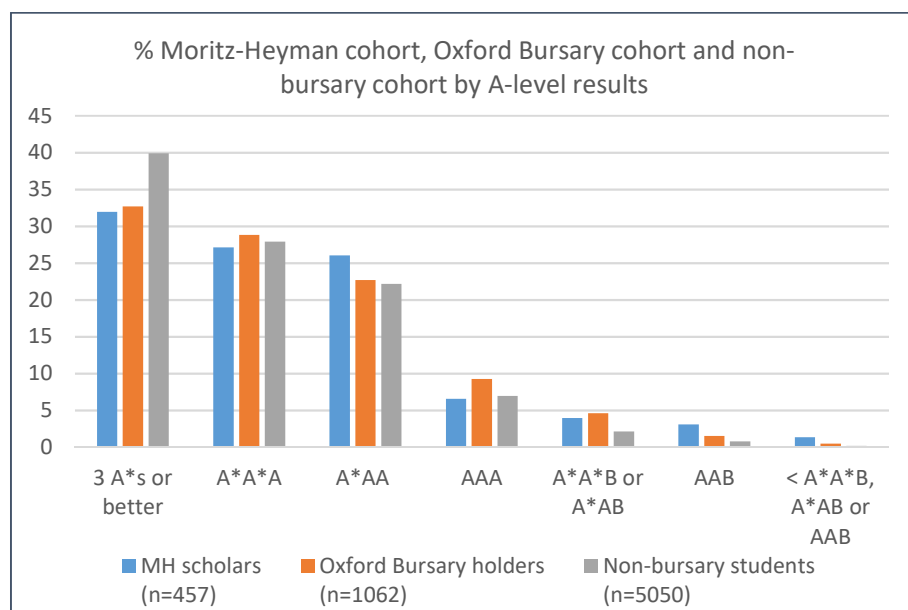
⁴⁴ <https://www.ox.ac.uk/about/facts-and-figures/admissions-statistics/undergraduate-students?wssl=1>

Figure 45: % of Moritz-Heyman cohort, Oxford Bursary cohort and non-bursary cohort by school type



3.5.48 The data in figure 46 below, show the A-level result profiles for UK domiciled students who were Moritz-Heyman Scholars, Oxford Bursary holders and the non-bursary population (offer years 2015-17). The proportion of students achieving results in the highest band (A*A*A* or better) was lowest for the Moritz-Heyman (32%) and Oxford Bursary cohort (33%), with these groups being statistically significantly less likely to achieve at this level than non-bursary students (chi-square, $P < 0.000$). Slightly more Moritz-Heyman Scholars than Oxford Bursary Holders or non-bursary students achieved results in the lowest ranges, but numbers in these bands were extremely small.

Figure 46: % Moritz-Heyman cohort, Oxford Bursary cohort and non-bursary cohort achieving banded A-level outcomes (UK domiciled UGs, offer years 2015-17)



Summary of main findings

- In October 2018, a survey was sent to on-course undergraduates whose household incomes were less than £62,875. Responses were received from 850 students, of which 140 were Moritz-Heyman Scholars and 561 Oxford Bursary recipients.
- More than 85% of respondents indicated that they would have to use maintenance loans, tuition fee loans and bursaries or scholarships to fund their participation in higher education.
- Only one quarter of Moritz-Heyman Scholars expected to be able to use non-repayable funds from family or friends towards the cost of their university experience, compared to nearly three-quarters of non-bursary students. This suggests that those from lower household incomes were less able to seek, or rely on, family income to meet any funding shortfalls.
- Almost three-quarters of students whose household income was less than £16k indicated that the financial assistance they received was very important in enabling them to continue with their studies. This proportion was lower for Oxford Bursary holders (two-thirds) and lower still for non-bursary students (one-third).
- Financial support was important in enabling students to participate in student life, reducing financial concerns, balancing work and other commitments, and feeling part of the university community (including engaging in social and study trips).
- There was some evidence from the survey of debt aversion, particularly by recipients of Oxford financial support. For example, nearly one-third of Moritz-Heyman Scholars indicated that they undertook paid work to avoid student debt, with figures being lower for both the non-bursary cohort and Oxford Bursary holders (about 13% each).
- A number of responses from Moritz-Heyman Scholars suggested that they faced fewer financial challenges than some other students. For example they were less likely to work in both term-time and vacations, less likely than non-bursary students to indicate that paid employment was very important to them, and slightly less likely to access hardship funding.
- There was a strong indication that the most desirable element of a financial support package was for help towards living costs. Preference was considerably higher than for fee reductions.
- There was strong preference for guaranteed levels of financial support over application processes that might offer higher, or lower, levels depending on the needs of others in any given year.
- There was evidence that students from lower income households were more aware of their household's financial circumstances, funding availability, and therefore the amount of non-repayable financial support available.
- Students whose household income was less than £16k were more likely to have their decision about which university to apply to influenced by bursary availability rather than by differences in living costs at different institutions.

The undergraduate survey demonstrated that bursary holders were less likely to use family funds towards their university costs and had a greater awareness of their household income than non-bursary students. Moritz-Heyman Scholars signalled how important financial assistance was in enabling them to continue on course and engage fully in student life. It was clear that bursary provision helped to reduce

financial anxieties and placed students on an equal footing with their counterparts. At the application stage, half of the survey's respondents had been aware of variations in living costs at different universities, but financial support had a greater influence on choice, particularly for those from lower-income families. Bursary support clearly helped students to focus on their studies, balance different commitments, and feel part of the university community. Responses, including a large number of qualitative comments, confirmed the wide range of benefits that students from lower income households derived from receipt of Moritz-Heyman Scholarships and Oxford Bursaries.

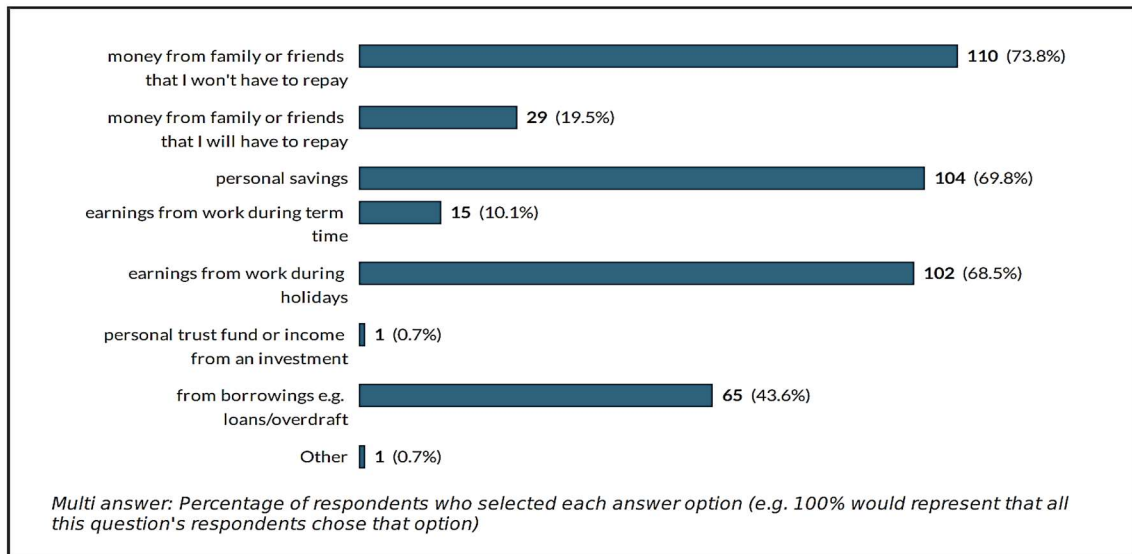
- 3.5.49 During the first week of the 2018 Autumn term, a Financial Support Survey was sent to 795 freshers and 1,997 continuing undergraduates. New students included were those who had been means tested by 4 October 2018 and whose household income was <£62,875. Continuing students were sent the survey if they had enrolled for 2018/19 and been means-tested in 2017/18 with a household income of <£62,875.
- 3.5.50 The survey was developed using the OfS Financial Support Evaluation Toolkit, but included a number of additional questions of interest to the university. Students in year two and beyond were encouraged to provide answers that drew on their experience of the previous academic year (2017/18), while first year students' views were intended to capture their expectations. A number of questions asked undergraduates to reflect on their experience as applicants. Respondents were grouped into three categories, Moritz-Heyman Scholars (n=140), Oxford Bursary recipients (n=561) and means-tested students who were not eligible for bursary support from Oxford, i.e. those with household incomes of £42,872-£62,875 (n=149).
- 3.5.51 A total of 850 students responded (262 first years, 246 second years, 224 third years and 100 fourth years, 18 in years five and beyond). Responses to the questions were as follows:-
- 3.5.52 ***Q1. Which personal sources have you used/will you use to fund your participation in higher education (multiple responses permitted)?***

Answers highlighted substantial differences between the likely sources of funding that would be used by the different student groups. Almost three-quarters of students whose household income was >£42k expected to access non-repayable financial help from family or friends, compared to a half of Oxford Bursary recipients and only a quarter of Moritz-Heyman Scholars. A high proportion of the non-bursary cohort also expected to use personal savings (70%) compared to Oxford Bursary recipients (48%) and Moritz-Heyman Scholars (40%). The group most likely to use funding from borrowings (e.g. loans/overdrafts) were the Moritz-Heyman Scholars (50% compared to 44% for non-bursary cohort). A 2018 Department for Education Report⁴⁵ indicated that 63% of surveyed university applicants and first-year students expected to use parents as a source of income and 62% expected to use savings. Figures were higher (75% and 70% respectively) for those from higher socio-economic groups.

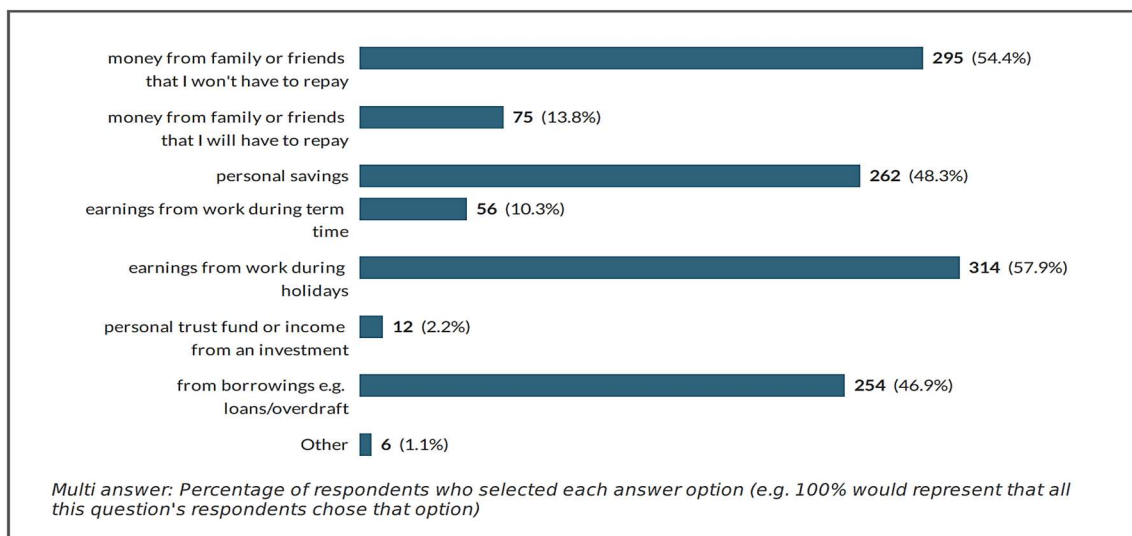
⁴⁵https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/693188/Influence_of_finance_on_higher_education_decision-making.pdf

Figure 47: Personal sources of funding for higher participation for (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars

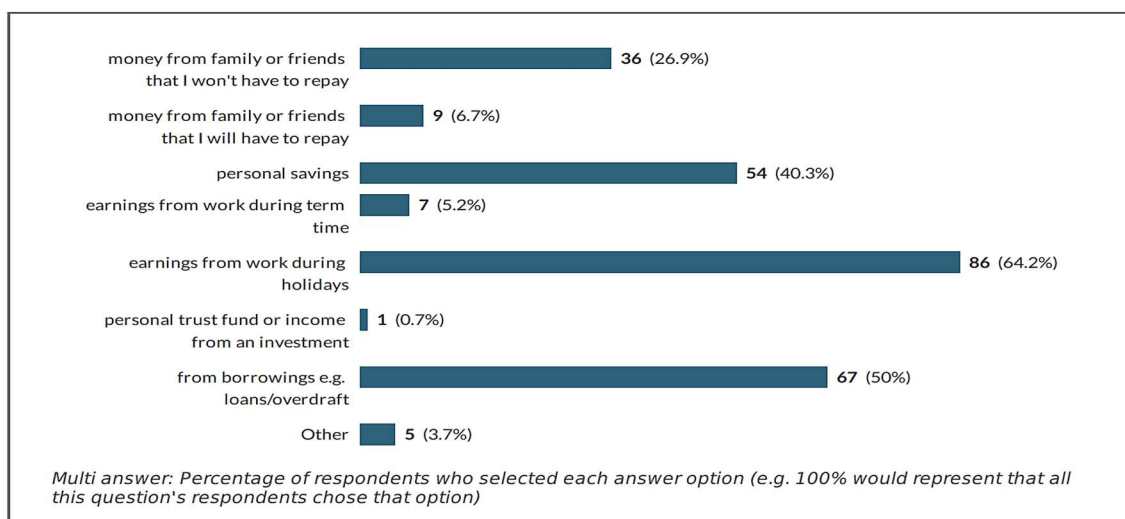
(a) Non-bursary cohort (n=149)



(b) Oxford Bursary recipients (n=562)



(c) Moritz-Heyman Scholars (n=140)

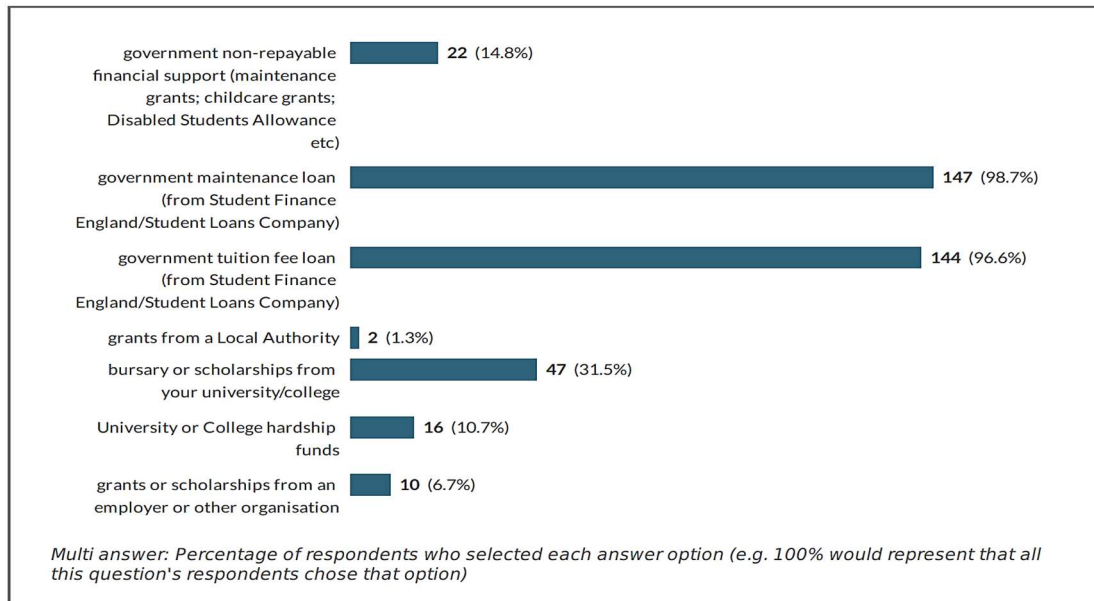


3.5.53 **Q2. Which other sources have you used/will you use to fund your participation in higher education (multiple responses permitted)?**

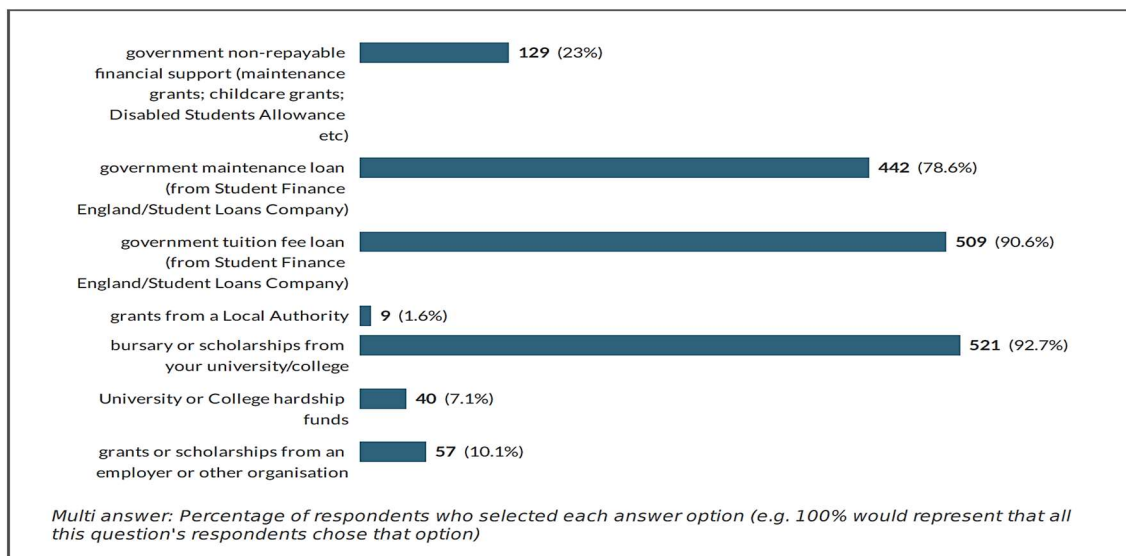
Reflecting funding eligibility that was linked to different household incomes, Moritz-Heyman Scholars were most likely to access non-repayable government financial support such as maintenance or childcare grants (28%), compared to Oxford Bursary recipients (23%) and the non-bursary cohort (15%). Almost all students in all groups had government maintenance loans (99% of non-bursary cohort, 79% of Oxford Bursary holders and 94% of Moritz-Heyman Scholars). Tuition fee loans were also highly likely to be accessed in all cases (97% for the non-bursary cohort, 91% for Oxford Bursary holders and 89% for Moritz-Heyman Scholars). Student Fees and Funding data showed actual figures to be higher, with 97.9% of Oxford Bursary holders and 96.6% of Moritz-Heyman Scholars accessing loans. The group most likely to use hardship funds was the non-bursary cohort (11%), compared to Oxford Bursary holders and Moritz-Heyman Scholars (both 7%). Although numbers were relatively small, this may suggest that bursary funding plays an important role in helping students from lower income households to avoid financial hardship.

Figure 48: Others sources of funding for higher participation for (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars

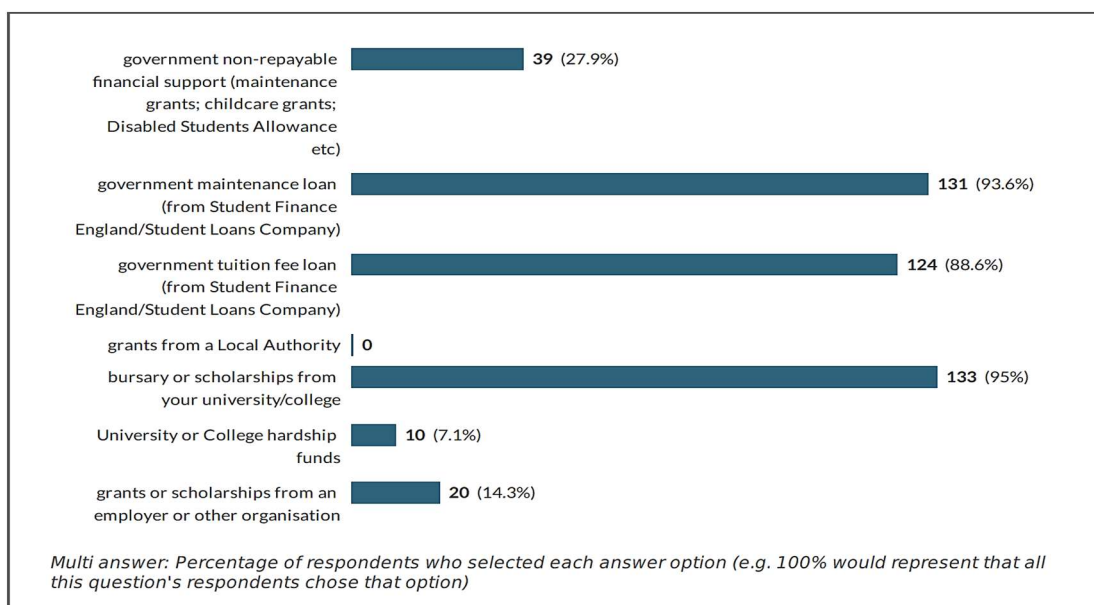
(a) Non-bursary cohort (n=149)



(b) Oxford Bursary recipients (n=562)



(c) Moritz-Heyman Scholars (n=140)



3.5.54 Q3. Have you/will you undertake any paid work during your studies (not counting work that was related to your course in some way)?

Between 43% and 54% of the undergraduate respondents expected to undertake paid work during their degree. A slightly larger proportion of non-bursary students, however, had or would undertake paid work compared to either group that received financial assistance from Oxford.

Figure 49: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars who have/would undertake paid work

| Group | % Yes | % No |
|---------------------------------------|-------|------|
| (a) Non-bursary cohort (n=148) | 54.1 | 45.9 |
| (b) Oxford Bursary recipients (n=562) | 48 | 52 |
| (c) Moritz-Heyman Scholars (n=140) | 42.9 | 57.1 |

3.5.55 Q4. Was this work term time, non-term time or both?

Figure 50 below shows that for those students expecting to undertake work, most would do so during vacation periods. The highest proportion was the Moritz-Heyman group (85%), with 70% of the Oxford Bursary holders and the non-bursary cohort also working outside of term time. Working both in and outside of term was most common for the non-bursary group (30%), while the proportion was lower for those in receipt of financial support (Oxford Bursary holders (24%) and Moritz-Heyman Scholars (12%)). The low figure for term-time work by Moritz-Heyman Scholars was particularly encouraging given the importance of the awards in enabling full engagement in university-life and the opportunity to focus on academic study during term.

Figure 50: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars who have/would undertake paid work during study.

| Group | % Term time | % Non-term time | % Both |
|---------------------------------------|-------------|-----------------|--------|
| (a) Non-bursary cohort (n=81) | 1.2 | 69.1 | 29.6 |
| (b) Oxford Bursary recipients (n=270) | 5.6 | 70 | 24.4 |
| (c) Moritz-Heyman Scholars (n=60) | 3.3 | 85 | 11.7 |

3.5.56 Q5. How much time (on average) did/will you spend on paid work during term time?

Of the students working during term, most undertook 1-4 hours per week. Across the three survey groups, similar proportions worked between 5-8 hours per week (13-16%), while the proportion of those working for 9 or more hours per week was highest for Moritz-Heyman scholars.

Figure 51: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars undertaking paid work at different levels

| Group | % 1-4 hrs / week | % 5-8 hrs / week | % 9-15 hrs / week | % >16 hrs / week |
|---------------------------------------|------------------|------------------|-------------------|------------------|
| (a) Non-bursary cohort (n=58) | 70.7 | 15.5 | 5.2 | 8.6 |
| (b) Oxford Bursary recipients (n=203) | 69 | 12.8 | 7.9 | 10.3 |
| (c) Moritz-Heyman Scholars (n=43) | 62.8 | 14 | 11.6 | 11.6 |

3.5.57 Q6. Have you/will you undertake work during one or more vacation periods? (e.g. Christmas, Easter)

Across the funding groups, between 88% and 95% of those undertaking work were doing so during one or more vacation.

Figure 52: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars undertaking paid work in one or more vacation

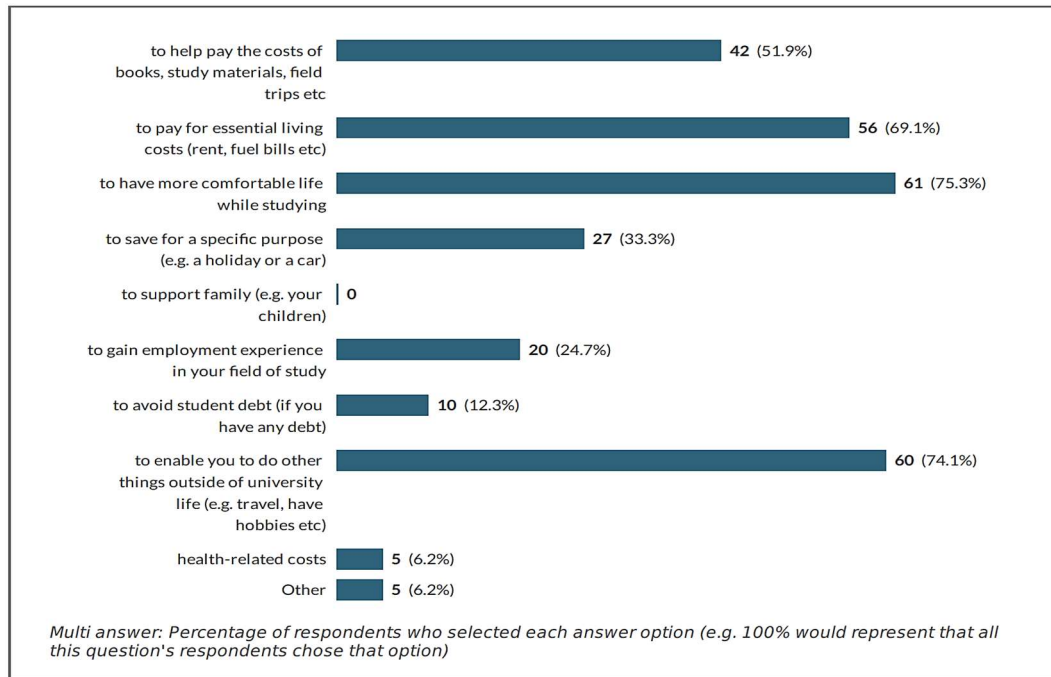
| Group | % Yes | % No |
|---------------------------------------|-------|------|
| (a) Non-bursary cohort (n=81) | 95.1 | 4.9 |
| (b) Oxford Bursary recipients (n=269) | 87.7 | 12.3 |
| (c) Moritz-Heyman Scholars (n=60) | 90 | 6 |

3.5.58 Q7. What were/are your reasons for needing to undertake paid work (multiple responses permitted)

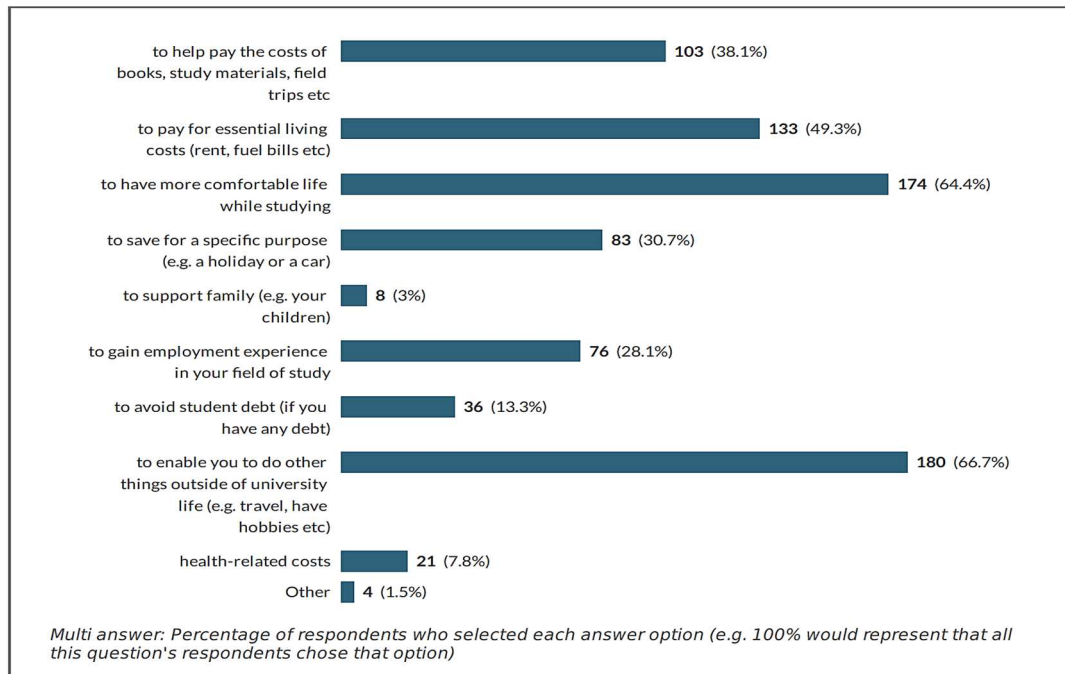
For all three survey groups, the two most common reasons for paid work were to have a more comfortable lifestyle and to enable students to do things outside of university life (e.g. travel, pursue a hobby). The highest percentage response for engaging in activities beyond university was for the Moritz-Heyman group (78%). The proportions of students working to pay for essential living costs ranged from 49% (Oxford Bursary recipients) to 70% (non-bursary cohort). Responses suggested that students from the lowest household income band (i.e. Moritz-Heyman Scholars) were more likely to work to avoid debt (28%) compared to other the groups (13% of Oxford Bursary holders and 12% of the non-bursary cohort). Across all groups, 6-8% of respondents indicated the need to work in order to meet health-related costs, and approximately a quarter indicated that they worked to gain employment experience in their field of study.

Figure 53: % of students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by reasons for undertaking paid work

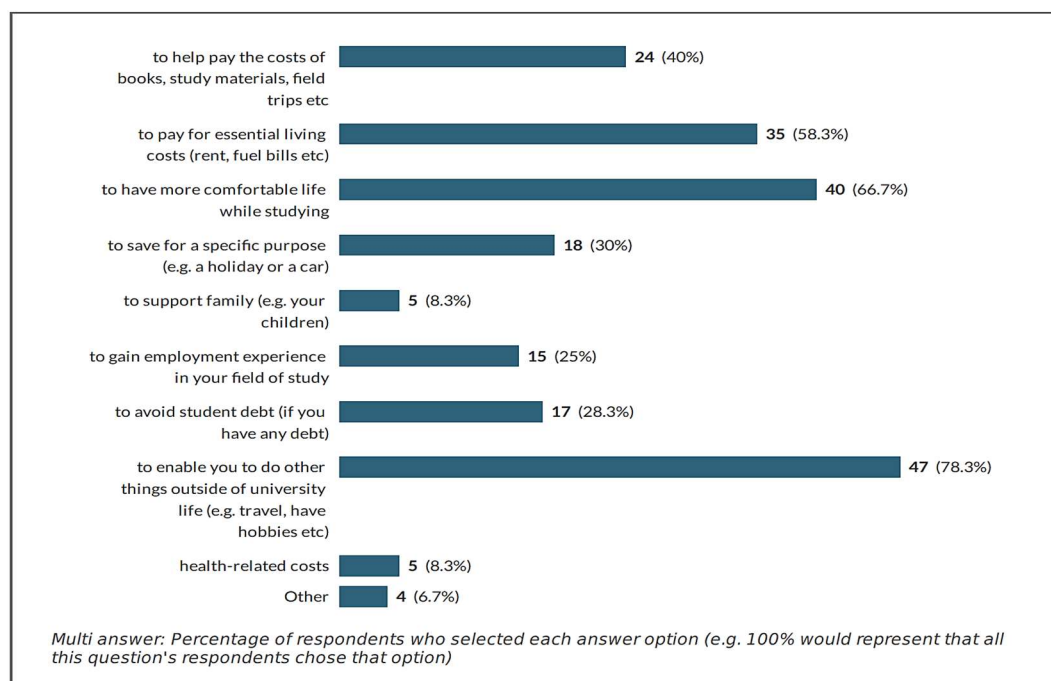
(a) Non-bursary cohort (n=149)



(b) Oxford Bursary recipients (n=562)



(c) Moritz-Heyman Scholars (n=140)



3.5.59 Q8. How important is having a paid job in helping you to financially continue at University? Please indicate using the following scale. Not at all important 1 2 3 4 5 Very important

About half of the Moritz-Heyman and Oxford Bursary respondents indicated that having a paid job was not important in continuing at university (scores 1 and 2), compared to 31% of the non-bursary population. A smaller percentage of Moritz-Heyman Scholars (8%) indicated that paid work was very important, compared to 10% for Oxford Bursary holders and 17% for non-bursary students. These responses, with others, suggest that Moritz-Heyman awards and Oxford Bursaries are, indeed, removing some of the financial pressures from students from lower household incomes.

Figure 54: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars indicating the importance of paid work

| Group | % Respondents | | | | |
|---------------------------------------|--------------------------|------|------|------|--------------------|
| | 1 (not at all important) | 2 | 3 | 4 | 5 (very important) |
| (a) Non-bursary cohort (n=81) | 12.3 | 18.5 | 27.2 | 24.7 | 17.3 |
| (b) Oxford Bursary recipients (n=270) | 18.1 | 30.4 | 20.4 | 20.7 | 10.4 |
| (c) Moritz-Heyman Scholars (n=60) | 20 | 30 | 28.3 | 13.3 | 8.3 |

3.5.60 Q9. Have you received non-repayable financial support from the University?

As was to be expected, almost all responses from Moritz-Heyman Scholars and Oxford Bursary recipients indicated that they had received non-repayable financial support from Oxford. A small number had not, but these were likely to be students who had not yet received their bursary payment at the time of completing the survey. About one third of the non-bursary population had also benefited from institutional funding, for example college support and/or university hardship.

Figure 55: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars who had received non-repayable financial support from Oxford

| Group | % Yes | % No | % Don't know |
|---------------------------------------|-------|------|--------------|
| (a) Non-bursary cohort (n=149) | 31.5 | 63.8 | 4.7 |
| (b) Oxford Bursary recipients (n=562) | 96.4 | 1.8 | 1.4 |
| (c) Moritz-Heyman Scholars (n=140) | 95.7 | 2.9 | 1.4 |

3.5.61 Q10. How much non-repayable university/college financial support do you receive per year (i.e. in the form of a bursary/ scholarship, not loan income from Student Finance England/Student Loans Company)? (please treat any discounts as financial support, e.g. discounted accommodation rates, tuition fee reductions).

As expected from award levels linked to household income, most Moritz-Heyman Scholars indicated that they had received more than £3k per year (86%). Oxford Bursary holders most commonly received awards of £2-4k (46.7%), though 16% of respondents in this group indicated awards of £500-£1k. Of the non-bursary students, most received awards of <£500 (41%), with further 20% receiving awards of £500-£1k and 17% receiving awards of between £2k and £4k. These levels are likely to reflect the typically smaller sums disbursed by colleges and central schemes such as book and travel awards.

Figure 56: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars in receipt of differing levels of financial support

| Group | % Respondents | | | | | | | | |
|---------------------------------------|---------------|-------|----------|-----------|-----------|---------|---------|------|--------|
| | £0 | <£500 | £500-£1k | £1k-£1.5k | £1.5k-£2k | £2k-£3k | £3k-£4k | >£4k | Unsure |
| (a) Non-bursary cohort (n=54) | 5.6 | 40.7 | 20.4 | 7.4 | 1.9 | 7.4 | 7.4 | 1.9 | 7.4 |
| (b) Oxford Bursary recipients (n=552) | 0 | 4.9 | 15.6 | 13 | 8 | 26.6 | 20.1 | 9.2 | 2.5 |
| (c) Moritz-Heyman Scholars (n=136) | 0 | 0 | 0 | 2.9 | 0.7 | 5.1 | 37.5 | 48.5 | 5.1 |

3.5.62 Q11. How important do you think the bursary/ scholarship has been/will be for your ability to financially continue with your studies? Please indicate using the following scale.

Not at all important 1 2 3 4 5 Very important

Almost three-quarters of Moritz-Heyman scholars indicated that their financial assistance was very important in enabling them to continue with their studies. The proportion for Oxford Bursary recipients was a little lower (58%) but considerably lower for those with household incomes of more than £42,875 (30%). It should be noted, however, that only 30% of the non-bursary cohort responded to this question, and support received would be most likely to come from college or institutional hardship schemes, rather than as an award linked to household income. Combining scores 4 and 5, 94% of Moritz-Heyman Scholars, 82% of Oxford Bursary recipients and 52% of non-bursary cohort indicated that financial support was very important or important for the continuation of their study.

Figure 57: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars indicating the extent to which financial support was important in continuing with study

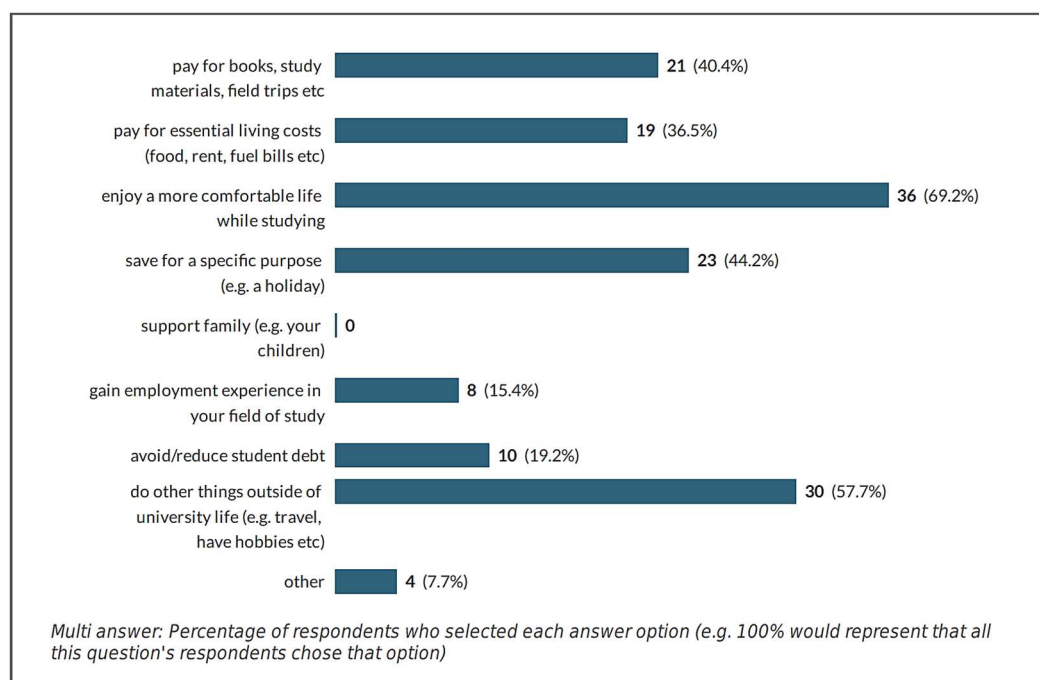
| Group | % Respondents | | | | |
|---------------------------------------|--------------------------|-----|------|------|--------------------|
| | 1 (not at all important) | 2 | 3 | 4 | 5 (very important) |
| (a) Non-bursary cohort (n=44) | 13 | 13 | 22.2 | 22.2 | 29.6 |
| (b) Oxford Bursary recipients (n=551) | 1.3 | 5.3 | 11.6 | 23.8 | 58.1 |
| (c) Moritz-Heyman Scholars (n=135) | 0 | 3 | 3 | 20.7 | 73.3 |

3.5.63 **Q12. Which of the following activities would you most likely have to avoid or do less of if you did not receive non-repayable financial support from the university/college (multiple responses permitted)?**

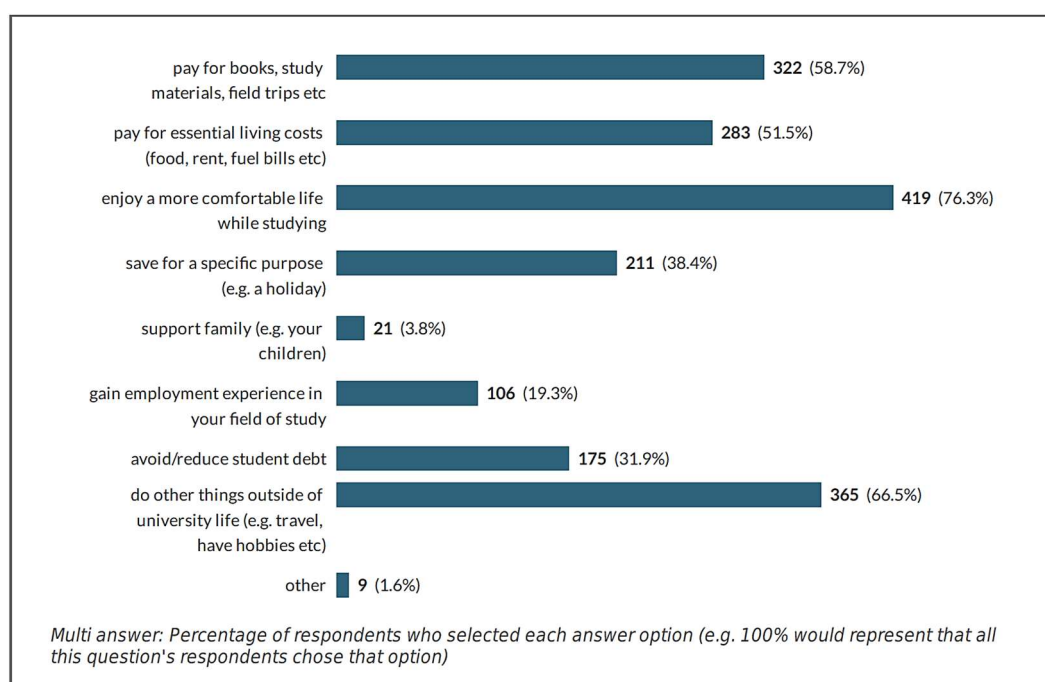
In line with responses to question 7 (reasons for undertaking paid employment), most students in all groups indicated that they would have a less comfortable life while studying without non-repayable financial support (69% non-bursary cohort, 76% Oxford Bursary recipients, 82% Moritz-Heyman Scholars), or that they would be less able to engage in activities outside of university (58% non-bursary cohort, 67% Oxford Bursary holders and 82% Moritz-Heyman Scholars). Compared to 40% of the non-bursary cohort, 67% of Moritz-Heyman Scholars indicated that they would be less likely to be able to pay for books/study costs. Responses about the role of financial support in avoiding debt also correlated with household income, with 54% of Moritz-Heyman Scholars, 32% of Oxford Bursary holders and 20% of non-bursary cohort selecting this response.

Figure 58: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by activity most likely be avoided without non-repayable financial support

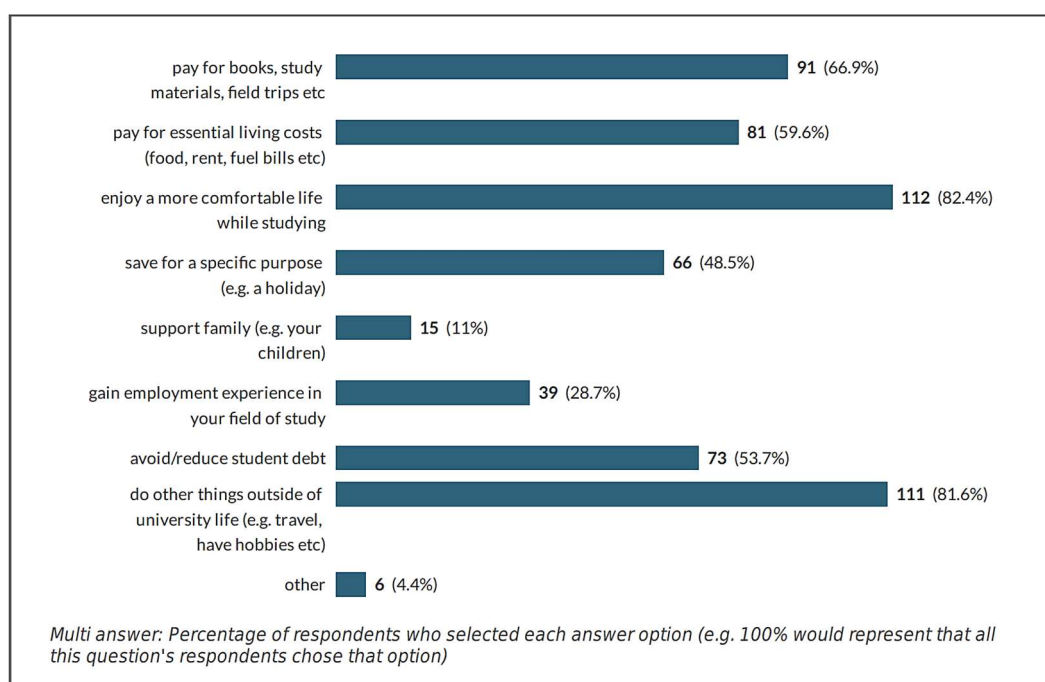
(a) Non-bursary cohort (n=149)



(b) Oxford Bursary Recipients (n=562)



(c) Moritz-Heyman Scholars (n=140)



Please tell us how much you agree with the following statements:

3.5.64 Q13. Without receiving non-repayable financial support, it would/will be more challenging to

Only about one-third of the non-bursary group responded to these questions, with these students being likely to be recipients of college awards or hardship funding not linked to household income. Responses may therefore reflect the type(s) of award, for example provided to support vacation residence, travel,

sports engagement etc. By comparison, almost all Moritz-Heyman Scholars and Oxford Bursary holders answered this series of questions.

- ***afford to participate in university life along with my fellow students***

Almost two-thirds of Moritz-Heyman Scholars strongly agreed that it would be more challenging to participate in university life with their fellow students if they did not receive financial support. The equivalent figure for the non-bursary cohort was about one-third. 93% of Moritz-Heyman Scholars agreed or strongly agreed that participation would be more challenging without receiving non-repayable financial support, with the equivalent figures for non-bursary cohort and Oxford Bursary recipients being lower at 78% and 84% respectively.

Figure 59: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which non-repayable financial support enabled participation in university life

| Group | % Respondents | | | | |
|---------------------------------------|----------------|-------|---------------------------|----------|-------------------|
| | Strongly agree | Agree | Neither agree or disagree | Disagree | Strongly disagree |
| (a) Non-bursary cohort (n=54) | 31.5 | 46.3 | 11.1 | 9.3 | 1.9 |
| (b) Oxford Bursary recipients (n=551) | 44.6 | 39.6 | 10.5 | 3.8 | 1.5 |
| (c) Moritz-Heyman Scholars (n=135) | 60 | 33.3 | 3 | 3.7 | 0 |

- ***be able to concentrate on my studies without worrying about finances***

Without non-repayable support, 91% of Moritz-Heyman Scholars agreed or strongly agreed that it would be more challenging to concentrate on their studies. The equivalent figures for the non-bursary cohort and Oxford Bursary recipients were lower at 69% and 85% respectively.

Figure 60: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which non-repayable financial support enabled students to concentrate on their studies

| Group | % Respondents | | | | |
|---------------------------------------|----------------|-------|---------------------------|----------|-------------------|
| | Strongly agree | Agree | Neither agree or disagree | Disagree | Strongly disagree |
| (a) Non-bursary cohort (n=54) | 25.9 | 42.6 | 14.8 | 13 | 2 |
| (b) Oxford Bursary recipients (n=551) | 49.4 | 35.4 | 8.7 | 5.1 | 1.5 |
| (c) Moritz-Heyman Scholars (n=136) | 62.5 | 28.7 | 5.9 | 2.9 | 0 |

- ***be able to balance commitments such as work, study and family relationships***

79% of Moritz-Heyman Scholars agreed or strongly agreed that it would be more challenging to balance commitments such as work, study and family relationships without non-repayable financial support. The equivalent figures for the non-bursary cohort and Oxford Bursary recipients were 54% and 64%

respectively, revealing a larger difference between the three groups than for either participation in university life or ability to concentrate on work.

Figure 61: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which non-repayable financial support enabled students to balance different commitments

| Group | % Respondents | | | | |
|---------------------------------------|----------------|-------|---------------------------|----------|-------------------|
| | Strongly agree | Agree | Neither agree or disagree | Disagree | Strongly disagree |
| (a) Non-bursary cohort (n=54) | 16.7 | 37 | 25.9 | 16.7 | 3.7 |
| (b) Oxford Bursary recipients (n=549) | 31 | 32.6 | 23.5 | 10.7 | 2.2 |
| (c) Moritz-Heyman Scholars (n=136) | 42.6 | 36 | 16.2 | 3.7 | 1.5 |

- ***feel part of the university community***

78% of Moritz-Heyman Scholars agreed or strongly agreed that it would be more challenging to feel part of the university community without financial assistance. The equivalent figures for non-bursary cohort and Oxford Bursary recipients were 54% and 59% respectively. As with the question above, there were greater differences across the groups for this question than in relation to either participation in university life or ability to concentrate on study.

Figure 62: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which non-repayable financial support enabled students to feel part of the university community

| Group | % Respondents | | | | |
|---------------------------------------|----------------|-------|---------------------------|----------|-------------------|
| | Strongly agree | Agree | Neither agree or disagree | Disagree | Strongly disagree |
| (a) Non-bursary cohort (n=54) | 20.4 | 33.3 | 22.2 | 22.2 | 1.9 |
| (b) Oxford Bursary recipients (n=548) | 27.6 | 31.4 | 23.7 | 13.5 | 3.8 |
| (c) Moritz-Heyman Scholars (n=134) | 41.8 | 35.8 | 14.9 | 6 | 1.5 |

- ***feel less anxious than I would have felt otherwise***

93% of Moritz-Heyman Scholars agreed or strongly agreed that financial assistance enabled them to feel less anxious that they would have otherwise felt. The equivalent figures for non-bursary cohort and Oxford Bursary recipients were 76% and 86%.

Figure 63: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which non-repayable financial support enabled students to feel part of the university community

| | % Respondents | | | | |
|---------------------------------------|----------------|-------|---------------------------|----------|-------------------|
| Group | Strongly agree | Agree | Neither agree or disagree | Disagree | Strongly disagree |
| (a) Non-bursary cohort (n=54) | 35.2 | 40.7 | 14.8 | 5.6 | 3.7 |
| (b) Oxford Bursary recipients (n=550) | 44.7 | 40.9 | 9.5 | 3.6 | 1.3 |
| (c) Moritz-Heyman Scholars (n=136) | 58.8 | 33.8 | 5.9 | 1.5 | 0 |

- **be included on social and study trips**

90% of Moritz-Heyman Scholars agreed or strongly agreed that it would be more challenging to be included in social or study trips without financial assistance. The equivalent figures for non-bursary cohort and Oxford Bursary recipients were 80% and 71%. In all cases, the proportions may, in part, reflect the levels of funding available from colleges and departments for fieldtrips and other course-related activities.

Figure 64: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which non-repayable financial support enabled students to be included in social and study trips

| | % Respondents | | | | |
|-----------------------------------|----------------|-------|---------------------------|----------|-------------------|
| Group | Strongly agree | Agree | Neither agree or disagree | Disagree | Strongly disagree |
| Non-bursary cohort (n=54) | 27.8 | 51.9 | 11.1 | 5.6 | 3.7 |
| Oxford Bursary recipients (n=549) | 35.5 | 35.9 | 20 | 6.6 | 2 |
| Moritz-Heyman Scholars (n=135) | 45.2 | 45.2 | 5.2 | 4.4 | 0 |

- **feel more satisfied with my life as a student**

92% of Moritz-Heyman Scholars agreed or strongly agreed that it would be more challenging to feel satisfied with life as a student without financial assistance. The equivalent figures for non-bursary cohort and Oxford Bursary recipients were, once again lower, at 83% and 86%.

Figure 65: % of students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which non-repayable financial support enabled them to be more satisfied with life as a student

| Group | % Respondents | | | | |
|---------------------------------------|----------------|-------|---------------------------|----------|-------------------|
| | Strongly agree | Agree | Neither agree or disagree | Disagree | Strongly disagree |
| (a) Non-bursary cohort (n=54) | 33.3 | 50 | 9.3 | 5.6 | 1.9 |
| (b) Oxford Bursary recipients (n=551) | 44.8 | 40.8 | 9.4 | 2.9 | 2 |
| (c) Moritz-Heyman Scholars (n=136) | 57.4 | 34.6 | 6.6 | 1.5 | 0 |

3.5.65 Q14. When you were thinking of applying to university how aware were you of the following:

- **The variation in the cost of living at different universities?**

Across all groups, only between 42% and 50% of respondents were very aware or aware (scores 4 and 5) of variation in living costs at different universities. Combined with the qualitative comments about communicating financial support arrangements (see Q27 below) these results suggest that further work to increase the visibility of living cost information would be beneficial.

Figure 66: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which they were aware of variation in living costs at different universities

| Group | % Respondents | | | | |
|---------------------------------------|----------------|------|------|------|-----------|
| | 1 (not at all) | 2 | 3 | 4 | 5 (a lot) |
| (a) Non-bursary cohort (n= 149) | 7.4 | 20.8 | 29.5 | 25.5 | 16.8 |
| (b) Oxford Bursary recipients (n=561) | 8.4 | 18.4 | 23 | 29.2 | 21 |
| (c) Moritz-Heyman Scholars (n=140) | 14.3 | 17.1 | 23.6 | 23.6 | 21.4 |

- **The different levels of financial support available at different universities?**

55% of Moritz-Heyman Scholars and 47% of Oxford Bursary holders were very aware or aware (scores 4 and 5) of variation in financial support at different universities. The figure for the non-bursary cohort was about half that level at 23%. Although fewer Moritz-Heyman Scholars (24%) and Oxford Bursary holders (33%) indicated low levels of awareness of differences in financial support (scores 1 and 2) compared to non-bursary cohort (52%), the results suggest that there was scope to consider the ways in which Oxford's offerings could be most effectively communicated to prospective applicants.

Figure 67: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which they were aware of variation in levels of financial support at different universities

| Group | % Respondents | | | | |
|---------------------------------------|----------------|------|------|------|-----------|
| | 1 (not at all) | 2 | 3 | 4 | 5 (a lot) |
| (a) Non-bursary cohort (n= 149) | 16.1 | 36.2 | 24.8 | 17.4 | 5.4 |
| (b) Oxford Bursary recipients (n=560) | 10.7 | 22 | 20.4 | 24.3 | 22.7 |
| (c) Moritz-Heyman Scholars (n=139) | 7.9 | 16.5 | 20.9 | 26.6 | 28.1 |

3.5.66 Q15. Was your choice of which universities to apply to affected by:

- **The cost of living at different universities?**

Living costs had a strong influence on university choice (scores 4 and 5) for only 17% of non-bursary students, 28% of Oxford Bursary recipients and 24% of Moritz-Heyman Scholars, suggesting that financial considerations played a larger role in their decisions. Knowing this to be the case confirms the importance of the University actively allocating financial support to those most in need and alleviating funding concerns that could otherwise deter academically able students from lower income household from applying.

Figure 68: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which their choice of university was affected by cost of living at different universities

| Group | % Respondents | | | | |
|---------------------------------------|----------------|------|------|------|-----------|
| | 1 (not at all) | 2 | 3 | 4 | 5 (a lot) |
| (a) Non-bursary cohort (n= 148) | 32.4 | 29.7 | 20.9 | 12.2 | 4.7 |
| (b) Oxford Bursary recipients (n=562) | 26.7 | 20.6 | 24.7 | 16 | 11.9 |
| (c) Moritz-Heyman Scholars (n=140) | 31.4 | 17.1 | 27.1 | 10.7 | 13.6 |

- **The level of financial support available at different universities?**

Levels of financial support offered by different universities appeared to have more of an influence on students' decisions than variation in living costs, in particular for those from lower household incomes. 45% of Moritz-Heyman Scholars, 38% of Oxford Bursary holders but only 12% of the non-bursary cohort indicated that their choice had been affected by support levels (scores 4 and 5 combined). The fact that the impact was not higher would be likely to be influenced by the complexity of factors being considered in university selection, including course availability and entry requirements, advice and/or levels of support from teachers and family members, and impressions obtained by applicants from admissions material and events. A further, but extremely important factor, is the extent to which students may wish to remain at home or close to it (see also 3(v)(i) above). A survey of applicants and first-year students undertaken for a 2018 report for the Department for Education⁴⁶ indicated that the decisions on where to study were most influenced by the course offered (82%), university reputation (58%) and potential for high future earnings (41%). Bursary levels, tuition fees and the ability to continue to remain at home were secondary factors.

⁴⁶https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/693188/Influence_of_finance_on_higher_education_decision-making.pdf

Figure 69: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars by the extent to which their choice of university was affected by financial support available at different universities

| Group | % Respondents | | | | |
|---------------------------------------|----------------|------|------|------|-----------|
| | 1 (not at all) | 2 | 3 | 4 | 5 (a lot) |
| (a) Non-bursary cohort (n= 148) | 39.2 | 33.1 | 16.2 | 8.8 | 2.7 |
| (b) Oxford Bursary recipients (n=562) | 23 | 19.2 | 19.9 | 20.1 | 17.8 |
| (c) Moritz-Heyman Scholars (n=140) | 17.9 | 17.9 | 18.6 | 20 | 25.7 |

3.5.67 **Q16. When you applied, were you aware that Oxford offered non-repayable bursaries to eligible UK/EU undergraduate students whose household income is less than £42,875?**

Amongst the Moritz-Heyman Scholars and Oxford Bursary recipients there was greater awareness of the availability of non-repayable financial assistance (72% and 66% of students respectively) than was the case for the non-bursary cohort (46%). These awareness figures were higher than for differences between universities and may demonstrate a reasonable awareness of Oxford's provision as a result of research undertaken during the process of choosing and applying to the university.

Figure 70: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars who were aware of the availability of Oxford's non-repayable bursaries when they applied

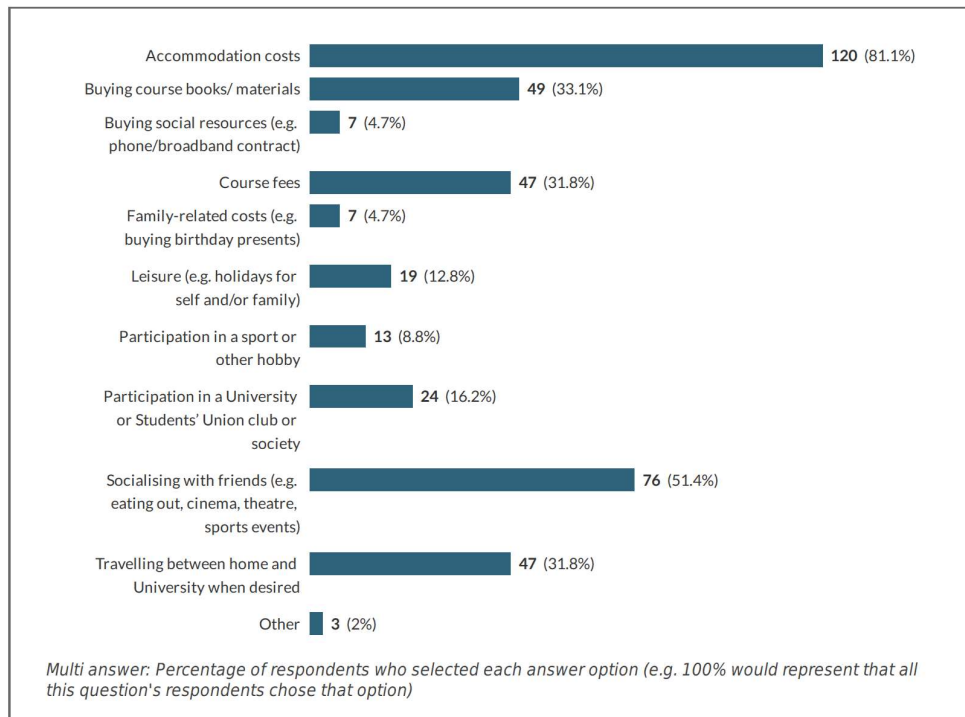
| Group | % Yes | % No | % Can't remember |
|---------------------------------------|-------|------|------------------|
| (a) Non-bursary cohort (n=149) | 45.6 | 44.3 | 10.1 |
| (b) Oxford Bursary recipients (n=561) | 66.1 | 25.8 | 8 |
| (c) Moritz-Heyman Scholars (n=140) | 72.1 | 18.6 | 9.3 |

3.5.68 **Q17. What costs, if any, concerned you most about coming to university (up to 3 answers permitted)?**

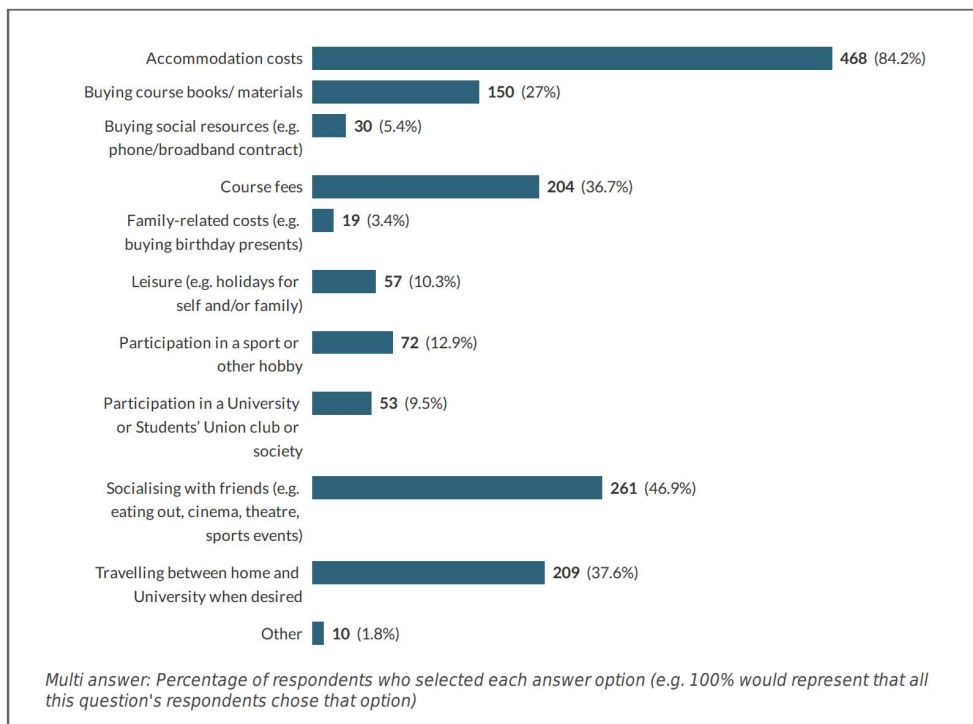
For all groups of respondents, the most frequently reported concern was accommodation costs (81%, 84% and 78% respectively for non-bursary students, Oxford Bursary holders and Moritz-Heyman Scholars). Concerns about the ability to socialise with friends was the second most common response from all the groups (51%, 47% and 56% for the non-bursary cohort, Oxford Bursary holders and Moritz-Heyman Scholars respectively) and in all cases, about one-third of responses highlighted concerns about course fees and travel between home and university. This element of living costs will vary considerably between students and may also influence the proportions of applicants applying from different regions of the UK.

Figure 71: Percentage of students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars with concerns about a range of expected costs

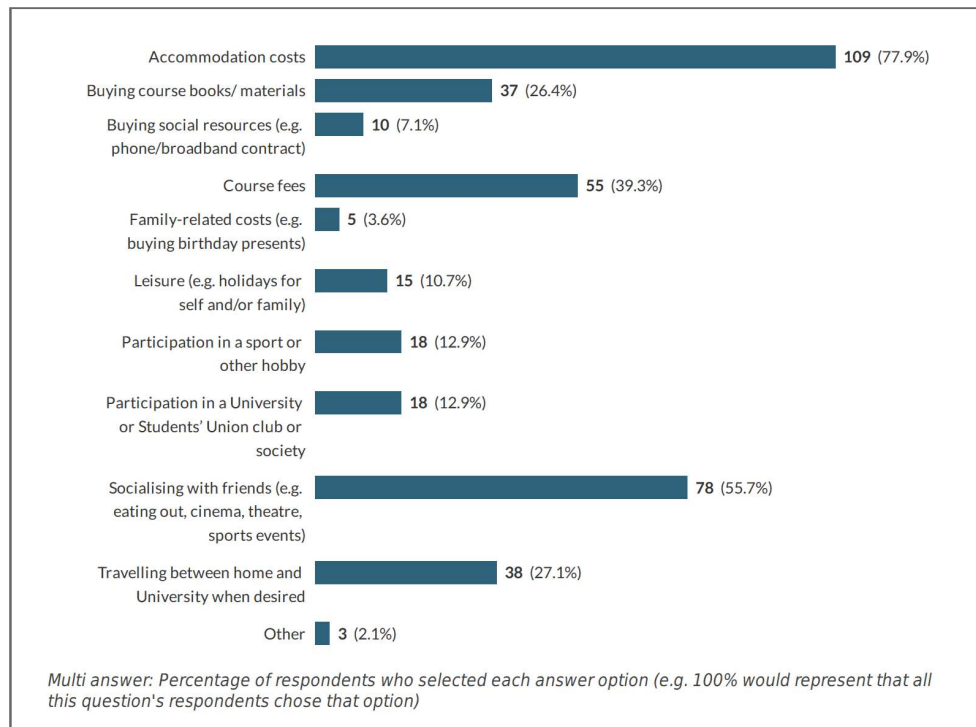
(a) Non-bursary cohort (n=149)



(b) Oxford Bursary Recipients (n=562)



(c) Moritz-Heyman Scholars (n=140)

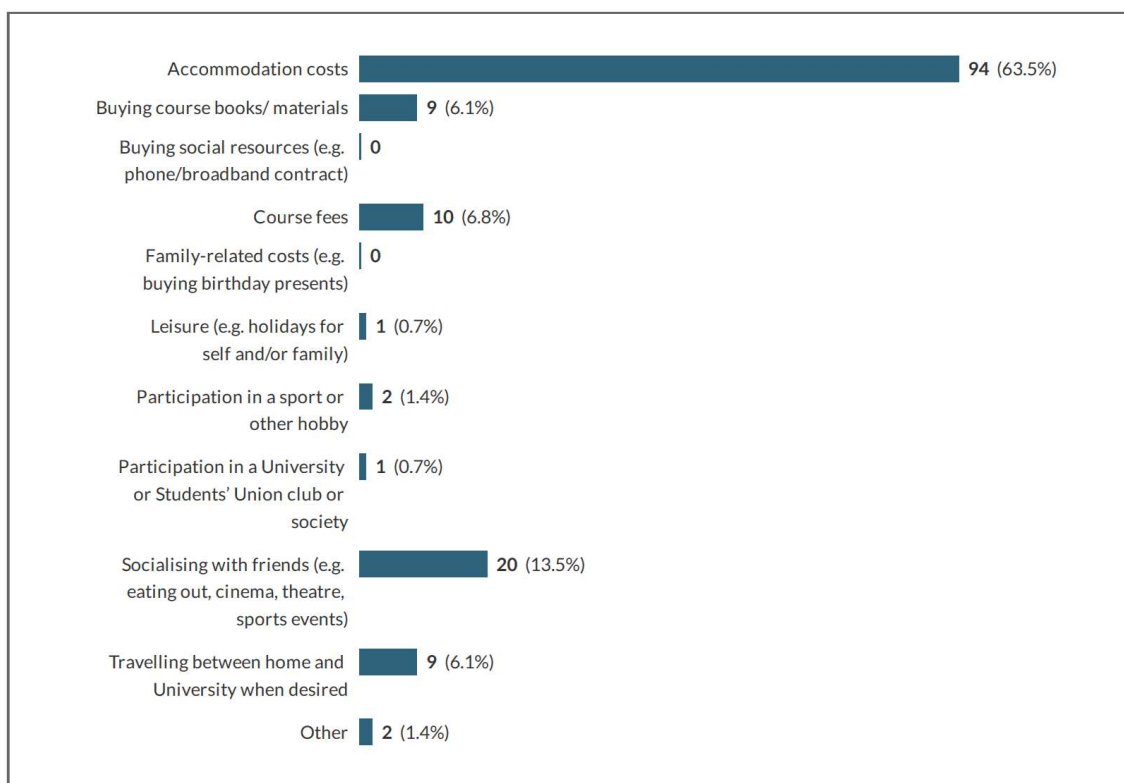


3.5.69 **Q18. Prior to starting your course, what cost was your single biggest concern?**

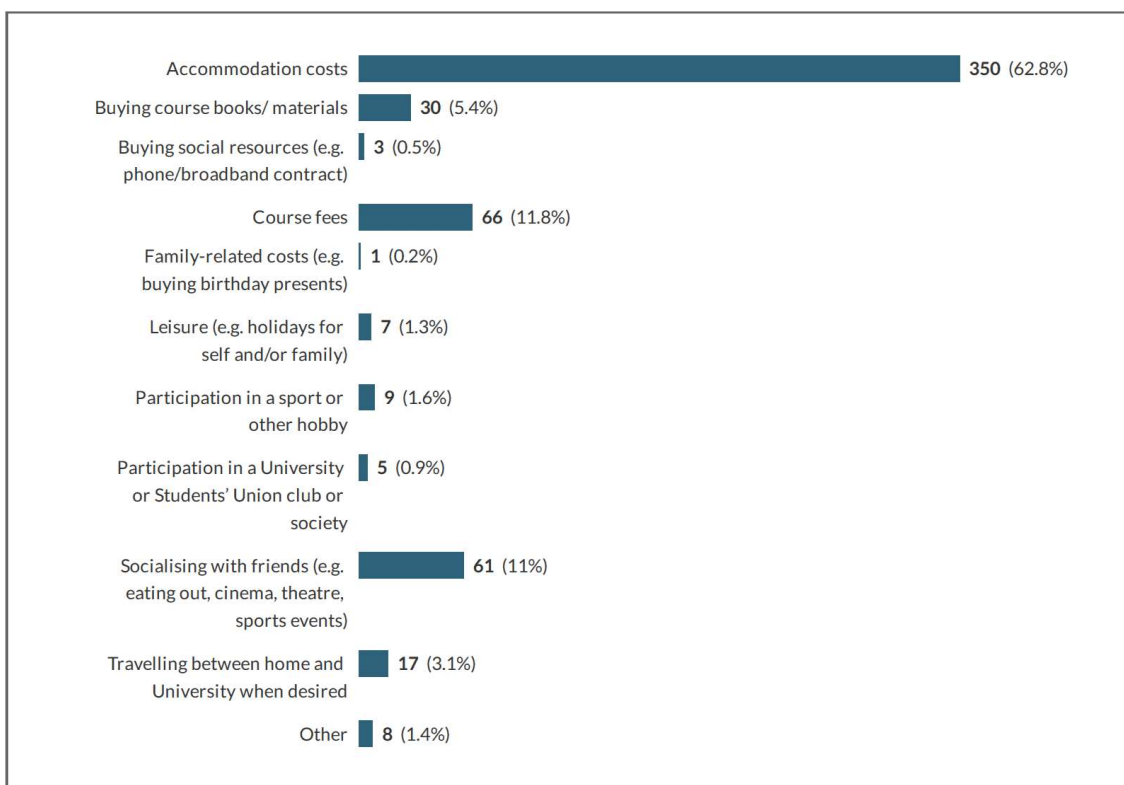
In line with responses to question 17, all groups indicated accommodation costs as being their single biggest concern. However, lowest levels of concern were expressed by those in receipt of the highest levels of funding (46% of Moritz-Heyman Scholars), with 63% of Oxford Bursary holders and 64% of the non-bursary cohort choosing this response. 19% of Moritz-Heyman Scholars selected course fees as their biggest single concern, with socialising and buying course books/materials being the third most common responses (11% for each).

Figure 72: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars highlighting their biggest single cost concern

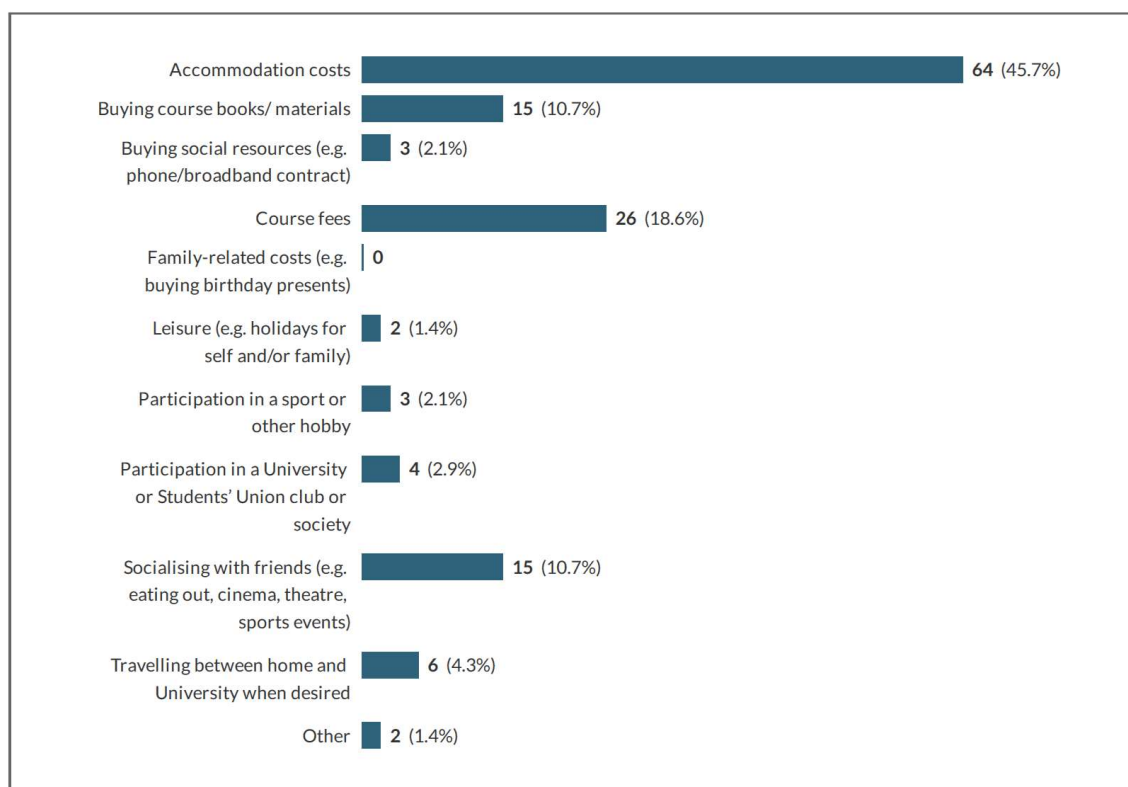
(a) Non-bursary cohort (n=149)



(b) Oxford Bursary Recipients (n=562)



(c) Moritz-Heyman Scholars (n=140)



3.5.70 **Q19. Did the costs associated with different colleges affect which college you applied to?**

There was little difference across the groups in the extent to which costs at different colleges affected college choice, with 26-30% of students indicating that it was a factor in their application decision. A slightly higher proportion of Oxford Bursary recipients had, however made an open application.

Figure 73: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars whose college choice was affected by costs associated with different colleges

| Group | % Yes | % No | % Not applicable (open application) |
|---------------------------------------|-------|------|-------------------------------------|
| (a) Non-bursary cohort (n=149) | 30.2 | 62.4 | 7.4 |
| (b) Oxford Bursary recipients (n=560) | 29.8 | 58.4 | 11.8 |
| (c) Moritz-Heyman Scholars (n=140) | 25.7 | 66.4 | 7.9 |

3.5.71 **Q20. Which one of the categories below would have been the most attractive in a financial support package, assuming all were of equal monetary value?**

Across all groups, a direct contribution to living costs was the most attractive element of a financial support package (ranging from 54% for the non-bursary cohort to 62% for Oxford Bursary holders). Reduced accommodation costs were the second most attractive category. These two living-cost components combined were preferred by 80% of Moritz-Heyman Scholars and nearly 90% of Oxford Bursary holders and non-bursary students over fee reductions. Moritz-Heyman Scholars (the only group currently with a fee reduction) were, however, most likely to indicate a preference for a reduced fee (20% of respondents) compared to both other groups (c. 12%).

Figure 74: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars indicating the most attractive category for a financial support package.

| Group | % Respondents | | | |
|---------------------------------------|--------------------------|-----------------------------|--|----------------------|
| | Living cost contribution | Reduced accommodation costs | Living-cost support (direct + reduced accommodation) | Reduced tuition fees |
| (a) Non-bursary cohort (n=149) | 53.7 | 34.2 | 87.9 | 12.1 |
| (b) Oxford Bursary recipients (n=561) | 61.5 | 26.9 | 88.4 | 11.6 |
| (c) Moritz-Heyman Scholars (n=140) | 59.3 | 20 | 79.3 | 20.7 |

3.5.72 **Q21. Would you prefer a guaranteed bursary level linked to household income or to be able to apply for financial support with the possibility that the value could be higher or lower depending on the needs of other applicants in any given year?**

82% of Moritz-Heyman Scholars and 79% of Oxford Bursary holders indicated either strong or moderate preference for known bursary levels over an application process with the possibility of variable awards. Responses from the non-bursary cohort were notably more evenly spread across the range of possible answers.

Figure 75: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars indicating the most attractive category for a financial support package

| Group | % Respondents | | | | |
|---------------------------------------|----------------------------|------------------------------|--|--|---------------|
| | Strongly prefer guaranteed | Moderately prefer guaranteed | Strongly prefer application with variable amount | Moderately prefer application with variable amount | No preference |
| (a) Non-bursary cohort (n=149) | 22.8 | 26.8 | 12.8 | 17.4 | 20.1 |
| (b) Oxford Bursary recipients (n=561) | 48.3 | 31 | 3.9 | 7.1 | 9.6 |
| (c) Moritz-Heyman Scholars (n=140) | 58.6 | 22.9 | 6.4 | 2.9 | 9.3 |

3.5.73 **Q22. To what extent did you have a good understanding of government financial support available for undergraduate study before commencing your studies?**

In all groups, only about 50% of students considered that they had a good understanding of support available from the government before commencing their studies. A further 39-46% had a little understanding, with very small percentages having no understanding at all. These results were in line with findings of the research report *Influence of finance on higher education decision-making*⁴⁷ by the Department for Education (2018) which found that applicants found it difficult to answer questions about finance accurately, with 19% not knowing the amount they expected to take out in tuition fee loans.

⁴⁷https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/693188/Influence_of_finance_on_higher_education_decision-making.pdf

Figure 76: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars indicating their level of understanding about government financial support prior to study

| Group | % Respondents | | | |
|---------------------------------------|--------------------|------------------------|------------------|---------------------------|
| | Good understanding | A little understanding | No understanding | Don't know/can't remember |
| (a) Non-bursary cohort (n=148) | 49.3 | 45.9 | 4.7 | 0 |
| (b) Oxford Bursary recipients (n=560) | 53.4 | 41.8 | 3.8 | 1.1 |
| (c) Moritz-Heyman Scholars (n=140) | 53.6 | 38.6 | 4.3 | 3.6 |

3.5.74 **Q23. To what extent did you have a good understanding of the repayment requirements for government financial support before commencing your studies?**

Less than half the respondents from all funding groups had a very good understanding of repayment requirements for government financial support before commencing their studies. A similar proportion had a little understanding, while very few indicated that they had no understanding at all.

Figure 77: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars indicating their level of understanding about government financial support repayment requirements

| Group | % Respondents | | | |
|---------------------------------------|--------------------|------------------------|------------------|---------------------------|
| | Good understanding | A little understanding | No understanding | Don't know/can't remember |
| (a) Non-bursary cohort (n=149) | 45.6 | 45 | 8.1 | 1.3 |
| (b) Oxford Bursary recipients (n=557) | 47 | 46.3 | 5.9 | 0.7 |
| (c) Moritz-Heyman Scholars (n=140) | 46.4 | 47.1 | 3.6 | 2.9 |

3.5.75 **Q24. Prior to starting your course, did you know you would/would not be eligible for non-repayable financial support from the University (i.e. in the form of a bursary or scholarship, not loan income from Student Finance England/Student Loans Company)?**

The highest levels of awareness about eligibility for non-repayable financial support was amongst the Moritz-Heyman Scholars (67%), with the figure being lower for both Oxford Bursary holders (60%) and the non-bursary cohort (24%). The latter result will, however, have been affected by the higher proportion of these students ineligible for bursary support from Oxford.

Figure 78: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars indicating their awareness of their eligibility for non-repayable financial support from the university

| Group | % Yes | % No | % Unsure | % Not eligible |
|---------------------------------------|-------|------|----------|----------------|
| (a) Non-bursary cohort (n=149) | 24.2 | 24.2 | 28.2 | 23.5 |
| (b) Oxford Bursary recipients (n=560) | 59.1 | 20.5 | 20 | 0.4 |
| (c) Moritz-Heyman Scholars (n=140) | 67.1 | 19.3 | 12.9 | 0.7 |

3.5.76 **Q25. Did you know your likely household income, and therefore how much non-repayable financial support you would receive from the University (i.e. in the form of a bursary/ scholarship, not loan income from Student Finance England/Student Loans Company)?**

Almost 70% of Moritz-Heyman Scholars were aware of their household income and thus how much non-repayable financial assistance they would receive from Oxford. This proportion was lower for both Oxford Bursary holders (56%) and the non-bursary cohort (40%).

Figure 79: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars who were aware of their likely household income

| Group | % Yes | % No | % Unsure |
|---------------------------------------|-------|------|----------|
| (a) Non-bursary cohort (n=149) | 40.3 | 38.9 | 20.8 |
| (b) Oxford Bursary recipients (n=561) | 56.3 | 31.2 | 12.5 |
| (c) Moritz-Heyman Scholars (n=139) | 69.1 | 19.4 | 11.5 |

3.5.77 **Q26. Do you think that your parents(s)/carer(s) are more concerned about the overall cost of attending university than you are?**

About one-third of respondents in all groups indicated that their parents/carers were more concerned about the overall cost of attending university than they were themselves. This is an important result in highlighting the role that parents can play in providing assurances, or otherwise, about the cost and financial implications of studying at university.

Figure 80: % students in each funding group (a) non-bursary cohort, (b) Oxford Bursary recipients and (c) Moritz-Heyman Scholars whose parents/carers were more concerned about cost of university attendance

| Group | % Yes | % No | % Unsure |
|---------------------------------------|-------|------|----------|
| (a) Non-bursary cohort (n=149) | 34.9 | 48.3 | 16.8 |
| (b) Oxford Bursary recipients (n=561) | 35.3 | 42.2 | 22.5 |
| (c) Moritz-Heyman Scholars (n=140) | 37.1 | 42.9 | 20 |

3.5.78 **Q27. Do you have any comments you would like to make on financial support available and the costs associated with coming to university?**

A large number of qualitative comments were received. These largely fell into four broad categories, as indicated below:-

3.5.79 (i) *Comments relating to household income*

- Several students commented that the SLC process for determining household income did not adequately allow for family's individual circumstances to be taken into account when determining

appropriate levels of government financial support. A lack of fairness was also perceived where household income assessments subsequently determined eligibility for institutional financial support. Differences in the ability of families to provide maintenance funding were particularly highlighted for students with multiple siblings or other caring responsibilities, and between one- and two-parent households. Some students commented that assessment of single-parent households did not always recognise that living cost contributions were sometimes made by other family members outside of the household being assessed.

- Concerns were raised that parental salary levels did not necessarily act as a good indication of financial security, in particular because they did not adequately account for expenditure (size of family, location of family home and local salary practices, other financial burdens).
- Some students commented that changing home circumstances did not always seem to be taken into account in support practices.

3.5.80 (ii) *Comments relating to living costs/accommodation*

- Responses highlighted the more expensive cost of living in Oxford compared to other localities, particularly if renting in the private sector. However, a number of students also commented positively on the steps taken by the collegiate university to keep costs as low as possible and thus improve value for money.
- Several students mentioned that access to kitchens and provision of college accommodation for those struggling financially were positive ways in which colleges could help to reduce costs and support those in most financial need. One student also commented on the benefits of vacation accommodation for those without homes to return to.
- Transfer of students between colleges during the admissions process could result in uncertainties about expected costs and this was a concern for those whose choice was influenced by financial elements or availability of cheaper college accommodation.
- A small number of students commented on the different ways in which college information was presented (e.g. whether meals/amenities were included).
- Funding upfront costs could be challenging (e.g. paying a rental property deposit) as could transport and moving costs at the start and end of each term.

3.5.81 (iii) *Comments relating to institutional support structures and engagement*

- A large number of students submitted comments highlighting the considerable benefits they derived from Oxford financial support. These showed how invaluable funds were in helping undergraduates engage fully with academic-related and social activities. Bursary provision reduced financial anxieties and the need to undertake paid work, helped undergraduates to feel as though they were as successful as their counterparts, reduced the burden on families of providing financial assistance, and allowed full engagement with academic studies (e.g. by enabling the purchase of course texts). Several described bursary provision as enabling them to have a 'normal' student life.
- A number of responses indicated that students would not have applied to Oxford without its bursary provision or that they would have felt unable to accept their place without it. One mentioned how transformative it was not to have to worry about finances as they had in the year before university.
- Comments were received about the level of financial scrutiny involved in applications to some schemes (e.g. hardship), which risked preventing students from applying. The desirability of more sensitive approaches was highlighted. The positive role of hardship funding, particularly in the context of disability-related costs, was also noted.

- As also demonstrated by responses to question 24 of the survey, there was strong support for a bursary scheme that guaranteed levels of awards linked to household income.
- A couple of students indicated that adjustments to bursary levels between years (because of changes to their household income) could be quite confusing, in particular where these arose as a consequence of a relatively small change in parental circumstances.
- The desirability of departments having more funding to support research projects during the vacations was noted.
- The current timing of disbursement of bursaries was raised as a challenge.
- One student expressed interest in scholarships being offered that were linked to school achievement.

3.5.82 (iv) *Comments relating to communications*

- Students highlighted that it could be difficult for them, and/or parents or carers, to understand student finance systems. This was a particular challenge for those who did not know others who had attended university and been through the student finance processes. Some students indicated that the University's *Undergraduate Fees and Funding* guide had been very useful while others said that they had not known they would be eligible for a bursary until they received the notification letter.
- Some individuals indicated that greater clarity about contacts for staff who could assist with finance-related queries would be welcomed and that inclusion of financial information and advice in freshers' week activities could be particularly beneficial for those from low-income backgrounds.
- Financial support from colleges was warmly welcomed, but respondents commented that billing systems could be confusing and that greater clarity about who to seek assistance from would be beneficial.
- Students commented on the importance of clearly presented information about living costs.

3.5.83 A number of comments provided by Moritz-Heyman Scholars highlight some of the main themes that also arose from the survey:

"The financial support and careers support were the main reasons I chose to accept my Oxford offer."

"There is no doubt that my results in first year would have been much more difficult to obtain without the help of the bursary."

"Now I'm no longer stressed about money and able to value life for what it is."

"All the services, opportunities and support given by the Moritz-Heyman programme have made a significant impact on my experience at Oxford."

(vi) Attainment

(a) On-course Continuation

Summary of main findings

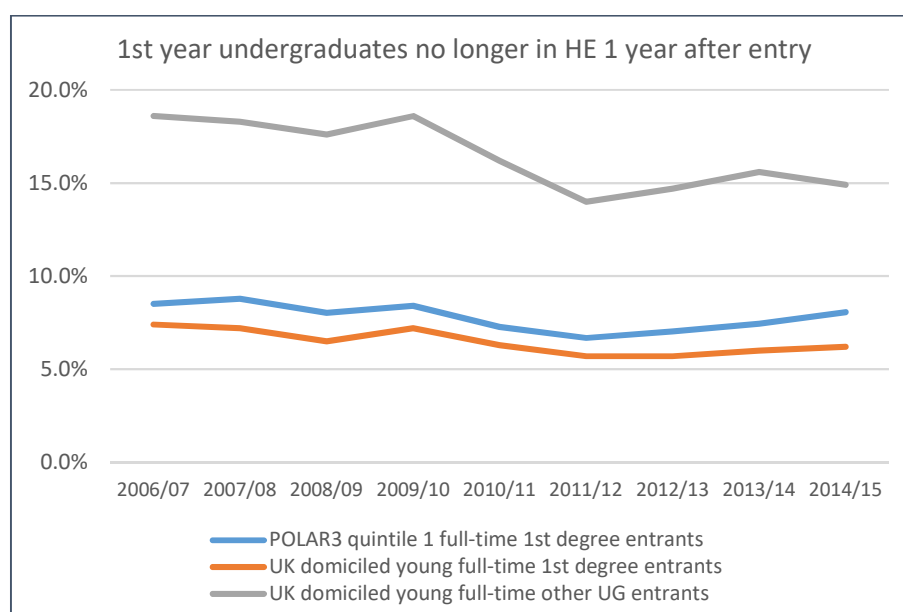
- In the analysis of on-course continuation, 97.9% of all Oxford undergraduates progressed to year two. Of those who did not, the most common reasons for withdrawal were (in order of frequency): unknown (55 students), academic failure (46), transfer to another HEI (22), personal reasons (16), medical (13).
- There were no differences in progression to year two between bursary students (including Moritz-Heyman Scholars) and non-bursary students.
- Moritz-Heyman Scholars were potentially slightly less likely to enrol in year two than Oxford Bursary holders or non-bursary students, though the difference was extremely small.
- The slightly lower progression to year two by Moritz-Heyman Scholars could be partially explained by the fact that they were more likely to have studied in the Mathematical, Physical and Life Sciences Division (which has lower year-two progression).

Almost all students continued to year two of their undergraduate degree and differences by household income were extremely small. The slightly lower progression by Moritz-Heyman Scholars was partially due to them being more likely to have studied in the Mathematical, Physical and Life Sciences Division (due to the initial STEM criteria), which has the lowest year-two progression of Oxford's four academic divisions. On-course continuation should continue to be monitored closely in order to check for any differences in the future, in particular since Moritz-Heyman Scholarships were now equally available to students in all disciplines across all four academic divisions.

- 3.6.1 Despite rising participation rates for all POLAR3 quintiles, the UUK publication *Patterns and Trends in UK Higher Education 2017*⁴⁸, found that non-continuation rates into year two for full-time, first degree students from low participation areas were higher (c. 8%) than for all full-time entrants (c. 6%) (see figure 81 below). Both follow a similar pattern, though the gap has been widening since 2012/13. Although data showed that non-continuation had been falling, levels for POLAR3 quintile 1 students have increased slightly over the last 3 cohorts and are now nearing 2006/07 values. Non-continuation rates for full-time entrants to other undergraduate course types (foundation degrees, Higher National Certificate/Higher National Diploma) are, however, considerably higher (c. 15% for 2014/15).

⁴⁸ <https://www.universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Pages/patterns-and-trends-2017.aspx>

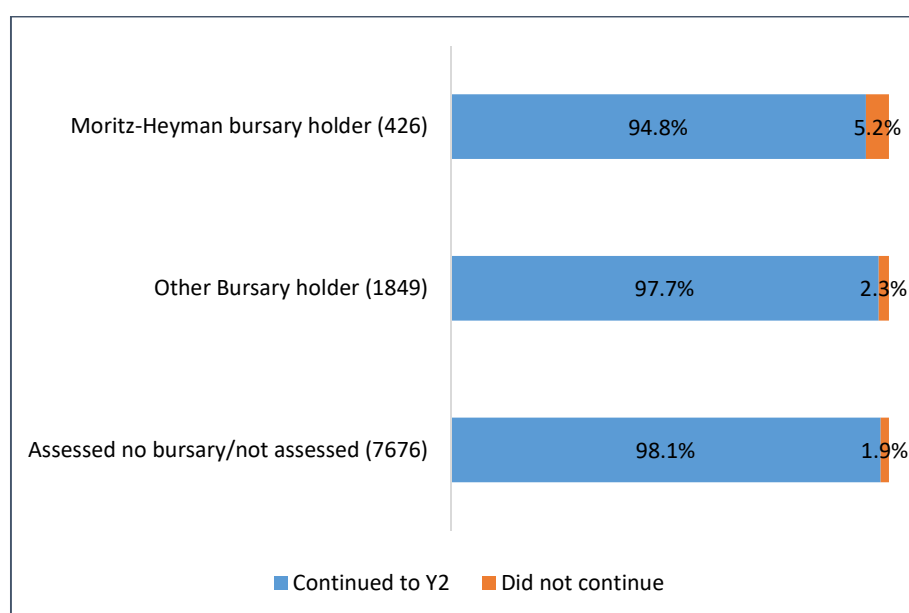
Figure 81: First-year undergraduates no longer in higher education one year after entry (2006/07-2014/15) (Source: HESA Student Record data included in figure 16 of UUK report⁴⁹)



- 3.6.2 Using the methodology of the OfS Financial Support Evaluation Toolkit, an analysis was undertaken to determine whether there were differences between bursary holders' and non-bursary students' rates of enrolment for year two of study. This was based on the 'continuation cohort', which included four cohorts who commenced their studies between 2012 and 2015 (see Annexe 2 for full details). The continuation cohort defined bursary holders as students who received a non-zero bursary amount in their first year, as only the year-one bursary could potentially have a meaningful impact on progression to year two. The sample size for the continuation cohort (n=613) was therefore slightly smaller than for the longitudinal dataset for the equivalent commencement year, which included additional students (e.g. those made awards beyond year one). The continuation dataset included 426 Moritz-Heyman Scholars, constituting 19% of all first-year bursary holders for the four commencement years combined. The Moritz-Heyman Scholars were analysed separately alongside other bursary holders.
- 3.6.3 For the whole dataset, 97.9% of Oxford students progressed to year two. Out of the 2.1% who did not, 80% withdrew, and 20% had another 'interim' status. The main reasons for withdrawal were (in order of frequency): unknown (55 students), academic failure (46), transfer to another HEI (22), personal reasons (16) and medical reasons (13).
- 3.6.4 In general, students who were not bursary holders (with or without a household income assessment) were statistically significantly less likely to discontinue (1.9%) than bursary holders (2.9%) (chi-square, $p = 0.004$). However, the 1% difference was meaningless in practical terms. When analysed as two separate bursary groups (figure 82 below), the Moritz-Heyman Scholars had a statistically significantly higher discontinuation rate (5.2%) than the non-bursary cohort (1.9%). The other bursary holders (2.3%) were no longer statistically significantly different to the non-bursary cohort (chi-square, $p < 0.000$). Removal of Moritz-Heyman Scholars lowered the bursary holders' discontinuation rate from 2.9% to 2.3%.

⁴⁹ <https://www.universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Pages/patterns-and-trends-2017.aspx>

Figure 82: Continuation rates of Moritz-Heyman Scholars, other Oxford bursary holders, and no bursary/no household income assessment students (HESA continuation dataset 2012-15)



3.6.5 Figure 83 below shows the results of a stepwise logistic regression model. Factors potentially affecting the probability of continuing to year two tested in the model were:

- bursary
- gender
- nationality
- disability
- age on entry
- division
- POLAR3 quintile
- distance travelled to university
- size of degree

Figure 83. Results of the stepwise logistic regression model for continuation to year two. Statistically significant factors marked with asterisk.

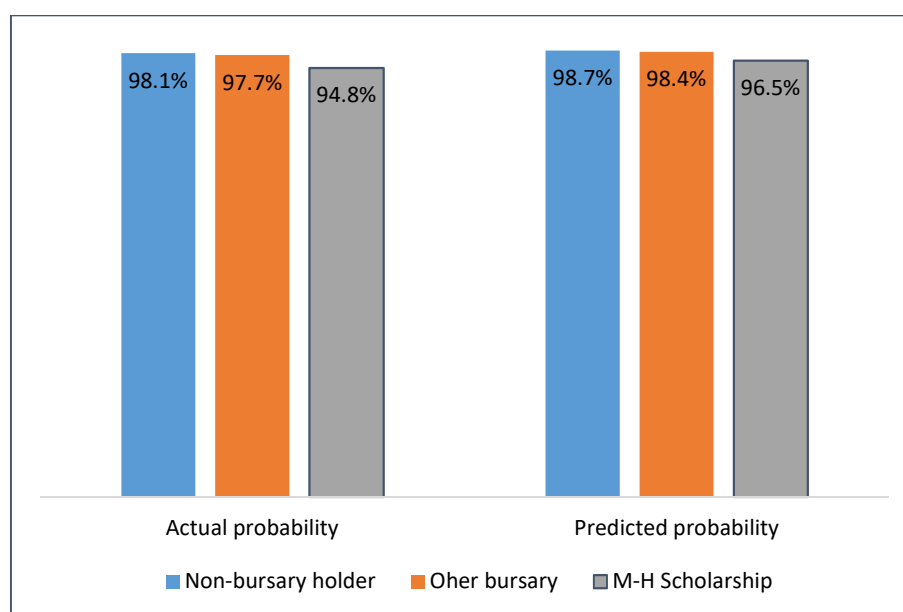
| | |
|-----------------------------|-----------------|
| Continuation to Year Two | 4.307 (0.136) |
| Division (Humanities) | |
| MPLS* | -0.662 (0.167)* |
| Medical Sciences | -0.552 (0.214)* |
| Social Sciences | 0.309 (0.244) |
| Disability (No disability) | -0.827 (0.190)* |
| Bursary holder (No bursary) | |
| Other bursary | -0.201 (0.176) |
| Moritz-Heyman Scholarship | -0.997 (0.236)* |

3.6.6 Only three of the factors were statistically significant and in order of relative importance these were: division, disability and bursary. The results above suggest that undergraduates studying in the Mathematical, Physical and Life Sciences Division (MPLS) and the Medical Sciences Division were statistically significantly more likely to discontinue their studies after year one compared to students in the Humanities or Social Sciences divisions. Undergraduates with a disability were also more likely to discontinue compared to those without a known disability. The regression results reiterate those of the chi-square analysis, namely that Moritz-Heyman Scholars were more likely to discontinue compared to

other students. However, all three significant variables together explained very little of the actual variability of probability of continuing to year two. The explained variance was estimated between 0.6% and 3.3%. This was a very small and negligible effect. In practical terms none of these factors were useful in explaining why students discontinued their studies.

- 3.6.7 Figure 84 below shows the actual probability of continuing to year two by bursary status and the predicted probability from the model, controlling for division and disability. It can be seen that the gap between the non-bursary cohort and Moritz-Heyman Scholars has decreased from 3.3% to 2.2%. This is most likely due to controlling for the MPLS Division as Moritz-Heyman Scholars were, at the time, more likely to be studying in its departments because of priority given to STEM subjects (see section 3 (i) above) and where the continuation rate was relatively the lowest.

Figure 84: The actual and predicted probability of continuing to year two (HESA continuation dataset 2012-15)



- 3.6.8 Oxford's most recent TEF continuation measure for 3 cohorts of undergraduates shows rates of between 98.2% and 98.7%. High overall retention between years one and two, and beyond, reflect a range of factors including the academic ability of Oxford's students and the high levels of academic and pastoral support provided by colleges, departments and central services. All students are members of a college and the relevant academic department(s). Both deliver teaching, provide academic support, and can effectively sign-post students to other institutional resources, as appropriate. Library facilities are offered at the college and the university-level, as are opportunities for engagement in sports and other extra-curricular activities. Smaller college communities provide a safe and caring environment in which to study and form networks of friends. Oxford's small-group tutorials deliver personalised teaching by academic experts who also help develop students' abilities to think and work independently – skills that are highly sought after by employers. Academic and/or personal difficulties (including financial) can often be detected quickly and addressed by college or university welfare services before circumstances deteriorate significantly. Oxford's collegiate structure and individualised teaching and welfare provision are crucially important in maintaining high retention rates, as well as facilitating ongoing dialogue between students from all backgrounds and those supporting them through their educational journey.

(b) Degree outcomes

Summary of main findings

- Bursary holders were less likely to score positively on four measures of student success: completing their degree within 5 years, getting a good result (First or 2.1), getting a First, and having a DLHE positive outcome. However, the differences on all measures except obtaining a First were so small as to be negligible.
- The probability of getting a First among the bursary group was 28%, compared to 32% for the non-bursary group. Of the possible factors affecting this probability, only four were found to be statistically significant. In order of relative importance these were: division, gender, bursary and POLAR3 quintile. The effect was, however extremely small and explained virtually none of the gap between bursary and non-bursary holders.
- Including prior attainment at A-level in analyses altered the significant factors that explained the lower likelihood of bursary holders achieving a First. A-level band became the most important factor affecting performance, explaining up to 12% of the total variability of getting a First.

Differences between bursary recipients (including Moritz-Heyman Scholars) and non-bursary students for completion within 5 years, getting a good result and having a DLHE positive outcome were extremely small. There was, however, a 4% difference in the probability of obtaining a First between the bursary group and non-bursary cohort. Analyses of possible factors affecting this probability found four that were significant: academic division of study, gender, bursary status and POLAR3 quintile. However, these explained very little of the gap. Including prior A-level performance in the model showed that A-level achievement was the most important factor, explaining up to 12% of the total variability of getting a First. In order of relative importance, other significant factors were gender, division and bursary status, though together these explained less than 3% of the variance. As with progression to the second year, differences in outcomes between students from different household incomes were slight. In addition to the role of financial and other on-course support in this outcome, differences may also be affected by the high qualification requirements for admission.

- 3.6.9 Research by HEFCE found that in England, only 45% of entrants from POLAR3 quintile 1 received a first or upper second class degree, compared to 58.6% in quintile 5⁵⁰.
- 3.6.10 The OfS Toolkit longitudinal population dataset of cohorts 2010-2012 (see Annexe 2 for full details) was used to compare degree outcomes for Moritz-Heyman Scholars, Oxford Bursary Holders and non-bursary students. The vast majority of students (93.7%) obtained a Good result (First or 2.1) and 30.9% obtained a First.
- 3.6.11 To evaluate the effect of bursaries, the OfS toolkit suggested comparing bursary holders with a similar group of students who did not receive bursaries. This was, however, difficult for Oxford because almost all students who qualify for bursaries receive them. A few approaches were therefore tested:

Approach 1: Bursary holders vs non-bursary students (with household income assessment) vs students without a household income assessment (N = 7643)

⁵⁰ <https://www.universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Pages/patterns-and-trends-2017.aspx>

- Approach 2: Students in the £42k-62k mean household income band who received a bursary vs those in the same household income band without bursary (N = 532)
- Approach 3: Bursary holders vs those without a bursary (household income assessed or not) (N=7643)

3.6.12 **Approach 1** (Bursary holders vs non-bursary students (with household income assessment) vs students without a household income assessment)

The chi-square analysis assessed whether there were any statistically significant differences between the three groups for indicators of student success. There was no statistically significant difference between non-bursary holders who had, and did not have, a household income assessment. However, some statistically significant differences were observed between the bursary holder group and non-bursary group for 5 year completion, Good result and First. There were no statistically significant differences between the groups for DLHE outcome. Relatively, the largest differences between the groups could be observed for the 'obtained a First' success indicator.

3.6.13 **Approach 2** (Students in the £42k-62k mean household income band who received a bursary vs those in the same household income band without bursary)

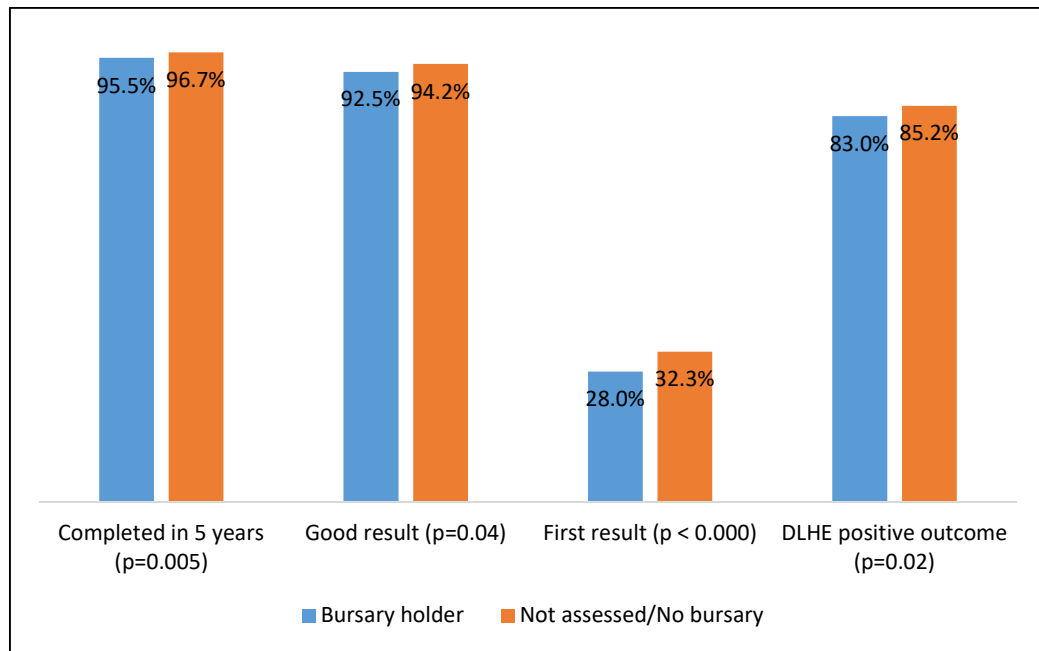
The second approach considered only students in the £42k-62k mean household band. Approximately one third (36%) of students within this band did not receive a bursary. While this was a very small sample, analytically it could shed some additional light on the effect of a bursary because it allowed for comparison of bursary holders and those without bursaries for students with like-for-like household incomes. Depending on the measure of success, only between 532 and 412 students were included in these analyses. The chi-square results in this group were not statistically significant and no statistically significant differences were found between bursary holders and those without bursaries for any of the student success indicators. [NB the inclusion and proportion of students in this household band with bursaries reflects disbursement and data-recording practices that differed from current arrangements].

The third approach was therefore used to assess differences between bursary holders and those without a bursary (whether assessed or not).

3.6.14 **Approach 3** (Bursary holders vs those without bursaries (whether or not with a household income assessment) (N=7643))

Figure 85 below shows the differences in student success indicators between the two groups of students. On every measure the bursary holders were slightly less likely to succeed compared to those without bursaries and in each case the differences were statistically significant. However, only the difference in the proportion of students getting a First may be considered as potentially substantial – a difference of over 4%. Others, while statistically significant were very small (between 1.2% and 2.2%).

Figure 85: Differences in student success measures for bursary holders and non-bursary students (HESA longitudinal cohorts 2010/11-2012/13)



- 3.6.15 A stepwise logistic regression model was used to assess if any of the 4% difference in obtaining a First between bursary and non-bursary students could be explained with available student characteristics. Variables entered into the model were: gender, nationality, age on entry, ethnicity, disability, subject at JACS level 1 (subsequently replaced by division), POLAR, distance travelled to university, size of a degree. The variables that were found to be statistically significant, in order of importance were division, gender, bursary (received or not) and POLAR. However, altogether they explained only between 2.1% to 3% of the variance, which is a very weak effect to the point of being negligible.
- 3.6.16 Figure 86 below shows results of the regression model. Students from the Humanities, MPLS and Medical Sciences divisions were all statistically significantly more likely to obtain a First than their counterparts in the Social Sciences division, though this may partly reflect differences in the proportions of Firsts awarded across the different academic divisions. Female students were statistically significantly less likely, compared to males, to obtain a First. Those without a bursary were statistically significantly more likely to get a First than those who had a bursary. Finally, those from the POLAR3 quintile 2 were statistically significantly less likely to get a First compared to those from the POLAR3 quintile 5.

Figure 86. Results from the final regression model. Statistically significant results marked with asterisk

| | |
|------------------------------|---------------|
| Probability of getting First | -1.15 (0.08) |
| Division (Social Sciences) | |
| Humanities | 0.38 (0.07)* |
| MPLS | 0.63 (0.08)* |
| Medical Sciences | 0.28 (0.10)* |
| Gender (Male) | -0.38 (0.05)* |
| Bursary (Holder) | 0.20 (0.06)* |
| POLAR3 (5th quintile) | |
| 1st | -0.08 (0.16) |
| 2nd | -0.26 (0.11)* |
| 3rd | -0.03 (0.08) |
| 4th | 0.11 (0.06) |

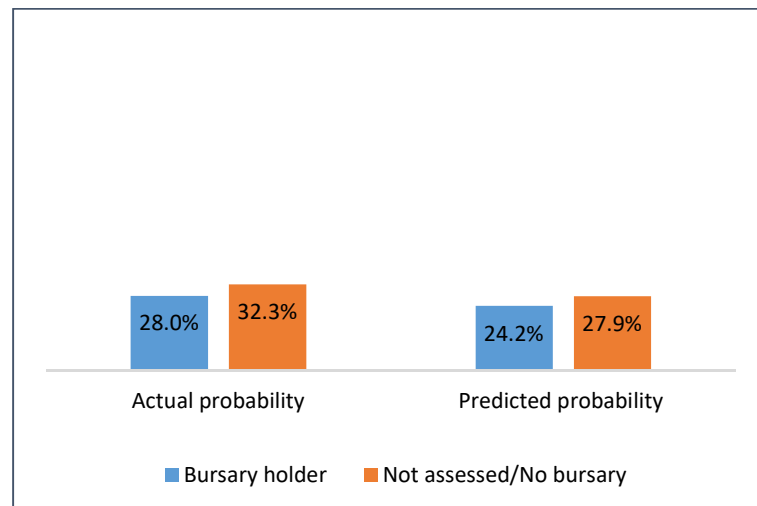
- 3.6.17 While there were statistically significant differences, as figure 87 below shows, the diagnostic statistics for the explanatory power of each additional variable (division, gender and so on) suggest the effect of them to be extremely weak.

Figure 87: All four models diagnostics

| Model Summary | | |
|---------------------------------|-------------------|--------------------|
| Step/Model | -2 Log likelihood | Variance explained |
| 1 Division | 8851.858 | 1.1% - 1.5% |
| 2 Divison+Gender | 8800.147 | 1.8% - 2.5% |
| 3 Divison+Gender+Bursary | 8785.652 | 2.0% - 2.8% |
| 4 Divison+Gender+Bursary+POLAR3 | 8775.096 | 2.1% - 3.0% |

- 3.6.18 Figure 88 below shows the estimated predicted probabilities based on the regression results. It shows the actual difference in probability of getting a First between bursary and non-bursary holders and the estimated probability, controlling for division, gender and POLAR3. It can be seen that the gap between the two groups of students reduced only marginally from 4.2% to 3.8%. This is in line with the fact that all control variables had only a small influence on the actual difference between the groups.

Figure 88: The actual and predicted (Model 4) probability of getting First



- 3.6.19 The analyses above identified a number of significant factors affecting performance in Finals, which helped to explain the 4% gap between bursary recipients and non-bursary students in obtaining a First (28% and 32.3% respectively). These included division, gender, bursary holder and POLAR3 quintile. However, all four variables combined explained very little of the overall variance of the dependent variable and did not explain the 'bursary gap' in any substantial way. A subsequent analysis was therefore undertaken adding prior qualifications to the model.
- 3.6.20 The initial HESA longitudinal population consisted of 7,643 students. The 'A-levels' sample population differed, and consisted of 6,707 students (88% of the initial sample) due to the fact that not all students took A-levels. The A-level bands were created to produce groups of students of a similar size. Distribution of the A-levels in the sample can be seen below in Figure 89. As can be seen in figure 90, bursary holders had slightly lower A-levels at entry (see also section 3(v)(i) above) but there were no statistically significant differences in A-level performance (chi-square test) between bursary holders and students without bursaries.

Figure 89: A-level profile of the sample (all students; n= 6,707)

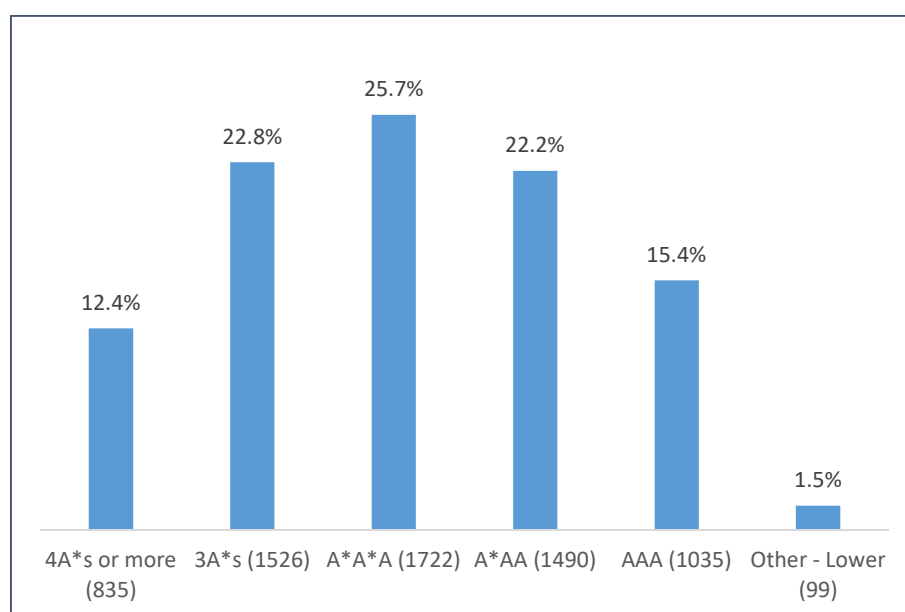
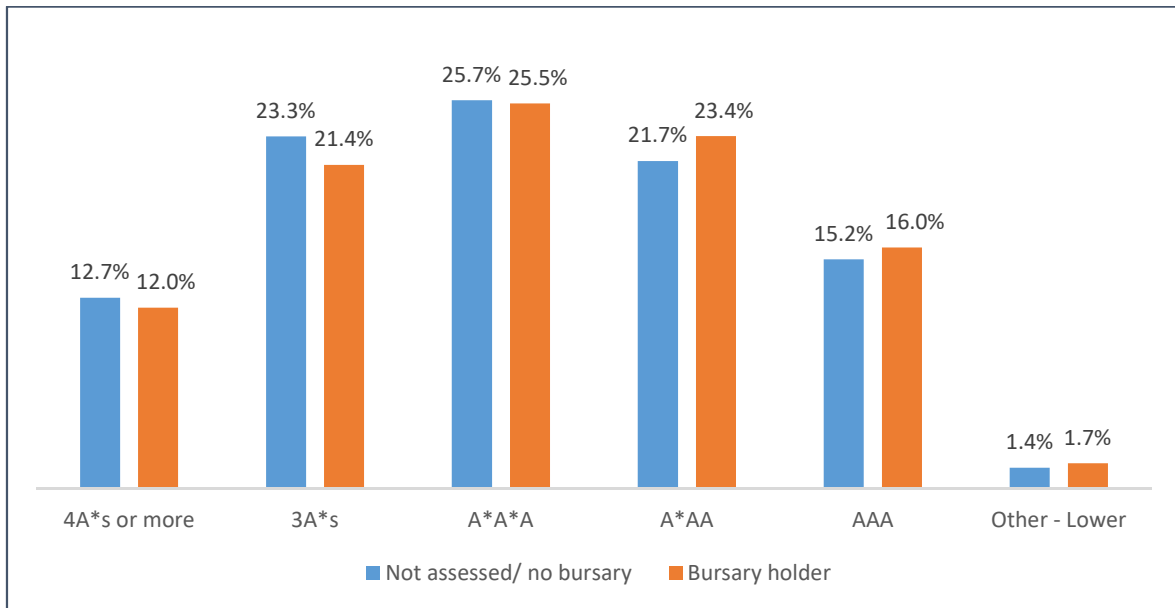
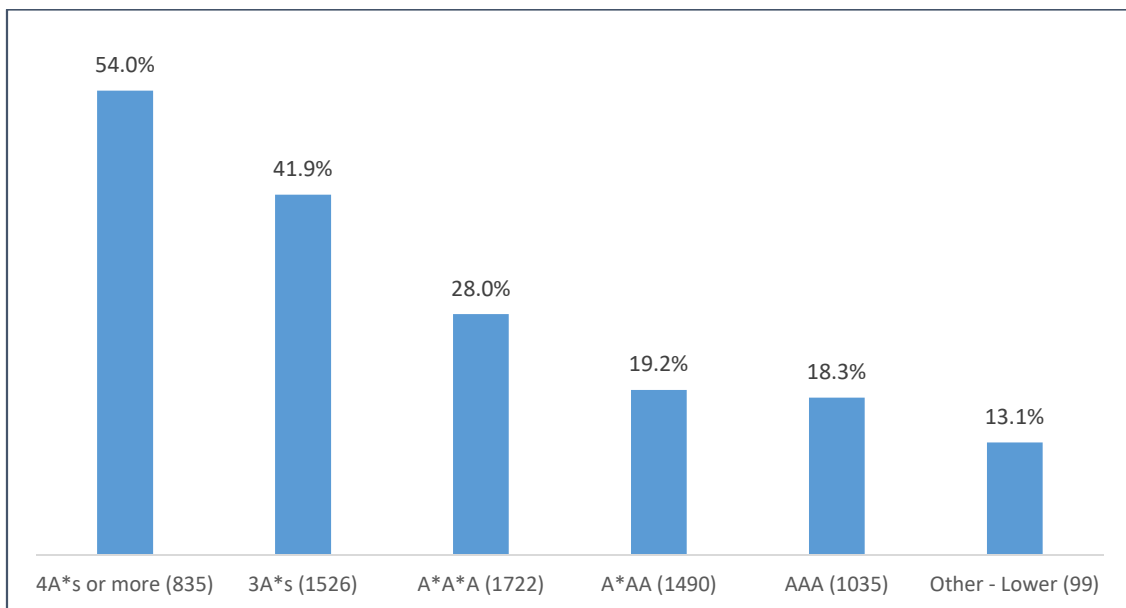


Figure 90: A-level profile of bursary holders and non-bursary holders



3.6.21 The same chi-square analysis suggested that there was a highly statistically significant relationship between A-levels and the probability of getting a First in Finals, shown below in Figure 91.

Figure 91: A-levels and probability of getting First



3.6.22 The regression analysis for approach 3 above was repeated but using the smaller 'A-level' sample, with and without A-level performance included as a factor. Figure 92 below shows the results from both models.

Figure 92: Logistic regression analysis, Probability of getting a First

| | Model A (No A-levels) | Model B (with A-levels) |
|------------------------------|--------------------------|----------------------------|
| Probability of getting First | -1.171 (0.081) | -0.071 (0.109) |
| A levels (4A* or more) | | |
| 3A* | | -0.508 (0.088)* |
| A*A*A | | -1.132 (0.091)* |
| A*AA | | -1.623 (0.100)* |
| AAA | | -1.72 (0.111)* |
| Other | | -2.105 (0.309)* |
| Gender (Male) | -0.393 (0.055)* | -0.386 (0.057)* |
| Division (Social Sciences) | | |
| Humanities | 0.393 (0.078)* | 0.460 (0.081)* |
| MPLS | 0.593 (0.081)* | 0.298 (0.085)* |
| Medical Sciences | 0.280 (0.103)* | 0.058 (0.108) |
| Bursary (Holder) | 0.242 (0.059)* | 0.214 (0.061)* |
| Equivalent of R ² | 2% - 2.8% | 8.5% - 12% |

- 3.6.23 The results above suggested that the POLAR3 quintile was no longer a significant predictor of the probability of getting a First once the 'A-level' sample was used (Model A). In the order of relative importance, factors affecting the probability of getting First in Model A (excluding A-level band) were gender, division and bursary status. Together these factors explain a very small proportion of variance (up to 2.8%).
- 3.6.24 Model B was very different and the addition of prior attainment at A-level changed the model substantially. A-levels were now the most important factor affecting the probability of performance in Finals and Model B explained up to 12% of the total variability of the probability of getting First. While still small, the effect was far from negligible. The divisional effect also changed substantially. Medical Sciences students were no longer statistically different from Social Sciences students. Controlling for A-levels, the MPLS coefficient halved, suggesting that once A-levels were considered, students performed more in line with Social Sciences than when A-levels were not controlled for. While MPLS students still performed better, the gap had reduced. This was not a surprising result, given that MPLS have degrees with higher entry requirements and thus students with the best A-levels among all divisions⁵¹.
- 3.6.25 Coefficients for bursary status and gender did not change very much, reflecting the fact that there was little variation in A-level outcomes between bursary holders and the non-bursary cohort. While A-levels were useful in explaining some of the probability of obtaining a First, they did not explain the bursary attainment gap.

⁵¹ 22% of MPLS students have 4A*s or more, while only 6.4% of Humanities students have 4A*s or more.

Summary of main findings

- Six months after graduation, 85% of undergraduates were employed or in further study.
- There were no significant differences between Moritz-Heyman Scholars, Oxford Bursary holders, and non-bursary students for Destinations of Leavers from Higher Education (DLHE) positive outcome, though there was a significant difference comparing all bursary holders combined (including Moritz-Heyman) and non-bursary holders (OfS Toolkit).
- Analyses of 2016/17 Oxford DLHE data revealed that there were no significant differences in unemployment rate, mean starting salary, or proportion of leavers in graduate level work linked to students' social background.
- Data indicated that completion of an Oxford degree could help to maintain a level playing field for undergraduate leavers, regardless of social background.
- Moritz-Heyman funding for internships was considered to be important in providing additional opportunities for scholars to gain invaluable work experience and enhance their employability. Volunteering opportunities were also seen by scholars as improving their work-related skills.
- Employer behaviour and interest in recruiting diverse workforces may influence employment outcomes.

Overall, 85% of 2017 undergraduate leavers were employed or in further study 6 months after graduation. There were no differences for DLHE positive outcomes comparing Moritz-Heyman, Oxford Bursary and non-bursary students (though there was a difference comparing all bursary recipients with non-bursary students). Nor were there differences between unemployment rates or mean starting salary. This suggested that completing an Oxford degree did result in equal career opportunities being available, irrespective of students' backgrounds.

3.6.26 Nationally, HEFCE data show that students from POLAR3 quintile 1 were 4.3% less likely to proceed into professional employment than quintile 5 graduates, once student characteristics had been controlled for⁵².

3.6.27 Oxford's Careers Service analysed the link between graduate outcomes and social background. The analyses were undertaken with the self-declared DLHE data for 1,800 UK domiciled undergraduates who graduated in 2016/17 and considered the following factors:-

- | | |
|--|--|
| ○ Household income (<£16k) | ○ POLAR3 |
| ○ Oxford Bursary holder (students receiving a bursary at any stage of their studies) | ○ Overall widening participation admissions flag |
| ○ ACORN | ○ Ethnic group (BME/White) |
| | ○ School type |

⁵² <https://www.universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Pages/patterns-and-trends-2017.aspx>

3.6.28 National DHLE data for 2016/17 UK domiciled leavers shows that 5.2% of undergraduate respondents were unemployed at the time that they completed the survey⁵³. The overall Oxford rate was 3.8%, with levels for different indicators of disadvantage ranging from 2.5% (ACORN and overall widening participation flag) to 5.9% (students with household incomes of <£16k) (see figure 93 below). There was, however, no statistically significant difference between the proportion of graduates who were unemployed/looking for work and employed for any of the seven measures of students' backgrounds. This finding was consistent with a similar report produced for 2014/15 undergraduate leavers.

Figure 93: Proportions of 2016/17 undergraduate leavers who were unemployed/looking for work 6 months after graduation (DLHE data)

| Category of flag | Unemployed – flagged | Unemployed – not flagged | Significant? | P | n flagged; non-flagged |
|--------------------------|----------------------|--------------------------|--------------|-------|-------------------------|
| Household income (<£16k) | 5.9% | 3.5% | No | 0.057 | <£16K 272; Others 1,526 |
| Bursary status | 4.8% | 3.4 % | No | 0.144 | 609; 1,798 |
| ACORN | 2.5% | 4.0% | No | 0.410 | 121; 1,457 |
| POLAR | 2.6% | 4.0% | No | 0.409 | 152; 1,429 |
| WP Overall | 2.5% | 4.0% | No | 0.405 | 122; 1,461 |
| School type | 4.2% | 3.3% | No | 0.369 | State 913; Indep 669 |
| Ethnic group (BME) | 2.9% | 3.8% | No | 0.480 | BME 306; White 1458 |

3.6.29 Analyses of Oxford's 2016/17 DLHE data also found that the proportion of graduates in 'graduate-level' work was not associated with any of the factors explored (see figure 94 below).

⁵³ <https://www.hesa.ac.uk/data-and-analysis/publications/destinations-2016-17/introduction>

Figure 94: Proportions of 2016/17 undergraduate leavers who were in graduate-level work 6 months after graduation (DLHE data)

| Category of flag | Graduate level work – flagged | Graduate level work – not flagged | Significant? | P | n flagged; non-flagged |
|--------------------------|-------------------------------|-----------------------------------|--------------|-------|------------------------|
| Household income (<£16k) | 78.5% | 80.9% | No | 0.477 | <£16K 163; Others 855 |
| Bursary status | 77.6% | 82.1% | No | 0.079 | 352; 666 |
| ACORN | 79.2% | 80.0% | No | 0.873 | 72; 848 |
| POLAR | 76.5% | 80.3% | No | 0.399 | 85; 838 |
| WP Overall | 75.3% | 80.4% | No | 0.302 | 73; 851 |
| School type | 79.1% | 82.4% | No | 0.199 | State 530; Indep 393 |
| Ethnic group (BME) | 86.1% | 79.9% | No | 0.054 | BME 180; White 820 |

3.6.30 National DHLE data for 2016/17 UK domiciled first-degree leavers showed the mean salary for respondents from all modes of study to be £23,000⁵⁴. Oxford's results for 2016/17 undergraduate leavers indicated that all flagged groups had a higher mean salary than the UK figure, except for those with an overall widening participation flag (mean salary of £20.9k). Of all the social background groups, BME students had the highest mean salary (£28.9k), which was statistically significantly different compared to non-BME students, and was higher than the mean for all non-flagged comparison groups. BME graduates typically found employment in sectors with higher pay (including Banking & Investment, and Consulting, with mean starting salaries of £47.7k and £35.4k respectively). In contrast, for example, the Education sector attracted a higher proportion of white students than BME, and is relatively less well paid. The pay difference between BME and White graduates was reduced by over £2k after controlling for employment sector. There was no statistically significant difference in mean salary for six of the seven social background measures comparing flagged with non-flagged students, and once industry sector of employment had been controlled for. There was, however a statistically significant effect of the overall widening participation-flag on mean starting salary, though it cannot be explained by available variables, and was very small to the point of being negligible. Controlling for industry sector reduced the mean salary gap between WP flagged and non-flagged graduates from £4,800 to £3,800.

⁵⁴ <https://www.hesa.ac.uk/data-and-analysis/publications/destinations-2016-17/introduction>

Figure 95: Mean salary of 2016/17 undergraduate leavers 6 months after graduation (DLHE data)

| Category | Mean salary £k flagged | Mean salary £k not flagged | Significant? | P Independent samples t-test |
|--------------------------|------------------------|----------------------------|--------------|------------------------------|
| Household income (<£16k) | 24.7 | 26.5 | No | 0.252 |
| Bursary status | 25.1 | 26.5 | No | 0.25 |
| ACORN | 25.5 | 23.4 | No | 0.329 |
| POLAR | 23.2 | 25.5 | No | 0.236 |
| WP Overall | 20.9 | 25.7 | Yes | 0.022 |
| School type | 24.6 | 26.2 | No | 0.160 |
| Ethnic group (BME) | 28.9 | 25.4 | Yes | 0.029 |

3.6.31 The figures below show the aggregate data for the three lowest household income bands used in the analyses: £0-16k, £16-25k and £25-35k. There was no statistically significant difference in any of the three career outcome measures (unemployment rate, proportion in graduate-level employment and mean salary) between these household income groups.

Figure 96: Career outcome details for the three lowest household income bands of undergraduate 2016/17 leavers, compared to all other household incomes

| Household income <£16K | <£16K household income | All other household incomes | Statistically significant difference? | P | n |
|---------------------------|------------------------|-----------------------------|---------------------------------------|-------|------------|
| Mean Salary £K | 24.7 | 26.5 | No | 0.252 | 101; 365 |
| Unemployment rate | 5.9% | 3.5% | No | 0.057 | 272; 1,526 |
| Graduate level employment | 78.5% | 80.9% | No | 0.477 | 163; 855 |

| Household income £16K-£25K | £16K-£25K household income | All other household incomes | Statistically significant difference? | P | n |
|----------------------------|----------------------------|-----------------------------|---------------------------------------|-------|-----------|
| Mean Salary £K | 25.6 | 26.5 | No | 0.649 | 53; 365 |
| Unemployment rate | 1.7% | 4.1% | No | 0.115 | 178; 1620 |
| Graduate level employment | 74.0% | 81.3% | No | 0.077 | 104; 914 |

| Household income £25K-£35K | £25K-£35K household income | All other household incomes | Statistically significant difference? | P | n |
|-------------------------------|----------------------------------|-----------------------------------|---|-------|------------|
| Mean Salary £K | 26.5 | 26.0 | No | 0.814 | 34; 365 |
| Unemployment rate | 6.4% | 3.7% | No | 0.147 | 109; 1,689 |
| Graduate level employment | 82.5% | 80.4% | No | 0.708 | 57; 961 |

3.6.32 A summary of the divisional-level analyses is presented below in figure 97.

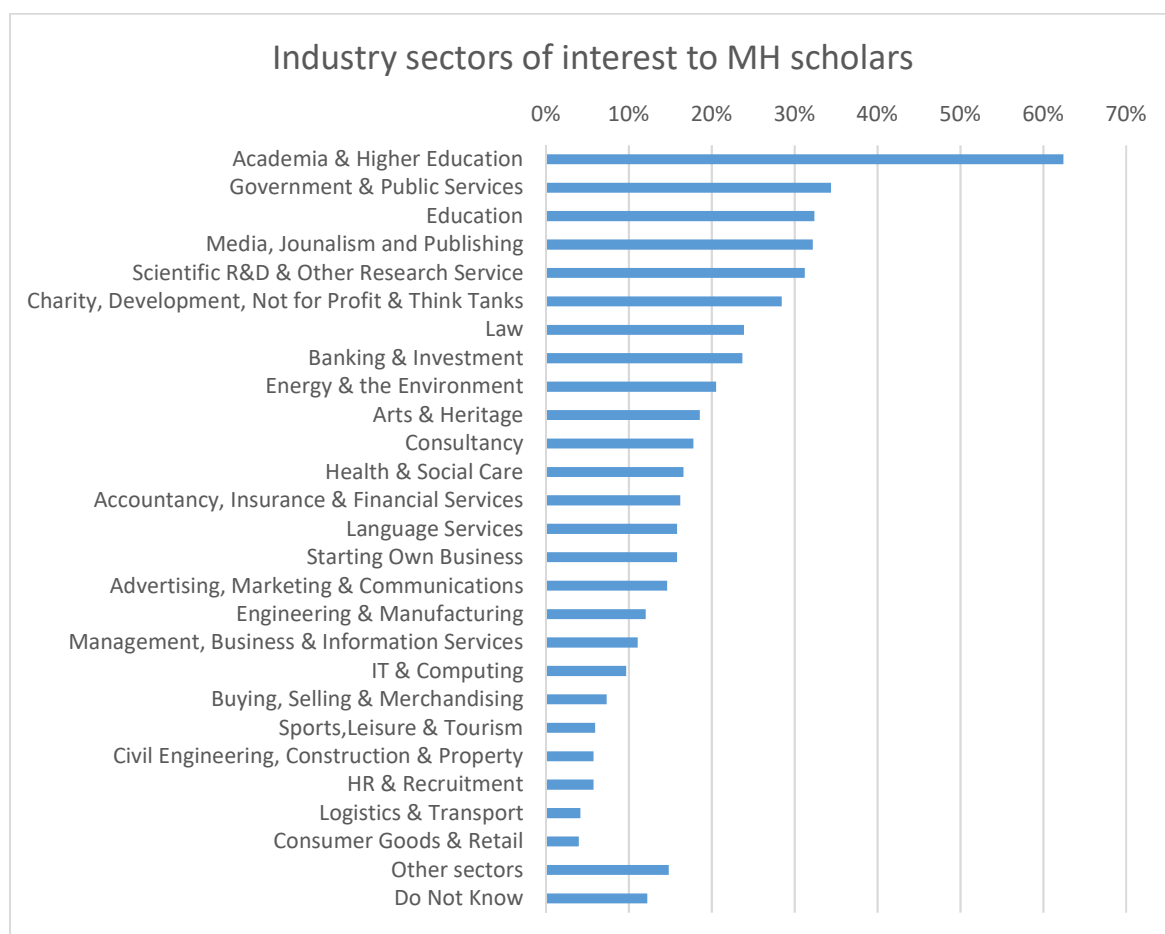
Figure 97: Divisional differences for career outcome measures by student background

| Factor | All University | Humanities | Medical Sciences, Social Sciences, Mathematical, Physical & Life Sciences |
|------------------|---|---|---|
| WP Flag | • Negligible effect on mean salary | • No effect | • No effect |
| ACORN | • No effect | • No effect | • No effect |
| POLAR | • No effect | • No effect | • No effect |
| Oxford Bursary | • No effect | • No effect when controlled for industry sector | • No effect |
| School type | • No effect | • No effect when controlled for industry sector | • No effect |
| Household income | • No effect | • No effect | • No effect |
| Ethnic group | • No effect when controlled for industry sector | • No effect | • No effect |

3.6.33 Moritz-Heyman Scholars are encouraged to gain work experience during their time in Oxford, and funding and support is available to assist them in finding suitable internships. Scholars receive a regular bulletin highlighting available opportunities across a variety of sectors (including some that are exclusive to this group of students) and have a dedicated point of contact for all internship queries. Increasing the numbers of Moritz-Heyman Scholars by increasing the household income eligibility threshold would enable higher numbers of undergraduates to benefit from the internship element of support, thus enhancing progression into graduate-level careers or further study.

3.6.34 In 2017/18, the number of Moritz-Heyman Scholars receiving an internship bursary increased by 72% (from 75 to 129) and total support expenditure increased by 81% compared to 2016/17 figures. Work is ongoing to extend the internship opportunities and to further increase levels of student engagement. Figure 98 below shows the industry sectors of interest to Moritz-Heyman Scholars for future careers (n=506), with the highest interest in academia and higher education (62%), followed by government and public services (35%) and education (32%) and media, journalism and publishing (32%).

Figure 98: Moritz-Heyman Scholars' industry sectors of interest (mean number of sectors selected =5)



3.6.35 Moritz-Heyman students commented:-

“Make the most of the opportunities [...]; the exclusive internships provided are amazing, and they can give you an opportunity to explore new sectors that you perhaps have not come across before.”

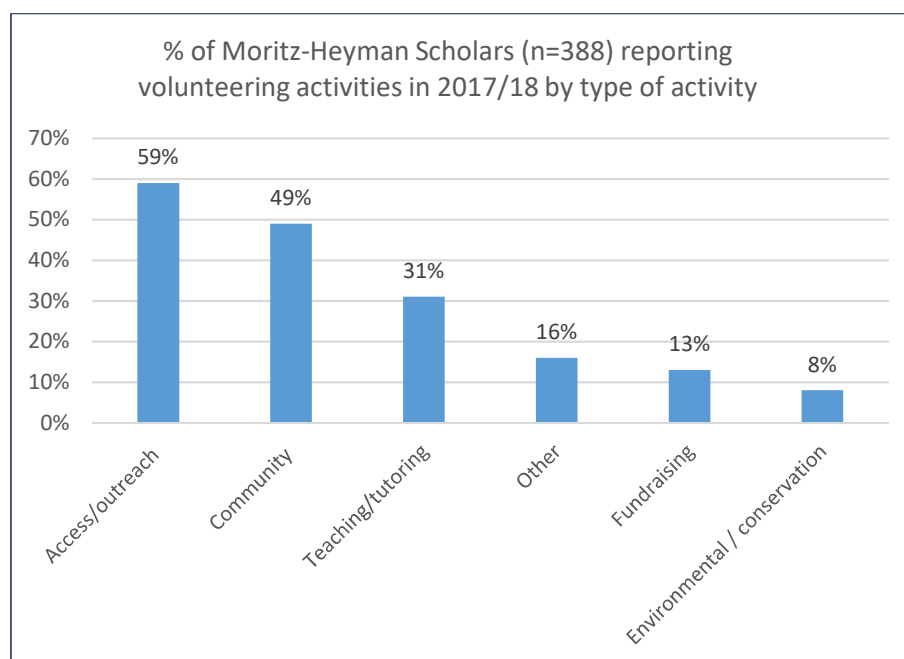
“I was working in the Climate Dynamics group developing a statistical model of clouds and turbulence which can be embedded within a global climate model to try and improve predictions of important quantities like the ECS. Definitely reinforced that I want to try and do a PhD! Enjoyed the West coast of the US. Encouraged me to apply to US grad schools!”

“Thank you so much for your generosity. It has made an enormous difference to my time at Oxford. It has meant that I could focus fully on my academic studies and the internship support has played a key role in securing my dream job.”

3.6.36 In addition to being able to access funded internship opportunities, Moritz-Heyman Scholars take part in volunteering activities, which can also help to develop career-relevant skills and enhance employability. Figure 99 below shows the types of volunteering undertaken by 388 scholars in 2017/18 (NB some scholars complete more than one type and values therefore exceed 100%). 59% of reporting scholars undertook access/outreach work, including school visits, assisting with UNIQ summer schools, and participating in departmental/college outreach programmes. 49% of scholars volunteered in the community and 31% helped at local schools. Involvement in other categories was largely through charity work, ranging from local hospices to national and international projects. Total volunteering hours rose from over 10,000 in 2016/17 to 16,300 in 2017/18. In addition to developing students' skills sets, this

aspect of the Moritz-Heyman scheme is highly beneficial to Oxford’s access work, with students from households with incomes of <£16k being encouraged to engage in activities to support widening participation.

Figure 99: 2017/18 Moritz-Heyman volunteering activity



3.6.37 Qualitative comments by students who undertook volunteering highlighted how these opportunities helped strengthen their people skills, improve their perspectives, inform career choices, and develop their confidence. They also indicated how important Scholars felt it was to return to their own school or region to give talks about higher education and Oxford. This was seen as a means of ‘giving back’ and of being able to reassure prospective applicants that their socio-economic background should not hold them back. One student commented:-

“Receiving the bursary has allowed me to enjoy my time at Oxford, without feeling restricted by money. However, the obligation to volunteer [...] has changed my life and helped me gain confidence in unexpected ways. I am very grateful for what you have done for low-income students.”

4. CONCLUSIONS AND NEW FINANCIAL SUPPORT ARRANGEMENTS

(i) Background and principles

4.1.1 Revisions to Oxford’s financial support package, considered as part of this review, have assumed a commitment to retaining overall expenditure on this element of OfS spend at existing levels (c. £7.8m p.a.). This decision took account of the fact that Oxford’s investment in its Access and Participation Plans (agreed internally as 40%-48% of higher fee income) was already higher than the level suggested by the OfS in its 2019/20 guidance for universities with low proportions of underrepresented groups (see section 2(iii)(e) above). Without further increasing expenditure, it was considered to be important also to strike an appropriate balance between funding for financial support and for access and outreach activities, where the two could work effectively together to improve participation of disadvantaged/underrepresented groups. Generous donor funding, and endowment income restricted

for undergraduate financial support, allow for three-quarters of costs to be covered by these two funding sources, with the remainder being met by college contributions. The working group, in its early stages, considered but discounted the possibility of extending the threshold for receipt of an Oxford Bursary from £42,875 to £62,215 (the level over which the government maintenance loan remains static and is not adjusted for household income). This was particularly on the basis of the household income profile of undergraduates in relation to national figures (see figure 27 above) and the need to ensure that targeted populations received meaningful levels of support that reflected real needs.

- 4.1.2 Discussions across the collegiate university throughout the review period highlighted support for removing fee reductions from Oxford's undergraduate financial support package. In steady state this would release c. £2.35m per year that could be repurposed for on-course student support, with potential to encourage higher numbers of applicants from underrepresented/disadvantaged backgrounds. New funding arrangements would also release £0.5m to be redirected to coordinated, effective outreach activities. There was a strong desire for more targeted awards and for levels of scholarships/bursaries that further took account of the cost of living in Oxford, while also ensuring that provision was at an appropriate level. It was considered vital that the financial support package should be transparent and guaranteed to all those in particular target groups, something that student surveys highlighted as being very important. Known levels of support would enable prospective applicants and offer-holders to be aware in advance of the funding they would receive and this was considered a necessary condition for enabling students to make fully-informed decisions about university selection and participation in higher education. While students who were involved in the review exercise considered that a flexible fund to which they could apply would be beneficial, an application route with greater unpredictability was not felt to be appropriate for the majority of awards. Given the generous levels of restricted funding available for undergraduate financial support, the value of Oxford remaining competitive across the sector was also considered to be important.
- 4.1.3 The following overarching principles were agreed, which fed into the development of the final proposal:-
- (i) In the light of a lack of evidence that fee reductions were effective in supporting access, and that the benefits to individuals of fee waivers were long-deferred, fee reductions should be removed from Moritz-Heyman scholarships from 2020/21.
 - (ii) Eligibility for core Scholarships/Bursaries should continue to be based on household income, which is likely to be known by students during recruitment and application phases.
 - (iii) Increasing the household income threshold for Moritz-Heyman Scholarships from current levels of £16k p.a. would reflect inflationary increases and expand the number of beneficiaries. Higher scholar numbers would increase internship engagement and volunteering capacity (which in turn could further benefit the access programmes being delivered by the collegiate university). It would also further extend the on-course and alumni networks of this group.
 - (iv) The amount of the Moritz-Heyman Bursary for living costs should increase from current levels of £3,700 p.a. and should recognise a net change in value of the Moritz-Heyman package, once fee reductions were removed. Students in receipt of a higher level of bursary would be in a stronger position to choose whether to take out full government loans or reduce their borrowings (thereby reducing future debt), if they so wished.
 - (v) The lowest level of the Oxford Bursary should increase from £200 to a more meaningful level.
 - (vi) Automatic supplementary payments or enhanced Scholarship/Bursary levels should be awarded to categories of students with likely additional costs and for whom this would be appropriate.

Groups could be aligned with particular institutional ambitions and/or OfS defined targets, and could be adjusted over time.

- (vii) A flexible Student Support Fund should be created to which undergraduates could apply for supplementary financial assistance. This would provide agility in responding to individual's circumstances, for example by covering the cost of travel for students with caring responsibilities, language courses, engagement in clubs/societies, and for providing financial assistance to self-declared estranged students.
- (viii) That disbursement dates for Scholarships/Bursaries should be adjusted and brought forward from week 4 of the first term.

(ii) Revised financial support package

4.2.1 As indicated above, modelling a range of possible new scenarios drawing on the agreed principles assumed that overall expenditure on the undergraduate financial support package would be retained in steady state projections at current levels (c. £7.8m including Moritz-Heyman Programme funding and contributions from the collegiate university). Support for offering enhanced bursary amounts to those in the £0-5k household income band, for estranged students and for care leavers increased the proportion of overall spend that could be covered by Moritz-Heyman programme funding. As a consequence of the increased use of restricted endowment income, and keeping constant the overall levels of spend, the amount needed through college contribution for financial support would reduce by £550k. Given the commitment by the collegiate university to match with Moritz-Heyman funding, this sum would then become available to divert into effective co-ordinated access initiatives instead of financial support. This figure would be lower in years preceding steady state (expected 2023/24), but the transfer of funds into access activities would be beneficial to the recruitment and outreach elements of Oxford's Access and Participation Plan.

4.2.2 Following review, the agreed elements of Oxford's new financial support package were as follows:-

- (i) The Moritz-Heyman Scholarship scheme should be expanded to cover all first-degree UK domiciled undergraduates whose household income is less than £27.5k (a figure reflecting the UK median). The current household income threshold (£16k) would therefore increase by £11.5k.
- (ii) The standard Moritz-Heyman Scholarship should offer:
 - An annual bursary of £4.2k (increased from £3.7k)
 - Access to funding for, and advice about, on-course internships
 - Access to Moritz-Heyman exclusive internship opportunities and careers guidance
 - Scholarship events and networking opportunities
 - Volunteering including, where appropriate, outreach and access work
- (iii) For eligible students whose household income is £0-5k, an additional annual sum of £800 p.a. should be paid (i.e. students whose household income is £5k or less will receive a £5k per year Moritz-Heyman Scholarship).
- (iv) Eligible Moritz-Heyman scholars who have been verified by the Student Loans Company as being estranged students, and UK undergraduate care leavers, will receive a bursary of £7.2k p.a.

- (v) Oxford Bursary levels will be revised to the levels shown below, increasing the minimum bursary for students whose household income is £40k- £42,875 from £200 to a more meaningful sum of £500 p.a. Bursary levels for existing household income bands have been revised to reflect this increase.

| Household Income Band | Revised Oxford Bursary Level |
|-----------------------|------------------------------|
| up to 16,000 | £3,200 |
| up to 20,000 | £3,000 |
| up to 22,500 | £2,750 |
| up to 25,000 | £2,500 |
| up to 27,500 | £2,000 |
| up to 30,000 | £2,000 |
| up to 32,500 | £1,500 |
| up to 35,000 | £1,500 |
| up to 37,500 | £1,000 |
| up to 40,000 | £800 |
| up to 42,875 | £500 |

- (vi) Additional groups for targeted supplementary financial assistance will be identified as part of the development of institutional targets for the 2020/21 Access and Participation plan.
- (vii) A new Student Support Fund will be created. The fund will be used flexibly to take account of individuals' particular circumstances and to provide support with additional living or study-related costs. This approach is intended to align with the OfS emphasis on enhancing the access, on-course success and progression opportunities for under-represented groups of students. The fund's creation was informed by an understanding of the main reasons for undergraduates to currently seek hardship assistance, namely that they have another sibling or family member in higher education, non-standard personal costs (e.g. for medical reasons), or they need to remain in Oxford over vacation periods. All suggest the need for supplementary help where families themselves are unable to provide it. The fund will be offered alongside existing provision (e.g. University Hardship).

UK undergraduates will be able apply for assistance with the following:-

- Additional financial support (up to £3k p.a.) for estranged UK students who do not meet the Student Loan Company's legal definition.
- Funding for specific non-standard costs incurred by UK students (e.g. travel costs for carers returning home, non-compulsory field work, sports equipment).
- Funds to reduce gaps between expected levels of students' income and essential expenditure and where household income assessments are not representative of a student's circumstances (e.g. where a family is not able to contribute the expected amount).

Processes for managing and disbursing this fund are being developed. Although it was agreed in review discussions not to extend the Oxford Bursary threshold to household incomes of £62,215, there was an indication of support for enabling students over the £42,875 bursary threshold to be able to apply to this new fund. Finalising eligibility details will include consideration of priority groups and the type of approaches and evidence that will be needed.

Applications to the new fund will normally be received via colleges, so that the process is integrated and works in tandem with colleges' local welfare, funding and accommodation arrangements. College staff (e.g. Senior Tutors, Deans, subject tutors) would also be well placed to provide the

necessary professional verification of students' personal circumstances. In response to students' comments (including from the Student Union), consideration is, however, being given to the possibility of alternative application routes (e.g. with support from a member of the Counselling Service or GP) for exceptional circumstances where undergraduates may be reluctant to involve their college in financial issues and prefer a direct approach to a central point.

- (viii) A change to the financial model, and increased use of restricted endowment funds allows an additional sum of c. £0.5m (in steady state) to be made available for effective, coordinated access initiatives, without increasing contributions from institutional fee income.

(iii) Payment practices

- 4.3.1 Students highlighted in their responses to the OfS Toolkit survey the challenge of managing finances early in term and before bursary payments have been received. Currently, Moritz-Heyman Scholarship and Oxford Bursary payments are made in week 4 of term one and week 2 of terms two and three. Having reviewed the timing of receipt of household income information from the Student Loans Company, student registration dates and payment mechanisms, it is intended to bring forward the first payment of the year to week 2 of term. This will improve consistency of disbursement practices across the academic year and is considered to be a good balance between being close to the start of term and having high levels of certainty about registration. Furthermore, the Student Union considered that there would also be value in making payments at a time when college bills were due for payment, ensuring that students have clarity about accommodation and other costs ahead of payments being made.
- 4.3.2 As highlighted by the analysis of household income bands (see section 3 (v)(a) above), a number of students experience changes between years in their assessments, with average household income tending to be slightly higher than household income on entry. In discussions, it was agreed that Oxford Bursary payments would be made at the level associated with each year's household income assessment. As Moritz-Heyman Scholarships include additional elements (e.g. access to internship funding, social events etc.), this group was considered separately. It was agreed that the status of Moritz-Heyman Scholar should be retained throughout a student's degree, irrespective of changes to their household income, so that they continued to be eligible for the full range of benefits. This would enable them to access internship support and maintain their links with the wider Scholar community. Adjustments to bursary levels would, however, be appropriate where there was a significant change in an individuals' assessed household income.

(iv) Communications

- 4.4.1 Work is being undertaken on a communications strategy to highlight, externally and internally, the revised financial support arrangements for Oxford undergraduates whose household income is less than £42k p.a. It is vital that there is clear messaging during recruitment and outreach activities and that Oxford can clearly articulate a more complex funding package than has been previously available. Particularly important elements will be ensuring that maximum levels of funding are clear, where students may appear in multiple categories (e.g. they may be in the £0-5k household income group *and* an estranged student). Effective communications will be vital in better conveying the benefits of on-course financial support so that the behaviour of prospective applicants is positively influenced. General communication strategies will need to be supplemented by approaches specifically targeted at students from underrepresented groups, and their families and teachers.

(v) Ongoing Review

(a) Financial Support Package Review

- 4.5.1 As outlined in Annexe 2, some aspects of the OfS Financial Support Evaluation Toolkit did not work particularly well for Oxford. The institution is, however, committed to the ongoing review of its undergraduate support package. To assist with this process, the university intends to use selected elements of the Toolkit, with appropriate adjustments for Oxford's population. The exercise to understand the impact of bursaries on progression to year 2 and on obtaining a First (two of the most relevant outcomes from use of the Toolkit) will therefore be repeated biennially, with all elements of the Toolkit being used every 4 years.
- 4.5.2 Survey results from prospective and on-course students were extremely valuable in informing the outcomes of this review. It is therefore intended to continue to include financial questions in the Open Day survey managed by the Undergraduate Admissions Office. Over the course of their studies undergraduates are asked to complete multiple surveys (including the NSS and Student Barometer) to help the University improve its provision across a range of services. Future survey practices should therefore strike a balance between eliciting beneficial information and reducing the risk of survey fatigue and reduced engagement. Oxford will continue to carry out a financial survey with all UK-domiciled students who have been means-tested and whose household income is below the upper threshold for the means-tested element of the government maintenance loan (currently £62,215). The survey will be sent twice to undergraduates over the course of their degree, including during year one to capture awareness of financial support arrangements prior to starting university, and the influence these had on their choices. The survey will be based on the OfS Evaluation Toolkit but with supplementary Oxford-specific questions included. These will be developed to enable the university to capture students' engagement in a wide range of activities and identify how the bursary has helped. Free text responses will continue to be sought to elicit qualitative data that helps the university to identify recurring themes or concerns. Where common ideas emerge, there would be scope to organise discussions to explore feedback further and identify areas for development.
- 4.5.3 In addition to the approaches outlined above, the university is exploring the extent to which it could better understand how household income relates to students' academic experience and on-course satisfaction. For example, whether it may be possible to create bursary flags for the Student Barometer population or whether similar information could be elicited in another way without conducting another separate survey.
- 4.5.4 As part of the annual review process, any changes in the median national household income will be identified and discussed in the context of Moritz-Heyman Scholarship and Oxford Bursary provision.

(b) Living costs review

- 4.5.5 Each year, Oxford publishes a range of living costs to inform applicants and students of the likely amounts needed for subsistence. These are based on a single full-time undergraduate with no dependants and living in Oxford. Accommodation costs include utilities and are based on college provision. Living costs are derived from a survey undertaken every 3 years by the University and Student Union, which complements existing student expenditure data from a variety of sources including the UK Government's Student Income and Expenditure Survey, and the National Union of Students (NUS). Levels are also referenced against RCUK rates. Between each survey year, figures for the different elements of living costs (food, personal items, social activities, study costs etc) are inflated by the standard inflationary level applied by the University. The exception to this practice is that annual

accommodation costs are based on real rates provided by the colleges during the summer vacation immediately preceding publication. Living costs are presented for lower-range expenditure levels and upper-range expenditure levels. These levels exclude the cheapest and most expensive ranges of the costs. For the purposes of modelling bursary and student support expenditure, the lower-range has previously been used but with median accommodation costs included. However, with an increasing emphasis being placed by the OfS (and before that OFFA) on retention, attainment and graduate employment, there has been agreement that the level of living costs used in reviewing and modelling the financial support package should change from being the lower published range (£10,356 estimated for 2020/21) to the mid published range (£12,522 estimated for 2020/21). By increasing levels to the mid-range, there is a recognition that all students, irrespective of their household income, should be able to fully participate in university life and that the experience of disadvantaged students should not be unduly constrained relative to others.

(vi) Conclusion

- 6.1.1 The review of the undergraduate financial support package offered by the University of Oxford considered a number of demographic characteristics by household income band and took account of each stage of the student life-cycle from application, to on-course attainment, and through to career progression. It reflected on data from a number of different sources, including quantitative and qualitative elements, and sector-wide practices. Analyses using the OfS Financial Support Evaluation Toolkit were undertaken comparing bursary holders (defined as all recipients of a Moritz-Heyman Scholarship or Oxford Bursary) with non-bursary students. Analyses were also carried out comparing Moritz-Heyman Scholars (household incomes of <£16k), Oxford Bursary recipients (household incomes <£42,875) and the non-bursary cohort. This enabled the university to consider the extent to which students in the £0-16k band and the £16k-£42k household income bands differed from one another and from the wider undergraduate population. Disaggregating these three groups was important in considering eligibility thresholds for financial support.
- 6.1.2 On the basis of a lack of evidence that tuition fee reductions were effective in supporting access, students' clear preferences for living cost support over reduced fees, and because all UK/EU students could access tuition fee loans, there was consensus that Oxford should remove fee reductions from its Moritz-Heyman package. This would enable the money saved to be used for a more attractive package and for support specifically targeted to particular groups of underrepresented/disadvantaged students.
- 6.1.3 Admissions-related data showed a strong link between the contextual flags used by Oxford in its selection processes and household income, with Moritz-Heyman and Oxford Bursary holders being significantly more likely to have ACORN or POLAR flags or an overall Widening Participation flag. Of students who were admitted having attended the university's UNIQ summer school, higher proportions were from lower income households than the wider undergraduate population. As the success rate of these students was also higher than the average, expanding UNIQ provision and encouraging more students to take part should have a positive effect on the recruitment of underrepresented/disadvantaged groups. Survey results from open day attendees highlighted the importance of good communication strategies to ensure that information about Oxford living costs and financial support were both widely available. Ongoing review of the presentation of this information will therefore take place to ensure that the availability of Moritz-Heyman Scholarships and Oxford Bursaries is made as visible as possible, reducing the risk that prospective applicants might be deterred from applying because of financial concerns or misinformation.

- 6.1.4 Analysis of the profile of Oxford's UK undergraduate student body showed that care leavers, mature bursary holders and estranged students typically had no or very low household incomes (<£5k per year). Differences in ethnicity between bursary recipients and non-bursary holders were small, although there was a slightly higher representation of BME students amongst bursary holders. There were no overall differences by household income for gender or disability. Students with lower household incomes were particularly likely to come from some regions that were underrepresented in the wider Oxford applicant pool. Offering more generous financial support to those from lower income households could therefore help to reduce differences in regional representation across the undergraduate body and provide a greater contribution towards travel costs to, and from, Oxford. Because more bursary recipients (Oxford Bursary and Moritz-Heyman Scholars) attended state schools than non-bursary students, increasing the attraction of Oxford by diminishing monetary concerns could also help to shift the balance in favour of more state educated pupils.
- 6.1.5 Results of a survey completed by on-course undergraduates, including substantial numbers of qualitative comments, were extremely informative in indicating the extent to which financial support benefited students from lower income households. It reduced their worries, helped them focus on their studies, and enabled them to engage fully in university life on the same basis as their peers. Responses also highlighted that, particularly for those from the lowest income households, bursary provision had a greater influence on choice than variations in living costs at different universities. These findings underscored the importance of effective communication strategies to help positively influence applicant behaviour. This was also identified in the open day survey. Access initiatives, combined with transitional and on-course support could together have the most impact on increasing the proportions of students from underrepresented/disadvantaged backgrounds.
- 6.1.6 Differences between bursary recipients (including Moritz-Heyman Scholars) and non-bursary students were very small for continuation to year two, completing a degree within five years, and obtaining a good degree result. Moritz-Heyman Scholars were slightly less likely to achieve First class degrees, but other factors (in particular prior A-level achievement) accounted for more of the variability than whether students were bursary recipients. There were no differences across the household income bands for DLHE positive outcome, mean starting salary or unemployment rates. Once on course, data suggested that differences in students' household incomes were not strongly associated with success and progression. Financial support, along with the other academic and welfare structures across the collegiate university, therefore appeared to work effectively together to equalise opportunities and outcomes for those of differing household incomes.
- 6.1.7 A number of student groups considered as part of the review were likely to face additional costs, or particularly acute financial pressures with limited scope to seek financial assistance from family or friends. These included care leavers, estranged students, mature students with low household incomes, and undergraduates whose household income was below £5k per year. It was therefore agreed that these groups should receive bursaries at higher levels than the standard rates. For care leavers and estranged students, a maximum entitlement of £7.2k per year was agreed, recognising the additional financial pressures of accommodation and other living costs during vacation periods. Where possible, bursaries would be automatically paid. However, in some circumstances it would be necessary to seek verification of a student's status. As estranged students' situations were likely to differ considerably, supplementary payments would be automatic for those whose status could be confirmed by the Student Loans Company while others would be eligible to apply for up to £3k per year of additional assistance from the newly created Student Support Fund.
- 6.1.8 The review outcomes result in more generous living-cost support for all UK first-degree students whose household income is less than £42,875. The lowest level of Oxford Bursary also increases from £200 to a

more meaningful £500. Supplements are intended to target support to those most in need. The University considers its financial support package to be an important aspect of recruitment and on-course support. Its provision should help to reduce the risk that prospective applicants discount Oxford because of concerns about living costs and should signal clearly that Oxford is committed to diversifying its undergraduate population. Creating more representative cohorts, including those that better reflect the income profile of the UK, is an important ambition that can impact positively on learning and social dynamics. Engagement in university life for all undergraduates should be on a like-for-like basis.

- 6.1.9 It is hoped that the changes arising from this review will further strengthen the messaging to prospective applicants about Oxford's commitment to improving access and that they will make a meaningful contribution to those from lower income households, enabling them to participate fully in university life and progress beyond their education to succeed in whatever career they choose.

Annexe 1 – Contextual Admissions Information⁵⁵

- Nationally, approximately 42,000 students achieve AAA at A-level (or equivalent) or better.
- More than 19,500 students apply to Oxford for one of its 3,200 undergraduate places. Admission is highly competitive, both in terms of academic standards and the ratio of applicants to places.
- In 2018, 26.4% of all A-levels were awarded A or A* grades, the highest proportion for six years⁵⁶.
- School attainment remains a significant factor in the admission of more students from the state sector. Although independent schools educate only 7% of the UK school population, they account for 27.4% of UK students who achieve grades AAA or better at A-level and 30.2% of those achieving A*A*A or better.
- Across the UK, 11% of students achieving AAA or better live in less advantaged socio-economic areas (ACORN 4 and 5, 2015 UK intake). Oxford's 2017 intake included 10.6% of undergraduates from these areas.
- 13.6% of UK students from POLAR quintile 1 and 2 areas (those with the lowest progression to higher education) achieve AAA or better (2015 UK intake). 12.9% of Oxford's 2017 intake was from these areas
- The degrees offered, and students' course choices, can affect the proportions of students from particular backgrounds. For example:-
 - For Oxford's 25 largest courses (start years 2015-17 combined), UK-domiciled students from ACORN 4 and 5 made up between 5.2% (Classics) and 15.8% (Computer Science) of intake.
 - The lowest proportion of students from POLAR quintiles 1 and 2, were in Oriental Studies (5.2%), with the highest in Biomedical Sciences (19.5%).
- Nationally, 19.7% of UK students achieving AAA or better at A-level were from Black and Minority Ethnic (BME) backgrounds (2015 intake). Oxford admitted 17.9% of students in 2017 who declared their ethnicity to be BME.
- There are notable differences between subjects in the proportion of BME applicants, with BME students more likely to apply for the more competitive courses than white students. Between 2015 and 2017, for example, 41% of applications from UK-domiciled Black students and 28% of total UK-domiciled BME applications were for just two courses, Medicine and Law. By comparison, these degrees attracted 12% of applications from UK-domiciled White students.
- The percentage of UK-domiciled BME undergraduates in Oxford's 25 largest courses (2015-17 combined) varied from 3.2% (Earth Sciences) to 32.1% (Medicine)

⁵⁵ <https://www.ox.ac.uk/sites/files/oxford/Annual%20Admissions%20Statistical%20Report%202018.pdf>

⁵⁶ <https://www.jcq.org.uk/examination-results/a-levels>

Annexe 2 – Bursary Evaluation Methodology, including use of OfS Financial Support Evaluation Toolkit

This review draws data from a number of sources and considers a range of distinct populations. The principle groups were:

- (a) Oxford UK-domiciled undergraduate population
- (b) OfS Financial Support Evaluation Toolkit HESA populations
 - (i) Longitudinal Cohort
 - (ii) Continuation Cohort

(a) Oxford UK-domiciled undergraduate population

Information considered for the review included descriptive data for various demographic characteristics (gender, ethnicity, home region, school type etc). Unless otherwise stated, these data were derived from the admissions definitive dataset for UK domiciled undergraduates at the University, reported by year of offer (rather than UCAS cycle). The annual datasets, therefore included a small number of students whose entry was deferred, though the two data sets of offer year and UCAS cycle were virtually identical. These admissions definitive data were matched to data from Student Fees and Funding, which receives household income information from the Student Loan Company and processes Moritz-Heyman Scholarships and Oxford Bursaries. The two datasets matched exactly, with one exception. Information about contextual admissions flagging, A-level band and ethnicity were not available for all accepted students and thus totals in these analyses were smaller.

(b) OfS Financial Support Evaluation Toolkit HESA populations

The OfS Toolkit has been designed to help institutions evaluate their bursary provision. It considers the impact of bursaries on five student outcomes:

1. Completing a degree within 5 years
2. Obtaining a First Class degree
3. Obtaining a 'Good degree' (First or 2.1)
4. Being in employment or further graduate study six months after graduation (i.e. a DLHE positive outcome)
5. Enrolling on the second year (i.e. continuation from year 1 to year 2 of undergraduate study)

The first four indicators use the 'HESA longitudinal cohort' and the fifth indicator uses the 'HESA continuation cohort'. The Oxford longitudinal cohort includes students who commenced their studies between 2010 and 2012 (three years' worth of data). The Oxford continuation cohort includes students who commenced their studies between 2012 and 2015 (four years' worth of data). Given the cohorts included, it is worth noting that evaluation cannot be of current provision, where bursary arrangements differ between the years required for longitudinal analysis and current practice (as is the case for Oxford).

The success indicators have been derived by HESA compiling the relevant number of years on course for each student. Datasets were supplied to the University of Oxford. The OfS recommends populations of students to be included and this is reflected in HESA data. These are:

- Full-time, first degree entrants
- Sandwich students
- English domiciled students (under the same funding regime)
- HEFCE funded (includes HEFCE funded Initial Teacher Training students)

The following exclusions are specified:

- Students whose reason for leaving was death/serious illness

- Students not funded by HEFCE
- Students who qualified with a first degree in their year of entry (generally entrants from foundation degrees)
- Students who left before 1 December
- Part-time students
- Students on degree courses over five years (e.g. some medical or architecture students)
- Scottish, Welsh and NI students
- EU nationals and international students

The OfS Financial Support Evaluation Toolkit, using data supplied by HESA, does not, therefore include the entirety of Oxford's undergraduate student body or all those in receipt of financial support from the University. Oxford's bursary population, for example, includes some recipients from outside England, including from the EU. There were also a number of Medicine students (BMBCH), PGCE and UGCERT students who received bursaries but were excluded from the HESA population. However, almost 90% of bursary holders who commenced their studies between 2010 and 2012 were included in the OfS Toolkit analyses. Approximately 30% of all students in the HESA population were bursary recipients. On average, around 65% of students were not means-tested but, in line with advice from the toolkit, these non-means tested individuals were assumed to have a high household income. Virtually all students in household income bands £0-16k, £16-25k, £25-35k and £35-42k were bursary holders. A high proportion (64%) of students in the £42k-62k band were also bursary holders, reflecting the fact that before 2012, bursaries were also awarded to students with household incomes up to £50,705.

HESA data were linked to bursary information held by the University's Student Fees and Funding team. This includes household income (provided annually by the Student Loans Company) and bursary amounts received by students in any given year of their studies. Income bands for analyses were constructed using the mean reported household income and mean bursary amount paid over the course of a student's undergraduate degree, to take account of changes over time (see 3(v)(a) above).

(i) OfS Toolkit Longitudinal cohort – definition of population

Table 1 below shows the number of students in each HESA dataset by commencement year. The University of Oxford admits c. 3,100 undergraduates annually, of which approximately 2,500 appear in each year's HESA dataset. The data provided by HESA were linked with bursary and household income information. As Table 1 shows, around 90% of students in the Student Fees and Funding records were present in HESA data for any given cohort⁵⁷. The vast majority of Oxford bursary holders could, therefore, be assessed with the OfS Toolkit.

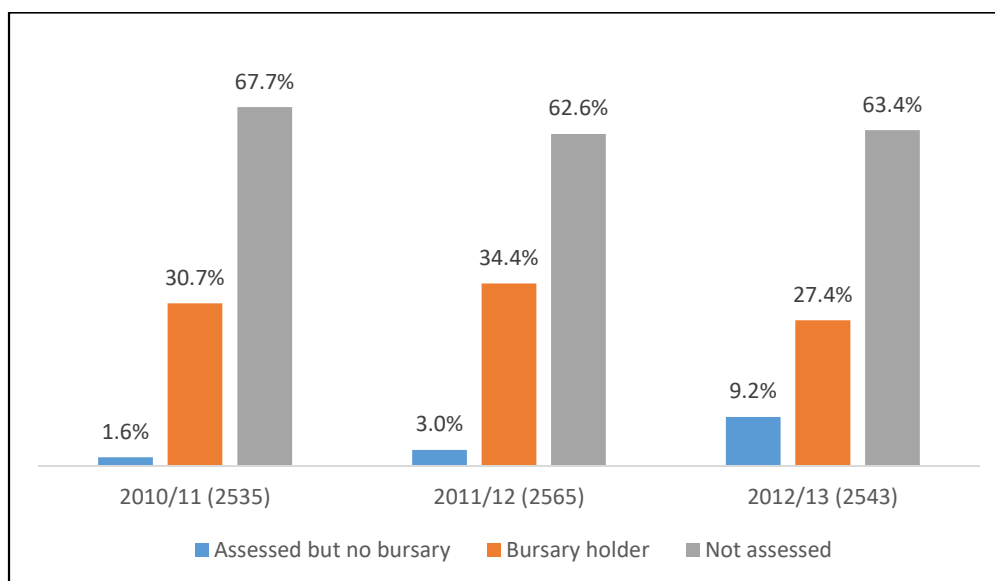
Table 1.

| Commencement year (HESA) | N (HESA dataset) | All fees and funding records by Oxford start year linked to HESA data | All fees and funding records by Oxford start year | % of fees and funding records represented in HESA data | Bursary holders linked with HESA data |
|--------------------------|------------------|---|---|--|---------------------------------------|
| 2010/11 | 2535 | 819 | 898 | 91.2% | 778 |
| 2011/12 | 2565 | 959 | 1056 | 90.8% | 882 |
| 2012/13 | 2543 | 932 | 1062 | 87.8% | 698 |

⁵⁷ Please note that HESA commencement year and Oxford start year as per Fees and funding data may not match perfectly. However, it is extremely unlikely that any potential discrepancies will cause any difference to the analyses.

Figure 1.

2010-12 HESA longitudinal cohort, showing the % students who were assessed but did not receive a bursary, % bursary holders and % non-assessed undergraduates.



(ii) OfS Toolkit Continuation cohort – definition of population

HESA provided four years' worth of data for the 'continuation cohort'. This dataset includes undergraduates who commenced their studies between 2012 and 2015. The same HESA population inclusions and exclusions as described above apply to this dataset, which was constructed to assess the final measure of student success, namely whether students enrolled on the second year of their studies. Bursary holders in this dataset were therefore defined differently, compared to the longitudinal cohort.

For the continuation cohort, bursary holders were defined as students who received a non-zero bursary amount in their first year of study. Conceptually, only the year-one bursary can potentially have a meaningful impact on progression to year two. For this reason, there was a different number reported for bursary holders in 2012/13 in the longitudinal cohort (N= 698) and for the first-year bursary holders in 2012/13 in the continuation cohort (N=613). It is important to make this distinction between the bursary holders and first year bursary holders.

Table 2 below shows the number of students in each HESA dataset for the continuation cohort by commencement year. Slightly lower proportions of Student Fees and Funding records could be linked to the HESA dataset for each cohort (between 79% and 88%) than for the longitudinal dataset (c. 90%). Both datasets, however, show a decrease over time in the proportion of records that could be linked, with one possibility being that students who had their household income assessed were not present in the HESA dataset (e.g. because of they were from the EU).

Moritz-Heyman Scholarships were introduced in 2012. There were 426 Moritz-Heyman scholarship holders in the continuation dataset, constituting 19% of all bursary holders. This group of students was analysed separately alongside other bursary holders.

Table 2.

| Commencement year (HESA) | N (HESA data set) | All fees and funding records by Oxford start year linked to HESA data | All fees and funding records by Oxford start year | % of fees and funding records represented in HESA data | First year bursary holders linked with HESA data |
|--------------------------|-------------------|---|---|--|--|
| 2012/13 | 2543 | 932 | 1062 | 87.8% | 613 |
| 2013/14 | 2497 | 941 | 1159 | 81.2% | 567 |
| 2014/15 | 2450 | 891 | 1128 | 79.0% | 575 |
| 2015/16 | 2461 | 830 | 1056 | 78.6% | 520 |

Points to consider in interpreting results from the Toolkit analyses

Provision of bursaries is intended to help create a ‘level playing field’ for students from households with lower incomes. A main assumption of the OfS Toolkit is that if there are two similar students, one with a bursary and one without, the bursary holder would be expected to do better than their counterpart (i.e. that there is a positive effect of receiving a bursary). The Toolkit therefore suggests comparing the ‘bursary holder group’ with the comparator group of similar students who do not receive bursaries. There are a number of reasons why this approach does not, however, work very well for Oxford:

- The vast majority of students for whom household income data is available receive a bursary and there is therefore no obvious comparator group of undergraduates with known household incomes but who do not receive bursaries (a key component of the statistical model suggested by the Toolkit).
- Oxford admits students on merit through a challenging admissions process. All accepted students are therefore extremely academically able, regardless of household income. This is reflected in the fact that Oxford students score very highly on all OfS measures of success. Differences in performance identified using the toolkit are therefore tiny. Moreover, it is likely that the results that are statistically significant are because of the large number of observations in the model (i.e. large numbers of students) rather than real underlying differences between groups of students.
- Moritz-Heyman Scholarships and Oxford Bursaries are currently awarded on the basis of household income, as reported to the university by the Student Loans Company. This process requires students and their parents/sponsors to consent to their data being shared, so that only those who give permission can be considered for a bursary.
- The analyses necessarily consider historic data. In the case of the longitudinal population, and in order to be able to analyse Finals performance and DLHE data, cohorts include those that commenced their studies up to eight years ago (2010 in the case of this review). Where bursary arrangements and/or levels have changed, the analyses may include bursary holders with different entitlements making analyses less useful as a way of determining the efficacy of its current package.

Results from the survey undertaken by Oxford as part of the pilot of the OfS Toolkit in 2016 suggested that the additional money provided to bursary holders enabled them to more fully participate in Oxford student life. For example, extra funds enabled them to attend field trips, buy sport kits, or have ‘better’ social life. They also had more time for extracurricular opportunities because they did not need to take paid work to make ends meet. These findings were repeated for the most recent survey. In evaluating the effect of the

Oxford Bursary scheme, it is therefore important to recognise the broader benefits of a stronger sense of belonging, enhanced student engagement and reported levels of satisfaction as well as any findings from the other elements of the Toolkit. The OfS Toolkit focuses only on the academic performance of on-course students, but financial support arrangements are also relevant to recruitment. Students who ordinarily would not consider applying to Oxford may be encouraged by the bursary package offered. Were the OfS Toolkit to be reviewed, these may be areas where collection and consideration of different types of information could be beneficial to higher education institutions.